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

2007 - 2011

Report Code : YU08

June 2012

Banks and Groups, as of December 31, 2011

Sector Total	**44**		
I. Deposit Banks	**31**	**II. Development and Investment Banks**	**13**
- State-owned Banks	**3**	Aktif Yatırım Bankası A.Ş.	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		BankPozitif Kredi ve Kalkınma Bankası A.Ş.	
Türkiye Halk Bankası A.Ş.		Credit Agricole Yatırım Bankası Türk A.Ş.	
Türkiye Vakıflar Bankası T.A.O.		Diler Yatırım Bankası A.Ş.	
		GSD Yatırım Bankası A.Ş.	
- Privately-owned Banks	**11**	İller Bankası A.Ş.	
Adabank A.Ş.		İMKB Takas ve Saklama Bankası A.Ş.	
Akbank T.A.Ş.		Merrill Lynch Yatırım Bank A.Ş.	
Alternatif Bank A.Ş.		Nurol Yatırım Bankası A.Ş.	
Anadolubank A.Ş.		Taib Yatırım Bank A.Ş.	
Şekerbank T.A.Ş.		Türk Eximbank	
Tekstil Bankası A.Ş.		Türkiye Kalkınma Bankası A.Ş.	
Turkish Bank A.Ş.		Türkiye Sınai Kalkınma Bankası A.Ş.	
Türk Ekonomi Bankası A.Ş.			
Türkiye Garanti Bankası A.Ş.			
Türkiye İş Bankası A.Ş.			
Yapı ve Kredi Bankası A.Ş.			
- Banks Under the Deposit Insurance Fund	**1**		
Birleşik Fon Bankası A.Ş.			
- Foreing Banks	**16**		
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.			
Sociéte Générale (SA)			
The Royal Bank of Scotland N.V.			
Turkland Bank A.Ş.			
WestLB AG			

The Banking System in Turkey

Assets

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	13,814	4,174	5,301	4,837	66,810	29,087	757	101,492	124,781	188,682	7,039	5,734
	FC	25,020	12,626	385	1,856	12,059	8,649	83	22,646	60,677	81,722	211	94
	Total	**38,835**	**16,800**	**5,686**	**6,694**	**78,869**	**37,736**	**840**	**124,138**	**185,458**	**270,403**	**7,251**	**5,828**
2010	**TC**	14,374	5,540	6,041	4,647	83,180	38,806	127	126,761	152,715	175,665	9,045	7,643
	FC	14,656	10,331	0	1,231	13,533	8,822	7	23,593	48,581	70,527	140	125
	Total	**29,030**	**15,871**	**6,041**	**5,878**	**96,713**	**47,628**	**135**	**150,354**	**201,296**	**246,192**	**9,185**	**7,768**
2009	**TC**	13,702	3,316	5,612	4,136	58,222	44,386	153	106,898	129,528	126,847	9,499	8,046
	FC	9,439	15,327	472	696	12,137	11,370	9	24,212	49,450	49,475	148	104
	Total	**23,141**	**18,643**	**6,085**	**4,833**	**70,360**	**55,756**	**162**	**131,110**	**178,978**	**176,322**	**9,647**	**8,150**
2008	**TC**	15,685	2,124	4,587	2,560	25,008	45,327	357	73,252	95,647	120,024	6,123	4,971
	FC	10,487	14,274	137	910	12,301	10,906	47	24,164	49,062	50,817	72	70
	Total	**26,171**	**16,398**	**4,724**	**3,471**	**37,309**	**56,232**	**404**	**97,416**	**144,709**	**170,841**	**6,195**	**5,041**
2007	**TC**	12,449	3,409	3,616	3,730	52,649	20,403	1	76,783	96,255	122,410	5,711	5,047
	FC	11,746	12,645	0	3,810	17,970	4,497	22	26,299	50,690	41,315	49	46
	Total	**24,194**	**16,054**	**3,616**	**7,540**	**70,619**	**24,900**	**23**	**103,081**	**146,945**	**163,725**	**5,760**	**5,093**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	184,925	5,278	28,716	4,734	3,217	41,944	1,190	181	0	0	8,470	2,950
	FC	101,073	46,281	11,767	2,960	183	61,190	1,077	278	3	3,327	1,201	2,308
	Total	**285,997**	**51,559**	**40,483**	**7,694**	**3,399**	**103,135**	**2,266**	**459**	**3**	**3,327**	**9,671**	**5,258**
2010	**TC**	208,080	7,422	22,348	776	3,351	33,898	1,056	674	0	90	7,987	3,096
	FC	91,020	37,994	5,732	757	342	44,825	687	69	2	2,780	1,408	1,429
	Total	**299,100**	**45,416**	**28,080**	**1,533**	**3,693**	**78,722**	**1,743**	**743**	**2**	**2,870**	**9,395**	**4,525**
2009	**TC**	155,454	5,565	24,508	48	2,844	32,966	730	614	0	86	6,001	2,405
	FC	81,284	27,084	4,095	0	112	31,290	408	27	1	2,862	697	828
	Total	**236,738**	**32,649**	**28,602**	**48**	**2,956**	**64,255**	**1,138**	**640**	**1**	**2,949**	**6,698**	**3,233**
2008	**TC**	136,627	6,040	16,666	0	2,630	25,336	844	484	0	42	5,064	2,366
	FC	75,957	30,624	2,687	0	56	33,367	527	97	1	2,810	710	1,396
	Total	**212,584**	**36,664**	**19,353**	**0**	**2,686**	**58,703**	**1,370**	**581**	**1**	**2,852**	**5,774**	**3,762**
2007	**TC**	136,276	6,612	13,140	0	2,432	22,184	1,617	38	0	12	6,315	3,823
	FC	72,975	28,067	3,398	0	53	31,517	433	10	2	2,168	474	1,172
	Total	**209,252**	**34,678**	**16,538**	**0**	**2,485**	**53,701**	**2,049**	**48**	**2**	**2,180**	**6,788**	**4,995**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
189,987	0	214	288	2,710	1,411	10	4,140	1,026	212	10,010	4,206	328,985
81,839	0	49	0	1,989	0	21	7	5	0	2,071	1,389	145,977
271,826	**0**	**263**	**288**	**4,699**	**1,411**	**31**	**4,147**	**1,030**	**212**	**12,081**	**5,596**	**474,962**
177,067	0	278	338	3,432	1,425	15	4,842	918	215	11,463	4,436	345,681
70,543	0	58	0	1,734	4	21	6	1	0	1,823	1,416	122,362
247,609	**0**	**336**	**338**	**5,166**	**1,429**	**36**	**4,847**	**919**	**215**	**13,286**	**5,852**	**468,043**
128,301	35	213	327	2,741	1,006	1	4,673	835	166	9,997	3,530	271,356
49,518	89	21	0	1,357	4	12	6	1	0	1,489	863	101,320
177,819	**124**	**234**	**327**	**4,098**	**1,009**	**13**	**4,679**	**836**	**166**	**11,486**	**4,392**	**372,676**
121,176	35	141	327	2,016	693	0	4,497	865	189	8,762	2,896	228,482
50,819	103	21	0	1,381	4	12	5	1	0	1,526	1,009	102,416
171,996	**138**	**162**	**327**	**3,396**	**697**	**12**	**4,502**	**866**	**189**	**10,288**	**3,905**	**330,898**
123,074	0	147	440	3,009	1,309	0	5,006	1,165	204	11,281	3,529	234,139
41,318	146	25	5	1,157	4	8	5	1	29	1,380	1,413	94,801
164,392	**146**	**173**	**445**	**4,166**	**1,313**	**8**	**5,012**	**1,165**	**233**	**12,661**	**4,942**	**328,940**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
6,721	994	45	20,552	19,357	5,728	30,846	-7,001	7,792	790	56,721	304,142
412	1	17	8,623	0	-85	19	0	0	0	-67	170,820
7,133	**996**	**62**	**29,175**	**19,357**	**5,643**	**30,865**	**-7,001**	**7,792**	**790**	**56,654**	**474,962**
6,338	1,334	48	20,624	21,823	9,713	28,795	-8,374	10,394	2,019	62,350	324,952
392	5	12	6,783	0	455	8	0	0	0	463	143,091
6,730	**1,338**	**60**	**27,408**	**21,823**	**10,168**	**28,803**	**-8,374**	**10,394**	**2,019**	**62,813**	**468,043**
5,763	1,146	20	16,765	18,576	8,261	21,591	-8,167	9,090	923	49,351	254,534
375	8	25	5,230	0	332	6	0	0	0	338	118,141
6,137	**1,154**	**45**	**21,994**	**18,576**	**8,593**	**21,597**	**-8,167**	**9,090**	**923**	**49,688**	**372,676**
4,929	1,111	20	14,860	17,315	6,234	17,505	-8,255	5,988	-2,266	38,788	215,612
359	2	82	5,984	0	-26	4	0	0	0	-22	115,286
5,288	**1,113**	**102**	**20,844**	**17,315**	**6,208**	**17,509**	**-8,255**	**5,988**	**-2,266**	**38,766**	**330,898**
4,916	1,380	37	18,137	17,879	8,973	18,114	-10,569	8,401	-2,168	42,797	219,394
342	2	173	4,776	0	276	1	0	0	0	277	109,546
5,259	**1,382**	**210**	**22,912**	**17,879**	**9,249**	**18,116**	**-10,569**	**8,401**	**-2,168**	**43,075**	**328,940**

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	29,820	35	417	0	2,185	32,456	80,095	199,944	280,038	10,454	10,570	31,841	13,003
	FC	25,340	2,589	14,984	7	3,344	46,264	20,300	43,622	63,922	19,148	23,157	91,036	27,502
	Total	**55,160**	**2,624**	**15,401**	**7**	**5,529**	**78,720**	**100,394**	**243,566**	**343,960**	**29,602**	**33,727**	**122,877**	**40,505**
2010	**TC**	27,489	12	761	0	1,786	30,047	75,608	53,905	129,513	8,791	4,949	31,292	14,486
	FC	22,123	1,715	12,783	30	2,433	39,083	15,457	30,938	46,395	7,602	16,089	74,309	23,228
	Total	**49,611**	**1,727**	**13,543**	**30**	**4,219**	**69,131**	**91,065**	**84,843**	**175,908**	**16,393**	**21,037**	**105,601**	**37,714**
2009	**TC**	20,262	2	7	0	1,041	21,313	62,232	4,849	67,081	5,823	4,580	21,664	7,734
	FC	19,385	1,376	9,456	10	1,842	32,069	17,481	2,851	20,332	2,397	9,162	45,756	15,440
	Total	**39,647**	**1,378**	**9,463**	**10**	**2,883**	**53,382**	**79,713**	**7,700**	**87,413**	**8,220**	**13,741**	**67,420**	**23,173**
2008	**TC**	17,443	1	1	0	763	18,208	46,545	11,650	58,195	7,076	4,509	17,039	4,280
	FC	18,297	1,501	10,154	9	1,511	31,472	9,325	2,679	12,004	4,699	9,433	33,150	7,979
	Total	**35,740**	**1,502**	**10,155**	**9**	**2,274**	**49,680**	**55,870**	**14,329**	**70,199**	**11,775**	**13,942**	**50,189**	**12,259**
2007	**TC**	19,033	8	1	0	783	19,825	49,865	14,050	63,915	169	6,504	18,968	11,030
	FC	16,221	1,463	9,763	4	1,937	29,388	7,936	1,808	9,744	662	11,888	25,305	13,641
	Total	**35,254**	**1,471**	**9,764**	**4**	**2,721**	**49,214**	**57,802**	**15,858**	**73,660**	**830**	**18,392**	**44,273**	**24,671**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	23,979	393	10,577	364	35,313	15,081	1,469	2,659	19,208	16,105	5,744	942	4,802	403
2010	23,192	545	12,682	523	36,943	14,934	1,465	1,691	18,090	18,853	5,675	846	4,829	410
2009	24,418	614	13,133	855	39,021	15,934	1,731	1,839	19,504	19,517	5,187	855	4,332	360
2008	24,336	1,165	12,772	1,165	39,438	20,366	2,195	2,414	24,975	14,463	4,873	912	3,961	417
2007	23,059	1,326	14,367	1,825	40,577	20,660	2,602	2,223	25,485	15,093	5,193	983	4,210	469

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
106	0	1,505	57,024	67,479	7,490,999	618,556	147,643	8,257,198	8,637,171
225	764	2,223	144,908	164,055	23,875	299,216	73,122	396,213	670,455
332	**764**	**3,728**	**201,932**	**231,534**	**7,514,874**	**917,772**	**220,765**	**8,653,411**	**9,307,626**
11	0	562	51,299	60,090	4,507,995	541,252	28,873	5,078,119	5,297,770
489	3,832	1,466	119,414	127,016	19,972	229,005	13,602	262,579	475,073
500	**3,832**	**2,028**	**170,713**	**187,106**	**4,527,967**	**770,258**	**42,474**	**5,340,699**	**5,772,843**
16	0	255	34,248	40,071	3,253,926	376,341	21,012	3,651,279	3,779,743
422	817	836	72,432	74,828	17,483	166,857	4,990	189,329	316,559
438	**817**	**1,091**	**106,680**	**114,899**	**3,271,408**	**543,198**	**26,002**	**3,840,608**	**4,096,302**
23	0	253	26,104	33,181	2,569,371	260,318	15,775	2,845,464	2,955,048
428	271	1,136	52,396	57,095	15,732	127,024	4,730	147,486	248,057
450	**271**	**1,389**	**78,500**	**90,275**	**2,585,103**	**387,342**	**20,505**	**2,992,951**	**3,203,105**
102	0	674	37,277	37,446	2,413,175	222,566	12,500	2,648,241	2,769,427
550	772	2,301	54,458	55,119	15,465	82,475	3,812	101,752	196,004
652	**772**	**2,975**	**91,735**	**92,565**	**2,428,640**	**305,042**	**16,312**	**2,749,993**	**2,965,431**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-174	2,863	23,998	3,229	11,021	9,749	0	0	0	9,749	-2,109	7,639	152	7,792
82	3,826	28,000	3,282	11,960	12,758	0	0	0	12,758	-2,408	10,350	44	10,394
776	1,890	26,875	5,641	10,002	11,232	0	0	0	11,232	-2,208	9,024	66	9,090
-96	1,959	20,704	3,555	9,731	7,417	0	0	0	7,417	-1,426	5,992	-3	5,988
454	3,114	23,338	2,928	10,110	10,300	0	0	0	10,300	-1,891	8,409	-8	8,401

The Banking System in Turkey

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	13,721	1,751	5,246	4,499	65,589	28,810	757	99,655	120,374	182,683	6,902	5,630
	FC	24,789	12,307	385	1,819	11,803	8,628	83	22,332	59,813	76,472	205	88
	Total	**38,509**	**14,059**	**5,631**	**6,318**	**77,392**	**37,438**	**840**	**121,987**	**180,187**	**259,155**	**7,107**	**5,718**
2010	**TC**	14,312	3,394	5,623	4,406	82,073	38,214	127	124,821	148,150	170,234	8,887	7,517
	FC	14,517	10,003	0	1,217	13,272	8,795	7	23,291	47,811	66,771	133	118
	Total	**28,830**	**13,397**	**5,623**	**5,623**	**95,345**	**47,009**	**135**	**148,112**	**195,961**	**237,005**	**9,020**	**7,635**
2009	**TC**	13,641	2,293	4,429	3,963	57,355	44,047	153	105,518	125,881	122,024	9,348	7,933
	FC	9,383	14,910	472	688	11,895	11,340	9	23,932	48,698	46,648	145	102
	Total	**23,024**	**17,203**	**4,902**	**4,651**	**69,250**	**55,387**	**162**	**129,450**	**174,578**	**168,672**	**9,494**	**8,035**
2008	**TC**	15,653	1,250	3,763	2,446	24,333	45,166	357	72,302	92,968	115,180	6,031	4,887
	FC	10,428	14,084	133	898	12,091	10,876	47	23,912	48,558	48,650	69	66
	Total	**26,081**	**15,334**	**3,896**	**3,344**	**36,424**	**56,042**	**404**	**96,214**	**141,526**	**163,830**	**6,100**	**4,953**
2007	**TC**	12,436	2,280	2,852	3,328	51,786	20,300	1	75,414	92,983	117,648	5,618	4,960
	FC	11,692	12,466	0	3,791	17,778	4,462	22	26,054	50,212	39,387	47	44
	Total	**24,129**	**14,746**	**2,852**	**7,119**	**69,564**	**24,762**	**23**	**101,468**	**143,195**	**157,035**	**5,665**	**5,004**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	184,925	5,175	27,901	4,354	2,154	39,584	1,181	181	0	0	7,885	2,865
	FC	101,073	39,848	11,614	2,562	0	54,024	1,037	278	3	3,203	1,108	2,299
	Total	**285,997**	**45,023**	**39,516**	**6,916**	**2,154**	**93,608**	**2,218**	**459**	**3**	**3,203**	**8,994**	**5,164**
2010	**TC**	208,080	7,203	21,818	470	2,381	31,873	1,043	674	0	90	7,502	2,816
	FC	91,020	33,565	5,663	757	0	39,985	672	69	2	2,648	1,375	1,252
	Total	**299,100**	**40,769**	**27,481**	**1,227**	**2,381**	**71,858**	**1,715**	**743**	**2**	**2,738**	**8,877**	**4,068**
2009	**TC**	155,454	5,506	23,859	0	2,177	31,542	720	614	0	86	5,471	2,130
	FC	81,284	23,279	4,073	0	0	27,352	403	27	1	2,728	656	679
	Total	**236,738**	**28,785**	**27,932**	**0**	**2,177**	**58,894**	**1,123**	**640**	**1**	**2,815**	**6,127**	**2,808**
2008	**TC**	136,627	5,920	16,293	0	1,996	24,209	827	484	0	42	4,563	2,068
	FC	75,957	27,370	2,661	0	0	30,031	517	97	1	2,662	693	1,261
	Total	**212,584**	**33,290**	**18,954**	**0**	**1,996**	**54,240**	**1,344**	**581**	**1**	**2,704**	**5,257**	**3,329**
2007	**TC**	136,276	6,435	12,610	0	2,328	21,373	1,561	38	0	12	5,099	3,567
	FC	72,975	25,171	3,359	0	1	28,531	423	10	1	2,011	450	1,055
	Total	**209,252**	**31,607**	**15,968**	**0**	**2,329**	**49,904**	**1,984**	**48**	**1**	**2,023**	**5,549**	**4,622**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
183,954	0	161	285	2,654	1,406	10	4,059	1,016	200	9,791	4,142	318,260
76,590	0	48	0	1,901	0	21	7	5	0	1,982	1,297	139,682
260,544	**0**	**210**	**285**	**4,555**	**1,406**	**31**	**4,066**	**1,021**	**200**	**11,772**	**5,439**	**457,942**
171,603	0	211	335	3,353	1,419	15	4,743	909	213	11,198	4,373	335,324
66,787	0	57	0	1,676	0	21	6	1	0	1,761	1,310	117,670
238,390	**0**	**269**	**335**	**5,029**	**1,419**	**36**	**4,748**	**910**	**213**	**12,959**	**5,683**	**452,994**
123,439	35	162	321	2,659	995	1	4,570	828	165	9,735	3,440	262,495
46,692	89	20	0	1,307	0	12	6	1	0	1,436	745	97,570
170,131	**124**	**183**	**321**	**3,966**	**995**	**13**	**4,575**	**829**	**165**	**11,171**	**4,185**	**360,065**
116,324	35	118	321	1,932	689	0	4,400	861	186	8,542	2,819	220,653
48,653	103	20	0	1,331	0	12	5	1	0	1,472	811	99,494
164,977	**138**	**138**	**321**	**3,263**	**689**	**12**	**4,405**	**862**	**187**	**10,014**	**3,630**	**320,147**
118,305	0	84	432	2,928	1,308	0	4,894	1,158	198	11,001	3,445	225,734
39,391	146	25	0	1,108	0	8	5	1	29	1,323	1,214	92,140
157,696	**146**	**110**	**432**	**4,036**	**1,308**	**8**	**4,899**	**1,158**	**226**	**12,324**	**4,659**	**317,874**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
6,530	956	45	19,644	14,932	4,961	30,067	-6,990	7,438	448	50,408	294,561
412	1	17	8,358	0	-92	19	0	0	0	-74	163,381
6,942	**957**	**62**	**28,002**	**14,932**	**4,869**	**30,086**	**-6,990**	**7,438**	**448**	**50,334**	**457,942**
6,197	1,290	48	19,661	17,152	8,760	27,967	-8,362	9,984	1,622	55,501	315,115
392	5	12	6,427	0	439	8	0	0	0	447	137,878
6,589	**1,295**	**60**	**26,087**	**17,152**	**9,199**	**27,975**	**-8,362**	**9,984**	**1,622**	**55,948**	**452,994**
5,634	1,067	20	15,741	14,715	7,323	20,904	-8,111	8,629	518	43,461	246,198
375	8	25	4,900	0	325	6	0	0	0	331	113,868
6,009	**1,075**	**45**	**20,642**	**14,715**	**7,648**	**20,910**	**-8,111**	**8,629**	**518**	**43,792**	**360,065**
4,831	1,033	20	13,869	14,237	5,239	16,955	-8,200	5,556	-2,644	33,787	208,492
359	2	82	5,674	0	-11	4	0	0	0	-7	111,654
5,190	**1,035**	**102**	**19,542**	**14,237**	**5,228**	**16,959**	**-8,200**	**5,556**	**-2,644**	**33,781**	**320,147**
4,831	1,282	36	16,425	14,919	7,647	17,547	-10,459	7,894	-2,565	37,550	211,625
342	2	171	4,466	0	276	1	0	0	0	278	106,249
5,173	**1,283**	**208**	**20,891**	**14,919**	**7,924**	**17,549**	**-10,459**	**7,894**	**-2,565**	**37,827**	**317,874**

Deposit Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	29,023	34	417	0	851	30,326	78,078	195,970	274,048	10,454	9,866	31,515	12,739
	FC	24,587	2,584	14,598	7	3,079	44,856	19,886	41,422	61,309	19,148	22,234	89,339	27,032
	Total	**53,610**	**2,618**	**15,015**	**7**	**3,930**	**75,182**	**97,964**	**237,392**	**335,356**	**29,602**	**32,100**	**120,854**	**39,771**
2010	**TC**	26,428	12	761	0	448	27,649	75,211	52,339	127,550	8,791	4,858	30,770	14,359
	FC	21,156	1,712	12,393	30	1,826	37,118	15,158	28,248	43,406	7,602	15,884	73,141	22,838
	Total	**47,584**	**1,724**	**13,154**	**30**	**2,275**	**64,767**	**90,368**	**80,588**	**170,956**	**16,393**	**20,743**	**103,912**	**37,197**
2009	**TC**	19,258	2	7	0	227	19,494	61,904	4,750	66,654	5,823	4,538	21,241	7,672
	FC	18,927	1,365	9,260	10	1,304	30,867	17,233	2,409	19,642	2,397	9,119	44,779	15,177
	Total	**38,185**	**1,367**	**9,268**	**10**	**1,531**	**50,361**	**79,137**	**7,159**	**86,296**	**8,220**	**13,657**	**66,019**	**22,849**
2008	**TC**	16,794	1	1	0	199	16,995	46,526	11,458	57,984	7,076	4,499	16,754	4,238
	FC	17,858	1,488	9,858	9	1,269	30,482	9,003	2,415	11,418	4,699	9,349	32,600	7,787
	Total	**34,651**	**1,489**	**9,859**	**9**	**1,468**	**47,477**	**55,530**	**13,873**	**69,402**	**11,775**	**13,848**	**49,354**	**12,024**
2007	**TC**	18,680	8	1	0	255	18,945	49,857	13,939	63,796	169	6,356	18,348	9,358
	FC	15,879	1,456	9,508	4	1,651	28,499	7,548	1,680	9,228	662	11,697	24,462	12,057
	Total	**34,560**	**1,464**	**9,510**	**4**	**1,906**	**47,443**	**57,405**	**15,619**	**73,024**	**830**	**18,053**	**42,810**	**21,414**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	23,454	281	10,431	357	34,523	15,081	1,363	2,582	19,026	15,497	5,645	935	4,710	393
2010	22,719	475	12,511	465	36,170	14,934	1,381	1,628	17,942	18,227	5,603	836	4,767	390
2009	23,817	559	12,964	795	38,134	15,934	1,594	1,783	19,311	18,823	5,131	847	4,284	346
2008	23,786	1,085	12,594	1,081	38,545	20,366	2,069	2,353	24,789	13,756	4,846	907	3,939	401
2007	22,478	1,264	14,187	1,712	39,642	20,660	2,435	2,138	25,233	14,409	5,160	979	4,182	457

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
106	0	1,504	55,731	66,185	221,412	610,195	146,677	978,284	1,348,842
225	764	2,217	141,812	160,959	23,593	277,841	61,494	362,928	630,052
332	**764**	**3,722**	**197,542**	**227,144**	**245,006**	**888,035**	**208,171**	**1,341,212**	**1,978,894**
11	0	545	50,544	59,335	206,223	536,230	27,979	770,432	984,966
482	3,067	1,421	116,833	124,435	19,814	212,431	5,285	237,530	442,489
493	**3,067**	**1,966**	**167,377**	**183,770**	**226,037**	**748,661**	**33,264**	**1,007,962**	**1,427,455**
16	0	234	33,699	39,522	184,805	372,616	20,599	578,020	703,690
414	50	820	70,359	72,755	17,307	157,781	4,829	179,918	303,182
430	**50**	**1,054**	**104,058**	**112,277**	**202,113**	**530,397**	**25,428**	**757,938**	**1,006,873**
23	0	244	25,757	32,833	157,692	257,082	15,389	430,163	537,975
369	30	1,074	51,209	55,908	15,583	119,799	4,567	139,949	237,757
392	**30**	**1,318**	**76,965**	**88,741**	**173,276**	**376,881**	**19,956**	**570,113**	**775,732**
97	0	434	34,593	34,762	170,696	218,965	12,301	401,961	519,464
400	540	1,221	50,377	51,038	15,310	77,588	3,716	96,615	185,380
497	**540**	**1,655**	**84,970**	**85,800**	**186,006**	**296,553**	**16,017**	**498,576**	**704,843**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-183	2,777	23,193	3,145	10,734	9,314	0	0	0	9,314	-2,028	7,285	152	7,438
65	3,728	27,178	3,240	11,676	12,262	0	0	0	12,262	-2,323	9,939	45	9,984
744	1,814	26,011	5,570	9,761	10,680	0	0	0	10,680	-2,116	8,563	66	8,629
-94	1,894	19,896	3,488	9,504	6,904	0	0	0	6,904	-1,345	5,559	-3	5,556
436	2,995	22,479	2,902	9,868	9,708	0	0	0	9,708	-1,815	7,893	1	7,894

Deposit Banks

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	4,460	31	78	49	21,226	17,980	0	39,256	43,825	57,842	1,913	1,655
	FC	7,277	1,984	0	129	3,525	3,492	0	7,145	16,406	17,583	5	5
	Total	**11,737**	**2,015**	**78**	**178**	**24,751**	**21,472**	**0**	**46,402**	**60,231**	**75,425**	**1,919**	**1,660**
2010	**TC**	6,347	96	1,081	126	25,806	22,408	0	48,340	55,864	56,045	2,369	2,077
	FC	3,171	3,263	0	46	3,822	3,583	0	7,450	13,885	14,998	5	5
	Total	**9,519**	**3,359**	**1,081**	**172**	**29,627**	**25,991**	**0**	**55,790**	**69,749**	**71,043**	**2,374**	**2,082**
2009	**TC**	5,200	157	1,587	221	17,301	26,190	0	43,711	50,656	37,985	2,162	1,875
	FC	2,099	4,185	0	54	3,876	4,098	0	8,029	14,313	10,151	4	4
	Total	**7,299**	**4,342**	**1,587**	**275**	**21,177**	**30,288**	**0**	**51,740**	**64,969**	**48,135**	**2,166**	**1,879**
2008	**TC**	4,834	30	1,501	316	5,602	27,938	0	33,855	40,220	31,871	1,548	1,355
	FC	1,958	3,902	0	71	3,499	3,994	0	7,564	13,424	8,802	4	4
	Total	**6,792**	**3,932**	**1,501**	**387**	**9,100**	**31,932**	**0**	**41,419**	**53,644**	**40,672**	**1,552**	**1,359**
2007	**TC**	4,848	828	1,979	597	22,230	12,721	0	35,547	43,201	31,197	1,500	1,445
	FC	1,953	3,172	0	337	6,813	392	0	7,541	12,667	5,791	4	4
	Total	**6,801**	**3,999**	**1,979**	**933**	**29,043**	**13,112**	**0**	**43,088**	**55,868**	**36,988**	**1,504**	**1,449**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	72,287	213	12,421	405	2,151	15,190	14	0	0	0	1,453	549
	FC	26,024	5,959	2,569	0	0	8,528	169	0	0	0	140	396
	Total	**98,311**	**6,172**	**14,990**	**405**	**2,151**	**23,718**	**183**	**0**	**0**	**0**	**1,593**	**944**
2010	**TC**	86,766	137	6,646	0	2,376	9,159	13	0	0	0	1,290	561
	FC	24,314	4,851	1,279	0	0	6,130	59	0	0	0	98	394
	Total	**111,080**	**4,988**	**7,925**	**0**	**2,376**	**15,288**	**72**	**0**	**0**	**0**	**1,388**	**954**
2009	**TC**	65,654	122	8,867	0	2,168	11,156	5	0	0	0	798	341
	FC	21,681	2,874	957	0	0	3,831	56	0	0	0	99	207
	Total	**87,334**	**2,996**	**9,824**	**0**	**2,168**	**14,987**	**60**	**0**	**0**	**0**	**897**	**548**
2008	**TC**	56,147	141	4,683	0	1,982	6,806	3	0	0	0	603	301
	FC	19,455	3,291	636	0	0	3,926	22	0	0	0	109	252
	Total	**75,602**	**3,432**	**5,318**	**0**	**1,982**	**10,733**	**25**	**0**	**0**	**0**	**712**	**553**
2007	**TC**	58,967	261	1,334	0	2,305	3,900	31	0	0	0	574	575
	FC	16,035	3,044	996	0	1	4,040	39	0	0	0	111	143
	Total	**75,002**	**3,305**	**2,330**	**0**	**2,306**	**7,940**	**70**	**0**	**0**	**0**	**685**	**717**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
58,101	0	117	6	492	60	0	1,237	58	55	2,025	1,105	105,056
17,583	0	31	0	339	0	21	5	5	0	400	88	34,476
75,684	**0**	**148**	**6**	**831**	**60**	**21**	**1,242**	**63**	**55**	**2,424**	**1,193**	**139,532**
56,337	0	153	7	537	71	0	1,401	51	55	2,274	1,192	115,667
14,998	0	36	0	327	0	21	3	1	0	388	98	29,369
71,335	**0**	**189**	**7**	**863**	**71**	**21**	**1,404**	**52**	**55**	**2,662**	**1,290**	**145,036**
38,272	35	105	6	229	70	0	1,415	33	43	1,936	845	91,708
10,151	89	0	0	259	0	12	2	1	0	364	129	24,956
48,423	**124**	**105**	**6**	**488**	**70**	**12**	**1,418**	**34**	**43**	**2,299**	**973**	**116,664**
32,064	35	63	6	168	71	0	1,260	37	63	1,702	572	74,558
8,802	103	0	0	258	0	12	1	1	0	375	207	22,809
40,866	**138**	**63**	**6**	**425**	**71**	**12**	**1,262**	**38**	**63**	**2,077**	**779**	**97,366**
31,252	0	40	8	260	76	0	1,285	24	54	1,748	692	76,893
5,791	146	0	0	189	0	8	2	1	0	346	192	18,995
37,043	**146**	**40**	**8**	**450**	**76**	**8**	**1,287**	**25**	**54**	**2,094**	**884**	**95,888**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1,790	236	1	4,043	2,557	955	7,012	65	2,198	2,264	12,789	104,309
21	1	0	727	0	-56	0	0	0	0	-56	35,223
1,812	**237**	**1**	**4,771**	**2,557**	**899**	**7,012**	**65**	**2,198**	**2,264**	**12,732**	**139,532**
1,475	419	0	3,758	3,041	1,929	5,761	78	3,348	3,426	14,157	113,839
21	2	0	574	0	179	0	0	0	0	179	31,197
1,496	**421**	**0**	**4,332**	**3,041**	**2,108**	**5,761**	**78**	**3,348**	**3,426**	**14,336**	**145,036**
1,494	357	0	2,995	2,917	1,627	3,257	75	2,984	3,058	10,859	90,663
19	2	0	383	0	106	0	0	0	0	106	26,001
1,513	**359**	**0**	**3,378**	**2,917**	**1,733**	**3,257**	**75**	**2,984**	**3,058**	**10,965**	**116,664**
1,255	340	1	2,504	2,930	1,294	1,995	83	1,831	1,914	8,133	73,590
16	1	8	408	0	-13	0	0	0	0	-13	23,777
1,271	**342**	**9**	**2,912**	**2,930**	**1,281**	**1,995**	**83**	**1,831**	**1,914**	**8,120**	**97,366**
1,178	392	0	2,749	3,664	1,758	1,512	140	2,645	2,786	9,719	75,335
19	1	20	333	0	144	0	0	0	0	144	20,553
1,196	**393**	**20**	**3,082**	**3,664**	**1,902**	**1,512**	**140**	**2,645**	**2,786**	**9,864**	**95,888**

State-owned Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	8,453	15	405	0	84	8,958	11,821	40,518	52,339	0	257	2,428	79
	FC	5,359	593	3,613	3	90	9,657	1,124	9,981	11,105	0	1,176	6,147	79
	Total	**13,812**	**608**	**4,017**	**3**	**174**	**18,614**	**12,945**	**50,499**	**63,445**	**0**	**1,433**	**8,574**	**158**
2010	**TC**	6,906	5	742	0	42	7,695	12,030	5,637	17,667	0	45	2,916	104
	FC	4,611	182	2,797	3	83	7,677	820	1,845	2,665	0	66	3,881	113
	Total	**11,518**	**188**	**3,539**	**3**	**125**	**15,373**	**12,850**	**7,482**	**20,332**	**0**	**112**	**6,797**	**218**
2009	**TC**	4,589	0	2	0	21	4,612	8,190	4,392	12,581	0	58	943	92
	FC	3,668	284	2,537	9	56	6,553	728	1,954	2,682	0	353	3,175	99
	Total	**8,256**	**284**	**2,539**	**9**	**77**	**11,165**	**8,918**	**6,346**	**15,264**	**0**	**411**	**4,118**	**191**
2008	**TC**	3,410	0	0	0	10	3,420	6,291	2,411	8,702	0	43	537	0
	FC	3,122	285	2,090	6	3	5,507	526	1,768	2,294	0	95	1,657	0
	Total	**6,532**	**285**	**2,090**	**6**	**13**	**8,926**	**6,817**	**4,180**	**10,997**	**0**	**138**	**2,194**	**0**
2007	**TC**	3,055	0	0	0	8	3,063	6,299	3,032	9,331	0	146	910	0
	FC	2,384	287	1,322	2	1	3,995	371	1,482	1,853	0	141	1,244	0
	Total	**5,439**	**287**	**1,322**	**2**	**8**	**7,058**	**6,670**	**4,514**	**11,184**	**0**	**287**	**2,153**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	7,190	21	4,008	28	11,247	5,508	110	879	6,497	4,750	966	183	783	51
2010	6,894	124	4,873	92	11,982	5,817	76	602	6,495	5,487	873	153	720	61
2009	6,695	211	5,770	122	12,798	6,269	104	705	7,079	5,719	778	142	636	29
2008	5,924	384	5,936	214	12,458	7,944	144	524	8,612	3,845	811	151	660	43
2007	5,257	349	6,761	662	13,028	8,399	194	293	8,886	4,142	970	159	811	47

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	81	2,845	2,845	94,649	267,422	62,602	424,672	488,814
0	0	949	8,350	8,350	5,071	120,541	36,469	162,081	191,193
0	**0**	**1,030**	**11,195**	**11,195**	**99,720**	**387,963**	**99,070**	**586,753**	**680,007**
0	0	96	3,162	3,162	47,659	239,504	0	287,163	315,687
0	0	577	4,638	4,638	3,862	86,492	16	90,371	105,351
0	**0**	**674**	**7,800**	**7,800**	**51,521**	**325,997**	**16**	**377,534**	**421,039**
0	0	92	1,185	1,185	37,400	165,219	0	202,619	220,997
0	0	250	3,877	3,877	3,019	58,618	12	61,649	74,762
0	**0**	**342**	**5,062**	**5,062**	**40,419**	**223,838**	**12**	**264,268**	**295,759**
0	0	0	580	580	29,438	103,396	0	132,834	145,536
0	0	29	1,780	1,780	2,167	36,214	2	38,383	47,964
0	**0**	**29**	**2,360**	**2,360**	**31,604**	**139,610**	**2**	**171,217**	**193,500**
0	0	0	1,056	1,056	32,238	83,955	0	116,193	129,643
0	0	0	1,385	1,385	1,788	20,163	11	21,961	29,194
0	**0**	**0**	**2,440**	**2,440**	**34,026**	**104,118**	**11**	**138,154**	**158,837**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
76	758	6,418	984	2,573	2,861	0	0	0	2,861	-662	2,198	0	2,198
203	1,048	7,519	767	2,645	4,108	0	0	0	4,108	-760	3,348	0	3,348
119	430	6,934	1,055	2,157	3,722	0	0	0	3,722	-739	2,984	0	2,984
-74	475	4,950	753	1,897	2,300	0	0	0	2,300	-469	1,831	0	1,831
172	577	5,749	495	1,956	3,299	0	0	0	3,299	-654	2,645	0	2,645

State-owned Banks

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	2,585	25	0	38	13,848	11,294	0	25,180	27,791	26,219	348	243
	FC	3,255	515	0	17	1,754	2,006	0	3,777	7,547	2,905	5	5
	Total	**5,840**	**540**	**0**	**55**	**15,602**	**13,301**	**0**	**28,957**	**35,338**	**29,124**	**353**	**248**
2010	**TC**	3,723	22	0	103	17,490	15,732	0	33,325	37,070	25,157	411	274
	FC	1,272	2,237	0	14	1,840	1,974	0	3,828	7,336	2,657	5	5
	Total	**4,995**	**2,259**	**0**	**117**	**19,330**	**17,706**	**0**	**37,153**	**44,406**	**27,814**	**416**	**279**
2009	**TC**	3,439	3	0	208	9,747	18,724	0	28,679	32,121	16,099	395	314
	FC	843	2,531	0	23	2,224	2,204	0	4,451	7,825	960	4	4
	Total	**4,282**	**2,534**	**0**	**231**	**11,971**	**20,929**	**0**	**33,130**	**39,946**	**17,059**	**399**	**319**
2008	**TC**	3,653	4	0	300	1,861	20,627	0	22,788	26,446	13,818	279	226
	FC	742	1,735	0	11	2,391	2,244	0	4,645	7,123	584	4	4
	Total	**4,395**	**1,739**	**0**	**311**	**4,252**	**22,870**	**0**	**27,434**	**33,568**	**14,402**	**283**	**230**
2007	**TC**	2,403	334	1,531	387	14,509	7,804	0	22,700	26,967	12,312	225	178
	FC	904	1,375	0	60	4,225	318	0	4,602	6,881	305	4	4
	Total	**3,306**	**1,709**	**1,531**	**447**	**18,734**	**8,122**	**0**	**27,302**	**33,848**	**12,617**	**229**	**182**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	36,496	27	9,542	0	1,584	11,153	12	0	0	0	282	325
	FC	9,770	200	1,010	0	0	1,210	4	0	0	0	81	139
	Total	**46,267**	**226**	**10,552**	**0**	**1,584**	**12,363**	**16**	**0**	**0**	**0**	**363**	**464**
2010	**TC**	50,300	14	2,435	0	1,715	4,164	3	0	0	0	280	305
	FC	10,912	34	0	0	0	34	0	0	0	0	68	145
	Total	**61,212**	**48**	**2,435**	**0**	**1,715**	**4,198**	**3**	**0**	**0**	**0**	**347**	**450**
2009	**TC**	37,115	7	4,268	0	1,515	5,789	0	0	0	0	178	194
	FC	8,869	3	0	0	0	3	0	0	0	0	68	93
	Total	**45,984**	**10**	**4,268**	**0**	**1,515**	**5,792**	**0**	**0**	**0**	**0**	**246**	**287**
2008	**TC**	31,557	11	3,407	0	1,366	4,784	0	0	0	0	157	180
	FC	7,766	2	0	0	0	2	1	0	0	0	68	116
	Total	**39,323**	**13**	**3,407**	**0**	**1,366**	**4,786**	**2**	**0**	**0**	**0**	**225**	**295**
2007	**TC**	32,793	3	115	0	1,623	1,741	0	0	0	0	159	337
	FC	7,213	1	0	0	0	1	0	0	0	0	69	54
	Total	**40,006**	**4**	**115**	**0**	**1,623**	**1,743**	**0**	**0**	**0**	**0**	**227**	**391**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
26,324	0	22	2	48	2	0	377	22	21	495	403	55,012
2,905	0	0	0	236	0	21	4	5	0	265	21	10,738
29,229	**0**	**22**	**2**	**284**	**2**	**21**	**381**	**26**	**21**	**760**	**424**	**65,751**
25,295	0	23	2	53	3	0	400	16	7	504	387	63,256
2,657	0	0	0	254	0	21	2	1	0	278	26	10,297
27,952	**0**	**23**	**2**	**307**	**3**	**21**	**402**	**17**	**7**	**782**	**413**	**73,553**
16,179	35	20	2	50	2	0	379	7	4	499	295	49,095
960	0	0	0	212	0	12	2	1	0	228	11	9,023
17,139	**35**	**20**	**2**	**263**	**2**	**12**	**381**	**8**	**4**	**727**	**306**	**58,118**
13,871	35	20	2	28	2	0	381	4	2	474	213	41,004
584	0	0	0	211	0	12	1	1	0	225	11	7,943
14,455	**35**	**20**	**2**	**239**	**2**	**12**	**382**	**5**	**2**	**699**	**224**	**48,946**
12,359	0	8	2	34	3	0	379	7	1	432	310	40,068
305	0	0	0	165	0	8	2	1	0	175	16	7,378
12,664	**0**	**8**	**2**	**199**	**3**	**8**	**380**	**7**	**1**	**607**	**327**	**47,446**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
772	110	0	1,501	1,023	61	3,368	65	860	925	5,377	54,528
2	0	0	227	0	15	0	0	0	0	15	11,223
774	**110**	**0**	**1,729**	**1,023**	**76**	**3,368**	**65**	**860**	**925**	**5,392**	**65,751**
595	197	0	1,380	1,216	634	2,723	78	1,807	1,884	6,458	62,301
2	0	0	215	0	91	0	0	0	0	91	11,252
598	**197**	**0**	**1,595**	**1,216**	**725**	**2,723**	**78**	**1,807**	**1,884**	**6,549**	**73,553**
793	181	0	1,346	1,167	476	1,464	75	1,639	1,713	4,819	49,070
2	0	0	163	0	13	0	0	0	0	13	9,048
795	**181**	**0**	**1,509**	**1,167**	**489**	**1,464**	**75**	**1,639**	**1,713**	**4,832**	**58,118**
669	193	1	1,201	1,172	314	907	75	1,000	1,075	3,468	41,011
0	0	0	186	0	-18	0	0	0	0	-18	7,936
670	**193**	**1**	**1,386**	**1,172**	**297**	**907**	**75**	**1,000**	**1,075**	**3,451**	**48,946**
645	199	0	1,340	1,465	421	859	94	1,378	1,472	4,218	40,092
1	0	2	126	0	13	0	0	0	0	13	7,354
646	**199**	**2**	**1,466**	**1,465**	**434**	**859**	**94**	**1,378**	**1,472**	**4,231**	**47,446**

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	1,655	1	0	0	0	1,656	3,174	9,489	12,663	0	55	462	0
	FC	2,424	152	670	0	0	3,246	399	2,999	3,398	0	55	1,969	0
	Total	**4,079**	**153**	**670**	**0**	**0**	**4,902**	**3,572**	**12,489**	**16,061**	**0**	**110**	**2,432**	**0**
2010	**TC**	1,264	1	0	0	0	1,266	2,766	5,635	8,401	0	5	994	0
	FC	1,897	18	479	0	0	2,395	239	1,845	2,084	0	5	1,040	0
	Total	**3,162**	**19**	**479**	**0**	**0**	**3,660**	**3,005**	**7,480**	**10,485**	**0**	**10**	**2,035**	**0**
2009	**TC**	870	0	0	0	0	870	2,215	4,387	6,601	0	17	0	0
	FC	1,375	16	313	0	0	1,703	230	1,954	2,185	0	17	62	0
	Total	**2,245**	**16**	**313**	**0**	**0**	**2,573**	**2,445**	**6,341**	**8,786**	**0**	**34**	**62**	**0**
2008	**TC**	610	0	0	0	0	610	1,839	2,406	4,246	0	34	0	0
	FC	1,063	8	332	0	0	1,402	144	1,768	1,912	0	34	54	0
	Total	**1,673**	**8**	**332**	**0**	**0**	**2,012**	**1,983**	**4,175**	**6,158**	**0**	**68**	**54**	**0**
2007	**TC**	437	0	0	0	0	437	1,139	3,025	4,164	0	0	37	0
	FC	720	1	270	0	0	991	180	1,482	1,662	0	1	91	0
	Total	**1,157**	**1**	**270**	**0**	**0**	**1,428**	**1,319**	**4,507**	**5,826**	**0**	**1**	**128**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	3,025	14	2,564	6	5,609	3,007	3	454	3,464	2,145	317	61	256	13
2010	2,811	86	3,123	10	6,030	3,189	1	233	3,424	2,606	296	48	248	16
2009	2,632	148	3,841	8	6,628	3,421	1	374	3,796	2,832	247	43	204	13
2008	2,117	245	3,840	64	6,267	4,081	1	262	4,344	1,923	307	39	268	12
2007	1,795	119	4,195	436	6,545	4,333	1	78	4,413	2,132	464	38	427	15

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	517	517	8,676	78,428	0	87,103	101,939
0	0	0	2,024	2,024	557	5,155	35	5,747	14,416
0	**0**	**0**	**2,541**	**2,541**	**9,233**	**83,583**	**35**	**92,851**	**116,355**
0	0	0	999	999	5,877	64,318	0	70,195	80,860
0	0	0	1,046	1,046	314	3,234	16	3,565	9,089
0	**0**	**0**	**2,044**	**2,044**	**6,191**	**67,552**	**16**	**73,760**	**89,949**
0	0	0	17	17	3,784	40,765	0	44,549	52,037
0	0	0	79	79	302	644	12	958	4,925
0	**0**	**0**	**96**	**96**	**4,086**	**41,410**	**12**	**45,507**	**56,962**
0	0	0	34	34	3,718	32,146	0	35,864	40,753
0	0	0	88	88	409	488	2	898	4,301
0	**0**	**0**	**122**	**122**	**4,127**	**32,633**	**2**	**36,762**	**45,053**
0	0	0	37	37	4,568	29,131	0	33,698	38,337
0	0	0	91	91	314	418	11	742	3,486
0	**0**	**0**	**128**	**128**	**4,882**	**29,548**	**11**	**34,440**	**41,823**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-25	152	2,541	331	1,073	1,137	0	0	0	1,137	-278	860	0	860
-6	475	3,340	70	1,095	2,175	0	0	0	2,175	-368	1,807	0	1,807
29	163	3,241	295	884	2,061	0	0	0	2,061	-423	1,639	0	1,639
-25	159	2,337	256	808	1,273	0	0	0	1,273	-272	1,000	0	1,000
83	104	2,761	148	876	1,737	0	0	0	1,737	-359	1,378	0	1,378

Türkiye Cumhuriyeti Ziraat Bankası A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	1,028	5	0	10	3,113	4,909	0	8,031	9,063	15,697	683	574
	FC	1,948	599	0	43	660	819	0	1,522	4,069	7,198	0	0
	Total	**2,976**	**604**	**0**	**52**	**3,773**	**5,728**	**0**	**9,553**	**13,133**	**22,894**	**683**	**574**
2010	**TC**	1,354	39	58	22	2,838	5,259	0	8,120	9,571	15,539	855	713
	FC	908	442	0	21	762	930	0	1,713	3,064	5,873	0	0
	Total	**2,262**	**481**	**58**	**43**	**3,600**	**6,189**	**0**	**9,832**	**12,635**	**21,412**	**855**	**713**
2009	**TC**	988	40	0	13	1,602	6,497	0	8,111	9,139	10,859	778	634
	FC	606	491	0	14	620	1,230	0	1,863	2,960	4,145	0	0
	Total	**1,594**	**530**	**0**	**26**	**2,222**	**7,727**	**0**	**9,975**	**12,099**	**15,004**	**778**	**634**
2008	**TC**	794	24	0	12	741	6,413	0	7,166	7,985	8,946	587	487
	FC	616	969	0	42	365	1,021	0	1,428	3,014	3,066	0	0
	Total	**1,411**	**993**	**0**	**54**	**1,106**	**7,434**	**0**	**8,594**	**10,999**	**12,011**	**587**	**487**
2007	**TC**	1,492	19	29	197	3,913	4,125	0	8,235	9,775	8,865	605	597
	FC	542	662	0	85	1,027	0	0	1,111	2,316	1,749	0	0
	Total	**2,035**	**681**	**29**	**281**	**4,940**	**4,125**	**0**	**9,346**	**12,091**	**10,614**	**605**	**597**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	18,107	155	1,660	203	550	2,568	0	0	0	0	431	162
	FC	9,001	2,419	347	0	0	2,766	27	0	0	0	30	71
	Total	**27,108**	**2,574**	**2,007**	**203**	**550**	**5,335**	**27**	**0**	**0**	**0**	**462**	**233**
2010	**TC**	19,306	98	1,236	0	630	1,965	0	0	0	0	352	191
	FC	7,351	1,763	299	0	0	2,062	19	0	0	0	9	68
	Total	**26,657**	**1,861**	**1,535**	**0**	**630**	**4,026**	**19**	**0**	**0**	**0**	**361**	**260**
2009	**TC**	13,735	94	2,433	0	614	3,141	0	0	0	0	242	76
	FC	6,777	854	256	0	0	1,110	42	0	0	0	8	45
	Total	**20,511**	**948**	**2,689**	**0**	**614**	**4,251**	**42**	**0**	**0**	**0**	**250**	**121**
2008	**TC**	12,673	95	796	0	570	1,461	0	0	0	0	200	67
	FC	6,205	619	325	0	0	943	10	0	0	0	8	26
	Total	**18,878**	**713**	**1,121**	**0**	**570**	**2,404**	**10**	**0**	**0**	**0**	**207**	**93**
2007	**TC**	13,043	227	754	0	610	1,591	19	0	0	0	203	154
	FC	5,035	322	244	0	1	567	38	0	0	0	3	7
	Total	**18,078**	**549**	**998**	**0**	**611**	**2,158**	**57**	**0**	**0**	**0**	**207**	**161**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
15,806	0	8	0	299	0	0	414	11	34	766	292	25,927
7,198	0	31	0	42	0	0	0	0	0	72	21	11,360
23,004	**0**	**39**	**0**	**340**	**0**	**0**	**414**	**11**	**34**	**838**	**313**	**37,288**
15,681	0	33	1	290	0	0	460	9	48	840	411	26,503
5,873	0	36	0	0	0	0	0	0	0	36	17	8,990
21,554	**0**	**69**	**1**	**290**	**0**	**0**	**460**	**9**	**48**	**876**	**428**	**35,493**
11,003	0	22	0	38	0	0	532	5	39	637	302	21,081
4,145	89	0	0	0	0	0	0	0	0	89	30	7,225
15,148	**89**	**22**	**0**	**38**	**0**	**0**	**532**	**5**	**39**	**726**	**333**	**28,305**
9,046	0	19	0	29	0	0	418	18	61	546	144	17,721
3,066	103	0	0	0	0	0	0	0	0	103	49	6,232
12,112	**103**	**19**	**0**	**29**	**0**	**0**	**418**	**18**	**61**	**649**	**193**	**23,953**
8,873	0	22	1	34	0	0	376	10	53	496	193	19,337
1,749	146	0	0	0	0	0	0	0	0	146	36	4,247
10,622	**146**	**22**	**1**	**34**	**0**	**0**	**376**	**10**	**53**	**642**	**229**	**23,584**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
505	75	1	1,175	511	533	1,795	0	837	837	3,676	25,526
7	0	0	135	0	-141	0	0	0	0	-141	11,762
512	**75**	**1**	**1,309**	**511**	**392**	**1,795**	**0**	**837**	**837**	**3,535**	**37,288**
409	131	0	1,084	608	681	1,384	0	978	978	3,652	26,006
8	0	0	104	0	-29	0	0	0	0	-29	9,487
417	**131**	**0**	**1,188**	**608**	**652**	**1,384**	**0**	**978**	**978**	**3,623**	**35,493**
334	101	0	754	583	590	732	0	761	761	2,667	20,296
7	0	0	101	0	21	0	0	0	0	21	8,009
341	**101**	**0**	**855**	**583**	**611**	**732**	**0**	**761**	**761**	**2,688**	**28,305**
279	64	0	610	586	553	376	8	477	485	2,000	16,743
6	0	0	50	0	11	0	0	0	0	11	7,210
285	**64**	**0**	**660**	**586**	**564**	**376**	**8**	**477**	**485**	**2,011**	**23,953**
246	94	0	717	733	738	287	42	663	705	2,462	17,813
11	0	3	62	0	107	0	0	0	0	107	5,772
257	**94**	**3**	**779**	**733**	**844**	**287**	**42**	**663**	**705**	**2,569**	**23,584**

Türkiye Halk Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	3,120	2	405	0	84	3,611	4,244	24,546	28,790	0	104	372	30
	FC	2,083	255	1,265	0	89	3,692	362	0	362	0	822	1,188	27
	Total	**5,203**	**257**	**1,670**	**0**	**173**	**7,303**	**4,606**	**24,546**	**29,152**	**0**	**926**	**1,560**	**57**
2010	**TC**	2,501	0	740	0	42	3,283	4,474	2	4,476	0	21	396	43
	FC	1,850	73	903	0	83	2,909	336	0	336	0	30	1,151	51
	Total	**4,352**	**73**	**1,643**	**0**	**125**	**6,193**	**4,810**	**2**	**4,811**	**0**	**51**	**1,547**	**94**
2009	**TC**	1,718	0	0	0	20	1,738	2,327	2	2,328	0	11	511	0
	FC	1,444	65	1,047	0	54	2,610	387	0	387	0	244	2,482	0
	Total	**3,162**	**65**	**1,047**	**0**	**74**	**4,347**	**2,714**	**2**	**2,715**	**0**	**255**	**2,994**	**0**
2008	**TC**	1,183	0	0	0	10	1,193	1,614	2	1,616	0	3	468	0
	FC	1,092	37	834	0	3	1,966	280	0	280	0	55	535	0
	Total	**2,275**	**37**	**834**	**0**	**13**	**3,159**	**1,894**	**2**	**1,895**	**0**	**58**	**1,003**	**0**
2007	**TC**	993	0	0	0	8	1,001	1,639	2	1,640	0	1	749	0
	FC	791	19	397	0	0	1,206	183	0	183	0	2	703	0
	Total	**1,783**	**19**	**397**	**0**	**8**	**2,207**	**1,822**	**2**	**1,824**	**0**	**2**	**1,452**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	2,147	4	826	2	2,978	1,298	52	207	1,557	1,421	344	46	298	20
2010	2,071	35	980	4	3,090	1,349	32	156	1,537	1,553	303	47	256	27
2009	1,972	59	1,140	10	3,181	1,499	35	197	1,731	1,451	254	39	215	5
2008	1,769	99	1,301	15	3,184	2,032	34	122	2,188	997	207	34	174	18
2007	1,553	127	1,648	17	3,346	2,167	43	109	2,319	1,027	204	30	174	11

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	81	586	586	35,227	156,236	0	191,463	224,450
0	0	731	2,769	2,769	3,709	101,752	0	105,462	112,284
0	**0**	**812**	**3,355**	**3,355**	**38,937**	**257,989**	**0**	**296,925**	**336,735**
0	0	96	556	556	31,812	142,019	0	173,831	182,146
0	0	577	1,809	1,809	3,211	70,736	0	73,947	79,001
0	**0**	**674**	**2,365**	**2,365**	**35,023**	**212,755**	**0**	**247,778**	**261,147**
0	0	92	614	614	26,390	98,085	0	124,475	129,156
0	0	243	2,969	2,969	2,526	47,868	0	50,394	56,360
0	**0**	**335**	**3,583**	**3,583**	**28,917**	**145,953**	**0**	**174,870**	**185,515**
0	0	0	471	471	18,497	50,404	0	68,901	72,180
0	0	0	590	590	1,584	26,601	0	28,186	31,021
0	**0**	**0**	**1,061**	**1,061**	**20,081**	**77,005**	**0**	**97,087**	**103,202**
0	0	0	749	749	20,138	38,688	0	58,826	62,217
0	0	0	705	705	1,233	15,992	0	17,224	19,318
0	**0**	**0**	**1,454**	**1,454**	**21,370**	**54,680**	**0**	**76,050**	**81,535**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
85	243	2,067	282	706	1,079	0	0	0	1,079	-242	837	0	837
56	280	2,172	223	728	1,221	0	0	0	1,221	-243	978	0	978
7	122	1,800	302	557	941	0	0	0	941	-180	761	0	761
-91	170	1,268	205	470	594	0	0	0	594	-116	477	0	477
-25	265	1,452	131	497	824	0	0	0	824	-162	663	0	663

Türkiye Halk Bankası A.Ş.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	847	2	78	2	4,266	1,777	0	6,045	6,971	15,927	883	838
	FC	2,074	870	0	70	1,111	666	0	1,846	4,790	7,480	0	0
	Total	**2,921**	**871**	**78**	**71**	**5,376**	**2,444**	**0**	**7,891**	**11,761**	**23,406**	**883**	**838**
2010	**TC**	1,270	36	1,023	1	5,478	1,416	0	6,895	9,223	15,349	1,102	1,091
	FC	991	583	0	11	1,220	679	0	1,910	3,485	6,468	0	0
	Total	**2,261**	**619**	**1,023**	**12**	**6,698**	**2,096**	**0**	**8,805**	**12,708**	**21,817**	**1,102**	**1,091**
2009	**TC**	773	115	1,587	0	5,952	969	0	6,921	9,396	11,027	989	926
	FC	650	1,163	0	18	1,033	664	0	1,714	3,528	5,045	0	0
	Total	**1,423**	**1,278**	**1,587**	**18**	**6,985**	**1,633**	**0**	**8,635**	**12,924**	**16,073**	**989**	**926**
2008	**TC**	387	1	1,501	3	2,999	898	0	3,900	5,790	9,107	682	643
	FC	600	1,198	0	19	743	729	0	1,491	3,288	5,152	0	0
	Total	**987**	**1,199**	**1,501**	**22**	**3,742**	**1,627**	**0**	**5,391**	**9,077**	**14,259**	**682**	**643**
2007	**TC**	953	475	419	13	3,807	792	0	4,612	6,459	10,021	670	670
	FC	507	1,135	0	192	1,562	74	0	1,828	3,470	3,737	0	0
	Total	**1,460**	**1,610**	**419**	**205**	**5,369**	**865**	**0**	**6,440**	**9,929**	**13,757**	**670**	**670**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	17,684	31	1,219	203	17	1,469	2	0	0	0	740	62
	FC	7,252	3,340	1,212	0	0	4,552	138	0	0	0	28	186
	Total	**24,936**	**3,371**	**2,430**	**203**	**17**	**6,020**	**140**	**0**	**0**	**0**	**768**	**247**
2010	**TC**	17,160	25	2,975	0	30	3,030	10	0	0	0	658	64
	FC	6,051	3,054	980	0	0	4,034	40	0	0	0	22	180
	Total	**23,211**	**3,079**	**3,955**	**0**	**30**	**7,064**	**50**	**0**	**0**	**0**	**680**	**245**
2009	**TC**	14,804	20	2,166	0	39	2,225	4	0	0	0	378	71
	FC	6,035	2,017	701	0	0	2,719	14	0	0	0	24	69
	Total	**20,839**	**2,038**	**2,867**	**0**	**39**	**4,944**	**19**	**0**	**0**	**0**	**401**	**140**
2008	**TC**	11,917	35	480	0	46	561	3	0	0	0	246	55
	FC	5,484	2,670	311	0	0	2,981	10	0	0	0	33	110
	Total	**17,401**	**2,705**	**791**	**0**	**46**	**3,542**	**13**	**0**	**0**	**0**	**280**	**165**
2007	**TC**	13,131	31	465	0	71	568	12	0	0	0	212	84
	FC	3,787	2,720	752	0	0	3,471	1	0	0	0	39	82
	Total	**16,918**	**2,751**	**1,217**	**0**	**71**	**4,039**	**13**	**0**	**0**	**0**	**252**	**165**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business	Property and	Intangible	Property and Equipment Held for Sale Purposes and			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	partners) (net)	Equipment (net)	Assets (net)	Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
15,971	0	87	3	145	57	0	446	25	0	764	410	24,117
7,480	0	0	0	61	0	0	1	0	0	63	45	12,378
23,451	**0**	**87**	**3**	**207**	**57**	**0**	**447**	**25**	**0**	**827**	**456**	**36,494**
15,361	0	97	4	194	68	0	541	26	0	929	394	25,908
6,468	0	0	0	73	0	0	1	0	0	74	55	10,081
21,829	**0**	**97**	**4**	**267**	**68**	**0**	**542**	**26**	**0**	**1,003**	**449**	**35,989**
11,090	0	63	4	141	68	0	505	20	0	800	248	21,533
5,045	0	0	0	47	0	0	0	0	0	47	87	8,708
16,135	**0**	**63**	**4**	**187**	**68**	**0**	**505**	**20**	**0**	**847**	**335**	**30,241**
9,147	0	23	4	110	69	0	461	14	0	682	215	15,833
5,152	0	0	0	47	0	0	0	0	0	47	147	8,634
14,299	**0**	**23**	**4**	**157**	**69**	**0**	**462**	**14**	**0**	**729**	**362**	**24,467**
10,021	0	10	5	193	74	0	531	8	0	820	188	17,488
3,737	0	0	0	24	0	0	0	0	0	24	140	7,371
13,757	**0**	**10**	**5**	**217**	**74**	**0**	**531**	**8**	**0**	**844**	**328**	**24,858**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
513	51	0	1,367	1,023	361	1,849	0	502	502	3,736	24,256
12	1	0	365	0	69	0	0	0	0	69	12,238
525	**52**	**0**	**1,733**	**1,023**	**431**	**1,849**	**0**	**502**	**502**	**3,805**	**36,494**
470	91	0	1,295	1,216	614	1,654	0	563	563	4,047	25,531
11	2	0	255	0	117	0	0	0	0	117	10,458
482	**93**	**0**	**1,550**	**1,216**	**731**	**1,654**	**0**	**563**	**563**	**4,165**	**35,989**
367	75	0	895	1,167	561	1,061	0	584	584	3,373	21,297
10	2	0	118	0	72	0	0	0	0	72	8,944
377	**77**	**0**	**1,014**	**1,167**	**633**	**1,061**	**0**	**584**	**584**	**3,445**	**30,241**
307	83	0	693	1,172	426	713	0	353	353	2,664	15,836
10	1	8	172	0	-6	0	0	0	0	-6	8,631
316	**85**	**8**	**865**	**1,172**	**421**	**713**	**0**	**353**	**353**	**2,658**	**24,467**
286	99	0	693	1,465	599	366	5	604	609	3,039	17,431
7	1	14	145	0	25	0	0	0	0	25	7,428
293	**100**	**14**	**837**	**1,465**	**623**	**366**	**5**	**604**	**609**	**3,063**	**24,858**

Türkiye Vakıflar Bankası T.A.O.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	3,678	12	0	0	0	3,690	4,403	6,483	10,887	0	99	1,594	49
	FC	853	186	1,677	3	1	2,719	363	6,982	7,345	0	299	2,989	52
	Total	**4,531**	**198**	**1,677**	**3**	**1**	**6,410**	**4,767**	**13,465**	**18,232**	**0**	**398**	**4,583**	**101**
2010	**TC**	3,140	4	2	0	0	3,146	4,790	0	4,790	0	19	1,526	62
	FC	864	91	1,415	3	0	2,374	245	0	245	0	32	1,689	63
	Total	**4,004**	**96**	**1,417**	**3**	**0**	**5,520**	**5,035**	**0**	**5,035**	**0**	**51**	**3,215**	**124**
2009	**TC**	2,001	0	2	0	1	2,004	3,649	4	3,652	0	31	431	92
	FC	849	204	1,177	9	2	2,240	111	0	111	0	92	631	99
	Total	**2,849**	**204**	**1,179**	**9**	**3**	**4,244**	**3,759**	**4**	**3,763**	**0**	**123**	**1,062**	**191**
2008	**TC**	1,617	0	0	0	0	1,617	2,837	4	2,841	0	6	69	0
	FC	967	241	924	6	1	2,138	103	0	103	0	6	1,068	0
	Total	**2,584**	**241**	**924**	**6**	**1**	**3,755**	**2,940**	**4**	**2,944**	**0**	**12**	**1,137**	**0**
2007	**TC**	1,626	0	0	0	0	1,626	3,521	5	3,526	0	146	124	0
	FC	873	268	655	2	0	1,798	8	0	8	0	139	450	0
	Total	**2,498**	**268**	**655**	**2**	**0**	**3,424**	**3,529**	**5**	**3,534**	**0**	**284**	**574**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	2,018	3	618	21	2,660	1,203	55	218	1,476	1,184	306	77	229	18
2010	2,012	3	769	79	2,863	1,279	43	212	1,534	1,328	274	58	216	17
2009	2,090	5	789	104	2,988	1,349	68	134	1,552	1,436	277	60	217	11
2008	2,037	40	795	134	3,007	1,831	109	141	2,081	926	297	79	219	12
2007	1,908	103	918	208	3,137	1,900	150	106	2,155	982	302	91	211	20

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	1,742	1,742	50,746	32,758	62,602	146,106	162,425
0	0	217	3,557	3,557	804	13,633	36,434	50,872	64,493
0	**0**	**217**	**5,299**	**5,299**	**51,550**	**46,391**	**99,036**	**196,977**	**226,918**
0	0	0	1,607	1,607	9,970	33,168	0	43,138	52,681
0	0	0	1,784	1,784	337	12,522	0	12,859	17,262
0	**0**	**0**	**3,390**	**3,390**	**10,307**	**45,690**	**0**	**55,997**	**69,943**
0	0	0	554	554	7,225	26,369	0	33,594	39,805
0	0	7	829	829	191	10,106	0	10,297	13,477
0	**0**	**7**	**1,383**	**1,383**	**7,416**	**36,475**	**0**	**43,891**	**53,281**
0	0	0	75	75	7,223	20,847	0	28,070	32,603
0	0	29	1,102	1,102	174	9,125	0	9,299	12,642
0	**0**	**29**	**1,177**	**1,177**	**7,397**	**29,972**	**0**	**37,368**	**45,245**
0	0	0	269	269	7,533	16,136	0	23,669	29,090
0	0	0	589	589	242	3,753	0	3,995	6,389
0	**0**	**0**	**858**	**858**	**7,774**	**19,889**	**0**	**27,663**	**35,479**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
16	362	1,810	371	794	645	0	0	0	645	-143	502	0	502
154	292	2,008	474	822	712	0	0	0	712	-149	563	0	563
83	145	1,893	458	715	720	0	0	0	720	-136	584	0	584
42	147	1,345	293	618	434	0	0	0	434	-81	353	0	353
113	209	1,536	216	583	737	0	0	0	737	-133	604	0	604

Türkiye Vakıflar Bankası T.A.O.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	7,546	1,164	1,107	1,505	37,622	10,354	164	49,646	59,462	94,164	3,304	2,712
	FC	13,891	8,055	33	1,297	7,639	5,051	53	14,040	36,019	51,834	187	72
	Total	**21,437**	**9,219**	**1,140**	**2,802**	**45,262**	**15,405**	**217**	**63,686**	**95,481**	**145,999**	**3,491**	**2,784**
2010	**TC**	6,548	1,736	462	1,799	47,985	14,882	22	64,688	73,434	82,151	4,143	3,590
	FC	8,810	5,976	0	503	8,546	5,031	2	14,081	28,867	44,713	73	58
	Total	**15,358**	**7,712**	**462**	**2,302**	**56,531**	**19,913**	**24**	**78,770**	**102,301**	**126,864**	**4,216**	**3,647**
2009	**TC**	6,904	1,625	1,480	1,411	33,537	16,949	74	51,970	61,980	59,659	4,886	4,304
	FC	5,683	8,976	40	319	7,321	7,069	1	14,710	29,409	31,465	59	56
	Total	**12,587**	**10,602**	**1,519**	**1,730**	**40,858**	**24,018**	**75**	**66,680**	**91,388**	**91,124**	**4,946**	**4,360**
2008	**TC**	8,977	840	784	739	14,635	15,134	47	30,554	41,155	59,312	3,213	2,571
	FC	6,444	8,241	115	358	7,905	6,711	33	15,007	29,808	33,803	59	58
	Total	**15,422**	**9,080**	**899**	**1,096**	**22,540**	**21,845**	**80**	**45,561**	**70,963**	**93,115**	**3,272**	**2,629**
2007	**TC**	6,373	831	207	902	23,976	6,900	1	31,779	39,190	61,797	3,204	2,777
	FC	7,694	7,234	0	3,021	10,298	3,913	19	17,251	32,179	27,484	30	30
	Total	**14,068**	**8,064**	**207**	**3,923**	**34,274**	**10,813**	**20**	**49,030**	**71,369**	**89,281**	**3,234**	**2,807**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	87,765	3,364	13,012	3,671	3	20,050	728	92	0	0	5,425	1,541
	FC	61,789	25,826	8,739	2,157	0	36,722	506	225	3	1,894	605	1,472
	Total	**149,554**	**29,191**	**21,751**	**5,828**	**3**	**56,772**	**1,234**	**317**	**3**	**1,894**	**6,030**	**3,013**
2010	**TC**	95,677	4,208	14,199	470	6	18,883	665	349	0	0	5,100	1,533
	FC	54,207	19,497	4,211	757	0	24,465	411	51	2	1,781	549	653
	Total	**149,884**	**23,705**	**18,410**	**1,227**	**6**	**43,348**	**1,076**	**400**	**2**	**1,781**	**5,649**	**2,186**
2009	**TC**	71,153	3,498	14,468	0	9	17,975	493	383	0	0	3,886	1,242
	FC	47,730	14,801	3,114	0	0	17,916	223	2	1	1,687	273	414
	Total	**118,883**	**18,300**	**17,582**	**0**	**9**	**35,891**	**716**	**385**	**1**	**1,687**	**4,159**	**1,656**
2008	**TC**	63,992	3,831	10,856	0	14	14,701	494	64	0	0	3,256	1,148
	FC	44,737	16,933	1,787	0	0	18,720	226	67	1	1,654	224	953
	Total	**108,729**	**20,764**	**12,643**	**0**	**14**	**33,421**	**720**	**132**	**1**	**1,654**	**3,479**	**2,101**
2007	**TC**	61,167	3,224	10,359	0	23	13,606	623	16	0	0	3,769	2,083
	FC	42,894	17,535	2,318	0	0	19,853	189	0	1	1,616	216	837
	Total	**104,061**	**20,759**	**12,677**	**0**	**23**	**33,459**	**812**	**16**	**1**	**1,616**	**3,984**	**2,919**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
94,757	0	44	274	1,784	1,337	8	2,284	797	133	6,661	2,166	163,046
51,949	0	18	0	1,379	0	0	2	0	0	1,399	930	90,297
146,705	**0**	**62**	**274**	**3,163**	**1,337**	**8**	**2,286**	**797**	**133**	**8,060**	**3,096**	**253,343**
82,705	0	58	323	2,370	1,337	12	2,673	691	133	7,597	2,207	165,943
44,728	0	21	0	1,270	0	0	2	0	0	1,294	772	75,661
127,433	**0**	**80**	**323**	**3,640**	**1,337**	**12**	**2,675**	**691**	**133**	**8,891**	**2,979**	**241,604**
60,241	0	57	310	2,062	915	0	2,501	627	111	6,583	1,773	130,576
31,468	0	20	0	929	0	0	3	0	0	952	455	62,284
91,709	**0**	**77**	**310**	**2,991**	**915**	**0**	**2,504**	**627**	**111**	**7,535**	**2,227**	**192,860**
59,954	0	55	311	1,444	612	0	2,535	606	112	5,675	1,605	108,390
33,804	0	20	0	866	0	0	3	0	0	889	371	64,872
93,759	**0**	**76**	**311**	**2,310**	**612**	**0**	**2,539**	**606**	**112**	**6,564**	**1,976**	**173,262**
62,224	0	44	422	2,258	1,227	0	2,950	865	126	7,892	1,868	111,173
27,484	0	25	0	691	0	0	4	0	29	749	472	60,884
89,708	**0**	**70**	**422**	**2,949**	**1,227**	**0**	**2,954**	**865**	**154**	**8,641**	**2,340**	**172,057**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
3,941	550	37	12,314	8,892	3,630	12,809	-2	4,276	4,274	29,605	149,735
330	1	14	5,049	0	29	19	0	0	0	47	103,608
4,271	**550**	**51**	**17,364**	**8,892**	**3,658**	**12,827**	**-2**	**4,276**	**4,274**	**29,652**	**253,343**
3,851	704	37	12,239	9,915	6,088	10,431	-9	5,685	5,676	32,110	158,908
316	3	10	3,776	0	240	8	0	0	0	248	82,696
4,168	**707**	**47**	**16,015**	**9,915**	**6,328**	**10,438**	**-9**	**5,685**	**5,676**	**32,358**	**241,604**
3,451	564	6	10,025	8,175	5,062	7,087	-12	4,655	4,644	24,968	124,122
287	6	15	2,908	0	179	6	0	0	0	185	68,738
3,738	**570**	**21**	**12,933**	**8,175**	**5,241**	**7,093**	**-12**	**4,655**	**4,644**	**25,153**	**192,860**
2,942	560	11	8,474	8,013	3,419	4,696	-15	3,038	3,023	19,151	106,318
293	1	46	3,465	0	19	4	0	0	0	23	66,944
3,235	**561**	**57**	**11,939**	**8,013**	**3,437**	**4,700**	**-15**	**3,038**	**3,023**	**19,173**	**173,262**
3,039	686	28	10,244	7,818	5,115	3,963	-172	4,194	4,022	20,918	105,936
277	0	117	3,252	0	121	1	0	0	0	123	66,122
3,316	**686**	**145**	**13,496**	**7,818**	**5,236**	**3,965**	**-172**	**4,194**	**4,022**	**21,041**	**172,057**

Privately-owned Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	15,965	4	12	0	764	16,745	44,139	113,947	158,086	5,913	6,850	16,706	8,216
	FC	14,741	818	9,162	1	1,677	26,398	13,098	30,965	44,062	13,422	12,782	54,129	18,994
	Total	**30,706**	**822**	**9,173**	**1**	**2,441**	**43,143**	**57,237**	**144,912**	**202,149**	**19,335**	**19,632**	**70,835**	**27,209**
2010	**TC**	14,585	6	16	0	379	14,985	43,942	25,462	69,404	4,321	3,329	15,651	8,414
	FC	11,997	443	7,182	2	830	20,455	9,012	15	9,027	4,726	8,078	45,763	14,016
	Total	**26,582**	**449**	**7,199**	**2**	**1,209**	**35,440**	**52,954**	**25,476**	**78,430**	**9,047**	**11,408**	**61,414**	**22,430**
2009	**TC**	11,081	2	5	0	196	11,284	37,750	3	37,753	3,508	2,694	9,178	4,316
	FC	11,333	322	4,931	2	547	17,134	10,920	0	10,920	1,076	4,792	23,706	10,562
	Total	**22,414**	**324**	**4,937**	**2**	**742**	**28,418**	**48,670**	**3**	**48,674**	**4,584**	**7,486**	**32,884**	**14,878**
2008	**TC**	10,176	0	1	0	180	10,357	28,843	3	28,846	2,659	3,237	8,816	2,472
	FC	10,581	305	5,664	3	507	17,059	6,612	0	6,612	1,897	5,767	15,360	4,982
	Total	**20,757**	**306**	**5,664**	**3**	**687**	**27,416**	**35,455**	**4**	**35,459**	**4,556**	**9,005**	**24,176**	**7,454**
2007	**TC**	11,812	6	1	0	152	11,971	30,962	1,075	32,038	70	4,400	7,234	5,914
	FC	9,731	349	5,317	3	638	16,037	6,967	5	6,972	94	5,078	10,805	6,261
	Total	**21,542**	**355**	**5,318**	**3**	**790**	**28,008**	**37,929**	**1,081**	**39,010**	**164**	**9,478**	**18,039**	**12,175**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	11,885	131	5,616	83	17,715	7,438	931	1,512	9,880	7,835	3,647	586	3,060	313
2010	11,067	252	6,649	198	18,167	7,277	938	855	9,070	9,097	3,723	514	3,208	292
2009	12,112	238	6,181	442	18,973	7,645	1,006	896	9,547	9,426	3,377	548	2,829	282
2008	12,837	452	5,510	613	19,412	9,741	1,333	1,475	12,550	6,862	3,114	590	2,524	308
2007	12,581	572	6,254	784	20,191	9,675	1,600	1,507	12,781	7,410	3,257	632	2,626	377

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
27	0	1,361	33,161	39,073	85,193	251,121	56,351	392,664	606,569
25	0	1,265	87,193	100,615	16,339	129,712	19,569	165,619	336,695
52	**0**	**2,626**	**120,354**	**139,688**	**101,531**	**380,833**	**75,919**	**558,283**	**943,263**
7	0	385	27,787	32,108	100,285	208,475	2,073	310,833	427,330
257	44	810	68,969	73,695	13,698	101,201	484	115,383	218,559
265	**44**	**1,194**	**96,755**	**105,802**	**113,984**	**309,676**	**2,557**	**426,216**	**645,889**
16	0	85	16,289	19,797	118,038	154,360	1,440	273,838	342,672
241	15	543	39,860	40,935	12,026	81,556	332	93,914	162,904
257	**15**	**628**	**56,149**	**60,732**	**130,064**	**235,916**	**1,772**	**367,753**	**505,576**
21	0	235	14,782	17,441	101,375	123,748	1,487	226,610	283,254
256	1	1,012	27,379	29,275	11,517	68,010	350	79,876	132,823
277	**1**	**1,248**	**42,161**	**46,716**	**112,891**	**191,758**	**1,836**	**306,486**	**416,077**
83	0	14	17,645	17,715	104,956	111,925	1,890	218,772	280,495
288	0	1,109	23,541	23,635	11,357	48,743	505	60,605	107,249
371	**0**	**1,123**	**41,186**	**41,350**	**116,313**	**160,669**	**2,395**	**279,377**	**387,745**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
85	1,590	12,884	1,671	5,818	5,395	0	0	0	5,395	-1,118	4,276	0	4,276
228	2,242	15,067	1,815	6,288	6,963	0	0	0	6,963	-1,314	5,649	36	5,685
816	1,074	14,428	3,363	5,262	5,804	0	0	0	5,804	-1,127	4,677	-22	4,655
276	1,143	11,114	2,025	5,368	3,721	0	0	0	3,721	-683	3,038	0	3,038
262	2,018	12,692	2,005	5,575	5,112	0	0	0	5,112	-918	4,194	0	4,194

Privately-owned Banks

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	19	0	0	0	0	0	0	19	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**19**	**0**	**0**	**0**	**0**	**0**	**0**	**20**	**0**	**3**	**3**
2010	**TC**	0	22	0	0	0	0	0	0	23	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**23**	**0**	**0**	**0**	**0**	**0**	**0**	**23**	**0**	**3**	**3**
2009	**TC**	0	0	3	19	0	0	0	19	22	0	4	4
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**3**	**19**	**0**	**0**	**0**	**19**	**22**	**0**	**4**	**4**
2008	**TC**	0	0	3	18	0	0	0	18	21	0	10	10
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**3**	**18**	**0**	**0**	**0**	**18**	**22**	**0**	**10**	**10**
2007	**TC**	0	0	25	0	0	0	0	0	25	0	21	21
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**25**	**0**	**0**	**0**	**0**	**0**	**25**	**0**	**21**	**21**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
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**	3	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	3	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	3	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	4	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
0	0	0	0	0	0	0	1	0	0	1	0	21
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**21**
0	0	0	0	0	0	0	1	0	0	2	0	25
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**2**	**0**	**25**
0	0	0	0	0	0	0	1	0	0	2	0	23
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**2**	**0**	**24**
0	0	0	0	0	0	0	2	0	0	2	0	23
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**0**	**23**
0	0	0	0	0	0	0	2	0	0	2	0	27
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**0**	**27**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
0	0	0	1	33	0	0	-15	0	-15	18	21
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**1**	**33**	**0**	**0**	**-15**	**0**	**-15**	**18**	**21**
0	0	0	1	39	0	0	-18	0	-18	21	25
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**1**	**39**	**0**	**0**	**-18**	**0**	**-18**	**21**	**25**
0	0	0	0	37	0	0	-18	0	-17	20	24
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**37**	**0**	**0**	**-18**	**0**	**-17**	**20**	**24**
0	0	0	0	38	0	0	-19	1	-18	20	23
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**38**	**0**	**0**	**-19**	**1**	**-18**	**20**	**23**
0	0	0	0	47	25	0	-49	1	-49	23	27
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**47**	**25**	**0**	**-49**	**1**	**-49**	**23**	**27**

Adabank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	2	0	0	0	0	2	0	0	0	0	0	0	0
	FC	4	0	0	0	0	4	0	0	0	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	2	0	0	0	0	2	0	0	0	0	0	0	0
	FC	4	0	0	0	0	4	0	0	0	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	3	0	0	0	0	3	1	0	1	0	0	0	0
	FC	5	0	0	0	0	5	0	0	0	0	0	0	0
	Total	**8**	**0**	**0**	**0**	**0**	**8**	**1**	**0**	**1**	**0**	**0**	**0**	**0**
2008	**TC**	3	0	0	0	0	3	0	0	0	0	0	0	0
	FC	6	0	0	0	0	6	0	0	0	0	0	0	0
	Total	**8**	**0**	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	3	0	0	0	0	3	0	0	0	0	0	0	0
	FC	5	0	0	0	0	5	0	0	0	0	0	0	0
	Total	**9**	**0**	**0**	**0**	**0**	**9**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

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

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	0	0	0	0	2
0	0	0	0	0	0	0	0	0	4
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**
0	0	0	0	0	0	0	0	0	2
0	0	0	0	0	0	0	0	0	4
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**
0	0	0	0	0	0	0	0	0	3
0	0	0	0	0	0	0	0	0	5
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**9**
0	0	0	0	0	0	0	0	0	3
0	0	0	0	0	0	0	0	0	6
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**8**
0	0	0	0	0	0	0	0	0	3
0	0	0	0	0	0	0	0	0	5
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**9**

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

Adabank A.Ş. 2007-2011

Ratios
(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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	-	-	-	-	-
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	1,976	1	0	228	13,372	1,558	0	15,159	17,136	17,138	517	479
	FC	3,702	1,153	0	165	2,125	416	0	2,705	7,560	11,594	0	0
	Total	**5,678**	**1,153**	**0**	**393**	**15,497**	**1,974**	**0**	**17,864**	**24,695**	**28,731**	**517**	**479**
2010	**TC**	1,097	5	0	381	18,629	2,607	0	21,617	22,719	15,573	623	623
	FC	1,869	863	0	122	1,916	617	0	2,654	5,386	10,166	0	0
	Total	**2,966**	**868**	**0**	**502**	**20,545**	**3,224**	**0**	**24,271**	**28,105**	**25,739**	**623**	**623**
2009	**TC**	1,169	1	0	70	12,961	4,608	0	17,639	18,808	11,215	806	806
	FC	1,043	1,381	0	76	652	2,784	0	3,513	5,937	7,322	27	27
	Total	**2,212**	**1,381**	**0**	**146**	**13,613**	**7,392**	**0**	**21,152**	**24,746**	**18,537**	**833**	**833**
2008	**TC**	2,297	1	0	61	2,529	6,540	0	9,130	11,428	12,245	517	517
	FC	1,305	1,922	0	42	417	3,098	0	3,558	6,785	8,556	17	17
	Total	**3,602**	**1,924**	**0**	**103**	**2,947**	**9,638**	**0**	**12,688**	**18,214**	**20,802**	**534**	**534**
2007	**TC**	236	16	0	43	9,827	0	0	9,869	10,121	15,121	564	564
	FC	1,383	766	0	2,796	2,032	0	0	4,828	6,978	6,577	27	27
	Total	**1,619**	**782**	**0**	**2,839**	**11,859**	**0**	**0**	**14,698**	**17,099**	**21,697**	**591**	**591**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	17,858	126	2,239	740	0	3,106	82	46	0	0	850	231
	FC	13,574	6,736	2,992	1,103	0	10,831	144	44	0	0	74	53
	Total	**31,432**	**6,862**	**5,232**	**1,843**	**0**	**13,937**	**225**	**90**	**0**	**0**	**924**	**284**
2010	**TC**	20,456	127	5,155	470	0	5,753	88	151	0	0	734	323
	FC	12,227	4,921	300	757	0	5,978	102	0	0	0	33	67
	Total	**32,683**	**5,049**	**5,455**	**1,227**	**0**	**11,731**	**190**	**151**	**0**	**0**	**767**	**390**
2009	**TC**	16,127	64	5,862	0	0	5,926	87	182	0	0	559	285
	FC	9,939	3,741	407	0	0	4,147	55	0	0	0	5	50
	Total	**26,066**	**3,805**	**6,268**	**0**	**0**	**10,073**	**142**	**182**	**0**	**0**	**564**	**335**
2008	**TC**	13,573	107	3,785	0	0	3,893	8	33	0	0	427	270
	FC	10,889	5,189	14	0	0	5,204	23	65	0	0	6	66
	Total	**24,462**	**5,297**	**3,799**	**0**	**0**	**9,096**	**31**	**98**	**0**	**0**	**433**	**337**
2007	**TC**	14,871	90	2,588	0	0	2,678	33	0	0	0	537	803
	FC	9,188	5,100	0	0	0	5,100	18	0	0	0	6	51
	Total	**24,059**	**5,190**	**2,588**	**0**	**0**	**7,778**	**51**	**0**	**0**	**0**	**543**	**854**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
17,176	0	0	2	82	0	0	321	41	1	447	378	35,136
11,594	0	0	0	332	0	0	1	0	0	333	27	19,514
28,769	**0**	**0**	**2**	**415**	**0**	**0**	**322**	**41**	**1**	**780**	**405**	**54,649**
15,573	0	0	2	103	0	0	431	45	2	582	304	39,178
10,166	0	0	0	332	0	0	1	0	0	333	12	15,896
25,739	**0**	**0**	**2**	**434**	**0**	**0**	**432**	**45**	**2**	**915**	**315**	**55,074**
11,215	0	0	1	97	0	0	368	30	2	499	359	30,880
7,322	0	0	0	332	0	0	1	0	0	333	8	13,601
18,537	**0**	**0**	**1**	**429**	**0**	**0**	**370**	**30**	**2**	**831**	**367**	**44,481**
12,245	0	0	1	100	0	0	374	17	2	494	296	24,464
8,556	0	0	0	331	0	0	1	0	0	332	15	15,689
20,802	**0**	**0**	**1**	**431**	**0**	**0**	**375**	**17**	**2**	**827**	**311**	**40,153**
15,121	0	0	0	132	0	0	408	28	2	570	283	26,095
6,577	0	0	0	319	0	0	2	0	0	320	9	13,884
21,697	**0**	**0**	**0**	**451**	**0**	**0**	**410**	**28**	**2**	**891**	**293**	**39,979**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
315	97	35	1,656	1,637	1,204	3,415	0	980	980	7,237	29,856
126	0	0	441	0	-53	0	0	0	0	-53	24,793
441	**98**	**35**	**2,097**	**1,637**	**1,151**	**3,415**	**0**	**980**	**980**	**7,183**	**54,649**
299	179	34	1,807	1,946	2,225	2,971	0	1,390	1,390	8,532	36,548
101	3	0	305	0	16	0	0	0	0	16	18,526
400	**182**	**34**	**2,113**	**1,946**	**2,240**	**2,971**	**0**	**1,390**	**1,390**	**8,547**	**55,074**
264	144	4	1,526	1,400	1,912	2,056	0	1,272	1,272	6,641	30,219
76	6	1	193	0	-18	0	0	0	0	-18	14,262
341	**150**	**6**	**1,719**	**1,400**	**1,895**	**2,056**	**0**	**1,272**	**1,272**	**6,623**	**44,481**
214	127	6	1,085	1,406	1,684	1,439	0	799	799	5,329	23,879
92	1	4	256	0	-75	0	0	0	0	-75	16,274
306	**128**	**10**	**1,341**	**1,406**	**1,609**	**1,439**	**0**	**799**	**799**	**5,254**	**40,153**
238	165	19	1,795	1,758	2,235	1,058	0	1,169	1,169	6,221	25,564
52	0	6	134	0	-7	0	0	0	0	-7	14,415
291	**165**	**26**	**1,929**	**1,758**	**2,228**	**1,058**	**0**	**1,169**	**1,169**	**6,214**	**39,979**

Akbank T.A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	1,988	0	1	0	265	2,254	10,859	38,892	49,751	1,363	531	5,427	1,223
	FC	1,717	49	1,704	0	264	3,735	2,481	0	2,481	502	1,311	15,446	4,796
	Total	**3,706**	**49**	**1,705**	**0**	**529**	**5,989**	**13,340**	**38,892**	**52,231**	**1,865**	**1,843**	**20,874**	**6,019**
2010	**TC**	1,972	1	6	0	257	2,237	10,949	0	10,949	2,477	301	2,178	1,317
	FC	1,224	33	1,338	0	211	2,807	2,150	0	2,150	0	1,101	9,483	3,276
	Total	**3,196**	**34**	**1,344**	**0**	**469**	**5,044**	**13,099**	**0**	**13,099**	**2,477**	**1,401**	**11,661**	**4,593**
2009	**TC**	1,314	0	0	0	115	1,430	7,906	0	7,906	2,376	204	328	690
	FC	1,258	27	774	0	130	2,189	2,037	0	2,037	0	294	5,044	2,541
	Total	**2,572**	**28**	**774**	**0**	**245**	**3,620**	**9,943**	**0**	**9,943**	**2,376**	**498**	**5,372**	**3,231**
2008	**TC**	1,291	0	0	0	87	1,378	5,913	0	5,913	2,386	142	82	203
	FC	902	29	810	0	24	1,764	2,839	0	2,839	1,648	185	1,779	286
	Total	**2,192**	**29**	**810**	**0**	**111**	**3,142**	**8,752**	**0**	**8,752**	**4,034**	**328**	**1,861**	**488**
2007	**TC**	1,479	0	0	0	91	1,570	6,221	0	6,221	0	93	2,344	228
	FC	739	27	690	0	13	1,469	2,756	0	2,756	0	207	2,558	263
	Total	**2,218**	**27**	**690**	**0**	**104**	**3,039**	**8,978**	**0**	**8,978**	**0**	**300**	**4,903**	**491**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	2,072	3	1,644	5	3,724	1,606	106	379	2,090	1,634	763	117	646	21
2010	1,992	42	2,167	2	4,202	1,717	93	310	2,121	2,081	744	107	637	13
2009	2,268	64	1,938	3	4,273	1,651	126	352	2,129	2,144	696	99	597	20
2008	2,828	133	1,571	15	4,547	2,264	236	412	2,912	1,635	622	110	512	14
2007	3,052	148	1,752	21	4,972	2,309	305	458	3,071	1,900	684	129	555	19

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	1,048	8,230	9,593	10,884	20,146	55,818	86,847	148,444
0	0	428	21,982	22,485	1,992	11,686	19,111	32,789	61,489
0	**0**	**1,476**	**30,212**	**32,077**	**12,875**	**31,832**	**74,929**	**119,636**	**209,933**
0	0	67	3,864	6,341	10,976	17,144	1,623	29,743	49,270
0	0	12	13,872	13,872	1,358	8,184	63	9,605	28,433
1	**0**	**79**	**17,736**	**20,213**	**12,334**	**25,328**	**1,686**	**39,348**	**77,703**
4	0	83	1,310	3,686	7,338	15,917	1,030	24,286	37,308
4	0	0	7,883	7,883	863	5,409	30	6,302	18,412
8	**0**	**83**	**9,194**	**11,569**	**8,202**	**21,326**	**1,060**	**30,588**	**55,720**
8	0	0	436	2,822	6,444	15,825	1,006	23,275	33,388
8	0	0	2,258	3,906	1,062	5,053	32	6,147	14,656
17	**0**	**0**	**2,694**	**6,728**	**7,506**	**20,877**	**1,038**	**29,422**	**48,044**
16	0	11	2,693	2,693	7,243	18,764	1,301	27,308	37,792
15	0	3	3,047	3,047	957	3,630	32	4,619	11,891
31	**0**	**15**	**5,740**	**5,740**	**8,199**	**22,394**	**1,333**	**31,927**	**49,683**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-49	238	2,489	265	996	1,228	0	0	0	1,228	-248	980	0	980
16	420	3,168	252	1,176	1,739	0	0	0	1,739	-349	1,390	0	1,390
72	245	3,079	521	1,019	1,538	0	0	0	1,538	-266	1,272	0	1,272
21	347	2,529	538	1,025	966	0	0	0	966	-167	799	0	799
88	297	2,859	422	994	1,443	0	0	0	1,443	-274	1,169	0	1,169

Akbank T.A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	67	0	12	75	119	322	0	516	595	1,332	88	40
	FC	139	31	0	9	0	17	0	26	196	395	0	0
	Total	**206**	**31**	**12**	**84**	**119**	**339**	**0**	**542**	**791**	**1,727**	**88**	**40**
2010	**TC**	31	1	0	86	0	190	0	276	308	1,248	73	29
	FC	81	23	0	2	0	0	0	2	106	287	0	0
	Total	**112**	**24**	**0**	**88**	**0**	**190**	**0**	**278**	**414**	**1,536**	**73**	**29**
2009	**TC**	42	3	0	4	15	222	0	240	286	1,030	90	56
	FC	57	23	0	1	0	0	0	1	81	208	0	0
	Total	**100**	**26**	**0**	**5**	**15**	**222**	**0**	**241**	**367**	**1,239**	**90**	**56**
2008	**TC**	23	0	164	15	21	89	0	124	311	871	60	31
	FC	76	170	18	6	15	0	0	21	285	211	0	0
	Total	**99**	**170**	**182**	**21**	**35**	**89**	**0**	**145**	**596**	**1,082**	**60**	**31**
2007	**TC**	25	65	0	21	20	15	0	56	146	886	39	30
	FC	93	94	0	3	14	0	0	17	204	198	0	0
	Total	**118**	**159**	**0**	**23**	**34**	**15**	**0**	**73**	**350**	**1,084**	**39**	**30**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	988	20	257	0	0	277	1	0	0	0	21	27
	FC	503	416	11	0	0	426	9	0	3	112	26	2
	Total	**1,491**	**436**	**268**	**0**	**0**	**703**	**10**	**0**	**3**	**112**	**47**	**29**
2010	**TC**	754	13	143	0	0	155	6	0	0	0	29	29
	FC	434	300	0	0	0	300	2	0	2	79	26	2
	Total	**1,188**	**313**	**143**	**0**	**0**	**456**	**7**	**0**	**2**	**79**	**55**	**30**
2009	**TC**	702	18	41	0	0	59	3	0	0	0	17	17
	FC	487	167	0	0	0	167	1	0	1	0	9	0
	Total	**1,189**	**185**	**41**	**0**	**0**	**227**	**4**	**0**	**1**	**0**	**26**	**17**
2008	**TC**	687	22	5	0	0	27	5	0	0	0	16	17
	FC	557	228	0	0	0	228	8	0	1	0	10	0
	Total	**1,244**	**250**	**5**	**0**	**0**	**255**	**13**	**0**	**1**	**0**	**25**	**17**
2007	**TC**	429	22	5	0	0	27	19	0	0	0	69	39
	FC	570	181	0	0	0	181	2	0	1	0	16	0
	Total	**999**	**203**	**5**	**0**	**0**	**209**	**22**	**0**	**1**	**0**	**85**	**39**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated		Non-consolidated	Non-consolidated	Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Financials	Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
1,379	0	0	0	10	0	0	10	1	12	33	34	2,041
395	0	0	0	0	0	0	0	0	0	0	5	596
1,774	**0**	**0**	**0**	**10**	**0**	**0**	**10**	**1**	**12**	**33**	**38**	**2,637**
1,292	0	0	0	12	0	0	9	1	14	37	36	1,673
287	0	0	0	0	0	0	0	0	0	0	6	399
1,579	**0**	**0**	**0**	**12**	**0**	**0**	**9**	**1**	**14**	**37**	**42**	**2,072**
1,064	0	0	0	12	0	0	8	1	14	34	18	1,403
208	0	0	0	0	0	0	0	0	0	0	1	291
1,272	**0**	**0**	**0**	**12**	**0**	**0**	**8**	**1**	**14**	**34**	**20**	**1,694**
900	0	0	0	11	0	0	10	1	6	28	19	1,259
211	0	0	0	0	0	0	0	0	0	0	1	497
1,111	**0**	**0**	**0**	**11**	**0**	**0**	**10**	**1**	**6**	**28**	**20**	**1,756**
894	0	0	0	15	0	0	9	1	2	27	42	1,109
198	0	0	0	0	0	0	0	0	0	0	11	413
1,092	**0**	**0**	**0**	**15**	**0**	**0**	**9**	**1**	**2**	**27**	**53**	**1,522**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
35	9	0	93	123	-3	64	2	12	14	198	1,557
0	0	0	152	0	0	0	0	0	0	0	1,081
35	**9**	**0**	**245**	**123**	**-3**	**64**	**2**	**12**	**14**	**198**	**2,637**
25	4	0	93	146	0	63	3	13	16	225	1,227
0	0	0	111	0	0	0	0	0	0	0	846
26	**4**	**0**	**204**	**146**	**0**	**63**	**3**	**13**	**16**	**225**	**2,072**
22	4	0	63	140	0	34	1	29	29	203	1,027
0	0	1	12	0	0	0	0	0	0	0	667
22	**4**	**1**	**75**	**140**	**0**	**34**	**1**	**29**	**29**	**203**	**1,694**
16	6	0	60	141	1	6	4	25	28	176	950
0	0	2	21	0	0	0	0	0	0	0	806
16	**6**	**2**	**81**	**141**	**1**	**6**	**4**	**25**	**28**	**176**	**1,756**
17	6	0	150	131	0	0	-25	37	12	143	749
0	0	3	21	0	0	0	0	0	0	0	773
17	**6**	**3**	**172**	**131**	**0**	**0**	**-25**	**37**	**12**	**143**	**1,522**

Alternatif Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	436	1	0	0	0	437	262	0	262	0	37	220	416
	FC	192	87	153	0	17	448	16	0	16	0	87	204	441
	Total	**628**	**88**	**153**	**0**	**17**	**886**	**278**	**0**	**278**	**0**	**124**	**425**	**856**
2010	**TC**	472	2	0	0	0	474	267	0	267	0	33	246	94
	FC	186	94	171	0	11	461	59	0	59	0	56	288	112
	Total	**658**	**96**	**171**	**0**	**11**	**936**	**326**	**0**	**326**	**0**	**89**	**534**	**206**
2009	**TC**	366	0	4	0	0	370	398	0	398	0	9	77	85
	FC	192	55	111	0	6	364	62	0	62	0	11	180	87
	Total	**559**	**55**	**115**	**0**	**6**	**734**	**459**	**0**	**459**	**0**	**20**	**257**	**172**
2008	**TC**	295	0	0	0	0	295	213	0	213	0	78	148	79
	FC	170	8	100	0	10	288	15	0	15	0	117	170	89
	Total	**465**	**8**	**100**	**0**	**10**	**583**	**227**	**0**	**227**	**0**	**196**	**318**	**168**
2007	**TC**	351	0	0	0	0	351	260	0	260	0	23	121	155
	FC	169	13	107	0	3	292	61	0	61	0	42	174	146
	Total	**520**	**13**	**107**	**0**	**3**	**642**	**321**	**0**	**321**	**0**	**65**	**295**	**301**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	179	1	29	3	211	88	15	13	116	95	14	1	13	0
2010	140	2	21	2	164	69	8	5	83	82	14	1	12	0
2009	176	1	37	6	220	92	10	6	108	112	16	4	13	0
2008	186	4	11	10	210	101	15	1	118	92	14	4	9	1
2007	168	5	12	6	190	78	20	2	100	90	15	5	10	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	673	673	109	2,221	2	2,332	3,704
0	0	0	732	732	77	330	0	407	1,603
0	**0**	**0**	**1,405**	**1,405**	**186**	**2,552**	**2**	**2,739**	**5,308**
0	0	0	373	373	71	2,029	1	2,100	3,214
0	0	0	456	456	73	317	0	391	1,367
0	**0**	**0**	**829**	**829**	**144**	**2,346**	**1**	**2,491**	**4,581**
0	0	0	170	170	56	1,775	1	1,832	2,770
0	0	0	277	277	14	328	0	341	1,045
0	**0**	**0**	**448**	**448**	**69**	**2,103**	**1**	**2,173**	**3,815**
0	0	0	306	306	56	1,442	0	1,499	2,312
135	1	0	512	512	16	408	0	425	1,240
135	**1**	**0**	**818**	**818**	**73**	**1,850**	**0**	**1,923**	**3,552**
0	0	0	299	299	87	1,431	0	1,517	2,427
139	0	0	502	502	17	324	0	341	1,196
139	**0**	**0**	**801**	**801**	**104**	**1,754**	**0**	**1,858**	**3,622**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-4	14	118	35	66	17	0	0	0	17	-6	12	0	12
-14	62	142	28	98	17	0	0	0	17	-3	13	0	13
-9	22	138	52	50	36	0	0	0	36	-7	29	0	29
-6	25	121	32	58	31	0	0	0	31	-7	25	0	25
-9	14	107	25	42	41	0	0	0	41	-4	37	0	37

Alternatif Bank A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	60	0	0	134	0	3	0	138	198	1,443	41	34
	FC	145	101	0	41	0	221	0	261	508	77	0	0
	Total	**206**	**101**	**0**	**175**	**0**	**224**	**0**	**399**	**706**	**1,520**	**41**	**34**
2010	**TC**	84	0	0	12	0	107	0	120	203	1,379	42	36
	FC	88	51	0	48	0	219	0	267	407	87	0	0
	Total	**172**	**51**	**0**	**60**	**0**	**326**	**0**	**387**	**610**	**1,466**	**42**	**36**
2009	**TC**	55	0	0	77	0	146	0	223	279	1,043	38	31
	FC	62	79	0	16	0	138	0	154	295	85	0	0
	Total	**117**	**79**	**0**	**93**	**0**	**284**	**0**	**377**	**573**	**1,127**	**38**	**31**
2008	**TC**	8	0	8	6	0	179	0	185	201	803	21	19
	FC	152	19	71	19	0	140	0	159	401	114	0	0
	Total	**160**	**19**	**79**	**25**	**0**	**319**	**0**	**344**	**602**	**917**	**21**	**19**
2007	**TC**	49	2	65	4	0	125	0	129	245	924	17	17
	FC	204	97	0	3	0	107	0	111	411	110	0	0
	Total	**253**	**98**	**65**	**8**	**0**	**232**	**0**	**240**	**656**	**1,034**	**17**	**17**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	980	7	2	0	0	8	19	0	0	0	21	65
	FC	521	154	212	0	0	366	1	0	0	0	1	7
	Total	**1,500**	**160**	**214**	**0**	**0**	**374**	**19**	**0**	**0**	**0**	**22**	**72**
2010	**TC**	807	5	15	0	0	20	37	0	0	0	23	51
	FC	476	128	238	0	0	366	0	0	0	0	1	8
	Total	**1,283**	**133**	**253**	**0**	**0**	**386**	**38**	**0**	**0**	**0**	**24**	**59**
2009	**TC**	652	2	49	0	0	51	28	0	0	0	13	34
	FC	498	105	85	0	0	190	0	0	0	0	0	4
	Total	**1,150**	**107**	**134**	**0**	**0**	**241**	**29**	**0**	**0**	**0**	**14**	**38**
2008	**TC**	589	6	2	0	0	8	2	0	0	0	8	26
	FC	389	201	99	0	0	300	1	0	0	0	1	3
	Total	**978**	**207**	**101**	**0**	**0**	**308**	**3**	**0**	**0**	**0**	**9**	**28**
2007	**TC**	579	46	5	0	0	50	27	0	0	0	6	57
	FC	509	228	73	0	0	302	1	0	0	0	0	7
	Total	**1,088**	**274**	**78**	**0**	**0**	**352**	**28**	**0**	**0**	**0**	**7**	**64**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
1,450	0	0	0	13	0	0	8	1	5	26	55	1,729
77	0	0	0	49	0	0	0	0	0	49	3	637
1,528	**0**	**0**	**0**	**62**	**0**	**0**	**8**	**1**	**5**	**75**	**58**	**2,366**
1,386	0	0	0	15	0	0	9	1	5	30	37	1,656
87	0	0	0	30	0	0	0	0	0	30	5	529
1,473	**0**	**0**	**0**	**45**	**0**	**0**	**9**	**1**	**5**	**60**	**42**	**2,184**
1,050	0	0	0	8	0	0	8	1	3	20	30	1,378
85	0	0	0	29	0	0	0	0	0	29	2	409
1,134	**0**	**0**	**0**	**37**	**0**	**0**	**8**	**1**	**3**	**48**	**31**	**1,787**
804	0	0	0	8	0	0	8	1	0	17	19	1,042
114	0	0	0	26	0	0	0	0	0	26	4	544
918	**0**	**0**	**0**	**34**	**0**	**0**	**8**	**1**	**0**	**43**	**23**	**1,586**
924	0	0	0	4	0	0	12	1	0	18	43	1,230
110	0	0	0	17	0	0	0	0	0	17	8	546
1,034	**0**	**0**	**0**	**21**	**0**	**0**	**12**	**1**	**0**	**34**	**51**	**1,776**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
24	10	0	139	246	0	65	0	35	35	345	1,473
0	0	0	8	0	-1	0	0	0	0	-1	893
24	**10**	**0**	**147**	**246**	**-1**	**65**	**0**	**35**	**35**	**344**	**2,366**
19	8	0	139	292	0	17	0	60	60	369	1,334
0	0	0	9	0	-1	0	0	0	0	-1	850
19	**8**	**0**	**147**	**292**	**-1**	**17**	**0**	**60**	**60**	**368**	**2,184**
16	5	0	97	191	0	49	0	56	56	296	1,095
0	0	0	5	0	-1	0	0	0	0	-1	692
16	**5**	**0**	**101**	**191**	**-2**	**49**	**0**	**56**	**56**	**295**	**1,787**
13	8	0	57	192	-1	9	0	41	41	240	894
0	0	0	4	0	-1	0	0	0	0	-1	692
13	**8**	**0**	**61**	**192**	**-3**	**9**	**0**	**41**	**41**	**239**	**1,586**
13	8	0	112	132	-3	45	0	43	43	217	959
0	0	0	9	0	-1	0	0	0	0	-1	817
13	**8**	**0**	**121**	**132**	**-4**	**45**	**0**	**43**	**43**	**215**	**1,776**

Anadolubank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	356	0	0	0	1	357	217	11,168	11,385	0	11	108	49
	FC	58	8	98	0	59	223	0	0	0	0	206	908	52
	Total	**414**	**8**	**98**	**0**	**60**	**579**	**217**	**11,168**	**11,385**	**0**	**217**	**1,015**	**101**
2010	**TC**	368	0	0	0	0	369	204	8,625	8,829	0	3	149	47
	FC	71	4	71	0	46	192	4	0	4	0	161	1,320	53
	Total	**439**	**4**	**71**	**0**	**47**	**561**	**208**	**8,625**	**8,833**	**0**	**165**	**1,469**	**100**
2009	**TC**	233	0	0	0	0	233	184	3	187	0	5	140	66
	FC	69	1	74	0	29	172	1	0	1	0	119	685	82
	Total	**302**	**1**	**74**	**0**	**29**	**406**	**185**	**3**	**188**	**0**	**123**	**825**	**148**
2008	**TC**	248	0	0	0	0	248	165	3	168	0	14	82	1
	FC	85	10	49	0	89	232	0	0	0	0	185	474	60
	Total	**333**	**10**	**49**	**0**	**89**	**480**	**165**	**3**	**168**	**0**	**199**	**556**	**60**
2007	**TC**	321	0	0	0	0	321	264	3	267	0	17	155	11
	FC	92	8	132	0	69	301	0	0	0	0	516	509	11
	Total	**413**	**8**	**132**	**0**	**69**	**622**	**264**	**3**	**267**	**0**	**533**	**664**	**23**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	195	1	25	2	222	93	5	7	105	117	32	5	28	0
2010	168	0	37	2	208	68	3	12	83	125	34	4	30	7
2009	170	0	43	4	217	73	6	13	93	124	31	3	28	0
2008	186	3	26	7	222	103	11	7	121	101	27	3	24	0
2007	182	11	40	13	246	103	22	12	137	109	29	4	24	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	167	167	1,255	1,404	0	2,659	14,569
0	0	23	1,189	1,189	106	266	0	371	1,783
0	**0**	**23**	**1,356**	**1,356**	**1,361**	**1,670**	**0**	**3,031**	**16,351**
0	0	0	200	200	1,935	1,197	0	3,132	12,529
0	0	23	1,557	1,557	93	293	0	386	2,139
0	**0**	**23**	**1,757**	**1,757**	**2,028**	**1,490**	**0**	**3,518**	**14,668**
0	0	0	211	211	1,409	745	0	2,155	2,786
0	0	3	888	888	76	284	0	359	1,421
0	**0**	**3**	**1,100**	**1,100**	**1,485**	**1,029**	**0**	**2,514**	**4,207**
0	0	0	97	97	1,085	398	0	1,484	1,997
0	0	13	732	732	62	358	0	420	1,384
0	**0**	**13**	**829**	**829**	**1,147**	**756**	**0**	**1,903**	**3,380**
0	0	0	183	183	1,547	332	0	1,879	2,650
0	0	10	1,047	1,047	35	100	0	135	1,482
0	**0**	**10**	**1,230**	**1,230**	**1,582**	**432**	**0**	**2,014**	**4,133**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-15	7	137	16	76	45	0	0	0	45	-10	35	0	35
-7	8	162	8	82	73	0	0	0	73	-13	60	0	60
-1	7	158	19	68	71	0	0	0	71	-14	56	0	56
-5	4	124	10	63	51	0	0	0	51	-10	41	0	41
-7	5	131	9	68	54	0	0	0	54	-11	43	0	43

Anadolubank A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	152	0	13	113	1,178	264	0	1,556	1,720	2,843	142	95
	FC	416	30	0	3	0	5	0	9	455	546	64	18
	Total	**568**	**30**	**13**	**116**	**1,178**	**270**	**0**	**1,564**	**2,175**	**3,389**	**206**	**113**
2010	**TC**	173	0	0	252	732	476	0	1,460	1,632	2,743	225	167
	FC	165	42	0	38	4	5	0	47	254	608	0	0
	Total	**337**	**42**	**0**	**290**	**736**	**481**	**0**	**1,507**	**1,887**	**3,351**	**225**	**167**
2009	**TC**	109	0	0	297	460	638	0	1,396	1,506	1,948	188	139
	FC	110	26	0	30	20	0	0	51	187	293	0	0
	Total	**219**	**27**	**0**	**328**	**480**	**639**	**0**	**1,447**	**1,693**	**2,241**	**188**	**139**
2008	**TC**	109	0	1	7	345	656	0	1,007	1,116	1,929	111	71
	FC	116	33	0	38	39	0	0	78	227	281	0	0
	Total	**225**	**33**	**1**	**45**	**384**	**656**	**0**	**1,085**	**1,343**	**2,210**	**111**	**71**
2007	**TC**	123	1	2	43	562	45	0	650	776	1,887	86	86
	FC	128	117	0	4	121	4	0	129	374	232	0	0
	Total	**251**	**119**	**2**	**47**	**683**	**48**	**0**	**778**	**1,150**	**2,119**	**86**	**86**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	2,686	23	655	371	3	1,052	3	0	0	0	47	30
	FC	1,029	283	0	0	0	283	3	0	0	15	20	1
	Total	**3,715**	**306**	**655**	**371**	**3**	**1,335**	**6**	**0**	**0**	**15**	**67**	**31**
2010	**TC**	2,707	19	566	0	6	591	49	0	0	0	44	26
	FC	1,040	246	0	0	0	246	6	0	0	15	1	1
	Total	**3,746**	**265**	**566**	**0**	**6**	**837**	**55**	**0**	**0**	**15**	**45**	**28**
2009	**TC**	2,062	16	137	0	9	162	54	0	0	0	26	24
	FC	1,036	119	0	0	0	119	3	0	0	15	3	0
	Total	**3,099**	**135**	**137**	**0**	**9**	**281**	**57**	**0**	**0**	**15**	**29**	**24**
2008	**TC**	1,907	17	21	0	14	52	41	0	0	0	12	36
	FC	874	253	7	0	0	260	9	0	0	15	4	0
	Total	**2,781**	**270**	**28**	**0**	**14**	**312**	**51**	**0**	**0**	**15**	**16**	**36**
2007	**TC**	1,517	19	98	0	23	140	25	0	0	0	7	82
	FC	919	249	0	0	0	249	31	0	0	0	0	0
	Total	**2,436**	**268**	**98**	**0**	**23**	**388**	**56**	**0**	**0**	**0**	**7**	**82**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
2,889	0	0	2	37	0	0	122	8	0	169	42	4,821
593	0	0	0	2	0	0	0	0	0	2	22	1,071
3,482	**0**	**0**	**2**	**39**	**0**	**0**	**122**	**8**	**0**	**171**	**63**	**5,892**
2,801	0	0	2	43	0	0	113	9	0	167	33	4,633
608	0	0	0	2	0	0	0	0	0	2	34	899
3,409	**0**	**0**	**2**	**45**	**0**	**0**	**113**	**9**	**0**	**169**	**67**	**5,532**
1,997	0	0	2	25	0	0	96	10	2	136	24	3,662
293	0	0	0	2	0	0	0	0	0	2	35	517
2,290	**0**	**0**	**2**	**28**	**0**	**0**	**96**	**10**	**2**	**138**	**59**	**4,179**
1,969	0	0	2	19	1	0	99	7	0	128	23	3,237
281	0	0	0	2	0	0	0	0	0	2	23	533
2,250	**0**	**0**	**2**	**21**	**1**	**0**	**99**	**7**	**0**	**131**	**46**	**3,770**
1,887	0	7	2	29	1	0	104	12	0	155	56	2,873
232	0	0	0	3	0	0	0	0	0	3	87	696
2,119	**0**	**7**	**2**	**32**	**1**	**0**	**104**	**12**	**0**	**157**	**143**	**3,569**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
102	19	1	201	409	12	129	0	48	48	598	4,537
1	0	2	43	0	0	0	0	0	0	0	1,355
102	**19**	**3**	**244**	**409**	**12**	**129**	**0**	**48**	**48**	**598**	**5,892**
106	16	3	243	365	32	201	0	83	83	681	4,222
0	0	0	24	0	0	0	0	0	0	0	1,310
106	**16**	**3**	**267**	**365**	**32**	**201**	**0**	**83**	**83**	**681**	**5,532**
82	8	1	195	233	68	210	0	71	71	583	3,002
0	0	0	22	0	0	0	0	0	0	0	1,177
82	**8**	**1**	**216**	**233**	**68**	**210**	**0**	**71**	**71**	**583**	**4,179**
85	14	4	191	188	54	149	0	68	68	457	2,607
0	0	1	29	0	0	0	0	0	0	0	1,163
85	**14**	**4**	**220**	**188**	**53**	**149**	**0**	**68**	**68**	**457**	**3,770**
75	10	7	205	234	73	128	-2	72	70	506	2,368
0	0	1	33	0	1	0	0	0	0	1	1,201
75	**10**	**8**	**238**	**234**	**74**	**128**	**-2**	**72**	**70**	**507**	**3,569**

Şekerbank T.A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	1,228	0	0	0	5	1,233	489	12,332	12,821	0	23	180	79
	FC	433	55	182	0	59	728	84	0	84	0	25	853	65
	Total	**1,662**	**55**	**182**	**0**	**63**	**1,961**	**573**	**12,332**	**12,905**	**0**	**48**	**1,034**	**144**
2010	**TC**	1,326	1	0	0	6	1,332	435	13,891	14,326	0	2	385	8
	FC	349	23	161	0	29	562	9	0	9	0	2	838	9
	Total	**1,675**	**23**	**161**	**0**	**34**	**1,894**	**444**	**13,891**	**14,335**	**0**	**4**	**1,223**	**17**
2009	**TC**	967	0	0	0	0	967	565	0	565	0	0	413	6
	FC	298	22	84	0	16	420	43	0	43	0	0	754	6
	Total	**1,265**	**22**	**84**	**0**	**16**	**1,388**	**608**	**0**	**608**	**0**	**0**	**1,167**	**11**
2008	**TC**	909	0	0	0	0	909	403	0	403	0	3	419	2
	FC	260	11	73	1	10	355	0	0	0	0	16	697	2
	Total	**1,168**	**11**	**73**	**1**	**10**	**1,264**	**403**	**0**	**403**	**0**	**19**	**1,116**	**4**
2007	**TC**	1,072	0	0	0	0	1,072	483	0	483	0	10	330	0
	FC	199	13	70	0	14	296	0	0	0	0	25	393	0
	Total	**1,271**	**13**	**70**	**0**	**14**	**1,369**	**483**	**0**	**483**	**0**	**36**	**723**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	422	0	137	1	561	240	11	78	329	231	85	10	75	2
2010	404	0	116	5	525	202	6	43	252	274	61	8	54	6
2009	423	0	156	9	588	216	10	28	254	334	58	9	48	1
2008	448	2	158	12	620	260	13	53	326	294	53	9	44	4
2007	402	4	111	20	536	245	9	24	279	257	62	9	53	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	283	283	782	35,962	5	36,749	51,086
0	0	0	943	943	476	9,024	180	9,680	11,435
0	**0**	**0**	**1,226**	**1,226**	**1,258**	**44,986**	**185**	**46,429**	**62,521**
0	0	0	395	395	694	31,719	6	32,418	48,472
0	0	0	848	848	223	6,500	129	6,853	8,271
0	**0**	**0**	**1,243**	**1,243**	**917**	**38,219**	**135**	**39,271**	**56,743**
0	0	0	419	419	446	24,024	3	24,474	26,425
0	0	0	760	760	113	5,004	18	5,134	6,357
0	**0**	**0**	**1,179**	**1,179**	**558**	**29,029**	**21**	**29,608**	**32,782**
0	0	0	424	424	222	16,901	1	17,125	18,861
0	0	0	714	714	130	3,929	0	4,059	5,128
0	**0**	**0**	**1,139**	**1,139**	**352**	**20,830**	**1**	**21,183**	**23,989**
0	0	0	341	341	272	8,173	0	8,445	10,341
0	0	0	418	418	129	907	0	1,036	1,750
0	**0**	**0**	**759**	**759**	**400**	**9,080**	**0**	**9,481**	**12,091**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
1	49	359	71	224	64	0	0	0	64	-16	48	0	48
23	58	414	71	239	104	0	0	0	104	-21	83	0	83
-38	55	400	109	198	93	0	0	0	93	0	93	-22	71
-78	100	365	79	200	85	0	0	0	85	-18	68	0	68
-3	74	383	106	189	87	0	0	0	87	-15	72	0	72

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2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	40	4	0	9	132	0	0	141	184	796	44	26
	FC	85	40	0	1	9	0	0	11	135	211	0	0
	Total	**124**	**44**	**0**	**10**	**141**	**0**	**0**	**151**	**319**	**1,007**	**44**	**26**
2010	**TC**	42	0	0	2	144	0	0	146	188	707	46	29
	FC	43	37	0	0	10	0	0	10	90	186	0	0
	Total	**85**	**37**	**0**	**2**	**154**	**0**	**0**	**156**	**278**	**893**	**46**	**29**
2009	**TC**	27	0	0	0	96	0	0	96	123	615	46	26
	FC	38	28	0	1	10	0	0	11	77	101	0	0
	Total	**66**	**28**	**0**	**2**	**105**	**0**	**0**	**107**	**201**	**716**	**46**	**26**
2008	**TC**	19	28	173	2	0	171	0	173	394	603	25	11
	FC	54	84	0	2	10	0	0	12	149	136	0	0
	Total	**73**	**112**	**173**	**4**	**10**	**171**	**0**	**184**	**543**	**739**	**25**	**11**
2007	**TC**	22	9	0	56	93	0	0	150	181	951	17	10
	FC	92	95	0	14	10	0	0	25	212	263	0	0
	Total	**115**	**104**	**0**	**71**	**104**	**0**	**0**	**174**	**393**	**1,214**	**17**	**10**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	556	15	52	0	0	67	9	0	0	0	1	24
	FC	452	84	0	0	0	84	2	0	0	0	0	4
	Total	**1,008**	**99**	**52**	**0**	**0**	**151**	**11**	**0**	**0**	**0**	**2**	**28**
2010	**TC**	521	8	70	0	0	78	2	0	0	0	3	13
	FC	350	25	0	0	0	25	1	0	0	0	0	4
	Total	**871**	**33**	**70**	**0**	**0**	**102**	**3**	**0**	**0**	**0**	**3**	**16**
2009	**TC**	339	4	3	0	0	6	1	0	0	0	4	11
	FC	338	65	0	0	0	65	1	0	0	0	0	3
	Total	**677**	**68**	**3**	**0**	**0**	**71**	**2**	**0**	**0**	**0**	**4**	**13**
2008	**TC**	416	46	97	0	0	143	2	0	0	0	5	12
	FC	256	319	0	0	0	319	4	0	0	0	1	3
	Total	**672**	**365**	**97**	**0**	**0**	**462**	**6**	**0**	**0**	**0**	**6**	**15**
2007	**TC**	411	51	107	0	0	158	9	0	0	0	4	14
	FC	477	366	0	0	0	366	3	0	0	0	1	9
	Total	**888**	**418**	**107**	**0**	**0**	**524**	**13**	**0**	**0**	**0**	**5**	**23**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
813	0	0	0	5	0	0	33	1	0	39	28	1,064
211	0	0	0	0	0	0	0	0	0	0	17	363
1,024	**0**	**0**	**0**	**5**	**0**	**0**	**33**	**1**	**0**	**39**	**45**	**1,428**
724	0	0	0	6	0	0	37	1	0	45	17	974
186	0	0	0	0	0	0	0	0	0	0	2	278
910	**0**	**0**	**0**	**6**	**0**	**0**	**37**	**1**	**0**	**45**	**19**	**1,252**
635	0	0	0	4	0	0	33	1	0	38	19	815
101	0	0	0	1	0	0	0	0	0	1	1	180
736	**0**	**0**	**0**	**5**	**0**	**0**	**33**	**1**	**0**	**39**	**20**	**996**
617	0	0	0	3	0	0	36	1	16	56	12	1,078
136	0	0	0	2	0	0	0	0	0	2	19	306
753	**0**	**0**	**0**	**5**	**0**	**0**	**36**	**1**	**16**	**58**	**31**	**1,384**
958	0	0	0	3	0	0	45	3	17	67	14	1,220
263	0	0	0	3	0	0	0	0	0	3	3	481
1,221	**0**	**0**	**0**	**6**	**0**	**0**	**45**	**3**	**17**	**70**	**17**	**1,701**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
13	5	0	53	172	7	22	0	9	9	210	886
0	0	0	6	0	0	0	0	0	0	0	542
13	**5**	**0**	**58**	**172**	**8**	**22**	**0**	**9**	**9**	**211**	**1,428**
11	3	0	32	204	10	19	0	7	7	241	872
0	0	0	5	0	0	0	0	0	0	0	380
11	**3**	**0**	**37**	**204**	**11**	**19**	**0**	**7**	**7**	**241**	**1,252**
8	2	0	25	196	4	13	0	6	6	218	589
0	0	0	4	0	0	0	0	0	0	0	407
8	**2**	**0**	**29**	**196**	**4**	**13**	**0**	**6**	**6**	**218**	**996**
7	4	0	30	197	2	7	0	6	6	211	800
0	0	1	9	0	0	0	0	0	0	0	584
7	**4**	**1**	**39**	**197**	**1**	**7**	**0**	**6**	**6**	**211**	**1,384**
12	12	0	53	176	9	13	0	25	25	223	845
0	0	1	14	0	0	0	0	0	0	0	857
12	**12**	**1**	**66**	**176**	**9**	**13**	**0**	**25**	**25**	**223**	**1,701**

Tekstil Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	221	0	0	0	0	222	145	0	145	0	72	109	180
	FC	142	3	124	0	11	280	12	0	12	0	94	273	294
	Total	**363**	**3**	**124**	**0**	**11**	**501**	**156**	**0**	**156**	**0**	**166**	**383**	**475**
2010	**TC**	198	0	0	0	0	198	161	2,734	2,896	0	37	40	168
	FC	151	2	72	1	8	234	27	0	27	0	106	122	192
	Total	**349**	**2**	**72**	**1**	**8**	**432**	**188**	**2,734**	**2,923**	**0**	**143**	**162**	**360**
2009	**TC**	174	0	0	0	0	174	144	0	144	0	36	100	94
	FC	132	0	33	1	12	177	0	0	0	0	216	293	103
	Total	**306**	**0**	**33**	**1**	**12**	**351**	**144**	**0**	**144**	**0**	**252**	**392**	**197**
2008	**TC**	212	0	0	0	0	212	142	0	142	0	75	93	7
	FC	173	5	63	1	17	258	0	0	0	0	178	147	8
	Total	**385**	**5**	**63**	**1**	**17**	**470**	**142**	**0**	**142**	**0**	**253**	**240**	**15**
2007	**TC**	369	0	0	0	0	369	181	0	181	0	113	133	43
	FC	261	8	138	2	25	434	0	0	0	0	131	407	43
	Total	**630**	**8**	**138**	**2**	**25**	**802**	**181**	**0**	**181**	**0**	**245**	**540**	**86**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	93	1	11	0	105	55	3	4	62	43	8	1	7	0
2010	76	1	13	1	91	39	2	3	44	47	10	1	9	0
2009	96	3	15	3	117	49	7	1	57	60	11	2	9	0
2008	162	8	28	1	198	86	25	12	123	75	14	2	12	1
2007	176	8	31	4	219	77	30	25	132	86	18	2	16	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	362	362	51	882	14	947	1,675
0	0	0	661	661	12	339	0	351	1,304
0	**0**	**0**	**1,024**	**1,024**	**63**	**1,221**	**14**	**1,298**	**2,979**
0	0	0	245	245	44	750	0	794	4,134
0	0	0	420	420	9	372	0	382	1,063
0	**0**	**0**	**665**	**665**	**54**	**1,122**	**0**	**1,176**	**5,197**
0	0	0	230	230	49	631	0	680	1,227
0	0	0	611	611	12	327	0	338	1,127
0	**0**	**0**	**841**	**841**	**61**	**957**	**0**	**1,018**	**2,354**
0	0	0	175	175	146	516	0	662	1,191
0	0	57	389	389	21	220	0	241	888
0	**0**	**57**	**565**	**565**	**167**	**736**	**0**	**902**	**2,079**
0	0	0	289	289	363	517	0	879	1,718
0	0	0	582	582	36	203	0	240	1,255
0	**0**	**0**	**871**	**871**	**399**	**720**	**0**	**1,119**	**2,974**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
3	7	60	9	40	11	0	0	0	11	-2	9	0	9
3	7	66	11	46	9	0	0	0	9	-2	7	0	7
6	6	81	26	47	8	0	0	0	8	-1	6	0	6
-8	7	87	20	60	7	0	0	0	7	-1	6	0	6
-6	5	102	6	65	31	0	0	0	31	-6	25	0	25

Tekstil Bankası A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	11	72	13	0	30	0	0	30	125	61	4	2
	FC	15	94	0	0	3	0	0	3	112	44	2	2
	Total	**25**	**165**	**13**	**0**	**33**	**0**	**0**	**33**	**236**	**105**	**6**	**3**
2010	**TC**	12	167	0	0	33	0	0	33	213	140	7	2
	FC	12	41	0	1	8	0	0	9	62	56	2	2
	Total	**25**	**208**	**0**	**1**	**41**	**0**	**0**	**43**	**275**	**197**	**9**	**4**
2009	**TC**	7	134	11	0	29	0	0	29	181	61	4	2
	FC	13	143	0	0	13	0	0	14	170	45	3	2
	Total	**19**	**277**	**11**	**0**	**43**	**0**	**0**	**43**	**350**	**106**	**7**	**4**
2008	**TC**	7	14	68	0	41	0	0	41	131	75	3	1
	FC	11	121	0	1	8	0	0	8	141	18	1	1
	Total	**18**	**135**	**68**	**1**	**49**	**0**	**0**	**49**	**271**	**93**	**4**	**3**
2007	**TC**	5	155	4	0	41	0	0	41	206	39	1	1
	FC	13	110	0	0	11	0	0	11	134	37	0	0
	Total	**18**	**265**	**4**	**0**	**51**	**0**	**0**	**51**	**339**	**76**	**1**	**1**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	104	2	12	0	0	14	0	0	0	0	1	4
	FC	120	57	0	0	0	57	0	0	0	0	0	0
	Total	**225**	**60**	**12**	**0**	**0**	**72**	**0**	**0**	**0**	**0**	**1**	**5**
2010	**TC**	193	44	26	0	0	71	0	0	0	0	0	5
	FC	120	33	0	0	0	33	0	0	0	0	0	0
	Total	**313**	**78**	**26**	**0**	**0**	**104**	**0**	**0**	**0**	**0**	**1**	**5**
2009	**TC**	103	66	24	0	0	90	0	0	0	0	0	1
	FC	144	68	0	0	0	68	0	0	0	0	0	0
	Total	**247**	**134**	**24**	**0**	**0**	**158**	**0**	**0**	**0**	**0**	**0**	**1**
2008	**TC**	96	20	35	0	0	55	0	0	0	0	0	1
	FC	98	64	0	0	0	64	1	0	0	0	0	0
	Total	**194**	**85**	**35**	**0**	**0**	**120**	**1**	**0**	**0**	**0**	**0**	**1**
2007	**TC**	120	51	36	0	0	87	0	0	0	0	0	1
	FC	94	77	0	0	0	77	0	0	0	0	0	0
	Total	**214**	**127**	**36**	**0**	**0**	**163**	**0**	**0**	**0**	**0**	**0**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated		Non-consolidated	Non-consolidated	Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Financials	Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
64	0	0	0	13	0	0	4	0	0	17	5	211
44	0	0	0	0	0	0	0	0	0	0	0	156
108	**0**	**0**	**0**	**13**	**0**	**0**	**4**	**0**	**0**	**17**	**6**	**367**
145	0	0	0	13	0	0	5	0	0	18	6	382
56	0	0	0	0	0	0	0	0	0	0	0	119
202	**0**	**0**	**0**	**13**	**0**	**0**	**5**	**0**	**0**	**18**	**6**	**501**
63	0	0	0	12	0	0	6	0	0	18	1	263
46	0	0	0	0	0	0	0	0	0	0	0	216
109	**0**	**0**	**0**	**12**	**0**	**0**	**6**	**0**	**0**	**18**	**2**	**479**
76	0	0	0	12	0	0	6	0	0	19	1	226
18	0	0	0	0	0	0	0	0	0	0	1	159
95	**0**	**0**	**0**	**12**	**0**	**0**	**6**	**0**	**0**	**19**	**1**	**386**
39	0	0	0	15	0	0	7	0	0	23	1	268
37	0	0	0	0	0	0	0	0	0	0	0	170
76	**0**	**0**	**0**	**15**	**0**	**0**	**7**	**0**	**0**	**23**	**1**	**438**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	1	0	7	33	23	1	6	0	7	63	189
0	0	0	1	0	-1	0	0	0	0	-1	178
1	**1**	**0**	**8**	**33**	**22**	**1**	**6**	**0**	**7**	**63**	**367**
1	1	0	7	39	28	1	6	2	8	76	347
0	0	0	0	0	0	0	0	0	0	0	154
1	**1**	**0**	**8**	**39**	**28**	**1**	**6**	**2**	**8**	**76**	**501**
1	0	0	2	37	27	1	5	1	6	71	267
0	0	0	0	0	0	0	0	0	0	0	212
1	**0**	**0**	**3**	**37**	**27**	**1**	**5**	**1**	**6**	**71**	**479**
1	1	0	3	38	26	1	1	5	6	70	225
0	0	0	1	0	-2	0	0	0	0	-2	161
1	**1**	**0**	**4**	**38**	**24**	**1**	**1**	**5**	**6**	**68**	**386**
1	1	0	3	41	11	1	4	1	5	58	268
0	0	0	0	0	-1	0	0	0	0	-1	170
1	**1**	**0**	**3**	**41**	**10**	**1**	**4**	**1**	**5**	**57**	**438**

Turkish Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	13	0	0	0	0	13	24	0	24	0	0	9	0
	FC	33	0	0	0	1	34	18	0	18	0	0	9	0
	Total	**46**	**0**	**0**	**0**	**1**	**47**	**42**	**0**	**42**	**0**	**0**	**17**	**0**
2010	**TC**	16	0	0	0	0	16	14	0	14	0	0	38	0
	FC	15	0	1	0	13	30	7	0	7	0	0	189	0
	Total	**32**	**0**	**1**	**0**	**13**	**46**	**21**	**0**	**21**	**0**	**0**	**227**	**0**
2009	**TC**	18	0	0	0	0	18	12	0	12	0	0	5	0
	FC	16	0	1	0	54	71	27	0	27	0	0	107	0
	Total	**34**	**0**	**1**	**0**	**54**	**89**	**39**	**0**	**39**	**0**	**0**	**112**	**0**
2008	**TC**	15	0	0	0	0	15	10	0	10	0	0	5	0
	FC	21	0	1	0	54	75	11	0	11	0	0	118	0
	Total	**35**	**0**	**1**	**0**	**54**	**90**	**21**	**0**	**21**	**0**	**0**	**122**	**0**
2007	**TC**	12	0	0	0	0	12	9	0	9	0	0	0	0
	FC	26	0	2	0	6	34	9	0	9	0	0	54	0
	Total	**38**	**0**	**2**	**0**	**6**	**46**	**18**	**0**	**18**	**0**	**0**	**54**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	14	4	3	0	21	10	0	1	11	10	1	0	1	1
2010	12	8	3	0	24	9	1	1	11	13	1	0	1	1
2009	11	5	6	3	25	11	1	2	14	11	2	0	1	1
2008	15	7	7	4	33	16	1	2	19	14	1	0	1	1
2007	13	8	9	7	37	21	3	1	25	12	1	0	1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	9	9	47	148	0	195	240
0	0	0	9	9	60	249	0	308	369
0	**0**	**0**	**17**	**17**	**106**	**397**	**0**	**503**	**609**
0	0	0	38	38	42	164	0	206	274
0	0	0	189	189	24	263	0	287	513
0	**0**	**0**	**227**	**227**	**66**	**427**	**0**	**493**	**786**
0	0	0	5	5	55	141	0	196	231
0	0	0	107	107	22	219	0	242	447
0	**0**	**0**	**112**	**112**	**77**	**360**	**0**	**438**	**678**
0	0	0	5	5	45	93	0	137	167
0	0	0	118	118	4	153	0	158	361
0	**0**	**0**	**122**	**122**	**49**	**246**	**0**	**295**	**528**
0	0	0	0	0	94	57	0	151	173
0	0	0	54	54	9	61	0	70	166
0	**0**	**0**	**54**	**54**	**103**	**118**	**0**	**221**	**339**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
2	1	14	1	12	0	0	0	0	0	0	0	0	0
0	2	16	1	13	2	0	0	0	2	0	2	0	2
1	1	15	2	13	1	0	0	0	1	0	1	0	1
0	4	20	3	12	5	0	0	0	5	-1	5	0	5
0	0	14	0	12	1	0	0	0	1	0	1	0	1

Turkish Bank A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	614	54	209	350	1,678	0	9	2,037	2,914	8,227	297	212
	FC	1,030	85	0	169	219	0	0	387	1,503	2,185	0	0
	Total	**1,644**	**140**	**209**	**518**	**1,896**	**0**	**9**	**2,424**	**4,417**	**10,412**	**297**	**212**
2010	**TC**	383	201	0	84	1,458	106	5	1,653	2,236	4,425	175	115
	FC	604	141	0	11	202	0	0	214	959	1,234	0	0
	Total	**986**	**342**	**0**	**95**	**1,660**	**106**	**5**	**1,867**	**3,195**	**5,659**	**175**	**115**
2009	**TC**	161	27	285	77	746	411	14	1,248	1,721	3,181	200	112
	FC	545	161	40	11	29	0	0	40	786	928	0	0
	Total	**706**	**188**	**324**	**88**	**775**	**411**	**15**	**1,288**	**2,506**	**4,108**	**200**	**112**
2008	**TC**	251	12	328	23	500	374	47	944	1,535	2,921	94	50
	FC	733	229	26	19	60	0	1	81	1,069	1,021	0	0
	Total	**984**	**240**	**355**	**42**	**560**	**374**	**48**	**1,025**	**2,604**	**3,942**	**94**	**50**
2007	**TC**	337	7	111	120	824	0	0	944	1,400	3,020	71	43
	FC	801	189	0	15	110	0	0	125	1,115	975	0	0
	Total	**1,138**	**196**	**111**	**135**	**934**	**0**	**0**	**1,069**	**2,515**	**3,995**	**71**	**43**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	6,015	980	452	102	0	1,534	65	21	0	0	316	255
	FC	3,350	1,712	0	0	0	1,712	38	0	0	291	25	1
	Total	**9,365**	**2,692**	**452**	**102**	**0**	**3,246**	**102**	**21**	**0**	**291**	**341**	**256**
2010	**TC**	4,091	979	36	0	0	1,015	31	28	0	0	154	148
	FC	1,747	775	0	0	0	775	15	0	0	230	10	1
	Total	**5,839**	**1,754**	**36**	**0**	**0**	**1,790**	**46**	**28**	**0**	**230**	**164**	**149**
2009	**TC**	2,738	368	500	0	0	868	14	34	0	0	114	111
	FC	1,659	402	0	0	0	402	10	0	0	226	6	0
	Total	**4,397**	**770**	**500**	**0**	**0**	**1,270**	**24**	**34**	**0**	**226**	**120**	**111**
2008	**TC**	2,612	794	95	0	0	888	46	32	0	0	112	105
	FC	1,734	352	0	0	0	352	37	0	0	232	2	2
	Total	**4,346**	**1,146**	**95**	**0**	**0**	**1,241**	**83**	**32**	**0**	**232**	**114**	**107**
2007	**TC**	2,120	298	530	0	0	828	147	0	0	0	97	199
	FC	2,032	641	0	0	0	641	2	0	0	227	4	0
	Total	**4,152**	**939**	**530**	**0**	**0**	**1,469**	**149**	**0**	**0**	**227**	**101**	**200**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
8,312	0	0	0	44	0	0	104	179	0	327	283	11,836
2,185	0	0	0	25	0	0	0	0	0	25	39	3,751
10,497	**0**	**0**	**0**	**69**	**0**	**0**	**104**	**179**	**0**	**352**	**321**	**15,587**
4,485	0	0	0	28	0	0	53	5	0	87	197	7,005
1,234	0	0	0	30	0	0	0	0	0	30	32	2,255
5,719	**0**	**0**	**0**	**58**	**0**	**0**	**53**	**5**	**0**	**116**	**230**	**9,260**
3,268	0	1	0	43	0	0	72	5	0	122	163	5,273
928	0	0	0	29	0	0	0	0	0	29	15	1,757
4,196	**0**	**1**	**0**	**72**	**0**	**0**	**72**	**5**	**0**	**150**	**178**	**7,030**
2,966	0	0	0	43	0	0	78	5	0	126	137	4,764
1,021	0	0	0	29	0	0	0	0	0	29	25	2,144
3,987	**0**	**0**	**0**	**72**	**0**	**0**	**78**	**5**	**0**	**155**	**162**	**6,908**
3,049	0	0	0	53	0	0	61	39	0	154	184	4,787
975	0	0	0	36	0	0	0	0	0	36	5	2,131
4,024	**0**	**0**	**0**	**89**	**0**	**0**	**61**	**39**	**0**	**189**	**189**	**6,917**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
199	41	0	896	902	283	456	4	85	88	1,729	10,174
0	0	0	355	0	-5	0	0	0	0	-5	5,413
200	**41**	**0**	**1,252**	**902**	**278**	**456**	**4**	**85**	**88**	**1,724**	**15,587**
83	40	0	485	535	46	155	0	146	146	882	6,473
10	0	0	265	0	0	0	0	0	0	0	2,787
93	**40**	**0**	**750**	**535**	**46**	**155**	**0**	**146**	**146**	**882**	**9,260**
56	16	0	346	513	9	147	0	98	98	768	4,719
6	0	0	248	0	2	0	0	0	0	2	2,311
62	**16**	**0**	**593**	**513**	**11**	**147**	**0**	**98**	**98**	**770**	**7,030**
55	22	0	372	516	5	71	0	77	77	668	4,541
8	0	0	281	0	-1	0	0	0	0	-1	2,367
64	**22**	**0**	**654**	**516**	**4**	**71**	**0**	**77**	**77**	**667**	**6,908**
35	24	0	502	443	3	12	0	76	76	533	3,984
8	0	19	260	0	0	0	0	0	0	0	2,934
43	**24**	**19**	**762**	**443**	**3**	**12**	**0**	**76**	**76**	**534**	**6,917**

Türk Ekonomi Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	1,225	0	0	0	184	1,409	2,694	0	2,694	829	648	1,580	2,375
	FC	1,050	140	540	0	161	1,890	632	0	632	22	1,242	2,840	3,767
	Total	**2,275**	**140**	**540**	**0**	**344**	**3,299**	**3,326**	**0**	**3,326**	**851**	**1,890**	**4,420**	**6,142**
2010	**TC**	854	0	0	0	112	966	1,606	0	1,606	167	226	637	1,024
	FC	616	27	329	0	41	1,014	203	0	203	72	762	1,064	1,272
	Total	**1,470**	**27**	**329**	**0**	**153**	**1,980**	**1,809**	**0**	**1,809**	**239**	**988**	**1,701**	**2,295**
2009	**TC**	660	0	0	0	55	715	1,436	0	1,436	219	252	402	449
	FC	590	18	235	0	42	885	297	0	297	136	489	592	638
	Total	**1,250**	**18**	**235**	**0**	**97**	**1,600**	**1,733**	**0**	**1,733**	**355**	**741**	**994**	**1,087**
2008	**TC**	592	0	0	0	40	632	1,021	0	1,021	273	228	488	160
	FC	588	24	249	0	62	923	87	0	87	197	1,055	702	163
	Total	**1,180**	**24**	**249**	**0**	**102**	**1,555**	**1,108**	**0**	**1,108**	**470**	**1,282**	**1,190**	**323**
2007	**TC**	706	0	0	0	47	753	936	1,072	2,009	0	493	583	250
	FC	546	38	382	0	70	1,035	278	5	283	0	631	623	225
	Total	**1,252**	**38**	**382**	**0**	**117**	**1,788**	**1,214**	**1,077**	**2,292**	**0**	**1,125**	**1,206**	**476**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	1,001	4	186	1	1,192	435	133	60	629	563	231	93	137	7
2010	586	3	130	9	728	241	79	34	355	374	268	65	203	7
2009	592	6	135	30	763	277	81	31	389	374	168	56	112	6
2008	692	19	141	69	922	413	115	64	591	330	141	51	90	9
2007	622	26	157	47	852	367	98	59	524	328	94	31	63	9

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	4,603	5,432	6,076	28,414	54	34,544	44,079
0	0	0	7,848	7,871	561	8,494	13	9,067	19,460
0	**0**	**0**	**12,452**	**13,303**	**6,636**	**36,908**	**67**	**43,611**	**63,539**
0	0	0	1,887	2,054	3,700	11,125	20	14,845	19,470
243	0	0	3,340	3,412	277	3,408	4	3,689	8,318
243	**0**	**0**	**5,227**	**5,466**	**3,976**	**14,534**	**24**	**18,534**	**27,788**
0	0	0	1,103	1,322	55,493	8,302	12	63,807	67,281
225	0	0	1,945	2,081	225	3,247	2	3,474	6,736
225	**0**	**0**	**3,047**	**3,403**	**55,718**	**11,549**	**14**	**67,281**	**74,017**
0	0	0	876	1,149	33,694	6,834	10	40,538	43,340
98	0	279	2,296	2,493	273	3,308	0	3,582	7,085
98	**0**	**279**	**3,172**	**3,642**	**33,967**	**10,142**	**10**	**44,120**	**50,425**
0	0	0	1,327	1,327	17,519	6,053	1	23,573	27,661
85	0	128	1,693	1,693	322	2,971	0	3,294	6,304
85	**0**	**128**	**3,019**	**3,019**	**17,841**	**9,024**	**1**	**26,867**	**33,965**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-10	36	734	54	564	116	0	0	0	116	-31	85	0	85
-2	23	605	81	383	141	0	0	0	141	-31	110	36	146
23	15	529	82	327	120	0	0	0	120	-22	98	0	98
14	39	482	60	329	92	0	0	0	92	-16	77	0	77
-13	21	407	40	270	97	0	0	0	97	-21	76	0	76

Türk Ekonomi Bankası A.Ş.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	650	860	0	176	11,154	1,300	0	12,630	14,140	20,189	627	512
	FC	2,730	5,009	0	502	631	659	53	1,845	9,584	13,992	0	0
	Total	**3,380**	**5,870**	**0**	**678**	**11,785**	**1,959**	**53**	**14,474**	**23,724**	**34,182**	**627**	**512**
2010	**TC**	1,539	1,217	0	372	14,525	2,229	0	17,126	19,882	17,978	944	772
	FC	2,115	2,832	0	105	1,209	639	0	1,953	6,901	13,396	0	0
	Total	**3,654**	**4,049**	**0**	**477**	**15,735**	**2,868**	**0**	**19,079**	**26,783**	**31,374**	**944**	**772**
2009	**TC**	1,796	1,175	467	366	11,770	2,782	0	14,917	18,356	13,141	1,044	846
	FC	1,408	2,714	0	61	1,342	647	0	2,050	6,172	9,871	0	0
	Total	**3,204**	**3,890**	**467**	**427**	**13,112**	**3,428**	**0**	**16,967**	**24,528**	**23,012**	**1,044**	**846**
2008	**TC**	1,207	668	19	239	6,979	2,838	0	10,056	11,950	12,929	581	370
	FC	1,386	1,582	0	73	1,152	733	32	1,991	4,959	10,255	0	0
	Total	**2,593**	**2,251**	**19**	**312**	**8,131**	**3,571**	**32**	**12,047**	**16,910**	**23,185**	**581**	**370**
2007	**TC**	1,868	472	0	42	5,731	1,931	0	7,704	10,044	13,004	496	316
	FC	2,369	1,365	0	43	1,949	380	19	2,392	6,125	8,632	0	0
	Total	**4,237**	**1,836**	**0**	**85**	**7,680**	**2,312**	**19**	**10,096**	**16,169**	**21,636**	**496**	**316**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	19,550	1,794	3,412	852	0	6,058	203	0	0	0	1,425	277
	FC	15,044	6,604	1,071	664	0	8,338	114	0	0	443	31	472
	Total	**34,595**	**8,398**	**4,483**	**1,516**	**0**	**14,397**	**317**	**0**	**0**	**443**	**1,456**	**749**
2010	**TC**	21,411	2,488	5,046	0	0	7,535	119	0	0	0	1,418	373
	FC	13,945	5,605	430	0	0	6,035	106	1	0	431	13	123
	Total	**35,355**	**8,094**	**5,476**	**0**	**0**	**13,570**	**225**	**1**	**0**	**431**	**1,432**	**496**
2009	**TC**	16,845	1,489	4,843	0	0	6,332	52	0	0	0	1,092	330
	FC	12,468	4,582	73	0	0	4,655	55	2	0	408	10	105
	Total	**29,313**	**6,071**	**4,917**	**0**	**0**	**10,987**	**107**	**2**	**0**	**408**	**1,102**	**434**
2008	**TC**	13,598	974	4,900	0	0	5,874	139	0	0	0	906	294
	FC	11,114	4,110	117	0	0	4,227	56	2	0	366	8	106
	Total	**24,712**	**5,083**	**5,017**	**0**	**0**	**10,101**	**195**	**2**	**0**	**366**	**914**	**400**
2007	**TC**	11,731	752	4,366	0	0	5,118	251	0	0	0	1,067	506
	FC	11,187	4,265	427	0	0	4,692	13	0	0	350	7	172
	Total	**22,918**	**5,017**	**4,793**	**0**	**0**	**9,810**	**265**	**0**	**0**	**350**	**1,074**	**678**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
20,304	0	7	1	125	43	0	509	23	50	757	465	35,665
13,992	0	0	0	720	0	0	0	0	0	720	44	24,341
34,296	**0**	**7**	**1**	**845**	**43**	**0**	**509**	**23**	**50**	**1,477**	**508**	**60,006**
18,149	0	14	1	134	8	0	584	15	48	804	503	39,337
13,396	0	0	0	663	0	0	0	0	0	663	22	20,983
31,545	**0**	**14**	**1**	**797**	**8**	**0**	**585**	**15**	**48**	**1,467**	**526**	**60,320**
13,340	0	13	1	126	7	0	533	10	38	727	399	32,821
9,871	0	0	0	335	0	0	1	0	0	336	19	16,398
23,210	**0**	**13**	**1**	**462**	**7**	**0**	**533**	**10**	**38**	**1,063**	**418**	**49,219**
13,140	0	12	1	103	5	0	508	7	38	674	412	26,176
10,255	0	0	0	273	0	0	1	0	0	274	29	15,517
23,396	**0**	**12**	**1**	**376**	**5**	**0**	**508**	**7**	**38**	**948**	**441**	**41,694**
13,184	0	7	0	141	5	0	551	57	66	826	557	24,612
8,632	0	0	0	192	0	0	0	0	0	193	51	15,001
21,816	**0**	**7**	**0**	**334**	**5**	**0**	**551**	**57**	**66**	**1,019**	**608**	**39,612**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
735	109	0	2,748	1,719	615	3,409	0	1,256	1,256	6,999	35,356
14	0	0	1,074	0	175	19	0	0	0	193	24,650
749	**109**	**0**	**3,822**	**1,719**	**790**	**3,427**	**0**	**1,256**	**1,256**	**7,192**	**60,006**
621	158	0	2,689	2,044	1,400	2,832	0	1,530	1,530	7,806	39,440
15	0	0	690	0	203	8	0	0	0	211	20,880
636	**158**	**0**	**3,378**	**2,044**	**1,603**	**2,839**	**0**	**1,530**	**1,530**	**8,016**	**60,320**
471	164	0	2,110	1,960	1,230	1,498	0	1,382	1,382	6,071	31,357
15	0	2	595	0	138	6	0	0	0	144	17,862
487	**164**	**2**	**2,705**	**1,960**	**1,368**	**1,504**	**0**	**1,382**	**1,382**	**6,214**	**49,219**
366	177	0	1,883	1,969	750	816	0	821	821	4,355	25,710
11	0	11	560	0	79	4	0	0	0	83	15,984
377	**177**	**11**	**2,442**	**1,969**	**830**	**820**	**0**	**821**	**821**	**4,439**	**41,694**
317	123	2	2,266	1,231	524	837	0	1,357	1,357	3,949	23,063
12	0	30	584	0	84	1	0	0	0	86	16,549
329	**123**	**32**	**2,850**	**1,231**	**608**	**838**	**0**	**1,357**	**1,357**	**4,035**	**39,612**

Türkiye Garanti Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	2,368	2	5	0	0	2,374	9,669	3,449	13,119	0	1,723	3,579	2,074
	FC	3,738	209	2,252	0	29	6,228	3,484	21,261	24,745	805	2,451	13,796	4,020
	Total	**6,106**	**211**	**2,256**	**0**	**29**	**8,602**	**13,153**	**24,710**	**37,863**	**805**	**4,174**	**17,375**	**6,094**
2010	**TC**	2,409	0	3	0	0	2,413	9,784	0	9,784	0	948	4,011	2,356
	FC	3,482	80	1,632	0	28	5,222	2,669	0	2,669	81	1,862	12,119	4,661
	Total	**5,891**	**80**	**1,636**	**0**	**28**	**7,635**	**12,452**	**0**	**12,453**	**81**	**2,810**	**16,130**	**7,017**
2009	**TC**	2,106	0	0	0	0	2,107	7,210	0	7,210	0	899	2,696	1,619
	FC	3,478	58	1,210	0	0	4,746	1,986	0	1,986	1	1,397	4,101	4,137
	Total	**5,584**	**59**	**1,210**	**0**	**0**	**6,853**	**9,196**	**0**	**9,197**	**1**	**2,296**	**6,797**	**5,756**
2008	**TC**	1,932	0	0	0	52	1,983	6,716	0	6,716	0	864	4,351	789
	FC	3,183	58	1,463	0	0	4,704	1,677	0	1,677	52	1,177	6,764	3,058
	Total	**5,115**	**58**	**1,463**	**0**	**52**	**6,688**	**8,392**	**0**	**8,393**	**52**	**2,041**	**11,115**	**3,847**
2007	**TC**	2,301	0	0	0	0	2,301	7,716	0	7,716	0	342	2,537	595
	FC	3,370	68	1,503	0	0	4,941	2,045	0	2,045	34	504	3,993	1,118
	Total	**5,671**	**68**	**1,503**	**0**	**0**	**7,243**	**9,761**	**0**	**9,761**	**34**	**846**	**6,530**	**1,713**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	2,698	96	1,450	46	4,290	1,619	381	371	2,371	1,919	976	155	821	2
2010	2,583	109	1,821	109	4,623	1,751	355	203	2,309	2,314	1,030	147	883	3
2009	2,802	103	1,829	140	4,873	1,837	312	353	2,502	2,371	975	208	767	37
2008	2,699	123	1,385	189	4,396	2,024	334	548	2,907	1,490	898	222	676	48
2007	2,494	155	1,298	283	4,230	1,802	363	422	2,586	1,644	945	243	702	29

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
27	0	24	7,427	7,427	28,549	102,545	0	131,094	154,014
25	0	185	20,477	21,282	8,242	77,436	0	85,678	137,932
52	**0**	**209**	**27,903**	**28,709**	**36,791**	**179,982**	**0**	**216,772**	**291,946**
7	0	50	7,371	7,371	38,630	90,316	0	128,947	148,515
14	44	603	19,305	19,386	7,297	66,086	0	73,383	100,660
21	**44**	**653**	**26,676**	**26,757**	**45,927**	**156,402**	**0**	**202,330**	**249,174**
12	0	1	5,228	5,228	21,087	65,314	0	86,401	100,946
12	15	288	9,948	9,949	7,172	54,209	0	61,381	78,062
23	**15**	**289**	**15,176**	**15,177**	**28,259**	**119,523**	**0**	**147,782**	**179,008**
13	0	4	6,020	6,020	18,202	52,034	0	70,237	84,956
16	0	394	11,408	11,460	7,307	43,425	0	50,732	68,574
28	**0**	**398**	**17,429**	**17,480**	**25,510**	**95,459**	**0**	**120,969**	**153,530**
67	0	2	3,543	3,543	27,503	48,664	0	76,167	89,728
48	0	324	5,987	6,021	7,536	31,833	0	39,369	52,377
116	**0**	**326**	**9,531**	**9,565**	**35,039**	**80,497**	**0**	**115,536**	**142,105**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
136	369	3,248	337	1,312	1,599	0	0	0	1,599	-343	1,256	0	1,256
177	310	3,687	284	1,480	1,923	0	0	0	1,923	-393	1,530	0	1,530
411	130	3,716	753	1,199	1,763	0	0	0	1,763	-381	1,382	0	1,382
118	140	2,471	266	1,192	1,013	0	0	0	1,013	-193	821	0	821
-80	597	2,892	198	1,069	1,625	0	0	0	1,625	-268	1,357	0	1,357

Türkiye Garanti Bankası A.Ş.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	2,072	98	0	278	7,509	5,504	0	13,291	15,461	24,062	791	791
	FC	3,549	824	18	367	4,216	6	0	4,589	8,980	13,429	21	21
	Total	**5,621**	**922**	**18**	**645**	**11,725**	**5,510**	**0**	**17,880**	**24,441**	**37,491**	**812**	**812**
2010	**TC**	1,942	90	0	232	10,476	6,614	0	17,322	19,353	21,326	1,146	1,146
	FC	2,205	1,460	0	125	4,784	6	0	4,914	8,580	9,929	25	25
	Total	**4,147**	**1,550**	**0**	**357**	**15,260**	**6,620**	**0**	**22,236**	**27,933**	**31,255**	**1,171**	**1,171**
2009	**TC**	2,704	94	0	190	7,195	5,415	0	12,800	15,598	16,071	1,267	1,267
	FC	1,384	3,841	0	43	4,930	619	0	5,592	10,818	6,487	25	25
	Total	**4,088**	**3,935**	**0**	**233**	**12,125**	**6,034**	**0**	**18,392**	**26,416**	**22,558**	**1,292**	**1,292**
2008	**TC**	4,187	102	0	154	4,034	1,618	0	5,806	10,095	15,372	1,005	1,005
	FC	1,362	3,080	0	58	5,927	5	0	5,990	10,432	6,947	25	25
	Total	**5,549**	**3,182**	**0**	**212**	**9,962**	**1,623**	**0**	**11,796**	**20,527**	**22,319**	**1,029**	**1,029**
2007	**TC**	2,745	76	0	551	6,756	1,146	0	8,454	11,275	14,694	874	874
	FC	1,411	4,000	0	30	6,008	0	0	6,038	11,449	5,224	2	2
	Total	**4,156**	**4,076**	**0**	**581**	**12,764**	**1,146**	**0**	**14,491**	**22,724**	**19,918**	**876**	**876**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	24,688	86	5,561	1,157	0	6,805	187	0	0	0	1,186	332
	FC	15,542	4,476	2,402	390	0	7,268	164	0	0	0	182	594
	Total	**40,230**	**4,562**	**7,963**	**1,547**	**0**	**14,073**	**351**	**0**	**0**	**0**	**1,367**	**926**
2010	**TC**	28,997	54	3,119	0	0	3,173	191	0	0	0	1,106	224
	FC	13,950	3,859	1,825	0	0	5,684	158	0	0	0	135	295
	Total	**42,947**	**3,913**	**4,943**	**0**	**0**	**8,857**	**349**	**0**	**0**	**0**	**1,241**	**519**
2009	**TC**	20,848	1,118	2,979	0	0	4,097	152	0	0	0	829	196
	FC	12,837	3,430	2,147	0	0	5,576	75	0	0	0	75	78
	Total	**33,685**	**4,547**	**5,126**	**0**	**0**	**9,674**	**227**	**0**	**0**	**0**	**904**	**274**
2008	**TC**	18,934	1,301	1,846	0	0	3,146	168	0	0	0	675	164
	FC	10,851	3,871	1,439	0	0	5,310	75	0	0	0	79	300
	Total	**29,786**	**5,172**	**3,285**	**0**	**0**	**8,457**	**243**	**0**	**0**	**0**	**754**	**464**
2007	**TC**	18,328	1,791	1,704	0	0	3,495	1	0	0	0	774	123
	FC	10,121	4,049	1,697	0	0	5,747	115	0	0	0	94	306
	Total	**28,449**	**5,840**	**3,401**	**0**	**0**	**9,241**	**117**	**0**	**0**	**0**	**869**	**429**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
24,062	0	35	270	886	1,294	0	760	26	24	3,295	560	43,378
13,429	0	0	0	83	0	0	1	0	0	85	284	22,777
37,491	**0**	**35**	**270**	**970**	**1,294**	**0**	**761**	**26**	**24**	**3,379**	**843**	**66,155**
21,326	0	43	319	1,339	1,328	0	890	16	26	3,960	703	45,342
9,929	0	0	0	20	0	0	1	0	0	21	259	18,789
31,255	**0**	**43**	**319**	**1,359**	**1,328**	**0**	**891**	**16**	**26**	**3,982**	**962**	**64,131**
16,071	0	41	306	1,074	907	0	868	15	13	3,224	461	35,354
6,487	0	0	0	19	0	0	1	0	0	21	162	17,487
22,558	**0**	**41**	**306**	**1,094**	**907**	**0**	**869**	**15**	**13**	**3,245**	**622**	**52,841**
15,372	0	41	307	478	605	0	879	27	8	2,346	395	28,209
6,947	0	0	0	20	0	0	1	0	0	21	122	17,522
22,319	**0**	**41**	**307**	**498**	**605**	**0**	**881**	**27**	**8**	**2,367**	**518**	**45,730**
14,694	0	29	421	1,130	1,220	0	1,125	29	4	3,956	283	30,208
5,224	0	0	0	24	0	0	2	0	0	26	92	16,791
19,918	**0**	**29**	**421**	**1,154**	**1,220**	**0**	**1,127**	**29**	**4**	**3,983**	**375**	**46,999**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1,710	154	0	3,569	1,841	1,223	3,121	0	1,092	1,092	7,277	42,339
10	0	0	950	0	56	0	0	0	0	56	23,816
1,721	**154**	**0**	**4,519**	**1,841**	**1,279**	**3,121**	**0**	**1,092**	**1,092**	**7,333**	**66,155**
1,759	171	0	3,452	2,190	1,998	2,613	0	1,451	1,451	8,252	43,873
8	0	2	597	0	27	0	0	0	0	27	20,258
1,767	**171**	**2**	**4,049**	**2,190**	**2,025**	**2,613**	**0**	**1,451**	**1,451**	**8,279**	**64,131**
1,623	141	0	2,941	1,437	1,527	2,209	0	1,107	1,107	6,281	34,167
7	0	8	244	0	17	0	0	0	0	17	18,674
1,631	**141**	**8**	**3,185**	**1,437**	**1,544**	**2,209**	**0**	**1,107**	**1,107**	**6,297**	**52,841**
1,405	120	0	2,531	1,292	629	1,793	0	708	708	4,421	29,033
48	0	25	527	0	8	0	0	0	0	8	16,697
1,453	**120**	**25**	**3,058**	**1,292**	**637**	**1,793**	**0**	**708**	**708**	**4,430**	**45,730**
1,454	132	0	2,486	1,616	1,915	1,668	0	998	998	6,197	30,505
51	0	42	608	0	19	0	0	0	0	19	16,495
1,506	**132**	**42**	**3,094**	**1,616**	**1,934**	**1,668**	**0**	**998**	**998**	**6,216**	**46,999**

Türkiye İş Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	4,058	1	0	0	8	4,068	10,076	37,145	47,221	0	2,108	4,424	478
	FC	3,791	202	2,116	0	401	6,510	3,577	86	3,663	0	4,478	12,060	2,512
	Total	**7,849**	**203**	**2,116**	**0**	**410**	**10,578**	**13,653**	**37,231**	**50,884**	**0**	**6,586**	**16,484**	**2,990**
2010	**TC**	3,180	2	0	0	1	3,183	11,096	0	11,096	0	644	4,112	1,010
	FC	2,476	101	1,511	0	164	4,253	2,547	14	2,561	0	2,244	10,460	1,580
	Total	**5,657**	**103**	**1,511**	**0**	**165**	**7,436**	**13,643**	**14**	**13,657**	**0**	**2,888**	**14,572**	**2,591**
2009	**TC**	2,336	1	0	0	24	2,361	12,234	0	12,234	0	333	2,492	624
	FC	2,128	69	1,202	0	74	3,473	5,070	0	5,070	0	916	3,947	1,004
	Total	**4,464**	**71**	**1,202**	**0**	**98**	**5,834**	**17,304**	**0**	**17,304**	**0**	**1,249**	**6,439**	**1,629**
2008	**TC**	1,850	0	0	0	0	1,851	7,364	0	7,364	0	1,243	1,179	1,028
	FC	1,922	61	1,621	0	36	3,640	1,489	0	1,489	0	1,529	780	1,015
	Total	**3,772**	**61**	**1,621**	**0**	**36**	**5,490**	**8,853**	**0**	**8,853**	**0**	**2,772**	**1,959**	**2,043**
2007	**TC**	1,814	6	0	0	0	1,820	7,078	0	7,078	0	2,749	403	4,114
	FC	1,356	66	1,115	0	32	2,569	1,318	0	1,318	0	2,297	379	3,795
	Total	**3,170**	**71**	**1,115**	**0**	**32**	**4,388**	**8,396**	**0**	**8,396**	**0**	**5,045**	**783**	**7,909**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	2,919	7	1,523	11	4,460	2,037	94	462	2,593	1,867	652	68	585	227
2010	2,894	72	1,784	17	4,768	2,072	249	217	2,538	2,230	658	56	602	180
2009	3,157	44	1,408	151	4,761	2,132	274	84	2,489	2,272	632	48	585	152
2008	3,181	122	1,489	176	4,967	2,579	360	332	3,271	1,696	616	52	565	134
2007	3,087	156	1,888	223	5,354	2,737	520	362	3,619	1,735	688	58	630	295

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	7,010	7,010	17,996	37,889	0	55,885	114,184
0	0	314	19,365	19,365	3,067	12,611	0	15,677	45,216
0	**0**	**314**	**26,375**	**26,375**	**21,063**	**50,500**	**0**	**71,563**	**159,400**
0	0	0	5,766	5,766	15,586	34,419	0	50,005	70,051
0	0	0	14,284	14,284	2,549	7,992	0	10,540	31,639
0	**0**	**0**	**20,051**	**20,051**	**18,135**	**42,410**	**0**	**60,546**	**101,690**
0	0	0	3,449	3,449	11,961	25,095	0	37,056	55,100
0	0	8	5,875	5,875	1,938	6,253	0	8,191	22,610
0	**0**	**8**	**9,324**	**9,324**	**13,899**	**31,348**	**0**	**45,247**	**77,709**
0	0	232	3,682	3,682	17,667	19,179	0	36,846	49,743
0	0	267	3,590	3,590	1,951	5,359	0	7,311	16,030
0	**0**	**499**	**7,272**	**7,272**	**19,619**	**24,539**	**0**	**44,157**	**65,773**
0	0	0	7,266	7,266	19,021	17,977	0	36,999	53,161
0	0	642	7,113	7,113	1,730	4,368	0	6,098	17,098
0	**0**	**642**	**14,379**	**14,379**	**20,751**	**22,346**	**0**	**43,097**	**70,260**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
125	537	3,340	566	1,425	1,350	0	0	0	1,350	-258	1,092	0	1,092
66	764	3,840	553	1,559	1,729	0	0	0	1,729	-278	1,451	0	1,451
191	501	3,699	1,067	1,258	1,375	0	0	0	1,375	-268	1,107	0	1,107
222	305	2,921	757	1,322	843	0	0	0	843	-135	708	0	708
250	534	3,444	948	1,263	1,233	0	0	0	1,233	-235	998	0	998

Türkiye İş Bankası A.Ş.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	1,904	54	860	142	2,451	1,403	154	4,150	6,968	18,074	751	519
	FC	2,080	688	15	41	436	3,728	0	4,205	6,987	9,360	100	32
	Total	**3,983**	**742**	**875**	**183**	**2,887**	**5,130**	**154**	**8,355**	**13,956**	**27,435**	**851**	**550**
2010	**TC**	1,245	34	462	378	1,988	2,552	17	4,936	6,677	16,632	859	667
	FC	1,628	484	0	51	412	3,545	2	4,010	6,122	8,763	46	31
	Total	**2,873**	**518**	**462**	**429**	**2,400**	**6,097**	**19**	**8,946**	**12,798**	**25,395**	**905**	**698**
2009	**TC**	833	191	714	310	266	2,726	60	3,362	5,100	11,354	1,199	1,014
	FC	1,022	579	0	79	324	2,881	0	3,284	4,885	6,126	5	2
	Total	**1,855**	**770**	**714**	**389**	**590**	**5,607**	**60**	**6,647**	**9,986**	**17,480**	**1,205**	**1,017**
2008	**TC**	869	13	19	215	186	2,669	0	3,070	3,972	11,563	787	486
	FC	1,249	1,001	0	98	277	2,735	0	3,110	5,360	6,264	16	15
	Total	**2,118**	**1,015**	**19**	**313**	**463**	**5,405**	**0**	**6,180**	**9,332**	**17,827**	**803**	**501**
2007	**TC**	962	28	0	23	122	3,637	1	3,783	4,772	11,271	1,018	815
	FC	1,201	400	0	111	42	3,422	0	3,576	5,177	5,236	1	1
	Total	**2,162**	**428**	**0**	**134**	**164**	**7,059**	**1**	**7,358**	**9,949**	**16,508**	**1,019**	**816**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	14,337	310	370	449	0	1,129	161	26	0	0	1,557	297
	FC	11,654	5,305	2,052	0	0	7,357	32	180	0	1,033	246	337
	Total	**25,991**	**5,615**	**2,422**	**449**	**0**	**8,485**	**193**	**206**	**0**	**1,033**	**1,804**	**634**
2010	**TC**	15,739	471	22	0	0	492	141	171	0	0	1,587	340
	FC	9,916	3,604	1,419	0	0	5,022	21	49	0	1,027	329	153
	Total	**25,655**	**4,074**	**1,440**	**0**	**0**	**5,515**	**162**	**221**	**0**	**1,027**	**1,917**	**493**
2009	**TC**	10,733	354	30	0	0	384	104	167	0	0	1,231	234
	FC	8,324	2,124	402	0	0	2,526	21	0	0	1,038	165	175
	Total	**19,057**	**2,477**	**432**	**0**	**0**	**2,910**	**125**	**167**	**0**	**1,038**	**1,396**	**409**
2008	**TC**	11,577	545	70	0	0	616	83	0	0	0	1,095	222
	FC	7,974	2,344	111	0	0	2,455	12	0	0	1,041	113	475
	Total	**19,551**	**2,889**	**181**	**0**	**0**	**3,071**	**95**	**0**	**0**	**1,041**	**1,208**	**697**
2007	**TC**	11,058	105	921	0	0	1,026	108	16	0	0	1,207	258
	FC	7,798	2,378	120	0	0	2,498	4	0	0	1,039	88	292
	Total	**18,855**	**2,483**	**1,041**	**0**	**0**	**3,524**	**112**	**16**	**0**	**1,039**	**1,295**	**550**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
18,307	0	2	0	569	1	8	413	516	41	1,550	318	27,144
9,428	0	18	0	167	0	0	0	0	0	185	491	17,092
27,735	**0**	**20**	**0**	**736**	**1**	**8**	**413**	**516**	**41**	**1,735**	**809**	**44,236**
16,824	0	2	0	677	1	12	538	598	39	1,866	371	25,738
8,778	0	21	0	193	0	0	0	0	0	214	400	15,514
25,602	**0**	**23**	**0**	**870**	**1**	**12**	**538**	**598**	**39**	**2,080**	**771**	**41,252**
11,539	0	2	0	660	1	0	507	554	41	1,764	299	18,703
6,129	0	20	0	182	0	0	0	0	0	202	211	11,427
17,668	**0**	**22**	**0**	**842**	**1**	**0**	**507**	**554**	**41**	**1,966**	**510**	**30,130**
11,863	0	2	0	666	1	0	536	540	41	1,785	292	17,912
6,266	0	20	0	182	0	0	0	0	0	203	132	11,960
18,129	**0**	**22**	**0**	**848**	**1**	**0**	**536**	**540**	**41**	**1,988**	**423**	**29,872**
11,475	0	2	0	735	1	0	626	696	35	2,094	404	18,745
5,236	0	25	0	97	0	0	0	0	29	151	205	10,770
16,711	**0**	**27**	**0**	**832**	**1**	**0**	**626**	**696**	**64**	**2,246**	**609**	**29,515**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
806	105	0	2,953	1,779	265	2,127	0	760	760	4,930	23,348
178	0	12	2,019	0	-142	0	0	0	0	-142	20,887
985	**105**	**12**	**4,971**	**1,779**	**122**	**2,127**	**0**	**760**	**760**	**4,788**	**44,236**
927	124	0	3,291	2,115	348	1,558	0	1,003	1,003	5,025	24,547
183	0	8	1,770	0	-4	0	0	0	0	-4	16,705
1,109	**124**	**8**	**5,061**	**2,115**	**344**	**1,558**	**0**	**1,003**	**1,003**	**5,021**	**41,252**
906	79	0	2,721	2,029	286	871	0	632	632	3,818	17,655
183	0	3	1,585	0	41	0	0	0	0	41	12,475
1,089	**79**	**3**	**4,305**	**2,029**	**327**	**871**	**0**	**632**	**632**	**3,858**	**30,130**
779	80	1	2,261	2,038	269	406	0	489	489	3,202	17,655
134	0	3	1,777	0	11	0	0	0	0	11	12,217
913	**80**	**4**	**4,038**	**2,038**	**280**	**406**	**0**	**489**	**489**	**3,213**	**29,872**
877	205	0	2,672	2,009	323	201	-100	416	316	2,849	17,605
153	0	14	1,590	0	25	0	0	0	0	25	11,911
1,030	**205**	**14**	**4,261**	**2,009**	**349**	**201**	**-100**	**416**	**316**	**2,874**	**29,515**

Yapı ve Kredi Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	4,069	0	6	0	302	4,377	9,705	10,961	20,666	3,721	1,696	1,069	1,342
	FC	3,582	65	1,994	1	676	6,318	2,794	9,618	12,413	12,092	2,887	7,739	3,047
	Total	**7,651**	**65**	**2,000**	**1**	**978**	**10,694**	**12,499**	**20,579**	**33,078**	**15,813**	**4,583**	**8,808**	**4,389**
2010	**TC**	3,786	0	6	0	3	3,794	9,426	212	9,637	1,677	1,135	3,855	2,389
	FC	3,421	81	1,895	1	278	5,676	1,339	0	1,339	4,573	1,785	9,880	2,861
	Total	**7,207**	**81**	**1,901**	**1**	**281**	**9,471**	**10,764**	**212**	**10,976**	**6,250**	**2,920**	**13,735**	**5,250**
2009	**TC**	2,903	0	1	0	2	2,905	7,659	0	7,659	913	956	2,525	683
	FC	3,166	71	1,209	1	184	4,630	1,398	0	1,398	939	1,351	8,004	1,965
	Total	**6,069**	**71**	**1,209**	**1**	**185**	**7,535**	**9,058**	**0**	**9,058**	**1,852**	**2,307**	**10,529**	**2,647**
2008	**TC**	2,830	0	0	0	1	2,832	6,896	0	6,896	0	589	1,968	204
	FC	3,272	99	1,235	1	206	4,814	495	0	495	0	1,326	3,731	301
	Total	**6,102**	**99**	**1,236**	**1**	**207**	**7,646**	**7,391**	**0**	**7,391**	**0**	**1,915**	**5,699**	**505**
2007	**TC**	3,384	0	0	0	14	3,398	7,814	0	7,814	70	560	627	518
	FC	2,968	108	1,178	1	407	4,662	500	0	500	60	724	1,713	659
	Total	**6,351**	**108**	**1,179**	**1**	**421**	**8,060**	**8,314**	**0**	**8,314**	**130**	**1,284**	**2,340**	**1,177**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	2,294	12	609	14	2,928	1,255	183	136	1,574	1,354	883	135	748	52
2010	2,213	13	556	51	2,833	1,108	142	26	1,276	1,557	901	124	777	76
2009	2,417	12	611	94	3,134	1,305	178	27	1,511	1,623	790	119	670	67
2008	2,441	31	692	129	3,293	1,894	222	45	2,160	1,132	728	136	592	97
2007	2,386	50	957	159	3,552	1,937	229	142	2,307	1,244	721	150	571	23

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	289	4,397	8,118	19,444	21,508	459	41,411	74,572
0	0	314	13,987	26,079	1,748	9,278	265	11,291	56,100
0	**0**	**603**	**18,384**	**34,197**	**21,192**	**30,786**	**724**	**52,702**	**130,671**
0	0	268	7,647	9,324	28,608	19,612	423	48,643	71,399
0	0	172	14,697	19,270	1,794	7,785	289	9,868	36,153
0	**0**	**440**	**22,344**	**28,594**	**30,402**	**27,397**	**712**	**58,511**	**107,552**
0	0	0	4,164	5,077	20,144	12,416	394	32,954	48,596
0	0	245	11,564	12,503	1,592	6,275	283	8,151	26,682
0	**0**	**245**	**15,728**	**17,580**	**21,736**	**18,692**	**677**	**41,104**	**75,278**
0	0	0	2,761	2,761	23,813	10,526	469	34,808	47,297
0	0	2	5,361	5,361	689	5,797	317	6,803	17,472
0	**0**	**2**	**8,121**	**8,121**	**24,502**	**16,323**	**786**	**41,611**	**64,769**
0	0	0	1,704	1,774	31,308	9,957	588	41,853	54,840
0	0	1	3,098	3,158	586	4,346	473	5,404	13,724
0	**0**	**1**	**4,802**	**4,932**	**31,894**	**14,302**	**1,061**	**47,257**	**68,564**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-104	332	2,382	318	1,101	964	0	0	0	964	-204	760	0	760
-32	587	2,964	527	1,211	1,226	0	0	0	1,226	-224	1,003	0	1,003
159	91	2,610	730	1,080	800	0	0	0	800	-168	632	0	632
-2	172	1,990	259	1,106	626	0	0	0	626	-137	489	0	489
43	471	2,351	250	1,602	500	0	0	0	500	-84	416	0	416

Yapı ve Kredi Bankası A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	91	0	115	0	37	0	152	243	0	14	14
	FC	0	46	0	0	0	0	0	0	46	0	3	3
	Total	**0**	**137**	**0**	**115**	**0**	**37**	**0**	**152**	**290**	**0**	**17**	**17**
2010	**TC**	0	183	0	101	0	0	0	101	284	0	21	20
	FC	0	44	0	0	0	0	0	0	44	0	4	4
	Total	**0**	**227**	**0**	**101**	**0**	**0**	**0**	**101**	**328**	**0**	**25**	**24**
2009	**TC**	0	100	3	172	0	0	0	172	275	0	24	19
	FC	0	47	0	0	0	0	0	0	47	0	4	4
	Total	**0**	**147**	**3**	**172**	**0**	**0**	**0**	**172**	**322**	**0**	**29**	**23**
2008	**TC**	0	231	2	53	0	0	0	53	286	2	32	27
	FC	0	47	0	0	0	0	0	0	47	1	3	3
	Total	**0**	**278**	**2**	**53**	**0**	**0**	**0**	**53**	**333**	**2**	**35**	**30**
2007	**TC**	0	320	1	6	0	0	0	6	327	1	42	35
	FC	0	44	0	0	0	0	0	0	44	2	3	3
	Total	**0**	**364**	**1**	**6**	**0**	**0**	**0**	**6**	**371**	**3**	**45**	**38**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	3	0	1	0	0	1	0	0	0	0	4	1
	FC	5	0	0	0	0	0	0	0	0	0	22	0
	Total	**9**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**26**	**1**
2010	**TC**	5	0	1	0	0	1	0	0	0	0	4	2
	FC	7	0	0	0	0	0	0	0	0	0	20	0
	Total	**12**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**24**	**2**
2009	**TC**	5	0	2	0	0	2	0	0	0	0	5	2
	FC	8	0	0	0	0	0	0	0	0	0	20	0
	Total	**13**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**25**	**2**
2008	**TC**	6	0	1	0	0	1	0	0	0	0	4	2
	FC	10	0	0	0	0	0	0	0	0	0	19	0
	Total	**17**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**23**	**2**
2007	**TC**	9	0	2	0	0	2	0	0	0	12	8	2
	FC	12	0	0	0	0	0	0	0	0	0	19	0
	Total	**21**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**12**	**27**	**2**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials							Total	Unclassified Assets	Total Assets
1	0	0	0	0	0	0	21	0	0	21	22	288
0	0	0	0	0	0	0	0	0	0	0	3	49
1	**0**	**0**	**0**	**0**	**0**	**0**	**21**	**0**	**0**	**21**	**25**	**337**
1	0	0	0	0	0	0	26	0	0	26	27	338
0	0	0	0	0	0	0	0	0	0	0	3	47
1	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**29**	**385**
5	0	0	0	0	0	0	26	0	0	26	21	327
0	0	0	0	0	0	0	0	0	0	0	3	50
5	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**23**	**377**
7	0	0	0	0	0	0	28	0	0	28	18	339
1	0	0	0	0	0	0	0	0	0	0	5	52
7	**0**	**0**	**0**	**0**	**0**	**0**	**28**	**0**	**0**	**28**	**23**	**391**
8	0	0	0	0	0	0	36	0	0	36	71	442
2	0	0	0	0	0	0	0	0	0	0	5	52
10	**0**	**0**	**0**	**0**	**0**	**0**	**36**	**0**	**0**	**36**	**76**	**494**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
26	1	0	32	188	0	7,236	-7,187	15	-7,172	253	289
20	0	0	43	0	0	0	0	0	0	0	48
46	**1**	**0**	**75**	**188**	**0**	**7,236**	**-7,187**	**15**	**-7,172**	**253**	**337**
41	2	0	49	224	0	8,604	-8,547	1	-8,546	282	337
20	0	0	40	0	0	0	0	0	0	0	48
61	**2**	**0**	**89**	**224**	**0**	**8,604**	**-8,547**	**1**	**-8,546**	**282**	**385**
16	1	0	24	215	0	8,278	-8,223	25	-8,198	295	327
23	0	0	42	0	0	0	0	0	0	0	50
38	**1**	**0**	**66**	**215**	**0**	**8,278**	**-8,223**	**25**	**-8,198**	**295**	**377**
12	4	0	23	216	0	8,353	-8,297	38	-8,260	309	339
23	0	0	42	0	0	0	0	0	0	0	52
35	**4**	**0**	**64**	**216**	**0**	**8,353**	**-8,297**	**38**	**-8,260**	**309**	**391**
15	3	0	39	258	0	10,507	-10,436	61	-10,375	390	439
23	0	0	42	0	0	0	0	0	0	0	55
38	**3**	**0**	**81**	**258**	**0**	**10,507**	**-10,436**	**61**	**-10,375**	**390**	**494**

Banks Under the Deposit Insurance Fund

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	22	0	0	0	0	22	1,078	0	1,078	0	0	0	0
	FC	33	0	0	0	0	33	0	0	0	0	0	0	0
	Total	**56**	**0**	**0**	**0**	**0**	**56**	**1,078**	**0**	**1,078**	**0**	**0**	**0**	**0**
2010	**TC**	32	0	0	0	0	32	1,194	0	1,194	0	0	0	0
	FC	46	0	0	0	0	46	0	0	0	0	0	0	0
	Total	**78**	**0**	**0**	**0**	**0**	**78**	**1,194**	**0**	**1,194**	**0**	**0**	**0**	**0**
2009	**TC**	35	0	0	0	0	35	1,449	0	1,449	0	0	0	0
	FC	50	0	0	0	0	50	0	0	0	0	0	0	0
	Total	**85**	**0**	**0**	**0**	**0**	**85**	**1,449**	**0**	**1,449**	**0**	**0**	**0**	**0**
2008	**TC**	39	0	0	0	0	39	0	0	0	0	0	0	0
	FC	53	0	0	0	0	53	0	0	0	0	0	0	0
	Total	**91**	**0**	**0**	**0**	**0**	**91**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	53	0	0	0	0	53	0	0	0	0	0	0	0
	FC	62	0	0	0	0	62	0	0	0	0	0	0	0
	Total	**115**	**0**	**0**	**0**	**0**	**115**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	1	13	1	0	14	0	0	0	0	14	1	0	1	0
2010	5	13	0	1	19	0	0	0	0	19	2	0	2	0
2009	1	16	0	1	18	0	0	0	0	18	1	0	1	0
2008	6	48	1	1	56	0	0	0	0	56	2	0	1	0
2007	5	55	18	1	79	0	0	1	1	78	3	0	3	10

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	5	348	0	353	1,453
0	0	0	0	0	1	66	0	67	101
0	**0**	**0**	**0**	**0**	**7**	**413**	**0**	**420**	**1,554**
0	0	0	0	0	6	426	0	432	1,659
0	0	0	0	0	1	65	0	66	113
0	**0**	**0**	**0**	**0**	**8**	**491**	**0**	**499**	**1,772**
0	0	0	0	0	6	412	0	418	1,901
0	0	0	0	0	1	64	0	65	115
0	**0**	**0**	**0**	**0**	**7**	**476**	**0**	**483**	**2,016**
0	0	0	0	0	5	438	0	443	482
0	0	0	0	0	1	68	0	70	122
0	**0**	**0**	**0**	**0**	**6**	**506**	**0**	**513**	**604**
0	0	0	0	0	25	545	0	570	624
0	0	0	0	0	1	83	0	84	146
0	**0**	**0**	**0**	**0**	**26**	**629**	**0**	**655**	**770**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
8	14	37	6	14	18	0	0	0	18	-3	15	0	15
15	21	56	40	15	1	0	0	0	1	0	1	0	1
31	7	57	9	15	33	0	0	0	33	-8	25	0	25
9	5	71	7	16	48	0	0	0	48	-11	38	0	38
-2	18	106	8	23	75	0	0	0	75	-14	61	0	61

Banks Under the Deposit Insurance Fund

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	91	0	115	0	37	0	152	243	0	14	14
	FC	0	46	0	0	0	0	0	0	46	0	3	3
	Total	**0**	**137**	**0**	**115**	**0**	**37**	**0**	**152**	**290**	**0**	**17**	**17**
2010	**TC**	0	183	0	101	0	0	0	101	284	0	21	20
	FC	0	44	0	0	0	0	0	0	44	0	4	4
	Total	**0**	**227**	**0**	**101**	**0**	**0**	**0**	**101**	**328**	**0**	**25**	**24**
2009	**TC**	0	100	3	172	0	0	0	172	275	0	24	19
	FC	0	47	0	0	0	0	0	0	47	0	4	4
	Total	**0**	**147**	**3**	**172**	**0**	**0**	**0**	**172**	**322**	**0**	**29**	**23**
2008	**TC**	0	231	2	53	0	0	0	53	286	2	32	27
	FC	0	47	0	0	0	0	0	0	47	1	3	3
	Total	**0**	**278**	**2**	**53**	**0**	**0**	**0**	**53**	**333**	**2**	**35**	**30**
2007	**TC**	0	320	1	6	0	0	0	6	327	1	42	35
	FC	0	44	0	0	0	0	0	0	44	2	3	3
	Total	**0**	**364**	**1**	**6**	**0**	**0**	**0**	**6**	**371**	**3**	**45**	**38**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	3	0	1	0	0	1	0	0	0	0	4	1
	FC	5	0	0	0	0	0	0	0	0	0	22	0
	Total	**9**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**26**	**1**
2010	**TC**	5	0	1	0	0	1	0	0	0	0	4	2
	FC	7	0	0	0	0	0	0	0	0	0	20	0
	Total	**12**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**24**	**2**
2009	**TC**	5	0	2	0	0	2	0	0	0	0	5	2
	FC	8	0	0	0	0	0	0	0	0	0	20	0
	Total	**13**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**25**	**2**
2008	**TC**	6	0	1	0	0	1	0	0	0	0	4	2
	FC	10	0	0	0	0	0	0	0	0	0	19	0
	Total	**17**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**23**	**2**
2007	**TC**	9	0	2	0	0	2	0	0	0	12	8	2
	FC	12	0	0	0	0	0	0	0	0	0	19	0
	Total	**21**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**12**	**27**	**2**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
1	0	0	0	0	0	0	21	0	0	21	22	288
0	0	0	0	0	0	0	0	0	0	0	3	49
1	**0**	**0**	**0**	**0**	**0**	**0**	**21**	**0**	**0**	**21**	**25**	**337**
1	0	0	0	0	0	0	26	0	0	26	27	338
0	0	0	0	0	0	0	0	0	0	0	3	47
1	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**29**	**385**
5	0	0	0	0	0	0	26	0	0	26	21	327
0	0	0	0	0	0	0	0	0	0	0	3	50
5	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**23**	**377**
7	0	0	0	0	0	0	28	0	0	28	18	339
1	0	0	0	0	0	0	0	0	0	0	5	52
7	**0**	**0**	**0**	**0**	**0**	**0**	**28**	**0**	**0**	**28**	**23**	**391**
8	0	0	0	0	0	0	36	0	0	36	71	442
2	0	0	0	0	0	0	0	0	0	0	5	52
10	**0**	**0**	**0**	**0**	**0**	**0**	**36**	**0**	**0**	**36**	**76**	**494**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
26	1	0	32	188	0	7,236	-7,187	15	-7,172	253	289
20	0	0	43	0	0	0	0	0	0	0	48
46	**1**	**0**	**75**	**188**	**0**	**7,236**	**-7,187**	**15**	**-7,172**	**253**	**337**
41	2	0	49	224	0	8,604	-8,547	1	-8,546	282	337
20	0	0	40	0	0	0	0	0	0	0	48
61	**2**	**0**	**89**	**224**	**0**	**8,604**	**-8,547**	**1**	**-8,546**	**282**	**385**
16	1	0	24	215	0	8,278	-8,223	25	-8,198	295	327
23	0	0	42	0	0	0	0	0	0	0	50
38	**1**	**0**	**66**	**215**	**0**	**8,278**	**-8,223**	**25**	**-8,198**	**295**	**377**
12	4	0	23	216	0	8,353	-8,297	38	-8,260	309	339
23	0	0	42	0	0	0	0	0	0	0	52
35	**4**	**0**	**64**	**216**	**0**	**8,353**	**-8,297**	**38**	**-8,260**	**309**	**391**
15	3	0	39	258	0	10,507	-10,436	61	-10,375	390	439
23	0	0	42	0	0	0	0	0	0	0	55
38	**3**	**0**	**81**	**258**	**0**	**10,507**	**-10,436**	**61**	**-10,375**	**390**	**494**

Birleşik Fon Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	22	0	0	0	0	22	1,078	0	1,078	0	0	0	0
	FC	33	0	0	0	0	33	0	0	0	0	0	0	0
	Total	**56**	**0**	**0**	**0**	**0**	**56**	**1,078**	**0**	**1,078**	**0**	**0**	**0**	**0**
2010	**TC**	32	0	0	0	0	32	1,194	0	1,194	0	0	0	0
	FC	46	0	0	0	0	46	0	0	0	0	0	0	0
	Total	**78**	**0**	**0**	**0**	**0**	**78**	**1,194**	**0**	**1,194**	**0**	**0**	**0**	**0**
2009	**TC**	35	0	0	0	0	35	1,449	0	1,449	0	0	0	0
	FC	50	0	0	0	0	50	0	0	0	0	0	0	0
	Total	**85**	**0**	**0**	**0**	**0**	**85**	**1,449**	**0**	**1,449**	**0**	**0**	**0**	**0**
2008	**TC**	39	0	0	0	0	39	0	0	0	0	0	0	0
	FC	53	0	0	0	0	53	0	0	0	0	0	0	0
	Total	**91**	**0**	**0**	**0**	**0**	**91**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	53	0	0	0	0	53	0	0	0	0	0	0	0
	FC	62	0	0	0	0	62	0	0	0	0	0	0	0
	Total	**115**	**0**	**0**	**0**	**0**	**115**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	1	13	1	0	14	0	0	0	0	14	1	0	1	0
2010	5	13	0	1	19	0	0	0	0	19	2	0	2	0
2009	1	16	0	1	18	0	0	0	0	18	1	0	1	0
2008	6	48	1	1	56	0	0	0	0	56	2	0	1	0
2007	5	55	18	1	79	0	0	1	1	78	3	0	3	10

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	5	348	0	353	1,453
0	0	0	0	0	1	66	0	67	101
0	**0**	**0**	**0**	**0**	**7**	**413**	**0**	**420**	**1,554**
0	0	0	0	0	6	426	0	432	1,659
0	0	0	0	0	1	65	0	66	113
0	**0**	**0**	**0**	**0**	**8**	**491**	**0**	**499**	**1,772**
0	0	0	0	0	6	412	0	418	1,901
0	0	0	0	0	1	64	0	65	115
0	**0**	**0**	**0**	**0**	**7**	**476**	**0**	**483**	**2,016**
0	0	0	0	0	5	438	0	443	482
0	0	0	0	0	1	68	0	70	122
0	**0**	**0**	**0**	**0**	**6**	**506**	**0**	**513**	**604**
0	0	0	0	0	25	545	0	570	624
0	0	0	0	0	1	83	0	84	146
0	**0**	**0**	**0**	**0**	**26**	**629**	**0**	**655**	**770**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
8	14	37	6	14	18	0	0	0	18	-3	15	0	15
15	21	56	40	15	1	0	0	0	1	0	1	0	1
31	7	57	9	15	33	0	0	0	33	-8	25	0	25
9	5	71	7	16	48	0	0	0	48	-11	38	0	38
-2	18	106	8	23	75	0	0	0	75	-14	61	0	61

Birleşik Fon Bankası A.Ş.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	1,715	465	4,062	2,829	6,740	439	594	10,601	16,843	30,676	1,670	1,250
	FC	3,621	2,222	352	393	639	85	29	1,146	7,342	7,056	10	7
	Total	**5,336**	**2,688**	**4,414**	**3,221**	**7,379**	**524**	**623**	**11,747**	**24,185**	**37,732**	**1,680**	**1,257**
2010	**TC**	1,417	1,378	4,080	2,380	8,282	925	105	11,692	18,568	32,037	2,354	1,831
	FC	2,536	720	0	668	905	181	5	1,759	5,016	7,061	51	51
	Total	**3,953**	**2,098**	**4,080**	**3,048**	**9,187**	**1,105**	**111**	**13,451**	**23,583**	**39,097**	**2,405**	**1,882**
2009	**TC**	1,537	411	1,359	2,160	6,517	908	79	9,664	12,970	24,380	2,276	1,736
	FC	1,601	1,702	433	315	698	173	8	1,194	4,929	5,033	77	37
	Total	**3,137**	**2,112**	**1,792**	**2,474**	**7,215**	**1,081**	**88**	**10,858**	**17,899**	**29,413**	**2,353**	**1,773**
2008	**TC**	1,841	149	1,476	1,339	4,096	2,094	310	7,840	11,306	23,996	1,238	934
	FC	2,025	1,895	18	469	687	171	13	1,341	5,280	6,045	2	1
	Total	**3,867**	**2,045**	**1,495**	**1,808**	**4,783**	**2,266**	**323**	**9,180**	**16,586**	**30,041**	**1,240**	**936**
2007	**TC**	1,216	302	665	1,823	5,580	679	0	8,082	10,265	24,652	872	703
	FC	2,045	2,017	0	434	667	157	3	1,261	5,323	6,111	10	7
	Total	**3,260**	**2,318**	**665**	**2,257**	**6,246**	**837**	**3**	**9,344**	**15,587**	**30,763**	**882**	**710**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	24,869	1,598	2,468	278	0	4,343	439	89	0	0	1,003	773
	FC	13,254	8,063	306	405	0	8,774	361	53	0	1,309	341	432
	Total	**38,123**	**9,661**	**2,774**	**683**	**0**	**13,117**	**800**	**142**	**0**	**1,309**	**1,344**	**1,205**
2010	**TC**	25,632	2,858	972	0	0	3,831	365	325	0	90	1,108	720
	FC	12,492	9,218	172	0	0	9,390	202	18	0	866	708	205
	Total	**38,124**	**12,076**	**1,145**	**0**	**0**	**13,221**	**567**	**343**	**0**	**956**	**1,816**	**925**
2009	**TC**	18,642	1,886	523	0	0	2,409	222	230	0	86	782	544
	FC	11,866	5,604	1	0	0	5,605	124	25	0	1,042	264	58
	Total	**30,508**	**7,490**	**524**	**0**	**0**	**8,014**	**346**	**255**	**0**	**1,128**	**1,046**	**602**
2008	**TC**	16,482	1,947	753	0	0	2,700	330	420	0	42	700	617
	FC	11,754	7,146	238	0	0	7,384	269	30	0	1,007	342	56
	Total	**28,236**	**9,094**	**991**	**0**	**0**	**10,085**	**599**	**450**	**0**	**1,050**	**1,042**	**673**
2007	**TC**	16,134	2,951	915	0	0	3,865	907	22	0	0	748	908
	FC	14,034	4,593	45	0	0	4,638	195	10	0	395	105	76
	Total	**30,168**	**7,543**	**959**	**0**	**0**	**8,503**	**1,102**	**32**	**0**	**395**	**853**	**983**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
31,096	0	0	6	378	9	2	516	161	12	1,084	848	49,871
7,059	0	0	0	183	0	0	0	0	0	183	276	14,860
38,155	**0**	**0**	**6**	**561**	**9**	**2**	**516**	**161**	**12**	**1,267**	**1,124**	**64,730**
32,560	0	0	5	447	10	3	643	168	25	1,301	947	53,376
7,061	0	0	0	79	0	0	0	0	0	79	437	12,593
39,621	**0**	**0**	**5**	**526**	**10**	**3**	**643**	**168**	**25**	**1,381**	**1,384**	**65,969**
24,920	0	0	5	368	10	1	628	169	11	1,191	802	39,884
5,073	0	0	0	120	0	0	0	0	0	120	159	10,281
29,993	**0**	**0**	**5**	**488**	**10**	**1**	**628**	**169**	**11**	**1,311**	**961**	**50,165**
24,299	0	0	3	321	6	0	577	219	12	1,137	624	37,366
6,046	0	0	0	207	0	0	0	0	0	207	228	11,761
30,345	**0**	**0**	**3**	**528**	**6**	**0**	**577**	**219**	**12**	**1,344**	**852**	**49,127**
24,821	0	0	2	409	5	0	622	268	19	1,326	814	37,226
6,113	0	0	0	227	0	0	0	0	0	227	545	12,209
30,935	**0**	**0**	**2**	**637**	**5**	**0**	**622**	**268**	**19**	**1,553**	**1,359**	**49,435**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
773	169	8	3,255	3,294	376	3,010	133	948	1,081	7,761	40,229
40	0	2	2,538	0	-64	0	0	0	0	-64	24,502
812	**169**	**10**	**5,793**	**3,294**	**311**	**3,010**	**133**	**948**	**1,081**	**7,697**	**64,730**
830	166	11	3,616	3,972	743	3,171	116	950	1,066	8,952	42,031
35	0	2	2,036	0	20	0	0	0	0	20	23,938
865	**166**	**13**	**5,652**	**3,972**	**763**	**3,171**	**116**	**950**	**1,066**	**8,972**	**65,969**
673	144	14	2,697	3,409	634	2,282	49	965	1,014	7,339	31,086
45	0	9	1,568	0	40	0	0	0	0	40	19,078
719	**144**	**23**	**4,264**	**3,409**	**674**	**2,282**	**49**	**965**	**1,014**	**7,378**	**50,165**
621	129	9	2,868	3,078	527	1,911	30	649	679	6,195	28,246
27	0	27	1,759	0	-17	0	0	0	0	-17	20,881
648	**129**	**36**	**4,627**	**3,078**	**510**	**1,911**	**30**	**649**	**679**	**6,179**	**49,127**
599	201	8	3,393	3,179	775	1,565	8	994	1,002	6,522	29,914
23	0	35	838	0	11	0	0	0	0	11	19,520
622	**201**	**43**	**4,231**	**3,179**	**786**	**1,565**	**8**	**994**	**1,002**	**6,533**	**49,435**

Foreign Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	4,583	15	0	0	3	4,601	21,039	41,504	62,544	4,542	2,759	12,381	4,444
	FC	4,454	1,174	1,824	3	1,313	8,768	5,665	476	6,141	5,726	8,276	29,064	7,959
	Total	**9,037**	**1,188**	**1,825**	**3**	**1,316**	**13,369**	**26,704**	**41,981**	**68,685**	**10,268**	**11,035**	**41,445**	**12,404**
2010	**TC**	4,904	1	2	0	28	4,936	18,044	21,241	39,285	4,470	1,484	12,203	5,840
	FC	4,502	1,086	2,414	25	913	8,940	5,326	26,389	31,715	2,876	7,740	23,497	8,709
	Total	**9,406**	**1,088**	**2,416**	**25**	**940**	**13,875**	**23,370**	**47,630**	**71,000**	**7,346**	**9,224**	**35,701**	**14,549**
2009	**TC**	3,554	0	0	0	10	3,564	14,515	355	14,870	2,315	1,786	11,120	3,264
	FC	3,877	760	1,792	0	701	7,130	5,585	455	6,040	1,321	3,974	17,897	4,516
	Total	**7,430**	**760**	**1,792**	**0**	**711**	**10,694**	**20,100**	**810**	**20,910**	**3,636**	**5,759**	**29,017**	**7,780**
2008	**TC**	3,170	0	0	0	9	3,179	11,393	9,043	20,436	4,417	1,219	7,401	1,766
	FC	4,102	898	2,104	0	759	7,864	1,865	646	2,511	2,802	3,487	15,584	2,805
	Total	**7,272**	**899**	**2,104**	**0**	**768**	**11,043**	**13,258**	**9,689**	**22,947**	**7,220**	**4,706**	**22,984**	**4,571**
2007	**TC**	3,760	2	0	0	96	3,858	12,595	9,831	22,427	98	1,810	10,205	3,444
	FC	3,703	820	2,870	0	1,012	8,404	210	193	403	568	6,478	12,413	5,795
	Total	**7,463**	**821**	**2,870**	**0**	**1,108**	**12,261**	**12,806**	**10,024**	**22,830**	**666**	**8,288**	**22,618**	**9,239**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	4,378	116	807	246	5,547	2,135	323	191	2,649	2,898	1,032	166	866	29
2010	4,753	86	990	174	6,002	1,840	367	170	2,377	3,625	1,005	168	837	38
2009	5,009	93	1,013	230	6,346	2,020	484	182	2,686	3,660	975	157	818	35
2008	5,019	201	1,147	253	6,619	2,681	592	354	3,627	2,993	919	166	753	50
2007	4,635	289	1,154	265	6,343	2,585	642	336	3,564	2,780	929	188	742	24

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
79	0	62	19,725	24,267	41,565	91,304	27,725	160,594	252,006
200	764	4	46,268	51,994	2,182	27,522	5,457	35,161	102,064
279	**764**	**67**	**65,993**	**76,261**	**43,747**	**118,826**	**33,181**	**195,755**	**354,070**
3	0	64	19,595	24,065	58,273	87,825	25,906	172,004	240,289
225	3,022	34	43,226	46,102	2,252	24,673	4,784	31,709	118,466
228	**3,022**	**98**	**62,822**	**70,168**	**60,525**	**112,498**	**30,690**	**203,713**	**358,755**
0	0	56	16,226	18,540	29,362	52,624	19,159	101,145	138,120
173	34	28	26,621	27,943	2,261	17,544	4,485	24,290	65,402
173	**34**	**84**	**42,847**	**46,483**	**31,623**	**70,168**	**23,644**	**125,434**	**203,521**
1	0	8	10,395	14,812	26,875	29,499	13,902	70,277	108,704
113	28	33	22,050	24,852	1,898	15,507	4,216	21,621	56,848
114	**28**	**42**	**32,445**	**39,664**	**28,773**	**45,006**	**18,118**	**91,898**	**165,552**
14	0	420	15,893	15,991	33,476	22,539	10,410	66,426	108,701
112	540	111	25,451	26,019	2,164	8,599	3,201	13,964	48,790
126	**540**	**532**	**41,343**	**42,010**	**35,640**	**31,138**	**13,612**	**80,390**	**157,491**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-352	415	3,855	485	2,329	1,040	0	0	0	1,040	-245	796	152	948
-382	417	4,535	617	2,728	1,191	0	0	0	1,191	-250	941	9	950
-222	303	4,593	1,145	2,328	1,121	0	0	0	1,121	-243	877	87	965
-305	270	3,761	703	2,224	834	0	0	0	834	-181	653	-3	649
4	382	3,932	395	2,314	1,223	0	0	0	1,223	-230	993	1	994

Foreign Banks

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	10	18	79	53	0	26	0	79	186	158	2	2
	FC	88	500	0	11	0	56	0	68	657	201	0	0
	Total	**98**	**519**	**79**	**64**	**1**	**82**	**0**	**147**	**842**	**359**	**2**	**2**
2010	**TC**	0	1	0	67	0	53	0	120	121	105	3	3
	FC	35	53	0	14	0	56	0	71	159	136	0	0
	Total	**35**	**54**	**0**	**82**	**1**	**109**	**0**	**191**	**280**	**241**	**3**	**3**
2009	**TC**	1	0	0	69	0	54	0	122	123	95	3	3
	FC	21	23	0	29	0	63	0	92	136	69	0	0
	Total	**22**	**23**	**0**	**97**	**0**	**116**	**0**	**214**	**259**	**163**	**3**	**3**
2008	**TC**	0	9	0	52	0	17	0	69	79	66	3	3
	FC	19	5	0	29	0	55	0	84	109	87	0	0
	Total	**20**	**15**	**0**	**81**	**0**	**72**	**0**	**154**	**188**	**153**	**3**	**3**
2007	**TC**	0	0	0	6	0	10	0	16	16	44	4	4
	FC	16	2	0	45	0	24	0	70	88	31	0	0
	Total	**16**	**2**	**0**	**51**	**0**	**35**	**0**	**86**	**104**	**75**	**4**	**4**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	100	1	84	0	0	84	0	0	0	0	0	3
	FC	697	189	0	0	0	189	0	0	0	0	1	2
	Total	**796**	**190**	**84**	**0**	**0**	**274**	**0**	**0**	**0**	**0**	**1**	**5**
2010	**TC**	40	0	23	0	0	23	0	0	0	0	0	3
	FC	115	212	0	0	0	212	0	0	0	0	1	4
	Total	**155**	**212**	**23**	**0**	**0**	**235**	**0**	**0**	**0**	**0**	**1**	**8**
2009	**TC**	6	0	49	0	0	49	0	0	0	0	0	0
	FC	78	178	0	0	0	178	0	0	0	0	1	2
	Total	**84**	**178**	**49**	**0**	**0**	**227**	**0**	**0**	**0**	**0**	**1**	**2**
2008	**TC**	2	1	25	0	0	25	0	0	0	0	0	1
	FC	44	165	0	0	0	165	9	0	0	0	1	2
	Total	**46**	**166**	**25**	**0**	**0**	**191**	**9**	**0**	**0**	**0**	**2**	**3**
2007	**TC**	7	1	2	0	0	3	0	0	0	0	0	0
	FC	43	89	0	0	0	89	0	0	0	8	2	1
	Total	**50**	**90**	**2**	**0**	**0**	**92**	**0**	**0**	**0**	**8**	**2**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials							Total	Unclassified Assets	Total Assets
158	0	0	0	16	0	0	9	1	0	26	4	374
201	0	0	0	0	0	0	0	0	0	0	1	859
359	**0**	**0**	**0**	**16**	**0**	**0**	**9**	**1**	**0**	**26**	**5**	**1,233**
105	0	0	0	17	0	0	11	1	0	29	4	260
136	0	0	0	0	0	0	0	0	0	0	1	295
241	**0**	**0**	**0**	**17**	**0**	**0**	**11**	**1**	**0**	**29**	**5**	**555**
95	0	0	0	15	0	0	10	1	0	27	1	246
69	0	0	0	0	0	0	0	0	0	0	0	205
163	**0**	**0**	**0**	**15**	**0**	**0**	**10**	**1**	**0**	**27**	**1**	**451**
66	0	0	0	13	0	0	9	0	0	23	11	179
87	0	0	0	0	0	0	0	0	0	0	0	196
153	**0**	**0**	**0**	**13**	**0**	**0**	**9**	**0**	**0**	**23**	**11**	**375**
44	0	0	0	16	0	0	11	0	1	28	2	90
31	0	0	0	0	0	0	0	0	0	0	0	119
75	**0**	**0**	**0**	**16**	**0**	**0**	**11**	**0**	**1**	**28**	**2**	**209**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
9	2	0	15	98	4	2	22	20	41	145	344
0	0	0	3	0	0	0	0	0	0	0	889
9	**2**	**0**	**18**	**98**	**4**	**2**	**22**	**20**	**41**	**145**	**1,233**
6	1	0	10	117	4	1	15	12	26	149	222
0	0	0	6	0	0	0	0	0	0	0	333
7	**1**	**0**	**16**	**117**	**4**	**1**	**15**	**12**	**26**	**149**	**555**
5	1	0	6	112	4	1	3	12	15	132	192
0	0	0	3	0	0	0	0	0	0	0	258
5	**1**	**0**	**9**	**112**	**4**	**1**	**3**	**12**	**15**	**132**	**451**
4	1	0	5	113	4	1	2	1	3	121	153
0	0	0	12	0	0	0	0	0	0	0	222
4	**1**	**0**	**17**	**113**	**4**	**1**	**2**	**1**	**3**	**121**	**375**
3	0	0	4	24	19	1	7	2	8	52	66
0	0	0	11	0	0	0	0	0	0	0	143
3	**0**	**0**	**14**	**24**	**19**	**1**	**7**	**2**	**8**	**52**	**209**

Arap Türk Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	29	0	0	0	0	29	2	0	2	0	0	0	0
	FC	509	5	87	0	0	601	0	0	0	0	0	0	0
	Total	**538**	**5**	**87**	**0**	**0**	**630**	**2**	**0**	**2**	**0**	**0**	**0**	**0**
2010	**TC**	3	0	0	0	0	3	3	0	3	0	0	22	0
	FC	606	7	145	0	0	758	0	0	0	0	0	22	0
	Total	**609**	**7**	**145**	**0**	**0**	**761**	**3**	**0**	**3**	**0**	**0**	**44**	**0**
2009	**TC**	1	0	0	0	0	1	3	0	3	0	0	36	0
	FC	404	8	134	0	0	545	65	0	65	0	0	36	0
	Total	**404**	**8**	**134**	**0**	**0**	**546**	**68**	**0**	**68**	**0**	**0**	**72**	**0**
2008	**TC**	1	0	0	0	0	1	2	0	2	0	10	0	130
	FC	251	0	81	0	6	338	15	0	15	0	11	49	132
	Total	**251**	**0**	**81**	**0**	**6**	**339**	**17**	**0**	**17**	**0**	**21**	**49**	**262**
2007	**TC**	1	0	0	0	0	1	3	0	3	0	0	0	0
	FC	105	0	64	0	0	169	0	0	0	0	0	0	0
	Total	**106**	**0**	**64**	**0**	**0**	**170**	**3**	**0**	**3**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	15	6	11	1	34	7	1	1	9	26	19	0	18	1
2010	12	0	11	0	23	1	1	1	3	21	14	0	13	2
2009	12	0	17	0	29	1	2	3	6	24	11	0	11	0
2008	11	1	14	0	27	1	4	2	8	20	4	0	4	3
2007	6	0	9	0	16	2	5	2	8	8	4	0	4	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	104	9	0	112	143
0	0	0	0	0	34	113	0	147	749
0	**0**	**0**	**0**	**0**	**138**	**122**	**0**	**260**	**892**
0	0	0	22	22	73	8	0	81	109
0	0	0	22	22	25	152	0	177	957
0	**0**	**0**	**44**	**44**	**98**	**159**	**0**	**258**	**1,066**
0	0	5	41	41	57	6	0	64	108
0	0	5	41	41	14	132	0	145	796
0	**0**	**10**	**82**	**82**	**71**	**138**	**0**	**209**	**904**
0	0	0	140	140	5	1	0	6	149
0	0	0	192	192	0	100	0	100	646
0	**0**	**0**	**332**	**332**	**5**	**101**	**0**	**106**	**795**
0	0	0	0	0	5	1	0	7	10
0	0	0	0	0	0	96	0	96	265
0	**0**	**0**	**0**	**0**	**6**	**97**	**0**	**103**	**275**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
1	1	46	4	18	25	0	0	0	25	-5	20	0	20
-1	1	35	2	19	14	0	0	0	14	-3	12	0	12
-5	0	30	2	13	15	0	0	0	15	-3	12	0	12
-21	9	15	3	12	-1	0	0	0	-1	2	1	0	1
1	1	14	0	12	2	0	0	0	2	0	2	0	2

Arap Türk Bankası A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	5	56	26	0	35	0	0	35	122	27	3	1
	FC	72	1,000	0	0	10	0	0	10	1,083	210	0	0
	Total	**78**	**1,056**	**26**	**0**	**45**	**0**	**0**	**45**	**1,205**	**237**	**3**	**1**
2010	**TC**	5	0	0	74	65	0	0	140	145	4	0	0
	FC	74	0	0	115	10	0	0	125	199	541	0	0
	Total	**79**	**0**	**0**	**189**	**75**	**0**	**0**	**265**	**343**	**545**	**0**	**0**
2009	**TC**	0	12	0	0	14	0	0	14	26	0	0	0
	FC	14	34	0	0	0	0	0	0	48	106	0	0
	Total	**14**	**45**	**0**	**0**	**14**	**0**	**0**	**14**	**74**	**106**	**0**	**0**
2008	**TC**	0	7	0	0	11	0	0	11	19	0	0	0
	FC	10	34	0	0	0	0	0	0	44	85	0	0
	Total	**10**	**42**	**0**	**0**	**11**	**0**	**0**	**11**	**63**	**85**	**0**	**0**
2007	**TC**	0	4	0	0	11	0	0	11	15	0	0	0
	FC	11	34	0	0	0	0	0	0	44	61	0	0
	Total	**11**	**38**	**0**	**0**	**11**	**0**	**0**	**11**	**60**	**62**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	94	0	0	0	0	0	0	0	0	0	0	2
	FC	1,171	92	0	0	0	92	0	0	0	0	17	1
	Total	**1,265**	**92**	**0**	**0**	**0**	**92**	**0**	**0**	**0**	**0**	**17**	**4**
2010	**TC**	92	0	0	0	0	0	0	0	0	0	17	0
	FC	133	20	0	0	0	20	0	0	0	0	571	8
	Total	**225**	**20**	**0**	**0**	**0**	**20**	**0**	**0**	**0**	**0**	**588**	**8**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	58	10	0	0	0	10	0	0	0	0	77	2
	Total	**58**	**10**	**0**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**77**	**2**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	33	12	0	0	0	12	0	0	0	0	72	7
	Total	**34**	**12**	**0**	**0**	**0**	**12**	**0**	**0**	**0**	**0**	**72**	**8**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	25	21	0	0	0	21	0	0	0	0	48	6
	Total	**25**	**21**	**0**	**0**	**0**	**21**	**0**	**0**	**0**	**0**	**48**	**6**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
29	0	0	0	0	0	0	4	0	0	4	0	156
210	0	0	0	0	0	0	0	0	0	0	0	1,293
240	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**0**	**1,448**
4	0	0	0	0	0	0	4	0	0	4	0	154
541	0	0	0	0	0	0	0	0	0	0	0	739
545	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**0**	**893**
0	0	0	0	0	0	0	4	0	0	4	0	30
106	0	0	0	0	0	0	0	0	0	0	0	154
106	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**0**	**184**
1	0	0	0	0	0	0	4	0	0	4	1	25
85	0	0	0	0	0	0	0	0	0	0	0	129
85	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**1**	**154**
0	0	0	0	0	0	0	5	0	0	5	1	22
61	0	0	0	0	0	0	0	0	0	0	0	106
62	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**0**	**0**	**5**	**1**	**128**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	4	0	7	22	0	1	18	24	42	64	166
1	0	0	20	0	0	0	0	0	0	0	1,283
2	**4**	**0**	**27**	**22**	**0**	**1**	**18**	**24**	**42**	**64**	**1,448**
1	2	0	20	26	0	1	9	13	22	49	161
1	0	0	579	0	0	0	0	0	0	0	732
1	**2**	**0**	**599**	**26**	**0**	**1**	**9**	**13**	**22**	**49**	**893**
0	1	0	2	25	0	1	0	9	9	34	36
0	0	0	80	0	0	0	0	0	0	0	148
1	**1**	**0**	**82**	**25**	**0**	**1**	**0**	**9**	**9**	**34**	**184**
1	2	0	3	15	0	1	4	7	11	26	29
0	0	0	79	0	0	0	0	0	0	0	125
1	**2**	**0**	**82**	**15**	**0**	**1**	**4**	**7**	**11**	**26**	**154**
1	1	0	2	18	0	1	0	5	5	24	26
0	0	0	55	0	0	0	0	0	0	0	101
1	**1**	**0**	**57**	**18**	**0**	**1**	**0**	**5**	**5**	**24**	**128**

Bank Mellat

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	1	0	0	0	0	1	0	0	0	0	0	0	0
	FC	8	0	4	0	16	27	0	0	0	0	0	0	0
	Total	**8**	**0**	**4**	**0**	**16**	**28**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	0	0	0	0	0	1	0	0	0	0	0	0	0
	FC	38	0	13	0	0	51	0	0	0	0	0	0	0
	Total	**38**	**0**	**14**	**0**	**0**	**51**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	9	0	8	0	0	16	17	0	17	0	0	0	0
	Total	**9**	**0**	**8**	**0**	**0**	**17**	**18**	**0**	**18**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	1	1	0	0	0	0	0	0	0
	FC	2	0	12	0	0	14	0	0	0	0	0	0	0
	Total	**2**	**0**	**12**	**0**	**1**	**15**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	22	0	0	25	0	0	0	0	0	0	0
	Total	**3**	**0**	**22**	**0**	**0**	**25**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	28	36	4	0	69	42	3	0	45	24	11	0	11	0
2010	14	3	3	0	20	2	8	0	9	11	7	0	7	0
2009	9	1	2	0	12	1	4	0	5	7	5	0	5	0
2008	6	2	2	0	9	1	4	0	5	5	4	0	4	0
2007	5	2	2	0	9	0	4	0	4	5	3	0	3	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	2	0	0	2	29
0	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**30**
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	1	0	0	1	52
0	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**53**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	34
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**34**
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0	14
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**15**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	25
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**25**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
2	0	37	2	5	30	0	0	0	30	0	30	-6	24
2	0	20	0	4	16	0	0	0	16	-3	13	0	13
1	0	13	0	3	11	0	0	0	11	-2	9	0	9
2	0	11	0	2	8	0	0	0	8	0	8	-2	7
0	1	9	0	3	6	0	0	0	6	-1	5	0	5

Bank Mellat

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	28	2	1,023	125	375	0	0	500	1,554	870	132	122
	FC	155	8	0	13	0	0	0	13	177	215	0	0
	Total	**183**	**10**	**1,023**	**139**	**375**	**0**	**0**	**513**	**1,730**	**1,086**	**132**	**122**
2010	**TC**	11	601	551	307	240	0	0	547	1,710	863	158	147
	FC	87	36	0	4	0	0	0	4	127	247	0	0
	Total	**98**	**637**	**551**	**311**	**240**	**0**	**0**	**551**	**1,837**	**1,109**	**158**	**147**
2009	**TC**	84	140	303	144	431	0	0	575	1,102	744	188	173
	FC	58	52	0	7	15	0	0	22	131	216	0	0
	Total	**141**	**192**	**303**	**151**	**446**	**0**	**0**	**597**	**1,233**	**959**	**188**	**173**
2008	**TC**	59	19	657	68	353	0	0	421	1,155	899	122	97
	FC	86	1	0	64	15	0	0	79	166	255	0	0
	Total	**145**	**20**	**657**	**132**	**368**	**0**	**0**	**500**	**1,321**	**1,153**	**122**	**97**
2007	**TC**	143	51	235	33	237	0	0	270	699	896	68	57
	FC	111	417	0	13	18	0	0	30	559	236	0	0
	Total	**255**	**469**	**235**	**46**	**255**	**0**	**0**	**300**	**1,258**	**1,133**	**68**	**57**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	1,417	27	154	0	0	182	14	0	0	0	82	40
	FC	794	0	0	0	0	0	16	0	0	0	1	4
	Total	**2,211**	**28**	**154**	**0**	**0**	**182**	**31**	**0**	**0**	**0**	**83**	**43**
2010	**TC**	1,325	101	0	0	0	101	7	0	0	0	43	26
	FC	786	275	0	0	0	275	3	0	0	0	0	3
	Total	**2,111**	**376**	**0**	**0**	**0**	**376**	**9**	**0**	**0**	**0**	**43**	**29**
2009	**TC**	1,184	91	0	0	0	91	12	0	0	0	23	31
	FC	503	1	0	0	0	1	6	0	0	0	0	2
	Total	**1,687**	**92**	**0**	**0**	**0**	**92**	**19**	**0**	**0**	**0**	**24**	**34**
2008	**TC**	1,184	21	0	0	0	21	41	0	0	0	14	22
	FC	798	1	0	0	0	1	64	0	0	0	0	1
	Total	**1,982**	**21**	**0**	**0**	**0**	**21**	**105**	**0**	**0**	**0**	**14**	**24**
2007	**TC**	1,062	9	0	0	0	9	42	0	0	0	14	35
	FC	844	2	0	0	0	2	10	0	0	0	0	3
	Total	**1,906**	**11**	**0**	**0**	**0**	**11**	**51**	**0**	**0**	**0**	**14**	**38**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
881	0	0	0	0	0	0	6	3	0	9	35	2,479
215	0	0	0	0	0	0	0	0	0	0	87	479
1,096	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**3**	**0**	**9**	**122**	**2,957**
874	0	0	0	0	0	0	5	4	0	9	29	2,621
247	0	0	0	0	0	0	0	0	0	0	63	437
1,120	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**4**	**0**	**9**	**92**	**3,058**
758	0	0	0	0	0	0	11	4	0	15	51	1,926
216	0	0	0	0	0	0	0	0	0	0	4	351
974	**0**	**0**	**0**	**0**	**0**	**0**	**11**	**4**	**0**	**15**	**55**	**2,277**
923	0	0	0	0	0	0	17	4	0	21	33	2,132
255	0	0	0	0	0	0	0	0	0	0	3	423
1,178	**0**	**0**	**0**	**0**	**0**	**0**	**17**	**4**	**0**	**21**	**36**	**2,555**
908	0	0	0	0	0	0	10	17	0	27	25	1,658
236	0	0	0	0	0	0	0	0	0	0	4	800
1,144	**0**	**0**	**0**	**0**	**0**	**0**	**10**	**17**	**0**	**27**	**29**	**2,458**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
24	8	0	168	14	93	267	0	2	2	376	2,142
0	0	0	21	0	0	0	0	0	0	0	815
24	**8**	**0**	**188**	**14**	**93**	**267**	**0**	**2**	**2**	**376**	**2,957**
32	2	0	109	16	121	275	0	42	42	455	1,990
0	0	0	6	0	0	0	0	0	0	0	1,067
32	**2**	**0**	**115**	**16**	**121**	**275**	**0**	**42**	**42**	**455**	**3,058**
22	2	0	91	16	117	229	0	35	35	397	1,763
0	0	0	9	0	1	0	0	0	0	1	514
22	**2**	**0**	**100**	**16**	**118**	**229**	**0**	**35**	**35**	**398**	**2,277**
32	5	0	113	16	128	191	0	38	38	373	1,690
0	0	0	66	0	0	0	0	0	0	0	865
32	**5**	**0**	**179**	**16**	**128**	**191**	**0**	**38**	**38**	**373**	**2,555**
31	6	0	129	20	140	142	0	97	97	400	1,600
0	0	0	13	0	0	0	0	0	0	0	858
31	**6**	**0**	**141**	**20**	**141**	**142**	**0**	**97**	**97**	**400**	**2,458**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	142	0	0	0	0	142	1,286	18,506	19,792	0	208	817	65
	FC	169	167	15	3	18	372	1,015	0	1,015	0	424	1,554	97
	Total	**312**	**167**	**15**	**3**	**18**	**515**	**2,301**	**18,506**	**20,807**	**0**	**632**	**2,371**	**162**
2010	**TC**	183	0	0	0	0	183	969	0	969	0	138	527	82
	FC	144	119	41	25	24	353	346	0	346	0	315	765	93
	Total	**327**	**119**	**41**	**25**	**24**	**536**	**1,315**	**0**	**1,315**	**0**	**453**	**1,292**	**175**
2009	**TC**	146	0	0	0	0	146	614	0	614	0	382	1,117	138
	FC	148	69	30	0	0	247	1	0	1	0	649	1,346	141
	Total	**294**	**69**	**30**	**0**	**0**	**393**	**615**	**0**	**615**	**0**	**1,031**	**2,463**	**280**
2008	**TC**	130	0	0	0	0	130	580	0	580	0	206	1,521	211
	FC	195	39	20	0	5	259	1	0	1	0	443	2,223	259
	Total	**325**	**39**	**20**	**0**	**5**	**389**	**581**	**0**	**581**	**0**	**649**	**3,744**	**470**
2007	**TC**	167	0	0	0	0	167	599	0	599	0	429	1,054	278
	FC	381	52	56	0	5	494	7	0	7	0	636	1,304	348
	Total	**548**	**52**	**56**	**0**	**5**	**661**	**606**	**0**	**606**	**0**	**1,065**	**2,358**	**626**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	124	9	43	64	239	93	3	1	97	142	58	13	45	0
2010	153	14	64	18	249	81	4	0	86	164	2	10	-8	0
2009	214	15	32	38	299	128	3	0	131	168	3	7	-4	0
2008	249	31	35	41	355	151	7	0	158	197	2	7	-5	0
2007	252	53	63	37	404	185	13	0	198	207	3	8	-5	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	1,090	1,090	16,696	63	2	16,761	37,785
0	0	0	2,075	2,075	206	664	273	1,144	4,606
0	**0**	**0**	**3,165**	**3,165**	**16,902**	**727**	**275**	**17,905**	**42,391**
0	0	0	748	748	14,635	87	0	14,722	16,622
0	0	0	1,172	1,172	196	538	0	734	2,605
0	**0**	**0**	**1,920**	**1,920**	**14,831**	**625**	**0**	**15,456**	**19,227**
0	0	0	1,637	1,637	10,134	104	0	10,238	12,636
0	0	0	2,137	2,137	158	484	0	642	3,026
0	**0**	**0**	**3,774**	**3,774**	**10,292**	**588**	**0**	**10,880**	**15,661**
0	0	0	1,938	1,938	12,184	185	0	12,370	15,017
0	0	0	2,925	2,925	275	4,007	0	4,282	7,467
0	**0**	**0**	**4,863**	**4,863**	**12,460**	**4,192**	**0**	**16,652**	**22,485**
0	0	0	1,762	1,762	16,036	97	0	16,133	18,662
0	0	0	2,287	2,287	433	221	0	654	3,442
0	**0**	**0**	**4,049**	**4,049**	**16,469**	**319**	**0**	**16,787**	**22,104**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-27	13	173	14	155	4	0	0	0	4	-2	2	0	2
11	71	237	26	157	55	0	0	0	55	-13	42	0	42
58	61	282	83	155	45	0	0	0	45	-9	35	0	35
24	60	275	64	164	48	0	0	0	48	-10	38	0	38
48	94	343	37	186	120	0	0	0	120	-23	97	0	97

Citibank A.Ş.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

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Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	772	0	491	218	1,613	322	78	2,230	3,493	7,065	301	209
	FC	917	168	19	166	27	3	13	210	1,314	2,018	0	0
	Total	**1,688**	**168**	**511**	**384**	**1,640**	**326**	**90**	**2,440**	**4,807**	**9,083**	**301**	**209**
2010	**TC**	182	38	594	161	1,423	351	91	2,026	2,840	6,785	449	325
	FC	648	106	0	126	122	42	5	295	1,049	2,073	0	0
	Total	**830**	**143**	**594**	**288**	**1,544**	**392**	**97**	**2,321**	**3,889**	**8,858**	**449**	**325**
2009	**TC**	297	0	327	67	856	305	79	1,307	1,930	4,767	411	274
	FC	338	303	0	38	157	20	7	221	862	1,710	0	0
	Total	**635**	**303**	**327**	**105**	**1,013**	**325**	**85**	**1,528**	**2,792**	**6,477**	**411**	**274**
2008	**TC**	487	0	0	41	782	288	95	1,206	1,693	4,279	191	132
	FC	452	308	0	39	103	22	10	174	934	1,643	0	0
	Total	**938**	**308**	**0**	**81**	**885**	**310**	**105**	**1,380**	**2,626**	**5,922**	**191**	**132**
2007	**TC**	69	1	0	199	1,070	0	0	1,270	1,340	4,190	145	118
	FC	334	344	0	17	107	23	0	147	826	1,882	0	0
	Total	**403**	**346**	**0**	**217**	**1,178**	**23**	**0**	**1,417**	**2,166**	**6,072**	**145**	**118**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	5,766	188	353	168	0	710	39	31	0	0	196	206
	FC	2,445	2,480	19	0	0	2,499	141	3	0	384	63	346
	Total	**8,211**	**2,668**	**373**	**168**	**0**	**3,209**	**180**	**33**	**0**	**384**	**259**	**552**
2010	**TC**	5,179	206	13	0	0	219	28	83	0	0	181	183
	FC	2,506	2,634	0	0	0	2,634	57	5	0	375	87	139
	Total	**7,685**	**2,840**	**13**	**0**	**0**	**2,853**	**85**	**88**	**0**	**375**	**268**	**322**
2009	**TC**	3,288	89	140	0	0	229	23	81	0	0	122	127
	FC	2,142	2,003	0	0	0	2,003	43	4	0	354	20	3
	Total	**5,431**	**2,092**	**140**	**0**	**0**	**2,232**	**66**	**85**	**0**	**354**	**142**	**130**
2008	**TC**	2,715	66	295	0	0	361	35	60	0	0	129	101
	FC	1,972	2,078	0	0	0	2,078	24	4	0	362	57	5
	Total	**4,687**	**2,144**	**295**	**0**	**0**	**2,439**	**59**	**64**	**0**	**362**	**185**	**106**
2007	**TC**	3,189	68	450	0	0	518	95	0	0	0	135	126
	FC	2,213	1,241	0	0	0	1,241	18	0	0	212	5	14
	Total	**5,403**	**1,308**	**450**	**0**	**0**	**1,758**	**114**	**0**	**0**	**212**	**140**	**140**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
7,157	0	0	3	105	2	1	140	27	0	278	168	11,096
2,018	0	0	0	183	0	0	0	0	0	183	113	3,628
9,175	**0**	**0**	**3**	**288**	**2**	**1**	**140**	**27**	**0**	**460**	**281**	**14,724**
6,909	0	0	2	133	3	1	136	17	0	293	162	10,204
2,073	0	0	0	79	0	0	0	0	0	79	55	3,255
8,982	**0**	**0**	**2**	**212**	**3**	**1**	**136**	**17**	**0**	**372**	**217**	**13,459**
4,904	0	0	2	128	3	0	108	13	0	255	148	7,237
1,710	0	0	0	58	0	0	0	0	0	58	30	2,660
6,613	**0**	**0**	**2**	**186**	**3**	**0**	**108**	**13**	**0**	**313**	**178**	**9,896**
4,338	0	0	2	129	3	0	88	8	0	229	105	6,364
1,643	0	0	0	57	0	0	0	0	0	58	13	2,648
5,981	**0**	**0**	**2**	**186**	**3**	**0**	**88**	**8**	**0**	**286**	**118**	**9,012**
4,217	0	0	2	155	3	0	90	7	9	266	69	5,893
1,882	0	0	0	48	0	0	0	0	0	48	92	2,848
6,099	**0**	**0**	**2**	**203**	**3**	**0**	**90**	**7**	**9**	**315**	**162**	**8,741**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
210	63	4	748	293	101	859	6	358	363	1,617	8,840
3	0	0	939	0	0	0	0	0	0	0	5,884
213	**63**	**4**	**1,688**	**293**	**101**	**859**	**6**	**358**	**363**	**1,617**	**14,724**
216	25	11	727	348	143	797	7	223	230	1,517	7,642
3	0	1	666	0	11	0	0	0	0	11	5,817
219	**25**	**12**	**1,393**	**348**	**154**	**797**	**7**	**223**	**230**	**1,528**	**13,459**
175	31	14	572	334	116	516	7	248	255	1,220	5,310
4	0	5	434	0	7	0	0	0	0	7	4,586
179	**31**	**19**	**1,006**	**334**	**123**	**516**	**7**	**248**	**255**	**1,228**	**9,896**
110	22	5	464	336	98	388	7	130	137	959	4,499
6	0	13	469	0	-5	0	0	0	0	-5	4,513
116	**22**	**18**	**932**	**336**	**92**	**388**	**7**	**130**	**137**	**954**	**9,012**
65	32	2	455	185	176	356	8	124	132	849	5,011
4	0	18	272	0	4	0	0	0	0	4	3,730
70	**32**	**20**	**727**	**185**	**180**	**356**	**8**	**124**	**132**	**853**	**8,741**

Denizbank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	1,618	0	0	0	0	1,618	3,713	8	3,721	264	394	1,408	1,664
	FC	1,521	112	628	0	108	2,369	1,799	0	1,799	483	1,492	8,593	2,942
	Total	**3,139**	**113**	**628**	**0**	**108**	**3,987**	**5,512**	**8**	**5,520**	**746**	**1,886**	**10,001**	**4,606**
2010	**TC**	1,432	0	2	0	0	1,433	2,677	10,281	12,958	415	177	1,709	1,235
	FC	1,202	86	783	0	134	2,204	3,274	8,957	12,231	778	1,955	4,415	1,902
	Total	**2,633**	**86**	**784**	**0**	**134**	**3,637**	**5,951**	**19,239**	**25,189**	**1,193**	**2,133**	**6,125**	**3,136**
2009	**TC**	928	0	0	0	0	928	2,441	0	2,442	413	67	1,079	683
	FC	807	56	422	0	141	1,425	2,189	0	2,189	745	937	3,226	874
	Total	**1,735**	**56**	**422**	**0**	**141**	**2,353**	**4,630**	**0**	**4,631**	**1,158**	**1,003**	**4,305**	**1,557**
2008	**TC**	710	0	0	0	0	710	1,862	0	1,862	435	87	590	91
	FC	804	42	571	0	88	1,505	1,578	0	1,578	609	309	1,619	328
	Total	**1,515**	**42**	**571**	**0**	**88**	**2,215**	**3,440**	**0**	**3,440**	**1,044**	**395**	**2,209**	**419**
2007	**TC**	891	0	0	0	0	891	1,788	0	1,789	0	54	925	865
	FC	838	47	858	0	105	1,848	0	0	0	0	1,822	842	787
	Total	**1,729**	**47**	**858**	**0**	**105**	**2,739**	**1,788**	**0**	**1,789**	**0**	**1,876**	**1,766**	**1,652**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	1,023	4	211	19	1,257	459	78	32	569	688	220	66	155	5
2010	958	2	212	28	1,199	355	59	14	427	772	187	50	138	0
2009	962	6	191	34	1,192	330	83	10	423	769	163	42	121	1
2008	857	11	209	31	1,108	415	103	76	594	514	142	51	92	20
2007	791	37	148	35	1,011	426	80	68	574	437	110	50	60	5

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	62	3,528	3,792	4,070	30,195	92	34,357	43,488
0	0	4	13,031	13,514	347	9,976	51	10,375	28,057
0	**0**	**66**	**16,560**	**17,306**	**4,418**	**40,171**	**143**	**44,732**	**71,545**
0	0	42	3,163	3,578	3,729	24,224	75	28,028	45,997
16	0	19	8,307	9,085	317	7,832	49	8,198	31,719
16	**0**	**60**	**11,470**	**12,663**	**4,045**	**32,056**	**125**	**36,226**	**77,715**
0	0	29	1,858	2,271	1,903	16,375	71	18,349	23,989
25	16	9	5,086	5,831	256	5,863	61	6,179	15,625
25	**16**	**38**	**6,944**	**8,102**	**2,158**	**22,237**	**132**	**24,528**	**39,613**
0	0	8	776	1,211	1,041	9,645	82	10,768	14,552
8	0	19	2,283	2,892	280	4,697	58	5,035	11,010
8	**0**	**27**	**3,059**	**4,103**	**1,321**	**14,343**	**139**	**15,803**	**25,562**
0	0	388	2,231	2,231	1,718	6,211	142	8,071	12,982
10	9	82	3,553	3,553	383	2,735	64	3,182	8,583
10	**9**	**470**	**5,785**	**5,785**	**2,101**	**8,946**	**206**	**11,253**	**21,565**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-97	187	938	176	501	261	0	0	0	261	-62	199	159	358
-85	155	980	229	467	284	0	0	0	284	-61	223	0	223
-44	98	944	252	381	310	0	0	0	310	-62	248	0	248
-94	68	600	124	322	154	0	0	0	154	-23	130	0	130
-3	64	562	68	336	158	0	0	0	158	-35	124	0	124

Denizbank A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	19	70	489	0	0	0	489	578	75	0	0
	FC	54	27	0	5	0	0	0	5	85	143	0	0
	Total	**54**	**46**	**70**	**494**	**0**	**0**	**0**	**494**	**663**	**218**	**0**	**0**
2010	**TC**	8	26	1,141	170	0	0	0	170	1,344	40	0	0
	FC	5	1	0	5	0	0	0	5	11	42	0	0
	Total	**13**	**27**	**1,141**	**175**	**0**	**0**	**0**	**175**	**1,356**	**82**	**0**	**0**
2009	**TC**	6	19	219	515	0	0	0	515	759	22	0	0
	FC	7	13	0	2	0	0	0	2	22	10	0	0
	Total	**13**	**32**	**219**	**517**	**0**	**0**	**0**	**517**	**781**	**32**	**0**	**0**
2008	**TC**	7	0	23	115	0	0	0	115	146	59	0	0
	FC	9	26	0	3	0	0	0	3	37	5	0	0
	Total	**16**	**26**	**23**	**118**	**0**	**0**	**0**	**118**	**183**	**64**	**0**	**0**
2007	**TC**	1	11	0	213	0	0	0	213	224	83	0	0
	FC	9	3	0	1	0	0	0	1	12	18	0	0
	Total	**9**	**13**	**0**	**214**	**0**	**0**	**0**	**214**	**237**	**101**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	81	0	334	0	0	334	0	0	0	0	1	1
	FC	56	249	0	0	0	249	6	0	0	0	0	2
	Total	**137**	**249**	**334**	**0**	**0**	**583**	**6**	**0**	**0**	**0**	**1**	**2**
2010	**TC**	401	389	10	0	0	399	0	0	0	0	3	0
	FC	470	2	0	0	0	2	6	0	0	0	0	0
	Total	**871**	**391**	**10**	**0**	**0**	**401**	**6**	**0**	**0**	**0**	**4**	**0**
2009	**TC**	63	404	10	0	0	414	0	0	0	0	1	0
	FC	203	0	0	0	0	0	1	0	0	0	0	0
	Total	**266**	**404**	**10**	**0**	**0**	**414**	**1**	**0**	**0**	**0**	**1**	**0**
2008	**TC**	37	0	16	0	0	16	0	0	0	0	1	0
	FC	93	0	0	0	0	0	3	0	0	0	0	0
	Total	**130**	**0**	**16**	**0**	**0**	**16**	**3**	**0**	**0**	**0**	**1**	**0**
2007	**TC**	38	59	26	0	0	84	0	0	0	0	1	1
	FC	94	0	0	0	0	0	1	0	0	0	0	0
	Total	**132**	**59**	**26**	**0**	**0**	**84**	**1**	**0**	**0**	**0**	**1**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated		Non-consolidated	Non-consolidated	Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Financials	Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
75	0	0	0	0	0	0	1	16	0	17	7	677
143	0	0	0	0	0	0	0	0	0	0	12	240
218	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**16**	**0**	**17**	**19**	**917**
40	0	0	0	0	0	0	2	22	0	24	3	1,411
42	0	0	0	0	0	0	0	0	0	0	20	74
82	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**22**	**0**	**24**	**23**	**1,485**
22	0	0	0	0	0	0	2	53	0	55	5	841
10	0	0	0	0	0	0	0	0	0	0	18	50
32	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**53**	**0**	**55**	**22**	**892**
59	0	0	0	0	0	0	4	60	0	64	3	271
5	0	0	0	0	0	0	0	0	0	0	7	49
64	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**60**	**0**	**64**	**10**	**320**
83	0	0	0	0	0	0	5	84	0	89	6	402
18	0	0	0	0	0	0	0	0	0	0	4	34
101	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**84**	**0**	**89**	**9**	**436**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
7	4	0	13	55	13	89	0	13	13	171	599
6	0	0	14	0	0	0	0	0	0	0	319
13	**4**	**0**	**26**	**55**	**13**	**89**	**0**	**13**	**13**	**171**	**917**
6	3	0	12	66	16	109	0	-3	-3	187	1,000
6	0	0	13	0	0	0	0	0	0	0	485
12	**3**	**0**	**25**	**66**	**16**	**109**	**0**	**-3**	**-3**	**187**	**1,485**
6	7	0	14	63	15	65	0	49	49	192	684
3	0	0	5	0	0	0	0	0	0	0	208
10	**7**	**0**	**19**	**63**	**15**	**65**	**0**	**49**	**49**	**192**	**892**
3	6	0	10	63	15	64	0	16	16	158	220
3	0	1	7	0	0	0	0	0	0	0	101
6	**6**	**1**	**17**	**63**	**15**	**64**	**0**	**16**	**16**	**158**	**320**
6	5	0	12	79	19	77	0	24	24	198	333
7	0	1	9	0	0	0	0	0	0	0	103
14	**5**	**1**	**22**	**79**	**19**	**77**	**0**	**24**	**24**	**198**	**436**

Deutsche Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	9	0	0	0	0	10	513	47	560	0	95	222	0
	FC	105	0	31	0	20	156	257	211	467	0	94	335	0
	Total	**114**	**0**	**31**	**0**	**20**	**166**	**769**	**257**	**1,027**	**0**	**189**	**557**	**0**
2010	**TC**	21	0	0	0	0	21	494	0	494	0	59	596	0
	FC	75	0	33	0	0	107	724	0	724	0	289	859	0
	Total	**96**	**0**	**33**	**0**	**0**	**128**	**1,218**	**0**	**1,218**	**0**	**348**	**1,455**	**0**
2009	**TC**	10	0	0	0	0	10	277	0	277	0	315	189	0
	FC	79	0	27	0	0	106	278	0	278	0	316	273	0
	Total	**89**	**0**	**27**	**0**	**0**	**116**	**555**	**0**	**555**	**0**	**631**	**461**	**0**
2008	**TC**	3	0	0	0	0	3	0	235	235	0	134	24	0
	FC	61	0	30	0	17	108	0	0	0	0	147	111	0
	Total	**64**	**0**	**30**	**0**	**17**	**111**	**0**	**235**	**235**	**0**	**281**	**135**	**0**
2007	**TC**	2	0	0	0	0	2	60	0	60	0	154	47	0
	FC	48	0	41	0	11	100	0	0	0	0	198	61	0
	Total	**50**	**0**	**41**	**0**	**11**	**102**	**60**	**0**	**60**	**0**	**352**	**108**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	5	3	53	26	88	4	5	15	23	65	18	3	14	0
2010	3	2	31	14	50	6	4	4	15	35	16	6	11	0
2009	4	1	14	7	26	6	6	6	18	8	23	4	19	0
2008	10	5	25	7	46	13	14	11	37	9	13	3	10	0
2007	9	6	40	5	60	18	24	36	78	-18	11	3	8	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
76	0	0	393	393	12,757	0	0	12,757	13,719
115	0	0	544	544	14	0	0	14	1,182
191	**0**	**0**	**937**	**937**	**12,771**	**0**	**0**	**12,771**	**14,902**
0	0	0	655	655	9,757	0	0	9,757	10,927
22	0	0	1,170	1,170	8	0	0	8	2,009
22	**0**	**0**	**1,825**	**1,825**	**9,765**	**0**	**0**	**9,765**	**12,937**
0	0	0	504	504	7,565	0	0	7,565	8,355
16	0	0	604	604	7	0	0	7	995
16	**0**	**0**	**1,108**	**1,108**	**7,572**	**0**	**0**	**7,572**	**9,350**
0	0	0	158	158	6,390	0	0	6,390	6,786
0	0	0	258	258	0	0	0	0	366
0	**0**	**0**	**416**	**416**	**6,390**	**0**	**0**	**6,390**	**7,152**
0	0	0	201	201	3,912	0	0	3,912	4,174
0	0	0	259	259	27	0	0	27	386
0	**0**	**0**	**460**	**460**	**3,939**	**0**	**0**	**3,939**	**4,560**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-34	3	48	2	28	17	0	0	0	17	-4	13	0	13
11	3	60	0	62	-3	0	0	0	-3	0	-3	0	-3
70	3	100	1	36	63	0	0	0	63	-13	49	0	49
28	2	49	0	29	20	0	0	0	20	-4	16	0	16
86	2	79	1	48	30	0	0	0	30	-6	24	0	24

Deutsche Bank A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	97	174	0	156	351	69	0	575	846	623	44	30
	FC	45	7	0	11	0	0	0	11	63	314	0	0
	Total	**143**	**180**	**0**	**167**	**351**	**69**	**0**	**586**	**909**	**938**	**44**	**30**
2010	**TC**	49	238	0	80	112	467	0	658	945	510	57	32
	FC	53	12	0	5	55	0	0	60	125	254	0	0
	Total	**102**	**250**	**0**	**85**	**167**	**467**	**0**	**718**	**1,070**	**764**	**57**	**32**
2009	**TC**	38	158	12	54	150	463	0	667	875	393	73	39
	FC	38	94	0	0	60	0	0	61	193	162	0	0
	Total	**77**	**252**	**12**	**54**	**210**	**463**	**0**	**728**	**1,068**	**555**	**73**	**39**
2008	**TC**	54	66	33	89	214	455	0	758	912	343	36	18
	FC	30	11	0	0	75	0	1	76	117	151	0	0
	Total	**84**	**77**	**33**	**89**	**289**	**455**	**1**	**834**	**1,028**	**494**	**36**	**18**
2007	**TC**	24	0	0	49	192	563	0	804	828	356	20	12
	FC	35	64	0	0	62	1	1	64	162	152	0	0
	Total	**59**	**64**	**0**	**49**	**253**	**564**	**1**	**867**	**990**	**508**	**20**	**12**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	636	322	346	0	0	668	10	0	0	0	11	17
	FC	294	72	0	0	0	72	13	0	0	0	4	1
	Total	**930**	**394**	**346**	**0**	**0**	**740**	**22**	**0**	**0**	**0**	**15**	**18**
2010	**TC**	562	355	280	0	0	634	4	0	0	90	7	16
	FC	357	87	0	0	0	87	5	10	0	0	1	3
	Total	**919**	**442**	**280**	**0**	**0**	**721**	**9**	**10**	**0**	**90**	**8**	**19**
2009	**TC**	504	334	190	0	0	524	1	0	0	86	3	10
	FC	361	70	0	0	0	70	0	10	0	0	1	0
	Total	**864**	**404**	**190**	**0**	**0**	**594**	**1**	**10**	**0**	**86**	**4**	**11**
2008	**TC**	558	428	119	0	0	548	1	0	0	42	4	4
	FC	283	23	0	0	0	23	0	14	0	0	3	0
	Total	**842**	**452**	**119**	**0**	**0**	**571**	**2**	**14**	**0**	**42**	**7**	**5**
2007	**TC**	364	591	91	0	0	682	0	0	0	0	4	9
	FC	311	29	13	0	0	42	0	8	0	0	8	1
	Total	**675**	**620**	**104**	**0**	**0**	**724**	**0**	**8**	**0**	**0**	**12**	**10**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
638	0	0	0	55	0	0	12	8	6	82	67	1,634
314	0	0	0	0	0	0	0	0	0	0	3	381
953	**0**	**0**	**0**	**55**	**0**	**0**	**12**	**8**	**6**	**82**	**70**	**2,014**
535	0	0	0	65	0	0	15	9	4	94	61	1,635
254	0	0	0	0	0	0	0	0	0	0	6	385
789	**0**	**0**	**0**	**65**	**0**	**0**	**15**	**9**	**4**	**94**	**67**	**2,020**
427	0	0	0	63	0	0	18	2	1	84	55	1,441
162	0	0	0	0	0	0	0	0	0	0	4	359
590	**0**	**0**	**0**	**63**	**0**	**0**	**18**	**2**	**1**	**84**	**58**	**1,800**
361	0	0	0	57	0	0	18	2	0	77	10	1,359
151	0	0	0	0	0	0	0	0	0	0	5	272
512	**0**	**0**	**0**	**57**	**0**	**0**	**18**	**2**	**0**	**77**	**15**	**1,632**
365	0	0	0	71	0	0	14	1	1	87	18	1,297
152	0	0	0	0	0	0	0	0	0	0	0	314
517	**0**	**0**	**0**	**71**	**0**	**0**	**14**	**1**	**1**	**87**	**18**	**1,611**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
18	4	0	60	233	0	9	0	15	15	257	1,621
9	0	0	27	0	0	0	0	0	0	0	393
27	**4**	**0**	**87**	**233**	**0**	**9**	**0**	**15**	**15**	**257**	**2,014**
15	3	0	136	185	3	22	0	7	7	217	1,549
7	0	1	26	0	1	0	0	0	0	1	471
23	**3**	**1**	**162**	**185**	**4**	**22**	**0**	**7**	**7**	**218**	**2,020**
15	3	0	118	177	7	11	0	10	10	205	1,350
6	0	1	18	0	1	0	0	0	0	1	450
21	**3**	**1**	**136**	**177**	**8**	**11**	**0**	**10**	**10**	**206**	**1,800**
9	5	0	66	108	4	17	0	6	6	135	1,307
6	0	1	25	0	-7	0	0	0	0	-7	325
15	**5**	**1**	**91**	**108**	**-3**	**17**	**0**	**6**	**6**	**128**	**1,632**
13	8	0	33	135	3	10	0	11	11	159	1,238
2	0	1	20	0	0	0	0	0	0	0	373
14	**8**	**1**	**53**	**135**	**3**	**10**	**0**	**11**	**11**	**159**	**1,611**

Eurobank Tekfen A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	159	0	0	0	0	160	140	0	140	0	131	177	475
	FC	55	37	79	0	349	521	31	0	31	0	352	482	792
	Total	**214**	**37**	**79**	**0**	**350**	**681**	**172**	**0**	**172**	**0**	**483**	**660**	**1,267**
2010	**TC**	118	0	0	0	0	118	78	0	78	0	80	69	182
	FC	46	15	81	0	373	515	52	0	52	90	216	472	523
	Total	**163**	**15**	**81**	**0**	**374**	**633**	**131**	**0**	**131**	**90**	**296**	**542**	**704**
2009	**TC**	81	0	0	0	1	81	53	0	53	0	6	10	50
	FC	47	9	46	0	337	439	17	0	17	83	13	59	111
	Total	**127**	**9**	**46**	**0**	**338**	**521**	**71**	**0**	**71**	**83**	**19**	**69**	**161**
2008	**TC**	88	0	0	0	0	88	103	0	103	0	7	32	3
	FC	38	9	54	0	364	464	13	0	13	86	32	39	21
	Total	**125**	**9**	**54**	**0**	**364**	**552**	**116**	**0**	**116**	**86**	**39**	**71**	**24**
2007	**TC**	124	0	0	0	0	124	40	0	40	0	3	0	0
	FC	51	3	62	0	144	261	0	0	0	82	46	15	13
	Total	**175**	**3**	**62**	**0**	**144**	**385**	**40**	**0**	**40**	**82**	**49**	**15**	**13**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	88	24	44	16	172	56	35	37	128	45	14	2	12	10
2010	73	21	93	10	197	56	65	27	148	48	15	1	14	0
2009	81	12	101	8	202	70	65	19	153	49	16	1	15	0
2008	84	6	109	15	215	82	70	25	178	37	10	1	10	0
2007	69	9	77	6	161	50	56	14	121	40	8	1	7	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	783	783	775	2,572	0	3,347	4,430
0	0	0	1,626	1,626	154	3,231	2	3,386	5,565
0	**0**	**0**	**2,410**	**2,410**	**928**	**5,803**	**2**	**6,733**	**9,995**
0	0	0	331	331	1,095	1,900	5	3,001	3,529
0	0	0	1,211	1,301	151	2,886	4	3,042	4,909
0	**0**	**0**	**1,542**	**1,632**	**1,246**	**4,786**	**10**	**6,043**	**8,438**
0	0	0	66	66	528	1,272	0	1,800	2,001
0	0	0	183	266	119	2,317	0	2,436	3,158
0	**0**	**0**	**249**	**332**	**646**	**3,589**	**0**	**4,235**	**5,159**
0	0	0	42	42	316	1,059	0	1,375	1,608
0	0	0	92	177	116	2,148	0	2,264	2,919
0	**0**	**0**	**134**	**220**	**433**	**3,207**	**0**	**3,640**	**4,527**
0	0	0	3	3	85	998	0	1,083	1,251
0	0	0	73	154	59	1,346	0	1,405	1,820
0	**0**	**0**	**76**	**158**	**145**	**2,343**	**0**	**2,488**	**3,071**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
16	3	86	8	60	18	0	0	0	18	-2	15	0	15
13	4	79	9	60	9	0	0	0	9	-2	7	0	7
18	2	83	26	44	13	0	0	0	13	-3	10	0	10
4	4	54	10	37	7	0	0	0	7	-1	6	0	6
3	5	55	9	32	13	0	0	0	13	-2	11	0	11

Eurobank Tekfen A.Ş. 2007-2011

Ratios
(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	32	0	0	17	0	0	0	17	49	582	7	2
	FC	68	8	0	5	6	0	0	11	87	275	0	0
	Total	**100**	**8**	**0**	**22**	**6**	**0**	**0**	**29**	**136**	**857**	**7**	**2**
2010	**TC**	3	10	0	45	0	0	0	45	58	295	10	4
	FC	24	26	0	2	0	0	0	2	52	9	0	0
	Total	**27**	**36**	**0**	**47**	**0**	**0**	**0**	**47**	**110**	**305**	**10**	**4**
2009	**TC**	48	16	0	16	0	0	0	16	80	319	10	3
	FC	29	33	0	2	0	0	0	2	64	14	0	0
	Total	**77**	**49**	**0**	**18**	**0**	**0**	**1**	**19**	**144**	**333**	**10**	**3**
2008	**TC**	39	0	19	7	0	0	7	14	72	400	5	1
	FC	35	27	0	2	0	0	3	4	66	10	0	0
	Total	**74**	**27**	**19**	**9**	**0**	**0**	**9**	**18**	**138**	**410**	**5**	**1**
2007	**TC**	2	0	0	122	0	0	0	122	124	423	1	0
	FC	55	36	0	8	0	0	3	11	101	9	0	0
	Total	**57**	**36**	**0**	**130**	**0**	**0**	**3**	**133**	**225**	**431**	**1**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	621	0	3	0	0	3	6	0	0	0	43	4
	FC	218	12	0	0	0	12	0	0	0	0	1	1
	Total	**839**	**12**	**3**	**0**	**0**	**15**	**7**	**0**	**0**	**0**	**43**	**5**
2010	**TC**	130	0	0	0	0	0	9	0	0	0	0	3
	FC	235	1	0	0	0	1	2	0	0	0	0	0
	Total	**365**	**1**	**0**	**0**	**0**	**1**	**11**	**0**	**0**	**0**	**0**	**3**
2009	**TC**	129	0	0	0	0	0	0	6	0	0	0	4
	FC	286	0	0	0	0	0	0	9	0	0	1	0
	Total	**415**	**0**	**0**	**0**	**0**	**0**	**1**	**15**	**0**	**0**	**1**	**4**
2008	**TC**	104	0	0	0	0	0	5	6	0	0	0	2
	FC	358	0	0	0	0	0	0	12	0	0	0	1
	Total	**462**	**0**	**0**	**0**	**0**	**0**	**6**	**19**	**0**	**0**	**0**	**3**
2007	**TC**	66	0	5	0	0	5	19	22	0	0	0	3
	FC	493	0	0	0	0	0	0	2	0	0	1	0
	Total	**560**	**0**	**5**	**0**	**0**	**5**	**19**	**23**	**0**	**0**	**1**	**3**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
587	0	0	0	0	0	0	5	2	3	10	10	655
275	0	0	0	0	0	0	0	0	0	0	0	362
862	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**2**	**3**	**10**	**10**	**1,018**
302	0	0	0	0	0	0	3	1	1	5	13	378
9	0	0	0	0	0	0	0	0	0	0	0	61
311	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**1**	**1**	**5**	**13**	**439**
326	0	0	0	0	0	0	4	1	0	5	11	422
14	0	0	0	0	0	0	0	0	0	0	0	78
339	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**1**	**0**	**5**	**11**	**500**
404	0	0	0	0	0	0	4	0	0	4	9	489
10	0	0	0	0	0	0	0	0	0	0	0	77
414	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**9**	**566**
423	0	0	0	0	0	0	8	5	0	13	10	569
9	0	0	0	0	0	0	0	0	0	0	0	110
432	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**5**	**0**	**13**	**11**	**680**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
11	2	0	66	133	11	0	-50	2	-48	96	787
0	0	0	2	0	-1	0	0	0	0	-1	231
11	**2**	**0**	**68**	**133**	**10**	**0**	**-50**	**2**	**-48**	**95**	**1,018**
5	1	0	18	99	13	0	-52	-7	-59	52	201
0	0	0	2	0	0	0	0	0	0	0	238
5	**1**	**0**	**20**	**99**	**13**	**0**	**-52**	**-7**	**-59**	**52**	**439**
5	1	0	17	95	13	0	-42	-8	-50	57	202
0	0	0	11	0	0	0	0	0	0	0	297
5	**1**	**0**	**28**	**95**	**13**	**0**	**-42**	**-8**	**-50**	**57**	**500**
5	2	0	20	95	8	0	-35	1	-34	69	194
0	0	0	14	0	0	0	0	0	0	0	372
5	**2**	**0**	**34**	**95**	**8**	**0**	**-35**	**1**	**-34**	**69**	**566**
5	2	0	50	96	10	0	-42	-2	-44	62	183
0	0	0	3	0	0	0	0	0	0	0	496
5	**2**	**0**	**53**	**96**	**10**	**0**	**-42**	**-2**	**-44**	**62**	**680**

Fibabanka A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	34	0	0	0	0	34	34	2,117	2,151	0	40	335	89
	FC	40	0	19	0	0	59	193	0	193	0	137	911	104
	Total	**74**	**0**	**19**	**0**	**0**	**93**	**227**	**2,117**	**2,344**	**0**	**177**	**1,246**	**193**
2010	**TC**	32	0	0	0	0	32	48	464	512	0	5	78	16
	FC	5	0	0	0	0	6	4	0	4	0	6	646	23
	Total	**37**	**0**	**0**	**0**	**0**	**38**	**53**	**464**	**516**	**0**	**11**	**724**	**39**
2009	**TC**	9	0	0	0	0	9	303	210	514	49	0	63	0
	FC	3	0	1	0	0	3	1,084	0	1,084	425	5	340	21
	Total	**12**	**0**	**1**	**0**	**0**	**13**	**1,387**	**210**	**1,597**	**474**	**5**	**403**	**21**
2008	**TC**	3	0	0	0	0	3	34	147	181	71	0	131	0
	FC	7	0	2	0	0	9	35	0	35	573	6	499	0
	Total	**10**	**0**	**2**	**0**	**0**	**13**	**69**	**147**	**215**	**644**	**7**	**630**	**0**
2007	**TC**	2	0	0	0	0	2	15	2	17	98	0	148	0
	FC	2	0	0	0	0	2	4	0	4	486	20	442	45
	Total	**4**	**0**	**0**	**0**	**0**	**4**	**19**	**2**	**20**	**585**	**20**	**590**	**45**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	66	1	1	0	69	34	6	0	40	29	5	0	5	0
2010	31	2	1	1	35	19	0	0	19	16	3	0	2	0
2009	34	2	2	3	41	25	0	0	25	16	2	0	2	0
2008	38	4	9	3	53	30	0	1	31	23	2	1	2	0
2007	41	5	24	2	72	33	0	1	34	39	2	1	1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	463	463	60	3,578	0	3,638	6,286
0	0	0	1,152	1,152	16	2,838	0	2,854	4,259
0	**0**	**0**	**1,615**	**1,615**	**75**	**6,416**	**0**	**6,491**	**10,544**
0	0	0	99	99	13	1,374	0	1,387	2,030
0	0	0	675	675	15	1,862	0	1,878	2,563
0	**0**	**0**	**773**	**773**	**29**	**3,236**	**0**	**3,265**	**4,592**
0	0	0	63	112	32	589	11	632	1,267
0	2	0	368	794	28	894	40	963	2,844
0	**2**	**0**	**432**	**905**	**60**	**1,484**	**51**	**1,595**	**4,111**
0	0	0	131	202	83	318	4	404	791
0	0	0	506	1,078	48	582	29	659	1,781
0	**0**	**0**	**637**	**1,281**	**130**	**900**	**33**	**1,063**	**2,572**
0	0	0	148	247	209	307	7	523	789
0	0	0	507	993	52	414	19	485	1,483
0	**0**	**0**	**655**	**1,240**	**261**	**721**	**26**	**1,008**	**2,272**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
2	1	37	7	27	3	0	0	0	3	-1	2	0	2
-4	2	16	1	22	-8	0	0	0	-8	0	-7	0	-7
-4	2	15	2	23	-10	0	0	0	-10	2	-8	0	-8
-5	7	26	2	24	1	0	0	0	1	1	1	0	1
-13	1	28	2	29	-2	0	0	0	-2	0	-2	0	-2

Fibabanka A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	194	119	287	559	2,453	0	393	3,405	4,004	10,820	757	592
	FC	1,019	221	160	97	380	0	17	494	1,894	1,402	0	0
	Total	**1,213**	**339**	**447**	**656**	**2,833**	**0**	**410**	**3,899**	**5,898**	**12,222**	**757**	**592**
2010	**TC**	558	4	0	634	3,186	0	14	3,835	4,396	10,795	855	742
	FC	607	90	0	75	422	0	0	497	1,194	1,188	0	0
	Total	**1,165**	**93**	**0**	**709**	**3,608**	**0**	**14**	**4,332**	**5,590**	**11,983**	**855**	**742**
2009	**TC**	473	5	0	948	2,312	0	0	3,259	3,737	7,186	679	629
	FC	364	535	0	25	277	0	1	303	1,202	953	0	0
	Total	**837**	**540**	**0**	**973**	**2,588**	**0**	**1**	**3,562**	**4,938**	**8,139**	**679**	**629**
2008	**TC**	334	3	0	356	616	1,251	5	2,229	2,566	6,925	310	310
	FC	404	178	0	56	188	0	0	244	826	1,455	0	0
	Total	**738**	**181**	**0**	**412**	**804**	**1,251**	**5**	**2,473**	**3,392**	**8,381**	**310**	**310**
2007	**TC**	161	64	0	150	1,529	0	0	1,679	1,905	7,092	234	234
	FC	550	335	0	0	154	0	0	154	1,039	1,216	0	0
	Total	**711**	**399**	**0**	**151**	**1,682**	**0**	**0**	**1,833**	**2,943**	**8,309**	**234**	**234**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	8,709	31	333	110	0	474	341	26	0	0	388	201
	FC	3,270	1,042	286	405	0	1,733	88	51	0	713	244	20
	Total	**11,980**	**1,073**	**620**	**515**	**0**	**2,207**	**429**	**77**	**0**	**713**	**632**	**222**
2010	**TC**	8,898	180	396	0	0	577	162	156	0	0	413	227
	FC	2,989	1,518	151	0	0	1,669	68	3	0	492	18	5
	Total	**11,888**	**1,699**	**547**	**0**	**0**	**2,246**	**231**	**159**	**0**	**492**	**431**	**233**
2009	**TC**	6,071	163	9	0	0	172	107	0	0	0	264	146
	FC	3,388	793	0	0	0	793	17	1	0	688	75	2
	Total	**9,459**	**956**	**9**	**0**	**0**	**965**	**124**	**1**	**0**	**688**	**339**	**148**
2008	**TC**	4,734	283	50	0	0	332	88	60	0	0	175	158
	FC	2,738	1,709	111	0	0	1,819	30	0	0	611	167	2
	Total	**7,472**	**1,991**	**160**	**0**	**0**	**2,152**	**118**	**60**	**0**	**611**	**342**	**160**
2007	**TC**	3,995	218	9	0	0	227	487	0	0	0	253	281
	FC	3,601	1,456	12	0	0	1,468	1	0	0	139	17	1
	Total	**7,595**	**1,674**	**20**	**0**	**0**	**1,695**	**489**	**0**	**0**	**139**	**270**	**282**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
10,985	0	0	3	163	6	1	157	55	0	385	197	15,571
1,402	0	0	0	0	0	0	0	0	0	0	38	3,334
12,387	**0**	**0**	**3**	**163**	**6**	**1**	**157**	**55**	**0**	**385**	**235**	**18,905**
10,908	0	0	3	176	7	1	176	48	0	412	209	15,924
1,188	0	0	0	0	0	0	0	0	0	0	226	2,609
12,096	**0**	**0**	**3**	**176**	**7**	**1**	**176**	**48**	**0**	**412**	**435**	**18,533**
7,236	0	0	3	104	7	0	174	29	0	317	196	11,486
953	0	0	0	0	0	0	0	0	0	0	42	2,196
8,189	**0**	**0**	**3**	**104**	**7**	**0**	**174**	**29**	**0**	**317**	**238**	**13,683**
6,925	0	0	2	69	3	0	172	20	0	267	174	9,932
1,455	0	0	0	95	0	0	0	0	0	95	149	2,525
8,381	**0**	**0**	**2**	**164**	**3**	**0**	**172**	**20**	**0**	**361**	**323**	**12,457**
7,092	0	0	0	115	1	0	147	59	0	323	209	9,528
1,216	0	0	0	118	0	0	0	0	0	118	339	2,712
8,309	**0**	**0**	**0**	**234**	**1**	**0**	**147**	**59**	**0**	**441**	**548**	**12,241**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
250	42	4	1,253	998	21	1,027	0	347	347	2,393	12,829
18	0	0	1,134	0	-63	0	0	0	0	-63	6,075
268	**42**	**4**	**2,387**	**998**	**-42**	**1,027**	**0**	**347**	**347**	**2,331**	**18,905**
236	69	0	1,263	1,073	114	897	0	445	445	2,529	13,268
15	0	0	602	0	5	0	0	0	0	5	5,265
252	**69**	**0**	**1,865**	**1,073**	**119**	**897**	**0**	**445**	**445**	**2,534**	**18,533**
210	39	0	765	735	39	596	0	303	303	1,674	8,682
15	0	2	800	0	19	0	0	0	0	19	5,000
225	**39**	**2**	**1,566**	**735**	**58**	**596**	**0**	**303**	**303**	**1,693**	**13,683**
187	13	0	682	703	-11	476	0	170	170	1,338	7,086
0	0	11	820	0	-7	0	0	0	0	-7	5,371
187	**13**	**11**	**1,502**	**703**	**-18**	**476**	**0**	**170**	**170**	**1,331**	**12,457**
207	13	0	1,241	821	39	356	0	324	324	1,539	7,002
0	0	11	170	0	0	0	0	0	0	0	5,238
207	**13**	**11**	**1,411**	**821**	**39**	**356**	**0**	**324**	**324**	**1,539**	**12,241**

Finans Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	1,401	14	0	0	0	1,415	8,991	0	8,991	3,161	725	6,160	1,847
	FC	733	415	282	0	14	1,444	1,412	0	1,412	4,333	1,786	7,961	2,587
	Total	**2,134**	**429**	**282**	**0**	**14**	**2,859**	**10,403**	**0**	**10,403**	**7,494**	**2,511**	**14,121**	**4,434**
2010	**TC**	1,444	1	0	0	0	1,445	7,074	0	7,074	2,987	337	5,087	2,836
	FC	772	350	352	0	18	1,492	248	0	248	2,008	554	7,799	3,722
	Total	**2,216**	**351**	**352**	**0**	**18**	**2,937**	**7,323**	**0**	**7,323**	**4,995**	**892**	**12,886**	**6,558**
2009	**TC**	1,045	0	0	0	0	1,045	4,961	38	5,000	0	154	5,019	1,276
	FC	796	310	252	0	19	1,378	514	0	514	67	234	5,201	1,785
	Total	**1,841**	**310**	**252**	**0**	**19**	**2,423**	**5,475**	**38**	**5,513**	**67**	**388**	**10,221**	**3,062**
2008	**TC**	1,023	0	0	0	0	1,024	3,374	40	3,415	1,776	134	2,623	485
	FC	870	481	162	0	30	1,543	8	0	8	1,535	369	3,584	556
	Total	**1,893**	**481**	**162**	**0**	**30**	**2,567**	**3,382**	**40**	**3,423**	**3,311**	**503**	**6,207**	**1,040**
2007	**TC**	1,202	0	0	0	0	1,202	3,974	8	3,982	0	330	3,999	1,362
	FC	918	456	361	0	74	1,810	14	0	14	0	1,688	3,823	3,252
	Total	**2,120**	**456**	**361**	**0**	**74**	**3,012**	**3,989**	**8**	**3,997**	**0**	**2,018**	**7,822**	**4,614**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	1,666	3	181	5	1,855	824	58	64	945	910	366	38	328	3
2010	1,623	18	200	5	1,845	657	66	25	748	1,097	322	33	289	20
2009	1,513	25	266	3	1,807	625	99	39	763	1,044	300	31	269	3
2008	1,403	54	274	7	1,739	755	106	77	938	800	298	29	270	10
2007	1,294	58	227	41	1,621	637	131	46	814	807	331	38	293	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
3	0	0	8,735	11,896	1,260	36,396	0	37,656	59,959
86	62	0	12,482	16,815	361	8,611	0	8,973	28,643
88	**62**	**0**	**21,217**	**28,711**	**1,622**	**45,007**	**0**	**46,629**	**88,602**
3	0	0	8,264	11,251	997	33,575	0	34,572	54,343
179	12	0	12,267	14,275	505	8,029	0	8,535	24,550
183	**12**	**0**	**20,531**	**25,526**	**1,503**	**41,604**	**0**	**43,107**	**78,893**
0	0	0	6,450	6,450	1,349	12,752	0	14,101	26,596
128	16	0	7,365	7,432	506	4,292	0	4,798	14,121
128	**16**	**0**	**13,815**	**13,882**	**1,855**	**17,044**	**0**	**18,899**	**40,717**
1	0	0	3,243	5,019	1,330	2,104	0	3,435	12,891
96	0	0	4,605	6,140	349	389	0	738	8,429
97	**0**	**0**	**7,848**	**11,158**	**1,679**	**2,494**	**0**	**4,173**	**21,321**
14	0	0	5,704	5,704	1,344	2,649	0	3,993	14,882
102	0	0	8,865	8,865	400	331	0	731	11,420
116	**0**	**0**	**14,569**	**14,569**	**1,744**	**2,980**	**0**	**4,724**	**26,302**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-87	73	1,228	125	644	458	0	0	0	458	-111	347	0	347
-129	71	1,348	127	669	552	0	0	0	552	-107	445	0	445
-176	50	1,190	372	543	276	0	0	0	276	-60	216	87	303
-135	50	995	241	519	235	0	0	0	235	-65	170	0	170
-171	125	1,055	160	521	374	0	0	0	374	-50	324	0	324

Finans Bank A.Ş. 2007-2011

Ratios
(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	8	0	0	1	0	0	1	9	10	1	1
	FC	1	10	0	0	0	0	0	0	10	2	1	1
	Total	**1**	**17**	**0**	**0**	**1**	**0**	**0**	**1**	**19**	**12**	**2**	**2**
2010	**TC**	0	11	0	1	2	0	0	3	14	7	1	1
	FC	1	11	0	0	0	0	0	0	12	2	1	1
	Total	**1**	**22**	**0**	**1**	**2**	**0**	**0**	**3**	**26**	**10**	**2**	**2**
2009	**TC**	0	9	0	0	4	0	0	4	13	5	0	0
	FC	1	13	0	0	1	0	0	1	14	1	2	1
	Total	**1**	**22**	**0**	**0**	**5**	**0**	**0**	**5**	**27**	**5**	**2**	**1**
2008	**TC**	0	6	0	0	6	0	0	6	12	7	0	0
	FC	1	14	0	0	1	0	0	1	15	3	1	1
	Total	**1**	**20**	**0**	**0**	**6**	**0**	**0**	**6**	**27**	**10**	**1**	**1**
2007	**TC**	0	7	0	0	6	0	0	6	13	6	0	0
	FC	4	2	0	0	1	0	0	1	7	1	1	1
	Total	**4**	**9**	**0**	**0**	**6**	**0**	**0**	**6**	**20**	**7**	**2**	**2**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	2	0	0	0	0	0	0	0	0	0	0	0
	FC	3	8	0	0	0	8	0	0	0	0	1	0
	Total	**5**	**8**	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**1**	**0**
2010	**TC**	3	0	0	0	0	0	0	0	0	0	0	0
	FC	7	5	0	0	0	5	0	0	0	0	1	0
	Total	**10**	**5**	**0**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**1**	**0**
2009	**TC**	1	1	0	0	0	1	0	0	0	0	0	0
	FC	4	8	1	0	0	9	0	0	0	0	0	0
	Total	**5**	**9**	**1**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**1**	**0**
2008	**TC**	1	1	0	0	0	1	0	0	0	0	0	0
	FC	3	14	1	0	0	15	0	0	0	0	0	0
	Total	**4**	**15**	**1**	**0**	**0**	**16**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	1
	FC	2	6	0	0	0	6	0	0	0	0	0	0
	Total	**2**	**6**	**0**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
10	0	0	0	0	0	0	0	0	0	0	0	20
2	0	0	0	0	0	0	0	0	0	0	0	13
12	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**32**
8	0	0	0	0	0	0	0	0	0	0	0	22
2	0	0	0	0	0	0	0	0	0	0	0	14
10	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**36**
5	0	0	0	0	0	0	0	0	0	0	0	19
1	0	0	0	0	0	0	0	0	0	0	0	15
6	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**34**
7	0	0	0	0	0	0	1	0	0	1	0	20
3	0	0	0	0	0	0	0	0	0	0	0	18
10	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**38**
6	0	0	0	0	0	0	1	0	0	1	1	20
1	0	0	0	0	0	0	0	0	0	0	0	9
7	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**1**	**28**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
0	0	0	1	12	0	0	4	1	5	18	20
0	0	0	1	0	0	0	0	0	0	0	12
0	**0**	**0**	**2**	**12**	**0**	**0**	**4**	**1**	**5**	**18**	**32**
0	0	0	1	15	0	0	5	1	5	20	23
0	0	0	1	0	0	0	0	0	0	0	13
0	**0**	**0**	**1**	**15**	**0**	**0**	**5**	**1**	**5**	**20**	**36**
0	0	0	0	14	0	0	3	2	4	18	21
0	0	0	0	0	0	0	0	0	0	0	13
0	**0**	**0**	**1**	**14**	**0**	**0**	**3**	**2**	**4**	**19**	**34**
0	0	0	1	14	0	0	1	2	3	17	19
0	0	0	0	0	0	0	0	0	0	0	18
0	**0**	**0**	**1**	**14**	**0**	**0**	**1**	**2**	**3**	**17**	**38**
0	0	0	1	18	0	0	0	1	1	19	20
0	0	0	0	0	0	0	0	0	0	0	8
0	**0**	**0**	**1**	**18**	**0**	**0**	**0**	**1**	**1**	**19**	**28**

Habib Bank Limited

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	0	0	0	0	0	0	0	6	6	0	0	0	0
	FC	5	0	7	0	0	12	0	0	0	0	0	0	0
	Total	**5**	**0**	**7**	**0**	**0**	**12**	**0**	**6**	**6**	**0**	**0**	**0**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	5	0	0	8	0	0	0	0	0	0	0
	Total	**3**	**0**	**5**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	2	0	5	0	0	7	0	0	0	0	0	0	0
	Total	**2**	**0**	**5**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	3	0	0	6	0	0	0	0	0	0	0
	Total	**3**	**0**	**3**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	2	0	4	0	0	7	0	0	0	0	0	0	0
	Total	**2**	**0**	**4**	**0**	**0**	**7**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

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

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	15	0	0	15	21
0	0	0	0	0	10	0	0	10	22
0	**0**	**0**	**0**	**0**	**25**	**0**	**0**	**25**	**43**
0	0	0	0	0	11	0	0	11	11
0	0	0	0	0	13	0	0	13	22
0	**0**	**0**	**0**	**0**	**25**	**0**	**0**	**25**	**33**
0	0	0	0	0	11	0	0	11	11
0	0	0	0	0	12	0	0	12	20
0	**0**	**0**	**0**	**0**	**23**	**0**	**0**	**23**	**31**
0	0	0	0	0	13	0	0	13	13
0	0	0	0	0	21	0	0	21	27
0	**0**	**0**	**0**	**0**	**34**	**0**	**0**	**34**	**40**
0	0	0	0	0	14	0	0	14	14
0	0	0	0	0	19	0	0	19	25
0	**0**	**0**	**0**	**0**	**32**	**0**	**0**	**32**	**39**

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

Habib Bank Limited

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	136	40	1,699	124	924	0	0	1,047	2,923	4,460	243	173
	FC	600	110	0	22	196	0	0	218	928	1,130	6	6
	Total	**736**	**150**	**1,699**	**146**	**1,120**	**0**	**0**	**1,265**	**3,851**	**5,591**	**249**	**179**
2010	**TC**	154	75	1,186	176	1,320	0	0	1,496	2,912	3,929	398	295
	FC	292	65	0	16	220	0	0	236	594	674	50	50
	Total	**447**	**140**	**1,186**	**192**	**1,540**	**0**	**0**	**1,732**	**3,506**	**4,603**	**449**	**345**
2009	**TC**	203	18	0	39	772	0	0	812	1,033	3,541	415	320
	FC	235	328	349	31	66	0	0	97	1,009	409	75	36
	Total	**438**	**345**	**349**	**70**	**838**	**0**	**0**	**908**	**2,041**	**3,950**	**490**	**356**
2008	**TC**	422	25	0	149	280	0	0	429	875	3,867	242	177
	FC	373	687	0	24	72	0	0	97	1,156	626	1	0
	Total	**795**	**711**	**0**	**173**	**352**	**0**	**0**	**525**	**2,031**	**4,492**	**243**	**177**
2007	**TC**	501	49	85	158	224	0	0	382	1,018	4,565	171	103
	FC	377	486	0	44	70	0	0	114	977	842	8	6
	Total	**878**	**535**	**85**	**202**	**294**	**0**	**0**	**496**	**1,994**	**5,407**	**179**	**109**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	3,308	701	364	0	0	1,065	21	0	0	0	194	92
	FC	2,112	1,537	0	0	0	1,537	27	0	0	212	3	41
	Total	**5,421**	**2,238**	**364**	**0**	**0**	**2,603**	**48**	**0**	**0**	**212**	**197**	**133**
2010	**TC**	3,012	633	0	0	0	633	37	0	0	0	179	96
	FC	2,197	1,028	0	0	0	1,028	10	0	0	0	2	28
	Total	**5,208**	**1,662**	**0**	**0**	**0**	**1,662**	**47**	**0**	**0**	**0**	**181**	**124**
2009	**TC**	2,068	496	0	0	0	496	13	0	0	0	145	75
	FC	2,095	201	0	0	0	201	27	0	0	0	67	28
	Total	**4,163**	**697**	**0**	**0**	**0**	**697**	**40**	**0**	**0**	**0**	**213**	**103**
2008	**TC**	2,160	661	0	0	0	661	28	0	0	0	145	91
	FC	2,145	451	0	0	0	451	16	0	0	0	2	24
	Total	**4,305**	**1,111**	**0**	**0**	**0**	**1,111**	**44**	**0**	**0**	**0**	**147**	**115**
2007	**TC**	2,086	1,389	0	0	0	1,389	64	0	0	0	163	143
	FC	2,406	276	0	0	0	276	12	0	0	0	2	33
	Total	**4,492**	**1,665**	**0**	**0**	**0**	**1,665**	**76**	**0**	**0**	**0**	**165**	**176**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
4,530	0	0	0	14	0	0	53	37	3	107	245	7,805
1,131	0	0	0	0	0	0	0	0	0	0	11	2,070
5,661	**0**	**0**	**0**	**14**	**0**	**0**	**53**	**37**	**3**	**107**	**256**	**9,875**
4,032	0	0	0	17	0	0	82	46	4	149	226	7,318
674	0	0	0	0	0	0	0	0	0	0	44	1,312
4,706	**0**	**0**	**0**	**17**	**0**	**0**	**82**	**46**	**4**	**149**	**271**	**8,631**
3,636	0	0	0	16	0	0	99	48	2	165	129	4,963
448	0	0	0	0	0	0	0	0	0	0	44	1,501
4,084	**0**	**0**	**0**	**16**	**0**	**0**	**99**	**48**	**2**	**165**	**173**	**6,464**
3,932	0	0	0	16	0	0	60	107	1	184	104	5,094
627	0	0	0	0	0	0	0	0	0	0	12	1,795
4,558	**0**	**0**	**0**	**16**	**0**	**0**	**60**	**107**	**1**	**184**	**116**	**6,889**
4,633	0	0	0	20	0	0	107	65	0	193	205	6,048
845	0	0	0	0	0	0	0	0	0	0	3	1,825
5,478	**0**	**0**	**0**	**20**	**0**	**0**	**107**	**65**	**0**	**193**	**209**	**7,874**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
100	17	0	424	267	96	682	0	99	99	1,144	5,942
1	0	0	284	0	0	0	0	0	0	0	3,933
101	**17**	**0**	**708**	**267**	**96**	**682**	**0**	**99**	**99**	**1,144**	**9,875**
79	16	0	406	317	166	711	0	118	118	1,313	5,364
1	0	0	41	0	1	0	0	0	0	1	3,267
80	**16**	**0**	**447**	**317**	**167**	**711**	**0**	**118**	**118**	**1,314**	**8,631**
54	20	0	307	304	160	584	0	115	115	1,163	4,035
10	0	0	133	0	0	0	0	0	0	0	2,429
64	**20**	**0**	**440**	**304**	**160**	**584**	**0**	**115**	**115**	**1,164**	**6,464**
74	27	0	365	306	132	509	0	117	117	1,063	4,250
2	0	0	44	0	0	0	0	0	0	0	2,639
76	**27**	**0**	**409**	**306**	**132**	**509**	**0**	**117**	**117**	**1,064**	**6,889**
75	35	0	480	382	161	422	0	213	213	1,180	5,134
6	0	0	54	0	4	0	0	0	0	4	2,739
81	**35**	**0**	**534**	**382**	**165**	**422**	**0**	**213**	**213**	**1,183**	**7,874**

HSBC Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	128	0	0	0	0	128	3,154	11,202	14,356	0	511	1,767	215
	FC	251	376	302	0	99	1,027	155	0	155	0	918	4,982	1,338
	Total	**379**	**376**	**302**	**0**	**99**	**1,156**	**3,310**	**11,202**	**14,512**	**0**	**1,430**	**6,749**	**1,553**
2010	**TC**	97	0	0	0	0	97	3,112	111	3,223	0	398	2,215	350
	FC	251	296	297	0	83	927	9	17,190	17,199	0	1,240	4,326	594
	Total	**347**	**296**	**297**	**0**	**83**	**1,024**	**3,121**	**17,301**	**20,422**	**0**	**1,638**	**6,541**	**945**
2009	**TC**	69	0	0	0	0	69	3,254	0	3,254	0	580	1,609	673
	FC	210	177	146	0	52	584	870	0	870	0	746	2,899	724
	Total	**279**	**177**	**146**	**0**	**52**	**653**	**4,124**	**0**	**4,124**	**0**	**1,327**	**4,509**	**1,397**
2008	**TC**	70	0	0	0	0	70	2,918	0	2,918	0	408	605	364
	FC	238	137	207	0	100	683	2	0	2	0	981	1,043	470
	Total	**308**	**137**	**207**	**0**	**100**	**753**	**2,921**	**0**	**2,921**	**0**	**1,390**	**1,648**	**835**
2007	**TC**	95	2	0	0	63	160	3,282	0	3,282	0	338	541	584
	FC	151	151	438	0	148	888	16	0	16	0	850	1,213	696
	Total	**246**	**153**	**438**	**0**	**211**	**1,048**	**3,298**	**0**	**3,298**	**0**	**1,188**	**1,754**	**1,280**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	593	12	111	83	799	261	83	15	359	440	193	28	165	7
2010	636	4	107	50	797	187	77	4	268	530	203	31	172	10
2009	755	6	70	57	888	227	100	2	329	560	198	32	166	8
2008	912	26	32	78	1,048	377	116	4	496	551	190	27	163	12
2007	820	45	31	62	959	341	153	6	500	459	183	23	160	14

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	2,493	2,493	4,895	1,661	0	6,556	23,534
0	702	0	7,941	7,941	657	54	0	711	9,835
0	**702**	**0**	**10,434**	**10,434**	**5,552**	**1,715**	**0**	**7,267**	**33,369**
0	0	0	2,963	2,963	24,503	8	0	24,511	30,794
0	3,010	0	9,171	9,171	743	54	0	797	28,093
0	**3,010**	**0**	**12,134**	**12,134**	**25,246**	**62**	**0**	**25,307**	**58,887**
0	0	0	2,863	2,863	4,158	5	0	4,162	10,349
0	0	0	4,369	4,369	920	51	0	971	6,794
0	**0**	**0**	**7,232**	**7,232**	**5,078**	**55**	**0**	**5,133**	**17,143**
0	0	0	1,378	1,378	3,085	4	0	3,089	7,455
0	28	0	2,523	2,523	510	68	0	578	3,786
0	**28**	**0**	**3,900**	**3,900**	**3,596**	**72**	**0**	**3,668**	**11,241**
0	0	3	1,466	1,466	2,889	5	0	2,894	7,802
0	531	0	3,289	3,289	558	66	0	624	4,818
0	**531**	**3**	**4,755**	**4,755**	**3,447**	**71**	**0**	**3,518**	**12,619**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-54	70	628	66	431	131	0	0	0	131	-33	99	0	99
-30	28	710	96	465	149	0	0	0	149	-31	118	0	118
15	32	781	222	419	141	0	0	0	141	-26	115	0	115
-41	21	707	131	432	144	0	0	0	144	-26	117	0	117
81	35	748	52	429	267	0	0	0	267	-53	213	0	213

HSBC Bank A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

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Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	327	2	0	16	822	0	123	961	1,289	5,250	139	93
	FC	467	114	173	14	0	26	0	40	793	997	0	0
	Total	**793**	**116**	**173**	**31**	**822**	**26**	**123**	**1,001**	**2,083**	**6,246**	**139**	**93**
2010	**TC**	305	42	0	18	1,324	0	0	1,342	1,689	4,843	190	118
	FC	348	140	0	7	0	25	0	32	520	1,013	0	0
	Total	**653**	**182**	**0**	**25**	**1,324**	**25**	**0**	**1,374**	**2,209**	**5,857**	**190**	**118**
2009	**TC**	218	3	0	5	1,091	0	0	1,096	1,316	4,232	204	108
	FC	225	120	49	8	0	24	0	32	426	809	0	0
	Total	**443**	**123**	**49**	**13**	**1,091**	**24**	**0**	**1,128**	**1,743**	**5,041**	**204**	**108**
2008	**TC**	242	3	0	6	1,108	0	203	1,318	1,563	4,151	126	43
	FC	314	296	0	125	29	24	0	178	788	944	0	0
	Total	**557**	**299**	**0**	**131**	**1,137**	**24**	**203**	**1,496**	**2,351**	**5,095**	**126**	**43**
2007	**TC**	124	5	0	55	1,395	0	0	1,450	1,579	4,120	65	27
	FC	280	176	0	29	5	32	0	66	522	831	0	0
	Total	**404**	**181**	**0**	**84**	**1,400**	**32**	**0**	**1,516**	**2,101**	**4,951**	**65**	**27**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	3,641	153	217	0	0	370	1	32	0	0	82	193
	FC	1,078	2,107	0	0	0	2,107	21	0	0	0	6	4
	Total	**4,719**	**2,259**	**217**	**0**	**0**	**2,476**	**22**	**32**	**0**	**0**	**88**	**197**
2010	**TC**	3,552	211	209	0	0	420	65	87	0	0	78	109
	FC	988	1,980	0	0	0	1,980	8	0	0	0	15	2
	Total	**4,540**	**2,191**	**209**	**0**	**0**	**2,400**	**73**	**87**	**0**	**0**	**93**	**111**
2009	**TC**	3,394	119	120	0	0	239	7	144	0	0	66	100
	FC	1,065	1,068	0	0	0	1,068	9	0	0	0	12	3
	Total	**4,458**	**1,187**	**120**	**0**	**0**	**1,307**	**17**	**144**	**0**	**0**	**77**	**103**
2008	**TC**	3,211	95	240	0	0	335	46	281	0	0	50	172
	FC	1,476	1,260	0	0	0	1,260	37	0	0	0	12	4
	Total	**4,687**	**1,355**	**240**	**0**	**0**	**1,595**	**83**	**281**	**0**	**0**	**62**	**177**
2007	**TC**	3,444	54	298	0	0	352	69	0	0	0	71	178
	FC	1,775	507	0	0	0	507	111	0	0	0	9	7
	Total	**5,219**	**561**	**298**	**0**	**0**	**859**	**180**	**0**	**0**	**0**	**80**	**185**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
5,296	0	0	0	25	0	0	119	6	0	151	92	6,828
997	0	0	0	0	0	0	0	0	0	0	2	1,792
6,292	**0**	**0**	**0**	**26**	**0**	**0**	**119**	**6**	**0**	**151**	**94**	**8,620**
4,915	0	0	0	16	0	0	131	11	1	158	120	6,883
1,013	0	0	0	0	0	0	0	0	0	0	1	1,535
5,928	**0**	**0**	**0**	**16**	**0**	**0**	**131**	**11**	**1**	**159**	**121**	**8,418**
4,327	0	0	0	15	0	0	102	10	0	127	99	5,870
809	0	0	0	0	0	0	0	0	0	0	5	1,240
5,136	**0**	**0**	**0**	**15**	**0**	**0**	**103**	**10**	**0**	**127**	**103**	**7,109**
4,234	0	0	0	15	0	0	89	9	5	118	87	6,002
944	0	0	0	0	0	0	0	0	0	0	2	1,734
5,177	**0**	**0**	**0**	**15**	**0**	**0**	**89**	**9**	**5**	**118**	**89**	**7,736**
4,158	0	0	0	7	0	0	100	21	6	133	127	5,997
831	0	0	0	0	0	0	0	0	0	0	2	1,355
4,989	**0**	**0**	**0**	**7**	**0**	**0**	**100**	**21**	**6**	**133**	**129**	**7,351**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
103	15	0	426	884	-18	68	0	32	32	966	5,403
0	0	2	33	0	0	0	0	0	0	0	3,218
103	**15**	**2**	**459**	**884**	**-18**	**68**	**0**	**32**	**32**	**966**	**8,620**
85	15	0	438	924	-20	55	0	54	54	1,014	5,423
0	0	0	26	0	0	0	0	0	0	0	2,994
85	**15**	**0**	**464**	**924**	**-20**	**55**	**0**	**54**	**54**	**1,014**	**8,418**
69	24	0	410	810	-29	42	0	87	87	910	4,953
0	0	0	24	0	0	0	0	0	0	0	2,156
69	**24**	**0**	**434**	**810**	**-29**	**42**	**0**	**87**	**87**	**910**	**7,109**
72	23	0	646	621	-23	93	0	66	66	756	4,948
0	0	0	54	0	-1	0	0	0	0	-1	2,788
72	**23**	**0**	**699**	**621**	**-24**	**93**	**0**	**66**	**66**	**755**	**7,736**
50	28	0	397	630	2	37	0	79	79	747	4,941
0	0	2	129	0	0	0	0	0	0	0	2,411
50	**28**	**2**	**526**	**630**	**2**	**37**	**0**	**79**	**79**	**747**	**7,351**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	756	0	0	0	3	758	2,009	7,314	9,322	1,117	161	181	89
	FC	705	37	255	0	644	1,641	307	0	307	910	735	2,107	99
	Total	**1,460**	**37**	**255**	**0**	**647**	**2,400**	**2,316**	**7,314**	**9,629**	**2,027**	**896**	**2,287**	**188**
2010	**TC**	869	0	0	0	0	869	1,928	8,001	9,930	1,068	39	1,007	74
	FC	636	41	390	0	223	1,289	166	0	166	0	70	1,537	91
	Total	**1,505**	**41**	**390**	**0**	**223**	**2,159**	**2,094**	**8,001**	**10,095**	**1,068**	**109**	**2,543**	**165**
2009	**TC**	709	0	0	0	0	709	1,061	0	1,061	1,853	9	569	21
	FC	645	43	337	0	82	1,107	82	0	82	0	23	1,032	27
	Total	**1,354**	**43**	**337**	**0**	**82**	**1,815**	**1,143**	**0**	**1,143**	**1,853**	**31**	**1,600**	**47**
2008	**TC**	659	0	0	0	0	659	972	8,440	9,411	1,911	14	485	99
	FC	783	57	466	0	28	1,334	90	0	90	0	134	1,183	90
	Total	**1,442**	**57**	**466**	**0**	**28**	**1,993**	**1,062**	**8,440**	**9,501**	**1,911**	**148**	**1,668**	**190**
2007	**TC**	791	0	0	0	0	791	1,070	9,753	10,823	0	76	867	2
	FC	479	48	431	0	14	972	31	0	31	0	257	970	57
	Total	**1,269**	**48**	**431**	**0**	**14**	**1,763**	**1,101**	**9,753**	**10,854**	**0**	**333**	**1,837**	**59**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	668	4	89	1	762	314	32	15	361	401	87	12	74	3
2010	715	8	114	0	838	282	23	28	333	505	94	13	81	4
2009	823	16	151	1	990	371	43	19	433	557	103	14	89	3
2008	805	31	196	4	1,035	557	47	51	655	381	96	16	80	2
2007	739	20	237	30	1,026	553	51	62	667	359	102	17	86	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	431	1,548	573	14,484	27,631	42,688	54,317
0	0	0	2,941	3,851	340	1,534	5,117	6,991	12,790
0	**0**	**0**	**3,372**	**5,399**	**913**	**16,018**	**32,748**	**49,679**	**67,107**
0	0	23	1,142	2,210	1,929	20,452	25,826	48,207	61,215
0	0	0	1,698	1,698	146	2,041	4,728	6,914	10,067
0	**0**	**23**	**2,839**	**3,907**	**2,075**	**22,493**	**30,553**	**55,121**	**71,282**
0	0	22	620	2,474	1,531	17,086	19,077	37,694	41,937
0	0	0	1,081	1,081	140	2,238	4,384	6,761	9,031
0	**0**	**22**	**1,701**	**3,555**	**1,670**	**19,325**	**23,460**	**44,455**	**50,968**
0	0	0	598	2,509	387	12,464	13,817	26,668	39,247
0	0	0	1,407	1,407	182	2,069	4,127	6,378	9,209
0	**0**	**0**	**2,006**	**3,916**	**569**	**14,533**	**17,944**	**33,046**	**48,456**
0	0	0	946	946	2,744	9,790	10,262	22,796	35,355
0	0	0	1,284	1,284	134	1,711	3,119	4,963	7,251
1	**0**	**0**	**2,230**	**2,230**	**2,878**	**11,501**	**13,381**	**27,759**	**42,606**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-75	47	450	57	344	49	0	0	0	49	-17	32	0	32
-163	43	468	47	351	71	0	0	0	71	-16	54	0	54
-165	37	522	92	303	127	0	0	0	127	-40	87	0	87
-57	24	429	63	279	87	0	0	0	87	-21	66	0	66
-60	32	418	31	285	101	0	0	0	101	-22	79	0	79

ING Bank A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	38	0	0	824	0	0	0	824	862	0	0	0
	FC	39	0	0	7	0	0	0	7	47	0	0	0
	Total	**77**	**0**	**0**	**831**	**0**	**0**	**0**	**831**	**908**	**0**	**0**	**0**
2010	**TC**	2	0	0	309	0	0	0	309	311	0	0	0
	FC	28	0	0	1	0	0	0	1	30	0	0	0
	Total	**30**	**0**	**0**	**310**	**0**	**0**	**0**	**310**	**340**	**0**	**0**	**0**
2009	**TC**	0	0	0	37	0	0	0	37	37	0	0	0
	FC	0	50	0	1	0	0	0	1	51	0	0	0
	Total	**0**	**50**	**0**	**38**	**0**	**0**	**0**	**38**	**88**	**0**	**0**	**0**
2008	**TC**	1	1	16	90	0	0	0	90	109	0	0	0
	FC	2	0	0	0	0	0	0	0	2	0	0	0
	Total	**3**	**1**	**16**	**90**	**0**	**0**	**0**	**90**	**111**	**0**	**0**	**0**
2007	**TC**	4	1	0	93	0	0	0	93	97	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**4**	**1**	**0**	**93**	**0**	**0**	**0**	**93**	**97**	**0**	**0**	**0**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	4	0	152	0	0	152	0	0	0	0	0	0
	FC	646	0	0	0	0	0	10	0	0	0	0	0
	Total	**649**	**0**	**152**	**0**	**0**	**152**	**10**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	1	0	0	0	0	0	0	0	0	0	0	0
	FC	243	0	0	0	0	0	1	0	0	0	0	0
	Total	**244**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	3	0	0	0	0	0	0	0	0	0	0	0
	FC	1	0	0	0	0	0	2	0	0	0	0	0
	Total	**4**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	9	0	0	0	0	0	0	0	0	0	0	0
	FC	30	0	0	0	0	0	0	0	0	0	0	0
	Total	**39**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	12	0	0	0	0	0	0	0	0	0	0	0
	FC	10	0	0	0	0	0	0	0	0	0	0	0
	Total	**22**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
0	0	0	0	0	0	0	1	0	0	1	1	863
0	0	0	0	0	0	0	0	0	0	0	0	47
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**1**	**910**
0	0	0	0	0	0	0	1	0	0	1	0	312
0	0	0	0	0	0	0	0	0	0	0	0	30
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**341**
0	0	0	0	0	0	0	1	0	0	1	3	42
0	0	0	0	0	0	0	0	0	0	0	0	51
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**3**	**93**
0	0	0	0	0	0	0	2	0	0	2	1	112
0	0	0	0	0	0	0	0	0	0	0	0	2
0	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**1**	**114**
0	0	0	0	0	0	0	1	1	0	2	1	101
0	0	0	0	0	0	0	0	0	0	0	2	2
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**1**	**0**	**2**	**3**	**103**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
4	1	0	5	41	0	0	38	16	54	95	255
0	0	0	10	0	0	0	0	0	0	0	655
4	**1**	**0**	**15**	**41**	**0**	**0**	**38**	**16**	**54**	**95**	**910**
3	0	0	3	49	0	0	35	10	45	94	97
0	0	0	1	0	0	0	0	0	0	0	244
3	**0**	**0**	**3**	**49**	**0**	**0**	**35**	**10**	**45**	**94**	**341**
4	3	0	8	47	0	0	23	11	33	80	90
0	0	0	2	0	0	0	0	0	0	0	3
4	**3**	**0**	**9**	**47**	**0**	**0**	**23**	**11**	**33**	**80**	**93**
2	3	0	5	47	0	0	13	10	23	70	83
0	0	0	0	0	0	0	0	0	0	0	31
2	**3**	**0**	**5**	**47**	**0**	**0**	**13**	**10**	**23**	**70**	**114**
2	3	0	6	59	0	0	3	13	16	75	93
0	0	0	0	0	0	0	0	0	0	0	10
2	**3**	**0**	**6**	**59**	**0**	**0**	**3**	**13**	**16**	**75**	**103**

JPMorgan Chase Bank N.A.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	0	0	0	0	0	0	739	0	739	0	481	960	0
	FC	5	0	0	0	0	5	0	0	0	0	492	965	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**739**	**0**	**739**	**0**	**973**	**1,925**	**0**
2010	**TC**	0	0	0	0	0	0	79	0	79	0	49	276	0
	FC	5	0	0	0	0	5	0	0	0	0	88	278	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**79**	**0**	**79**	**0**	**137**	**554**	**0**
2009	**TC**	0	0	0	0	0	0	22	0	22	0	147	139	0
	FC	4	0	0	0	0	4	0	0	0	0	148	140	0
	Total	**4**	**0**	**0**	**0**	**0**	**4**	**22**	**0**	**22**	**0**	**294**	**279**	**0**
2008	**TC**	0	0	0	0	0	0	10	0	10	0	0	34	0
	FC	4	0	0	0	0	4	0	0	0	0	0	33	0
	Total	**4**	**0**	**0**	**0**	**0**	**4**	**10**	**0**	**10**	**0**	**0**	**67**	**0**
2007	**TC**	0	0	0	0	0	0	24	0	24	0	0	11	0
	FC	4	0	0	0	0	4	0	0	0	0	0	11	0
	Total	**4**	**0**	**0**	**0**	**0**	**4**	**24**	**0**	**24**	**0**	**0**	**22**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	0	4	19	5	29	1	0	6	6	23	4	0	4	0
2010	0	3	16	6	25	1	0	0	1	24	3	0	2	0
2009	0	1	6	8	14	0	0	1	1	13	1	0	1	0
2008	0	3	17	5	25	3	0	0	3	22	5	0	5	0
2007	0	7	14	2	23	4	0	0	4	19	10	0	10	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	1,441	1,441	153	0	0	153	2,333
0	0	0	1,457	1,457	0	0	0	0	1,462
0	**0**	**0**	**2,898**	**2,898**	**153**	**0**	**0**	**153**	**3,795**
0	0	0	325	325	1	0	0	1	405
0	0	0	366	366	0	0	0	0	370
0	**0**	**0**	**691**	**691**	**1**	**0**	**0**	**1**	**775**
0	0	0	286	286	89	0	0	89	396
0	0	0	288	288	0	0	0	0	292
0	**0**	**0**	**574**	**574**	**89**	**0**	**0**	**89**	**689**
0	0	0	34	34	121	0	0	121	165
0	0	0	33	33	0	0	0	0	37
0	**0**	**0**	**67**	**67**	**121**	**0**	**0**	**121**	**202**
0	0	0	11	11	373	0	0	373	408
0	0	0	11	11	0	0	0	0	15
0	**0**	**0**	**22**	**22**	**373**	**0**	**0**	**373**	**423**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
14	0	41	8	13	20	0	0	0	20	-4	16	0	16
-1	1	25	0	13	13	0	0	0	13	-2	10	0	10
14	0	29	1	14	13	0	0	0	13	-3	11	0	11
-2	0	25	0	13	12	0	0	0	12	-3	10	0	10
1	0	30	0	14	16	0	0	0	16	-3	13	0	13

JPMorgan Chase Bank N.A.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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	-	-	-	-	-
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	5	0	149	34	0	0	0	34	189	171	13	9
	FC	25	0	0	0	0	0	0	0	25	0	0	0
	Total	**29**	**0**	**149**	**34**	**0**	**0**	**0**	**34**	**214**	**171**	**14**	**9**
2010	**TC**	23	0	49	42	0	0	0	42	114	156	7	5
	FC	31	0	0	0	0	0	0	0	31	12	0	0
	Total	**54**	**0**	**49**	**42**	**0**	**0**	**0**	**42**	**145**	**168**	**7**	**5**
2009	**TC**	17	0	0	51	0	0	0	51	69	58	4	2
	FC	12	8	0	0	0	0	0	0	20	14	0	0
	Total	**29**	**8**	**0**	**51**	**0**	**0**	**0**	**51**	**88**	**72**	**4**	**2**
2008	**TC**	4	0	77	78	0	0	0	78	159	46	1	0
	FC	7	0	0	0	0	0	0	0	8	3	0	0
	Total	**11**	**0**	**77**	**78**	**0**	**0**	**0**	**78**	**167**	**49**	**1**	**0**
2007	**TC**	1	64	0	189	0	0	0	189	254	38	0	0
	FC	13	14	0	7	0	0	0	7	33	4	0	0
	Total	**14**	**78**	**0**	**196**	**0**	**0**	**0**	**196**	**288**	**42**	**0**	**0**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	101	0	0	0	101	1	0	0	0	1	5
	FC	34	215	0	0	0	215	0	0	0	0	0	0
	Total	**34**	**315**	**0**	**0**	**0**	**315**	**1**	**0**	**0**	**0**	**1**	**5**
2010	**TC**	1	134	0	0	0	134	0	0	0	0	1	6
	FC	32	104	0	0	0	104	0	0	0	0	0	0
	Total	**32**	**239**	**0**	**0**	**0**	**239**	**0**	**0**	**0**	**0**	**1**	**6**
2009	**TC**	32	1	0	0	0	1	0	0	0	0	0	1
	FC	22	97	0	0	0	97	0	0	0	0	0	0
	Total	**54**	**98**	**0**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**0**	**1**
2008	**TC**	25	4	0	0	0	4	1	0	0	0	0	0
	FC	93	79	0	0	0	79	0	0	0	0	0	0
	Total	**118**	**83**	**0**	**0**	**0**	**83**	**1**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	1	84	0	0	0	84	0	0	0	0	1	21
	FC	0	212	0	0	0	212	4	0	0	0	0	0
	Total	**1**	**295**	**0**	**0**	**0**	**295**	**4**	**0**	**0**	**0**	**1**	**21**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
175	0	0	0	0	0	0	2	4	0	6	9	380
0	0	0	0	0	0	0	0	0	0	0	1	26
176	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**4**	**0**	**6**	**10**	**406**
159	0	0	0	0	0	0	2	4	0	6	6	284
12	0	0	0	0	0	0	0	0	0	0	0	44
171	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**4**	**0**	**6**	**6**	**328**
59	0	0	0	0	0	0	2	2	0	4	1	133
14	0	0	0	0	0	0	0	0	0	0	2	35
73	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**2**	**0**	**4**	**3**	**168**
47	0	0	0	0	0	0	2	1	0	3	1	210
3	0	0	0	0	0	0	0	0	0	0	2	13
50	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**1**	**0**	**3**	**3**	**223**
38	0	0	0	0	0	0	3	0	0	3	3	298
4	0	0	0	0	0	0	0	0	0	0	2	40
42	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**0**	**0**	**3**	**5**	**338**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
6	1	0	13	54	8	0	-25	5	-20	42	157
1	0	0	1	0	0	0	0	0	0	0	249
6	**1**	**0**	**14**	**54**	**8**	**0**	**-25**	**5**	**-20**	**42**	**406**
5	1	0	12	65	9	0	-31	2	-29	45	191
1	0	0	1	0	0	0	0	0	0	0	137
6	**1**	**0**	**12**	**65**	**9**	**0**	**-31**	**2**	**-29**	**45**	**328**
2	1	0	4	32	9	0	-22	-8	-30	11	48
2	0	0	2	0	0	0	0	0	0	0	120
3	**1**	**0**	**5**	**32**	**9**	**0**	**-22**	**-8**	**-30**	**11**	**168**
1	1	0	3	32	9	0	-14	-9	-23	18	50
1	0	0	1	0	0	0	0	0	0	0	173
2	**1**	**0**	**4**	**32**	**9**	**0**	**-14**	**-9**	**-23**	**18**	**223**
1	0	0	23	19	11	0	-8	-9	-17	13	121
1	0	0	5	0	0	0	0	0	0	0	217
2	**0**	**0**	**28**	**19**	**11**	**0**	**-8**	**-9**	**-17**	**13**	**338**

Société Générale (SA)

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	0	0	0	0	0	0	1	0	1	0	0	223	0
	FC	36	0	19	0	4	59	3	0	3	0	0	305	0
	Total	**37**	**0**	**19**	**0**	**4**	**59**	**4**	**0**	**4**	**0**	**0**	**528**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	0	0	93	0
	FC	67	0	11	0	10	88	8	0	8	0	0	112	0
	Total	**68**	**0**	**11**	**0**	**10**	**89**	**8**	**0**	**8**	**0**	**0**	**205**	**0**
2009	**TC**	1	0	0	0	0	1	9	0	9	0	1	84	0
	FC	72	0	6	0	15	93	39	0	39	0	2	84	0
	Total	**73**	**0**	**6**	**0**	**15**	**94**	**48**	**0**	**48**	**0**	**3**	**168**	**0**
2008	**TC**	2	0	0	0	0	2	0	0	0	0	1	162	0
	FC	76	0	7	0	4	87	0	0	0	0	7	229	0
	Total	**77**	**0**	**7**	**0**	**4**	**88**	**0**	**0**	**0**	**0**	**8**	**391**	**0**
2007	**TC**	0	0	0	0	0	0	2	0	2	0	17	172	0
	FC	55	0	8	0	9	72	0	0	0	0	79	650	0
	Total	**55**	**0**	**8**	**0**	**9**	**72**	**2**	**0**	**2**	**0**	**96**	**822**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	29	4	8	12	53	1	7	2	10	43	3	2	1	0
2010	21	4	4	9	39	3	2	0	6	33	4	1	3	0
2009	10	3	2	8	23	5	1	0	7	16	2	0	2	0
2008	6	11	8	4	29	7	7	4	18	11	3	0	2	0
2007	7	17	10	1	35	7	30	1	38	-3	3	0	3	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	223	223	0	75	0	75	300
0	0	0	305	305	0	0	0	0	366
0	**0**	**0**	**528**	**528**	**0**	**75**	**0**	**75**	**666**
0	0	0	93	93	0	43	0	43	137
0	0	0	112	112	0	0	0	0	208
0	**0**	**0**	**205**	**205**	**0**	**43**	**0**	**43**	**345**
0	0	0	84	84	0	7	0	7	102
0	0	0	87	87	0	0	0	0	219
0	**0**	**0**	**171**	**171**	**0**	**7**	**0**	**7**	**321**
0	0	0	163	163	0	0	0	0	165
0	0	0	236	236	0	0	0	0	322
0	**0**	**0**	**399**	**399**	**0**	**0**	**0**	**0**	**487**
0	0	0	189	189	0	0	0	0	191
0	0	0	728	728	0	0	0	0	800
0	**0**	**0**	**918**	**918**	**0**	**0**	**0**	**0**	**991**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-19	4	29	7	19	3	0	0	0	3	2	5	0	5
-15	2	23	4	19	0	0	0	0	0	2	2	0	2
-8	1	11	3	16	-7	0	0	0	-7	0	-8	0	-8
-6	0	8	1	14	-7	0	0	0	-7	-1	-9	0	-9
4	0	4	1	12	-8	0	0	0	-8	-1	-9	0	-9

Société Générale (SA) 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	40	1	176	4	69	0	0	73	290	66	11	10
	FC	15	8	0	41	0	0	0	41	63	41	3	0
	Total	**54**	**9**	**176**	**44**	**69**	**0**	**0**	**114**	**353**	**107**	**14**	**11**
2010	**TC**	6	94	63	11	95	0	0	106	269	60	14	13
	FC	11	105	0	24	0	0	0	24	140	61	0	0
	Total	**17**	**199**	**63**	**35**	**95**	**0**	**0**	**130**	**409**	**121**	**14**	**13**
2009	**TC**	6	10	350	14	48	0	0	62	428	43	13	12
	FC	18	2	0	4	0	0	0	4	24	45	0	0
	Total	**24**	**12**	**350**	**18**	**48**	**0**	**0**	**66**	**452**	**88**	**13**	**12**
2008	**TC**	34	0	258	3	153	0	0	156	448	68	13	11
	FC	20	1	0	21	0	0	0	21	42	22	0	0
	Total	**54**	**1**	**258**	**24**	**153**	**0**	**0**	**177**	**490**	**90**	**13**	**11**
2007	**TC**	10	1	44	25	196	0	0	222	276	112	17	14
	FC	18	4	0	38	0	0	0	38	61	56	0	0
	Total	**28**	**5**	**44**	**63**	**196**	**0**	**0**	**260**	**337**	**168**	**17**	**14**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	99	0	0	0	0	0	6	0	0	0	1	0
	FC	123	12	0	0	0	12	40	0	0	0	0	7
	Total	**222**	**12**	**0**	**0**	**0**	**12**	**46**	**0**	**0**	**0**	**1**	**7**
2010	**TC**	88	74	0	0	0	74	1	0	0	0	1	0
	FC	148	3	0	0	0	3	24	0	0	0	1	11
	Total	**236**	**77**	**0**	**0**	**0**	**77**	**24**	**0**	**0**	**0**	**2**	**11**
2009	**TC**	87	17	0	0	0	17	2	0	0	0	2	1
	FC	255	0	0	0	0	0	3	0	0	0	1	14
	Total	**342**	**17**	**0**	**0**	**0**	**17**	**5**	**0**	**0**	**0**	**2**	**15**
2008	**TC**	75	73	0	0	0	73	0	0	0	0	42	1
	FC	232	0	0	0	0	0	25	0	0	35	7	7
	Total	**307**	**74**	**0**	**0**	**0**	**74**	**25**	**0**	**0**	**35**	**49**	**8**
2007	**TC**	63	95	0	0	0	95	0	0	0	0	5	1
	FC	187	0	0	0	0	0	33	0	0	35	0	3
	Total	**250**	**95**	**0**	**0**	**0**	**95**	**33**	**0**	**0**	**35**	**5**	**4**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
66	0	0	0	0	0	0	2	0	0	2	2	361
43	0	0	0	0	0	0	0	0	0	0	2	109
110	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**5**	**470**
61	0	0	0	0	0	0	1	0	16	17	6	353
61	0	0	0	0	0	0	0	0	0	0	0	201
122	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**16**	**17**	**6**	**553**
44	0	0	0	0	0	0	11	0	0	11	7	491
45	0	0	0	0	0	0	0	0	0	0	0	68
89	**0**	**0**	**0**	**0**	**0**	**0**	**11**	**0**	**0**	**11**	**7**	**559**
70	0	0	0	0	0	0	11	0	0	12	9	539
22	0	0	0	0	0	0	0	0	0	0	0	64
93	**0**	**0**	**0**	**0**	**0**	**0**	**11**	**0**	**0**	**12**	**9**	**603**
115	0	0	0	0	0	0	13	0	0	13	13	417
56	0	0	0	0	0	0	0	0	0	0	0	117
171	**0**	**0**	**0**	**0**	**0**	**0**	**13**	**0**	**0**	**13**	**13**	**534**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
12	1	0	21	44	27	0	82	15	98	168	288
0	0	0	47	0	0	0	0	0	0	0	181
12	**1**	**0**	**68**	**44**	**27**	**0**	**82**	**15**	**98**	**168**	**470**
16	2	0	20	53	34	0	87	11	98	185	367
0	0	0	35	0	0	0	0	0	0	0	187
16	**2**	**0**	**56**	**53**	**34**	**0**	**87**	**11**	**98**	**185**	**553**
8	2	0	15	50	34	0	50	33	83	168	286
0	0	0	18	0	0	0	0	0	0	0	273
8	**2**	**0**	**33**	**50**	**34**	**0**	**50**	**33**	**83**	**168**	**559**
8	4	0	55	14	30	0	35	16	50	94	297
0	0	0	74	0	0	0	0	0	0	0	307
8	**4**	**0**	**129**	**14**	**30**	**0**	**35**	**16**	**50**	**94**	**603**
9	2	0	17	18	39	0	27	16	43	100	275
0	0	1	72	0	0	0	0	0	0	0	259
9	**2**	**1**	**89**	**18**	**39**	**0**	**27**	**16**	**43**	**100**	**534**

The Royal Bank of Scotland N.V.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	28	0	0	0	0	28	387	155	541	0	12	130	0
	FC	239	19	58	0	7	323	453	265	718	0	1,843	869	0
	Total	**267**	**19**	**58**	**0**	**7**	**351**	**840**	**420**	**1,260**	**0**	**1,854**	**999**	**0**
2010	**TC**	30	0	0	0	0	30	50	119	170	0	23	107	0
	FC	129	28	63	0	0	220	294	242	537	0	2,372	531	0
	Total	**159**	**28**	**63**	**0**	**0**	**250**	**345**	**362**	**706**	**0**	**2,395**	**638**	**0**
2009	**TC**	14	0	0	0	0	14	19	106	125	0	74	307	0
	FC	89	12	40	0	0	141	54	455	508	0	750	436	0
	Total	**103**	**12**	**40**	**0**	**0**	**155**	**73**	**561**	**634**	**0**	**824**	**743**	**0**
2008	**TC**	27	0	0	0	0	27	1	181	183	0	125	349	0
	FC	134	19	58	0	1	213	0	646	646	0	876	519	0
	Total	**162**	**19**	**58**	**0**	**1**	**240**	**1**	**828**	**829**	**0**	**1,001**	**868**	**0**
2007	**TC**	11	0	0	0	0	11	1	69	70	0	193	1,056	0
	FC	132	17	23	0	0	172	0	193	193	0	593	1,056	0
	Total	**143**	**17**	**23**	**0**	**0**	**183**	**1**	**261**	**262**	**0**	**786**	**2,112**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	12	2	7	4	26	3	0	0	3	23	18	0	18	0
2010	12	1	11	12	37	7	1	0	8	30	24	0	24	0
2009	11	2	18	25	56	5	6	0	11	44	31	1	30	0
2008	25	7	30	11	73	12	18	1	32	42	27	1	26	0
2007	13	10	43	4	69	21	20	0	41	28	22	1	20	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	142	142	35	0	0	35	746
0	0	0	2,711	2,711	16	0	0	16	3,769
0	**0**	**0**	**2,853**	**2,853**	**51**	**0**	**0**	**51**	**4,515**
0	0	0	130	130	59	1,289	0	1,349	1,678
0	0	0	2,903	2,903	21	0	0	21	3,681
0	**0**	**0**	**3,033**	**3,033**	**81**	**1,289**	**0**	**1,370**	**5,359**
0	0	0	382	382	118	919	0	1,038	1,558
0	0	0	1,186	1,186	22	0	0	22	1,858
0	**0**	**0**	**1,568**	**1,568**	**140**	**919**	**0**	**1,059**	**3,416**
0	0	0	475	475	194	923	0	1,117	1,802
0	0	0	1,395	1,395	26	0	0	26	2,280
0	**0**	**0**	**1,869**	**1,869**	**220**	**923**	**0**	**1,144**	**4,082**
0	0	0	1,250	1,250	1,335	1	0	1,335	2,666
0	0	0	1,648	1,648	15	0	0	15	2,028
0	**0**	**0**	**2,898**	**2,898**	**1,350**	**1**	**0**	**1,350**	**4,693**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
4	8	53	3	32	18	0	0	0	18	-3	15	0	15
-1	2	54	9	31	15	0	0	0	15	-4	11	0	11
-2	4	76	3	32	41	0	0	0	41	-8	33	0	33
-7	4	65	6	39	20	0	0	0	20	-4	16	0	16
12	5	66	3	41	22	0	0	0	22	-6	16	0	16

The Royal Bank of Scotland N.V. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	28	0	33	0	98	22	0	120	181	498	16	7
	FC	54	33	0	0	18	0	0	18	105	94	0	0
	Total	**82**	**33**	**33**	**0**	**116**	**22**	**0**	**138**	**286**	**591**	**16**	**7**
2010	**TC**	23	0	7	0	88	23	0	112	142	378	20	8
	FC	32	39	0	0	19	0	0	19	90	99	0	0
	Total	**55**	**39**	**7**	**0**	**107**	**23**	**0**	**131**	**232**	**477**	**20**	**8**
2009	**TC**	8	0	36	0	65	18	0	83	128	254	16	13
	FC	25	31	0	0	0	0	0	0	56	80	0	0
	Total	**33**	**31**	**36**	**0**	**65**	**18**	**0**	**83**	**184**	**334**	**16**	**13**
2008	**TC**	11	0	58	0	33	14	0	48	116	206	7	6
	FC	4	45	0	0	0	0	0	0	49	71	0	0
	Total	**15**	**45**	**58**	**0**	**33**	**14**	**0**	**48**	**165**	**277**	**7**	**6**
2007	**TC**	7	0	0	72	0	0	0	72	79	198	5	5
	FC	3	12	0	2	0	0	0	2	17	47	0	0
	Total	**10**	**12**	**0**	**75**	**0**	**0**	**0**	**75**	**96**	**245**	**5**	**5**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	377	7	40	0	0	47	0	0	0	0	5	9
	FC	276	36	0	0	0	36	0	0	0	0	0	0
	Total	**653**	**43**	**40**	**0**	**0**	**83**	**0**	**0**	**0**	**0**	**5**	**9**
2010	**TC**	321	8	0	0	0	8	0	0	0	0	4	11
	FC	235	37	0	0	0	37	0	0	0	0	0	0
	Total	**556**	**45**	**0**	**0**	**0**	**45**	**0**	**0**	**0**	**0**	**5**	**11**
2009	**TC**	227	5	0	0	0	5	0	0	0	0	2	6
	FC	166	18	0	0	0	18	0	0	0	0	0	0
	Total	**393**	**23**	**0**	**0**	**0**	**23**	**0**	**0**	**0**	**0**	**2**	**6**
2008	**TC**	156	4	0	0	0	4	0	0	0	0	1	6
	FC	115	92	0	0	0	92	0	0	0	0	1	0
	Total	**271**	**96**	**0**	**0**	**0**	**96**	**0**	**0**	**0**	**0**	**2**	**6**
2007	**TC**	127	2	13	0	0	15	0	0	0	0	1	10
	FC	68	84	0	0	0	84	0	0	0	0	0	1
	Total	**194**	**86**	**13**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**2**	**11**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
507	0	0	0	0	0	0	5	1	0	5	9	703
94	0	0	0	0	0	0	0	0	0	0	0	199
601	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**1**	**0**	**5**	**9**	**902**
389	0	0	0	0	0	0	7	0	0	7	8	546
99	0	0	0	0	0	0	0	0	0	0	0	189
488	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**0**	**0**	**7**	**8**	**735**
257	0	0	0	0	0	0	6	1	0	7	6	398
80	0	0	0	0	0	0	0	0	0	0	0	136
337	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**1**	**0**	**7**	**6**	**534**
208	0	0	0	0	0	0	8	1	0	9	6	339
71	0	0	0	0	0	0	0	0	0	0	20	140
279	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**1**	**0**	**9**	**26**	**478**
198	0	0	0	0	0	0	3	1	0	4	11	292
47	0	0	0	0	0	0	0	0	0	0	17	81
246	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**1**	**0**	**4**	**27**	**373**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
11	2	0	27	123	8	7	0	1	1	139	589
0	0	0	1	0	-1	0	0	0	0	-1	313
11	**2**	**0**	**28**	**123**	**8**	**7**	**0**	**1**	**1**	**138**	**902**
8	2	0	26	83	16	7	0	1	1	107	461
0	0	0	1	0	0	0	0	0	0	0	274
9	**2**	**0**	**27**	**83**	**16**	**7**	**0**	**1**	**1**	**107**	**735**
8	1	0	17	79	15	5	0	1	1	100	349
0	0	0	1	0	0	0	0	0	0	0	185
8	**1**	**0**	**18**	**79**	**15**	**5**	**0**	**1**	**1**	**100**	**534**
4	2	0	13	80	12	5	0	0	0	97	270
0	0	1	2	0	0	0	0	0	0	0	209
4	**2**	**1**	**15**	**80**	**12**	**5**	**0**	**0**	**0**	**97**	**478**
3	1	0	16	41	15	7	-2	0	-1	62	219
0	0	1	2	0	0	0	0	0	0	0	154
3	**1**	**1**	**18**	**41**	**15**	**7**	**-2**	**0**	**-1**	**62**	**373**

Turkland Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	277	0	0	0	0	277	50	2,150	2,199	0	2	0	0
	FC	68	5	38	0	35	145	20	0	20	0	3	0	0
	Total	**344**	**5**	**38**	**0**	**35**	**422**	**70**	**2,150**	**2,219**	**0**	**4**	**0**	**0**
2010	**TC**	298	0	0	0	0	299	42	2,264	2,306	0	0	0	0
	FC	71	8	52	0	44	176	52	0	52	0	0	0	0
	Total	**370**	**8**	**52**	**0**	**44**	**475**	**94**	**2,264**	**2,357**	**0**	**0**	**0**	**0**
2009	**TC**	220	0	0	0	0	220	32	0	32	0	0	0	0
	FC	62	4	34	0	11	111	6	0	6	0	0	7	0
	Total	**282**	**4**	**34**	**0**	**11**	**331**	**38**	**0**	**38**	**0**	**0**	**7**	**0**
2008	**TC**	161	0	0	0	0	161	15	0	15	0	0	0	0
	FC	78	7	49	0	11	144	0	0	0	0	0	0	0
	Total	**240**	**7**	**49**	**0**	**11**	**306**	**15**	**0**	**15**	**0**	**0**	**0**	**0**
2007	**TC**	115	0	0	0	0	115	13	0	13	0	0	0	0
	FC	52	6	43	0	6	107	6	0	6	0	0	51	0
	Total	**167**	**6**	**43**	**0**	**6**	**222**	**19**	**0**	**19**	**0**	**0**	**51**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	58	0	10	1	70	37	2	2	41	29	8	0	8	0
2010	45	0	10	1	56	27	1	1	30	26	8	0	8	0
2009	46	0	10	3	59	24	4	0	28	30	6	0	6	0
2008	47	1	8	2	58	27	5	2	34	24	5	0	4	0
2007	29	2	13	2	45	24	4	2	30	15	3	0	3	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	2	2	173	2,272	0	2,445	4,923
0	0	0	3	3	22	500	0	522	690
0	**0**	**0**	**4**	**4**	**195**	**2,772**	**0**	**2,967**	**5,612**
0	0	0	0	0	145	2,181	0	2,326	4,930
0	0	0	0	0	19	444	0	463	691
0	**0**	**0**	**0**	**0**	**164**	**2,625**	**0**	**2,789**	**5,621**
0	0	0	0	0	107	1,394	0	1,501	1,753
0	0	0	7	7	12	412	0	425	548
0	**0**	**0**	**7**	**7**	**119**	**1,806**	**0**	**1,926**	**2,301**
0	0	0	0	0	129	851	0	980	1,156
0	0	0	0	0	10	396	0	406	551
0	**0**	**0**	**0**	**0**	**139**	**1,248**	**0**	**1,386**	**1,707**
0	0	0	0	0	99	434	0	533	661
0	0	0	51	51	11	257	0	268	432
0	**0**	**0**	**51**	**51**	**111**	**691**	**0**	**802**	**1,093**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
2	5	43	5	36	2	0	0	0	2	-1	1	0	1
4	14	52	8	42	2	0	0	0	2	-1	1	0	1
5	1	42	11	30	1	0	0	0	1	0	1	0	1
0	3	31	4	28	0	0	0	0	0	0	0	0	0
2	2	22	3	19	0	0	0	0	0	0	0	0	0

Turkland Bank A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	3	26	29	210	0	0	0	210	268	1	0	0
	FC	2	9	0	0	0	0	0	0	11	13	0	0
	Total	**5**	**35**	**29**	**210**	**0**	**0**	**0**	**210**	**279**	**14**	**0**	**0**
2010	**TC**	8	0	346	166	0	0	0	166	520	9	0	0
	FC	9	19	0	0	0	0	0	0	28	16	0	0
	Total	**18**	**19**	**346**	**166**	**0**	**0**	**0**	**166**	**549**	**24**	**0**	**0**
2009	**TC**	1	19	98	83	0	0	0	83	200	1	0	0
	FC	7	30	0	0	0	0	0	0	36	16	0	0
	Total	**8**	**49**	**98**	**83**	**0**	**0**	**0**	**83**	**237**	**17**	**0**	**0**
2008	**TC**	2	0	148	101	0	0	0	101	251	4	0	0
	FC	13	102	0	1	0	0	0	1	116	13	0	0
	Total	**15**	**102**	**148**	**102**	**0**	**0**	**0**	**102**	**367**	**17**	**0**	**0**
2007	**TC**	1	6	301	160	0	0	0	160	469	24	0	0
	FC	9	11	0	0	0	0	0	0	19	0	0	0
	Total	**10**	**17**	**301**	**160**	**0**	**0**	**0**	**160**	**488**	**24**	**0**	**0**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	15	66	88	0	0	154	0	0	0	0	0	0
	FC	37	14	0	0	0	14	0	0	0	0	0	2
	Total	**52**	**80**	**88**	**0**	**0**	**167**	**0**	**0**	**0**	**0**	**0**	**2**
2010	**TC**	20	421	0	0	0	421	0	0	0	0	0	0
	FC	9	43	0	0	0	43	0	0	0	0	0	0
	Total	**28**	**464**	**0**	**0**	**0**	**464**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	47	1	0	0	0	1	1	0	0	0	0	0
	FC	68	67	0	0	0	67	0	0	0	0	0	0
	Total	**115**	**69**	**0**	**0**	**0**	**69**	**1**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	7	4	0	0	0	4	4	0	0	0	0	3
	FC	284	24	0	0	0	24	0	0	0	0	1	0
	Total	**291**	**28**	**0**	**0**	**0**	**28**	**4**	**0**	**0**	**0**	**1**	**3**
2007	**TC**	65	0	0	0	0	0	1	0	0	0	0	7
	FC	266	110	0	0	0	110	0	0	0	0	0	0
	Total	**331**	**110**	**0**	**0**	**0**	**110**	**1**	**0**	**0**	**0**	**0**	**7**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
1	0	0	0	0	0	0	0	0	0	0	0	270
13	0	0	0	0	0	0	0	0	0	0	6	30
14	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**300**
9	0	0	0	0	0	0	0	0	0	0	0	529
16	0	0	0	0	0	0	0	0	0	0	8	52
24	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**581**
1	0	0	0	0	0	0	0	0	0	0	0	202
16	0	0	0	0	0	0	0	0	0	0	6	58
17	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**260**
4	0	0	0	0	0	0	0	0	0	0	0	255
13	0	0	0	0	0	0	0	0	0	0	5	133
17	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**389**
24	0	0	0	0	0	0	0	0	0	0	2	495
0	0	0	0	0	0	0	0	0	0	0	0	19
24	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**514**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
7	1	0	8	22	12	0	38	-2	36	70	247
0	0	0	2	0	0	0	0	0	0	0	53
7	**1**	**0**	**11**	**22**	**12**	**0**	**38**	**-2**	**36**	**70**	**300**
2	2	0	3	26	14	0	35	10	45	85	529
0	0	0	0	0	0	0	0	0	0	0	52
2	**2**	**0**	**3**	**26**	**14**	**0**	**35**	**10**	**45**	**85**	**581**
1	1	0	2	25	13	0	20	14	34	72	123
1	0	0	1	0	0	0	0	0	0	0	137
1	**1**	**0**	**3**	**25**	**13**	**0**	**20**	**14**	**34**	**72**	**260**
1	2	0	9	25	14	0	10	10	20	59	78
1	0	0	2	0	0	0	0	0	0	0	310
2	**2**	**0**	**11**	**25**	**14**	**0**	**10**	**10**	**20**	**59**	**389**
1	0	0	9	32	17	0	5	7	13	61	136
2	0	0	2	0	0	0	0	0	0	0	378
3	**0**	**0**	**11**	**32**	**17**	**0**	**5**	**7**	**13**	**61**	**514**

WestLB AG

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	0	0	0	0	0	0	20	0	20	0	0	0	0
	FC	6	0	0	0	0	6	20	0	20	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**40**	**0**	**40**	**0**	**0**	**0**	**0**
2010	**TC**	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	6	0	0	0	0	6	1	0	1	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**2**	**0**	**2**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	17	0	17	0	0	121	0
	FC	5	0	0	0	0	5	34	0	34	0	0	70	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**51**	**0**	**51**	**0**	**0**	**190**	**0**
2008	**TC**	0	0	0	0	0	0	12	0	12	0	1	300	0
	FC	5	0	0	0	0	5	14	0	14	0	1	403	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**26**	**0**	**26**	**0**	**1**	**702**	**0**
2007	**TC**	0	0	0	0	0	0	28	0	28	0	0	540	0
	FC	5	0	0	0	0	5	28	0	28	0	0	342	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**56**	**0**	**56**	**0**	**0**	**882**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	1	1	14	8	23	1	10	2	13	9	8	0	7	0
2010	1	1	8	5	16	2	4	0	6	10	9	0	9	0
2009	2	1	9	4	15	3	1	0	4	12	7	0	7	0
2008	3	3	18	9	32	5	3	0	7	25	6	0	6	0
2007	2	4	31	5	42	20	2	0	23	19	0	0	0	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	0	0	0	0	20
0	0	0	0	0	2	0	13	15	41
0	**0**	**0**	**0**	**0**	**2**	**0**	**13**	**15**	**61**
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	2	2	9
0	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**2**	**11**
0	0	0	121	121	0	0	0	0	138
0	0	0	70	70	0	0	0	0	109
0	**0**	**0**	**190**	**190**	**0**	**0**	**0**	**0**	**247**
0	0	0	300	300	0	0	0	0	312
0	0	0	403	403	0	0	1	1	424
0	**0**	**0**	**704**	**704**	**0**	**0**	**1**	**1**	**736**
0	0	0	540	540	0	0	0	0	568
0	0	0	342	342	2	4	0	6	381
0	**0**	**0**	**882**	**882**	**2**	**4**	**0**	**6**	**949**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-1	1	16	0	17	-1	0	0	0	-1	-1	-2	0	-2
3	1	24	0	11	12	0	0	0	12	-2	10	0	10
5	3	27	0	9	17	0	0	0	17	-3	14	0	14
-9	1	23	1	9	12	0	0	0	12	-3	10	0	10
-4	6	21	0	11	9	0	0	0	9	-2	7	0	7

WestLB AG

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	94	2,423	55	339	1,221	276	0	1,836	4,407	5,999	138	104
	FC	232	318	0	37	256	21	0	314	864	5,249	6	6
	Total	**325**	**2,741**	**55**	**376**	**1,477**	**297**	**0**	**2,150**	**5,272**	**11,248**	**144**	**110**
2010	**TC**	61	2,146	417	241	1,107	592	0	1,940	4,565	5,431	158	126
	FC	139	328	0	14	261	27	0	302	769	3,756	7	7
	Total	**200**	**2,475**	**417**	**256**	**1,368**	**619**	**0**	**2,242**	**5,335**	**9,187**	**165**	**133**
2009	**TC**	62	1,023	1,183	174	867	339	0	1,380	3,648	4,823	151	113
	FC	56	417	0	8	242	30	0	280	752	2,826	3	3
	Total	**117**	**1,440**	**1,183**	**182**	**1,109**	**369**	**0**	**1,660**	**4,400**	**7,650**	**153**	**115**
2008	**TC**	32	875	824	114	675	160	0	950	2,680	4,845	92	84
	FC	59	189	4	12	210	30	0	252	503	2,166	4	4
	Total	**90**	**1,064**	**827**	**127**	**885**	**190**	**0**	**1,201**	**3,183**	**7,011**	**95**	**87**
2007	**TC**	12	1,129	763	401	864	103	0	1,368	3,272	4,763	93	87
	FC	53	179	0	19	192	35	0	245	477	1,927	2	2
	Total	**66**	**1,307**	**763**	**420**	**1,055**	**138**	**0**	**1,613**	**3,750**	**6,690**	**95**	**89**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	103	815	379	1,063	2,360	8	0	0	0	585	85
	FC	0	6,433	152	398	183	7,166	40	0	0	124	93	9
	Total	**0**	**6,536**	**967**	**778**	**1,245**	**9,526**	**48**	**0**	**0**	**124**	**678**	**94**
2010	**TC**	0	219	530	306	970	2,024	13	0	0	0	485	281
	FC	0	4,429	69	0	342	4,840	15	0	0	132	32	177
	Total	**0**	**4,648**	**599**	**306**	**1,312**	**6,864**	**29**	**0**	**0**	**132**	**517**	**458**
2009	**TC**	0	59	649	48	667	1,424	10	0	0	0	530	276
	FC	0	3,805	22	0	112	3,938	5	0	0	134	41	149
	Total	**0**	**3,864**	**670**	**48**	**779**	**5,361**	**15**	**0**	**0**	**134**	**571**	**425**
2008	**TC**	0	120	373	0	634	1,127	17	0	0	0	501	298
	FC	0	3,255	26	0	56	3,337	10	0	0	148	17	135
	Total	**0**	**3,375**	**399**	**0**	**690**	**4,464**	**27**	**0**	**0**	**148**	**518**	**433**
2007	**TC**	0	176	530	0	104	810	55	0	0	0	1,216	256
	FC	0	2,895	40	0	52	2,987	10	0	1	157	24	117
	Total	**0**	**3,071**	**570**	**0**	**156**	**3,797**	**65**	**0**	**1**	**157**	**1,239**	**373**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
6,033	0	53	3	56	5	0	81	9	12	220	65	10,725
5,249	0	1	0	88	0	0	0	0	0	89	93	6,295
11,282	**0**	**53**	**3**	**145**	**5**	**0**	**81**	**9**	**12**	**309**	**157**	**17,020**
5,463	0	67	3	79	7	0	99	9	1	265	63	10,357
3,756	0	0	0	58	4	0	0	0	0	62	106	4,693
9,219	**0**	**67**	**3**	**136**	**10**	**0**	**99**	**9**	**1**	**327**	**169**	**15,050**
4,862	0	51	6	82	11	0	103	7	1	262	90	8,861
2,826	0	0	0	50	4	0	0	0	0	54	118	3,750
7,688	**0**	**52**	**6**	**132**	**14**	**0**	**103**	**7**	**1**	**316**	**207**	**12,611**
4,853	0	23	6	83	4	0	97	4	2	220	77	7,829
2,166	0	0	0	50	4	0	0	0	0	54	198	2,922
7,019	**0**	**24**	**6**	**133**	**7**	**0**	**97**	**4**	**2**	**274**	**275**	**10,751**
4,769	0	63	8	82	1	0	113	7	6	280	84	8,405
1,927	0	0	5	48	4	0	0	0	0	58	199	2,661
6,696	**0**	**63**	**13**	**130**	**5**	**0**	**113**	**7**	**6**	**337**	**283**	**11,066**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
191	38	0	908	4,424	767	779	-11	354	343	6,313	9,581
0	0	0	266	0	7	0	0	0	0	7	7,439
191	**38**	**0**	**1,174**	**4,424**	**774**	**779**	**-11**	**354**	**343**	**6,320**	**17,020**
142	43	0	964	4,670	954	828	-12	410	397	6,849	9,837
0	0	0	357	0	16	0	0	0	0	16	5,213
142	**43**	**0**	**1,320**	**4,670**	**969**	**828**	**-12**	**410**	**397**	**6,865**	**15,050**
129	79	0	1,023	3,861	938	687	-56	461	405	5,890	8,337
0	0	0	329	0	7	0	0	0	0	7	4,274
129	**79**	**0**	**1,352**	**3,861**	**944**	**687**	**-56**	**461**	**405**	**5,897**	**12,611**
99	78	0	992	3,078	995	550	-55	432	377	5,001	7,119
0	0	0	310	0	-15	0	0	0	0	-15	3,632
99	**78**	**0**	**1,302**	**3,078**	**980**	**550**	**-55**	**432**	**377**	**4,986**	**10,751**
86	98	0	1,711	2,959	1,325	567	-110	506	396	5,248	7,769
0	0	2	310	0	0	0	0	0	0	0	3,297
86	**98**	**2**	**2,021**	**2,959**	**1,325**	**567**	**-110**	**506**	**396**	**5,248**	**11,066**

Development and Investment Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	797	0	0	0	1,333	2,130	2,017	3,974	5,990	0	703	326	264
	FC	753	5	385	0	266	1,408	413	2,200	2,614	0	924	1,696	470
	Total	**1,549**	**5**	**385**	**0**	**1,599**	**3,538**	**2,430**	**6,174**	**8,604**	**0**	**1,627**	**2,023**	**734**
2010	**TC**	1,061	0	0	0	1,337	2,399	398	1,565	1,963	0	90	522	126
	FC	966	3	389	0	607	1,965	299	2,689	2,988	0	204	1,168	391
	Total	**2,027**	**3**	**389**	**0**	**1,944**	**4,364**	**697**	**4,255**	**4,952**	**0**	**295**	**1,690**	**517**
2009	**TC**	1,004	0	0	0	814	1,819	328	99	427	0	42	423	62
	FC	458	10	196	0	538	1,202	248	442	690	0	43	977	263
	Total	**1,463**	**10**	**196**	**0**	**1,353**	**3,021**	**575**	**541**	**1,117**	**0**	**85**	**1,401**	**325**
2008	**TC**	650	0	0	0	564	1,213	19	192	211	0	10	285	43
	FC	439	13	296	0	241	990	322	264	586	0	84	550	192
	Total	**1,089**	**13**	**296**	**0**	**805**	**2,203**	**341**	**456**	**797**	**0**	**94**	**835**	**235**
2007	**TC**	352	0	0	0	528	880	8	111	120	0	148	619	1,672
	FC	342	7	255	0	287	890	388	128	516	0	191	844	1,585
	Total	**694**	**7**	**255**	**0**	**815**	**1,770**	**397**	**239**	**636**	**0**	**339**	**1,463**	**3,257**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	525	112	145	7	790	0	105	76	182	608	99	7	92	10
2010	473	70	171	59	773	0	84	64	147	626	72	10	62	19
2009	602	55	170	60	886	0	138	55	193	694	56	8	48	14
2008	550	80	179	84	893	0	126	61	186	707	27	5	22	16
2007	580	62	180	113	935	0	167	85	252	683	33	5	28	12

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	1,294	1,294	7,269,587	8,361	966	7,278,914	7,288,329
0	0	5	3,096	3,096	282	21,375	11,628	33,285	40,403
0	**0**	**6**	**4,390**	**4,390**	**7,269,869**	**29,736**	**12,594**	**7,312,199**	**7,328,732**
0	0	17	755	755	4,301,771	5,023	893	4,307,687	4,312,804
7	765	45	2,580	2,580	159	16,574	8,317	25,050	32,584
7	**765**	**62**	**3,336**	**3,336**	**4,301,930**	**21,597**	**9,210**	**4,332,737**	**4,345,388**
0	0	21	549	549	3,069,120	3,725	413	3,073,259	3,076,053
8	767	16	2,073	2,073	175	9,075	161	9,411	13,377
8	**767**	**37**	**2,622**	**2,622**	**3,069,296**	**12,801**	**574**	**3,082,670**	**3,089,430**
0	0	9	347	347	2,411,678	3,237	386	2,415,301	2,417,073
59	241	62	1,187	1,187	149	7,225	163	7,537	10,300
59	**241**	**71**	**1,535**	**1,535**	**2,411,828**	**10,462**	**549**	**2,422,838**	**2,427,373**
5	0	239	2,684	2,684	2,242,479	3,602	199	2,246,279	2,249,964
150	231	1,080	4,081	4,081	155	4,887	95	5,137	10,624
155	**231**	**1,320**	**6,765**	**6,765**	**2,242,634**	**8,489**	**294**	**2,251,417**	**2,260,588**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
9	86	805	83	287	435	0	0	0	435	-81	354	0	354
18	98	822	42	285	495	0	0	0	495	-85	411	-1	410
32	76	864	70	241	552	0	0	0	552	-91	461	0	461
-3	65	807	67	227	513	0	0	0	513	-81	432	0	432
17	118	860	26	242	591	0	0	0	591	-76	516	-9	506

Development and Investment Banks 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	54	0	0	0	175	0	0	175	230	626	4	4
	FC	87	8	0	0	18	2	0	19	114	60	0	0
	Total	**141**	**8**	**0**	**0**	**193**	**2**	**0**	**195**	**344**	**686**	**4**	**4**
2010	**TC**	21	0	0	0	171	0	0	171	192	310	3	3
	FC	49	89	0	0	25	1	0	27	164	41	0	0
	Total	**70**	**89**	**0**	**0**	**196**	**1**	**0**	**197**	**356**	**351**	**3**	**3**
2009	**TC**	2	3	12	0	50	0	0	50	67	112	1	1
	FC	6	27	0	0	7	1	0	9	42	27	0	0
	Total	**8**	**30**	**12**	**0**	**57**	**1**	**0**	**59**	**109**	**139**	**1**	**1**
2008	**TC**	1	12	0	0	19	0	0	19	33	44	0	0
	FC	4	10	0	0	4	1	0	5	19	11	0	0
	Total	**5**	**22**	**0**	**0**	**22**	**1**	**0**	**24**	**51**	**55**	**0**	**0**
2007	**TC**	0	5	1	0	0	0	0	0	6	35	0	0
	FC	1	8	0	0	0	0	0	0	8	9	0	0
	Total	**1**	**12**	**1**	**0**	**0**	**0**	**0**	**0**	**14**	**44**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	62	136	338	41	576	0	0	0	0	5	4
	FC	0	114	8	5	167	294	0	0	0	0	0	2
	Total	**0**	**176**	**144**	**343**	**208**	**870**	**0**	**0**	**0**	**0**	**5**	**6**
2010	**TC**	0	114	1	135	36	287	0	0	0	0	1	4
	FC	0	52	0	0	261	313	0	0	0	0	1	0
	Total	**0**	**166**	**1**	**135**	**298**	**600**	**0**	**0**	**0**	**0**	**1**	**4**
2009	**TC**	0	0	40	24	15	79	0	0	0	0	0	1
	FC	0	45	0	0	49	94	0	0	0	0	13	1
	Total	**0**	**45**	**40**	**24**	**64**	**173**	**0**	**0**	**0**	**0**	**13**	**1**
2008	**TC**	0	0	1	0	1	2	0	0	0	0	0	1
	FC	0	34	0	0	4	39	0	0	0	0	0	0
	Total	**0**	**34**	**1**	**0**	**5**	**41**	**0**	**0**	**0**	**0**	**0**	**1**
2007	**TC**	0	9	0	0	1	10	0	0	0	0	0	1
	FC	0	11	0	0	5	16	0	0	0	0	0	0
	Total	**0**	**20**	**0**	**0**	**6**	**26**	**0**	**0**	**0**	**0**	**0**	**2**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
626	0	0	0	0	0	0	2	6	0	8	7	871
60	0	0	0	0	0	0	0	0	0	0	0	174
686	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**6**	**0**	**8**	**7**	**1,045**
310	0	0	0	0	0	0	2	6	0	9	2	512
41	0	0	0	0	0	0	0	0	0	0	2	207
351	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**6**	**0**	**9**	**4**	**720**
112	0	7	0	0	4	0	2	4	0	17	1	197
27	0	0	0	0	0	0	0	0	0	0	3	73
139	**0**	**7**	**0**	**0**	**4**	**0**	**2**	**4**	**0**	**17**	**5**	**270**
44	0	6	0	0	1	0	1	1	0	8	3	88
11	0	0	0	0	0	0	0	0	0	0	0	30
55	**0**	**6**	**0**	**0**	**1**	**0**	**1**	**1**	**0**	**8**	**3**	**118**
35	0	5	0	0	0	0	0	0	0	6	2	48
9	0	0	0	0	0	0	0	0	0	0	0	17
44	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**2**	**65**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
30	2	0	41	94	9	9	0	20	20	132	750
0	0	0	2	0	-1	0	0	0	0	-1	295
30	**2**	**0**	**43**	**94**	**8**	**9**	**0**	**20**	**20**	**131**	**1,045**
7	3	0	15	79	2	6	0	17	17	104	406
0	0	0	1	0	0	0	0	0	0	0	314
7	**3**	**0**	**16**	**79**	**2**	**6**	**0**	**17**	**17**	**104**	**720**
2	1	0	4	72	1	1	0	4	4	79	162
0	0	0	13	0	1	0	0	0	0	1	108
2	**1**	**0**	**17**	**72**	**2**	**1**	**0**	**4**	**4**	**80**	**270**
1	0	0	3	53	10	11	0	1	1	75	80
0	0	0	0	0	0	0	0	0	0	0	38
1	**0**	**0**	**3**	**53**	**10**	**11**	**0**	**1**	**1**	**74**	**118**
1	0	0	2	12	12	12	0	2	2	37	49
0	0	0	0	0	0	0	0	0	0	0	17
1	**0**	**0**	**3**	**12**	**12**	**12**	**0**	**2**	**2**	**37**	**65**

Aktif Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	128	0	0	0	4	132	343	1,913	2,256	0	0	15	0
	FC	297	2	40	0	5	344	11	0	11	0	5	51	0
	Total	**425**	**2**	**40**	**0**	**9**	**476**	**354**	**1,913**	**2,267**	**0**	**5**	**67**	**0**
2010	**TC**	160	0	0	0	5	165	142	507	650	0	0	0	0
	FC	391	3	88	0	10	492	11	1,222	1,233	0	36	34	0
	Total	**551**	**3**	**88**	**0**	**15**	**657**	**153**	**1,729**	**1,883**	**0**	**37**	**34**	**0**
2009	**TC**	64	0	0	0	5	70	34	0	34	0	2	1	0
	FC	112	10	24	0	16	163	14	0	14	0	2	3	0
	Total	**176**	**10**	**24**	**0**	**22**	**233**	**49**	**0**	**49**	**0**	**3**	**4**	**0**
2008	**TC**	50	0	0	0	0	50	5	0	5	0	1	0	0
	FC	74	6	34	0	0	115	0	0	0	0	1	0	0
	Total	**125**	**6**	**34**	**0**	**0**	**165**	**5**	**0**	**5**	**0**	**2**	**0**	**0**
2007	**TC**	58	0	0	0	0	58	0	0	0	0	0	2	0
	FC	21	2	10	0	0	33	0	0	0	0	0	2	0
	Total	**79**	**2**	**10**	**0**	**0**	**91**	**0**	**0**	**0**	**0**	**0**	**4**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	57	1	15	1	75	0	12	26	38	37	46	0	46	-4
2010	25	1	8	1	34	0	5	11	16	19	15	1	14	0
2009	15	0	3	0	19	0	2	2	4	15	3	0	2	2
2008	7	0	1	0	9	0	1	0	1	7	2	0	2	2
2007	5	1	0	0	7	0	0	0	0	7	1	0	1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	15	15	10,472	353	0	10,825	13,229
0	0	0	56	56	6	552	0	558	970
0	**0**	**0**	**72**	**72**	**10,478**	**905**	**0**	**11,383**	**14,199**
0	0	0	0	0	2,532	263	0	2,794	3,609
0	0	0	70	70	3	274	0	278	2,073
0	**0**	**0**	**71**	**71**	**2,535**	**537**	**0**	**3,072**	**5,682**
0	0	0	3	3	8	34	0	41	148
0	0	0	5	5	4	42	0	46	228
0	**0**	**0**	**8**	**8**	**12**	**76**	**0**	**88**	**376**
0	0	0	1	1	8	12	0	20	76
0	0	0	1	1	6	8	0	14	129
0	**0**	**0**	**2**	**2**	**14**	**20**	**0**	**34**	**206**
0	0	0	2	2	14	34	0	48	109
0	0	0	2	2	1	16	0	17	52
0	**0**	**0**	**4**	**4**	**15**	**50**	**0**	**66**	**161**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
5	1	85	21	34	30	0	0	0	30	-10	20	0	20
3	17	52	7	27	19	0	0	0	19	-2	17	0	17
2	0	22	2	15	5	0	0	0	5	-1	4	0	4
0	0	11	0	10	1	0	0	0	1	0	1	0	1
0	0	8	0	5	2	0	0	0	2	-1	2	0	2

Aktif Yatırım Bankası A.Ş.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	2	11	0	10	70	0	0	80	93	242	27	13
	FC	38	4	0	7	4	0	0	10	53	303	0	0
	Total	**41**	**15**	**0**	**16**	**74**	**0**	**0**	**91**	**146**	**545**	**27**	**13**
2010	**TC**	4	16	11	8	51	0	0	59	90	306	31	15
	FC	47	2	0	8	4	0	0	11	60	227	0	0
	Total	**51**	**18**	**11**	**15**	**55**	**0**	**0**	**70**	**150**	**533**	**31**	**15**
2009	**TC**	2	0	10	9	28	15	0	52	64	345	30	8
	FC	37	5	0	0	0	4	0	5	47	195	0	0
	Total	**40**	**5**	**10**	**10**	**28**	**19**	**0**	**57**	**111**	**539**	**30**	**8**
2008	**TC**	1	0	69	6	26	14	0	46	116	382	9	4
	FC	47	31	0	0	0	3	0	3	81	116	0	0
	Total	**47**	**31**	**69**	**7**	**26**	**17**	**0**	**49**	**197**	**499**	**9**	**4**
2007	**TC**	0	8	1	0	63	0	0	63	72	338	3	1
	FC	43	22	0	1	3	0	0	4	69	85	0	0
	Total	**43**	**30**	**1**	**2**	**66**	**0**	**0**	**67**	**141**	**423**	**3**	**1**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	0	32	42	2	76	0	0	0	0	2	1
	FC	0	507	0	0	1	508	17	0	0	0	19	1
	Total	**0**	**507**	**32**	**42**	**3**	**584**	**17**	**0**	**0**	**0**	**22**	**2**
2010	**TC**	0	0	18	75	11	104	1	0	0	0	2	1
	FC	0	392	0	0	27	419	9	0	0	0	1	13
	Total	**0**	**393**	**18**	**75**	**38**	**523**	**10**	**0**	**0**	**0**	**3**	**14**
2009	**TC**	0	2	21	24	10	57	6	0	0	0	1	1
	FC	0	437	0	0	21	457	0	0	0	0	2	1
	Total	**0**	**439**	**21**	**24**	**31**	**514**	**7**	**0**	**0**	**0**	**2**	**2**
2008	**TC**	0	0	10	0	13	23	2	0	0	0	1	1
	FC	0	492	0	0	23	515	3	0	0	0	4	1
	Total	**0**	**492**	**10**	**0**	**36**	**538**	**5**	**0**	**0**	**0**	**4**	**3**
2007	**TC**	0	7	0	0	14	22	3	0	0	0	1	0
	FC	0	381	0	0	21	402	0	0	0	0	0	6
	Total	**0**	**388**	**0**	**0**	**35**	**424**	**3**	**0**	**0**	**0**	**1**	**7**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
256	0	0	0	0	2	0	1	1	12	16	4	368
303	0	0	0	88	0	0	0	0	0	88	11	456
558	**0**	**0**	**0**	**88**	**2**	**0**	**1**	**1**	**12**	**104**	**15**	**824**
321	0	0	0	0	2	0	2	1	1	7	3	421
227	0	0	0	58	0	0	0	0	0	58	25	369
548	**0**	**0**	**0**	**58**	**2**	**0**	**2**	**1**	**1**	**65**	**27**	**791**
367	0	0	0	1	2	0	3	2	1	9	1	441
195	0	0	0	50	0	0	0	0	0	50	12	303
562	**0**	**0**	**0**	**51**	**2**	**0**	**3**	**2**	**1**	**58**	**13**	**744**
387	0	0	0	2	2	0	5	2	1	11	3	517
116	0	0	0	50	0	0	0	0	0	50	15	262
504	**0**	**0**	**0**	**52**	**2**	**0**	**5**	**2**	**1**	**61**	**17**	**779**
340	0	0	0	2	1	0	3	5	0	12	2	426
85	0	0	0	48	0	0	0	0	0	48	22	225
425	**0**	**0**	**0**	**51**	**1**	**0**	**3**	**5**	**0**	**60**	**24**	**651**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
8	3	0	14	138	16	35	-1	1	-1	188	279
0	0	0	37	0	0	0	0	0	0	0	545
8	**3**	**0**	**51**	**138**	**16**	**35**	**-1**	**1**	**-1**	**188**	**824**
8	5	0	16	164	21	31	0	12	12	228	349
0	0	0	23	0	0	0	0	0	0	0	442
8	**5**	**0**	**39**	**164**	**20**	**31**	**0**	**12**	**12**	**228**	**791**
10	1	0	20	157	19	19	0	12	12	208	285
0	0	0	3	0	-1	0	0	0	0	-1	459
10	**1**	**0**	**22**	**157**	**19**	**19**	**0**	**12**	**12**	**208**	**744**
6	4	0	14	158	19	27	0	16	16	220	257
0	0	0	8	0	-1	0	0	0	0	-1	522
6	**4**	**0**	**22**	**158**	**18**	**27**	**0**	**16**	**16**	**219**	**779**
4	2	0	11	163	12	18	0	16	16	209	242
0	0	1	8	0	0	0	0	0	0	0	409
4	**2**	**1**	**19**	**163**	**12**	**18**	**0**	**16**	**16**	**209**	**651**

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	59	0	0	0	0	59	0	326	326	0	23	79	0
	FC	158	0	39	0	0	197	2	0	2	0	23	311	134
	Total	**216**	**0**	**39**	**0**	**0**	**256**	**2**	**326**	**328**	**0**	**45**	**390**	**134**
2010	**TC**	54	0	0	0	0	54	0	16	16	0	2	134	0
	FC	166	0	25	0	0	191	3	386	388	0	3	412	129
	Total	**220**	**0**	**25**	**0**	**0**	**244**	**3**	**402**	**405**	**0**	**5**	**545**	**129**
2009	**TC**	31	0	0	0	0	31	4	0	4	0	0	100	0
	FC	162	0	30	0	7	200	2	0	2	0	0	528	121
	Total	**194**	**0**	**30**	**0**	**7**	**231**	**6**	**0**	**6**	**0**	**0**	**628**	**121**
2008	**TC**	42	0	0	0	0	42	1	0	1	0	0	23	0
	FC	160	6	50	0	0	216	70	0	70	0	3	82	113
	Total	**202**	**6**	**50**	**0**	**0**	**258**	**71**	**0**	**71**	**0**	**3**	**105**	**113**
2007	**TC**	60	0	0	0	0	60	2	0	2	0	1	36	0
	FC	111	5	45	0	0	161	45	0	45	0	19	97	90
	Total	**171**	**5**	**45**	**0**	**0**	**221**	**47**	**0**	**47**	**0**	**20**	**133**	**90**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	51	1	4	1	56	0	27	8	35	21	6	0	6	0
2010	54	0	6	1	61	0	27	6	33	28	8	0	8	0
2009	59	0	6	4	69	0	26	3	29	40	7	1	6	0
2008	59	1	9	5	74	0	28	2	30	44	7	1	6	0
2007	42	3	8	3	55	0	17	5	21	34	7	1	6	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	102	102	40	574	0	614	1,101
0	0	0	468	468	182	1,115	0	1,296	1,963
0	**0**	**0**	**569**	**569**	**222**	**1,689**	**0**	**1,910**	**3,064**
0	0	0	136	136	18	693	0	712	918
7	0	0	551	551	39	1,400	0	1,439	2,569
7	**0**	**0**	**687**	**687**	**57**	**2,093**	**0**	**2,150**	**3,486**
0	0	0	100	100	11	512	0	523	658
7	0	0	657	657	53	1,401	0	1,455	2,313
7	**0**	**0**	**757**	**757**	**64**	**1,914**	**0**	**1,978**	**2,971**
0	0	0	23	23	18	437	0	455	521
59	0	0	257	257	26	1,172	0	1,198	1,740
59	**0**	**0**	**280**	**280**	**43**	**1,609**	**0**	**1,652**	**2,261**
0	0	0	37	37	83	373	0	456	555
145	0	0	351	351	17	691	0	708	1,265
145	**0**	**0**	**388**	**388**	**100**	**1,064**	**0**	**1,164**	**1,820**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-2	1	26	3	22	1	0	0	0	1	0	1	0	1
9	4	49	8	25	15	0	0	0	15	-3	12	0	12
5	0	51	12	24	16	0	0	0	16	-3	12	0	12
-1	0	48	6	22	20	0	0	0	20	-5	16	0	16
5	0	45	3	21	20	0	0	0	20	-5	16	0	16

BankPozitif Kredi ve Kalkınma Bankası A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	26	0	0	0	0	0	0	26	0	2	2
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**26**	**0**	**0**	**0**	**0**	**0**	**0**	**27**	**0**	**2**	**2**
2010	**TC**	0	22	5	0	0	0	0	0	27	0	2	2
	FC	0	1	0	0	0	0	0	0	1	0	0	0
	Total	**0**	**23**	**5**	**0**	**0**	**0**	**0**	**0**	**28**	**0**	**2**	**2**
2009	**TC**	0	15	7	0	0	0	0	0	22	0	2	2
	FC	0	2	0	0	0	0	0	0	2	0	0	0
	Total	**0**	**17**	**7**	**0**	**0**	**0**	**0**	**0**	**24**	**0**	**2**	**2**
2008	**TC**	0	16	0	4	0	0	0	4	20	2	2	2
	FC	1	1	0	0	0	0	0	0	3	0	0	0
	Total	**2**	**18**	**0**	**4**	**0**	**0**	**0**	**4**	**23**	**2**	**2**	**2**
2007	**TC**	2	12	9	92	0	0	0	92	114	32	3	3
	FC	0	4	0	0	0	0	0	0	5	1	0	0
	Total	**2**	**16**	**9**	**92**	**0**	**0**	**0**	**92**	**119**	**33**	**3**	**3**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
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	1
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	2	2
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**2**
2008	**TC**	0	3	0	0	0	3	5	0	0	0	1	0
	FC	0	0	0	0	0	0	0	0	0	1	0	1
	Total	**0**	**4**	**0**	**0**	**0**	**4**	**5**	**0**	**0**	**1**	**1**	**1**
2007	**TC**	0	41	0	0	0	41	33	0	0	0	0	0
	FC	0	63	0	0	0	63	1	0	0	1	0	1
	Total	**0**	**104**	**0**	**0**	**0**	**104**	**34**	**0**	**0**	**1**	**0**	**1**

	Permanent Assets											
	Investments and Associates (net)			**Subsidiaries (net)**								
	Accounted with Equity Method	**Non-consolidated**		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials							Total	Unclassified Assets	**Total Assets**
0	0	0	0	0	0	0	1	0	0	1	2	29
0	0	0	0	0	0	0	0	0	0	0	1	2
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**3**	**31**
0	0	0	0	0	0	0	1	0	0	1	1	29
0	0	0	0	0	0	0	0	0	0	0	1	3
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**3**	**32**
0	0	0	0	0	0	0	2	0	0	2	1	26
0	0	0	0	0	0	0	0	0	0	0	2	4
0	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**4**	**30**
2	0	0	0	0	0	0	4	0	0	4	3	29
0	0	0	0	0	0	0	0	0	0	0	1	4
2	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**4**	**33**
32	0	0	0	0	0	0	4	0	0	4	3	153
1	0	0	0	0	0	0	0	0	0	0	1	7
33	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**5**	**161**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	**Total Liabilities**
1	1	0	2	16	3	13	-8	3	-5	27	30
0	0	0	1	0	0	0	0	0	0	0	1
1	**1**	**0**	**3**	**16**	**3**	**13**	**-8**	**3**	**-5**	**27**	**31**
2	0	0	2	20	3	12	-9	3	-7	29	31
0	0	0	1	0	0	0	0	0	0	0	1
2	**0**	**0**	**4**	**20**	**3**	**12**	**-9**	**3**	**-7**	**29**	**32**
1	0	0	2	19	43	8	-49	4	-45	25	26
0	0	0	4	0	0	0	0	0	0	0	4
1	**0**	**0**	**5**	**19**	**43**	**8**	**-49**	**4**	**-45**	**25**	**30**
1	0	0	8	18	43	8	-49	0	-49	19	30
0	0	0	3	0	0	0	0	0	0	0	3
1	**0**	**0**	**10**	**18**	**43**	**8**	**-49**	**0**	**-49**	**19**	**33**
2	0	0	36	17	54	9	-62	1	-61	19	95
0	0	0	3	0	0	0	0	0	0	0	65
2	**0**	**0**	**38**	**17**	**54**	**9**	**-62**	**1**	**-61**	**19**	**161**

Credit Agricole Yatırım Bankası Türk A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	40	0	42	0	48	130	1	0	1	0	0	0	0
	Total	**40**	**0**	**42**	**0**	**48**	**131**	**1**	**0**	**1**	**0**	**0**	**0**	**0**
2010	**TC**	1	0	0	0	0	1	1	0	1	0	0	0	0
	FC	82	0	144	0	71	298	1	0	1	0	0	0	0
	Total	**83**	**0**	**144**	**0**	**71**	**298**	**2**	**0**	**2**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	80	0	49	0	75	204	1	0	1	0	0	0	0
	Total	**81**	**0**	**49**	**0**	**75**	**204**	**2**	**0**	**2**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	131	0
	FC	66	0	85	0	69	219	0	0	0	0	0	134	0
	Total	**66**	**0**	**85**	**0**	**69**	**220**	**0**	**0**	**0**	**0**	**1**	**265**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	93	483	0
	FC	50	0	81	0	77	208	0	0	0	0	73	414	0
	Total	**50**	**0**	**81**	**0**	**77**	**208**	**0**	**0**	**0**	**0**	**166**	**897**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	0	2	0	0	2	0	0	0	0	2	6	0	6	0
2010	0	2	0	0	2	0	0	0	0	2	7	0	7	0
2009	0	2	0	0	2	0	0	0	0	2	8	0	8	0
2008	5	5	6	0	16	0	7	1	8	8	3	0	3	0
2007	4	8	8	1	21	0	14	2	16	6	5	0	5	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	0	0	0	0	1
0	0	5	5	5	0	0	0	0	136
0	**0**	**5**	**5**	**5**	**0**	**0**	**0**	**0**	**137**
0	0	0	0	0	0	0	0	0	2
0	0	5	5	5	0	0	0	0	304
0	**0**	**5**	**5**	**5**	**0**	**0**	**0**	**0**	**305**
0	0	0	0	0	0	0	0	0	1
0	0	5	5	5	0	0	0	0	210
0	**0**	**5**	**5**	**5**	**0**	**0**	**0**	**0**	**211**
0	0	0	131	131	0	0	0	0	132
0	0	31	165	165	1	0	0	1	386
0	**0**	**31**	**296**	**296**	**1**	**0**	**0**	**1**	**517**
0	0	0	576	576	0	0	0	0	576
0	0	1,036	1,524	1,524	4	0	0	4	1,736
0	**0**	**1,036**	**2,099**	**2,099**	**4**	**0**	**0**	**4**	**2,312**

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

Credit Agricole Yatırım Bankası Türk A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	0	0	1	0	0	0	1	1	38	0	0
	FC	0	1	0	0	0	1	0	1	2	4	0	0
	Total	**1**	**1**	**0**	**1**	**0**	**1**	**0**	**2**	**3**	**42**	**0**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	38	0	0
	FC	0	6	0	0	0	1	0	1	7	5	0	0
	Total	**0**	**6**	**0**	**0**	**0**	**1**	**0**	**1**	**7**	**43**	**0**	**0**
2009	**TC**	0	0	0	0	0	1	0	1	1	36	0	0
	FC	0	0	0	0	0	1	0	1	1	4	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**1**	**2**	**40**	**0**	**0**
2008	**TC**	0	7	11	2	0	1	0	2	20	18	0	0
	FC	2	19	0	0	0	1	0	1	21	2	0	0
	Total	**2**	**26**	**11**	**2**	**0**	**1**	**0**	**3**	**42**	**20**	**0**	**0**
2007	**TC**	0	16	0	8	0	1	0	9	25	1	0	0
	FC	1	16	0	0	0	0	0	0	18	0	0	0
	Total	**1**	**33**	**0**	**8**	**0**	**1**	**0**	**9**	**43**	**1**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	8	8	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**8**	**8**	**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	7	7	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**7**	**7**	**1**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	1	0	0	0	0	0	0
	FC	0	2	0	0	2	4	0	0	0	0	0	0
	Total	**0**	**2**	**0**	**0**	**2**	**5**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	2	1	0	0	4	0	0	0	0	0	0
	FC	0	14	0	0	10	25	0	0	0	0	0	0
	Total	**0**	**17**	**1**	**0**	**10**	**28**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	6	0	0	6	0	0	0	0	0	0
	FC	0	1	0	0	12	13	0	0	0	0	0	0
	Total	**0**	**1**	**6**	**0**	**12**	**19**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
38	0	0	0	0	0	0	0	0	0	0	0	40
4	0	0	0	0	0	0	0	0	0	0	0	6
42	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**45**
38	0	0	0	0	0	0	0	0	0	0	0	39
5	0	0	0	0	0	0	0	0	0	0	0	11
43	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**50**
36	0	0	0	0	0	0	0	0	0	0	1	37
4	0	0	0	0	0	0	0	0	0	0	1	7
40	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**44**
18	0	0	0	0	0	0	0	0	0	0	1	39
2	0	0	0	0	0	0	0	0	0	0	2	26
20	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**64**
1	0	0	0	0	0	0	0	0	0	0	0	26
0	0	0	0	0	0	0	0	0	0	0	3	21
1	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**47**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	0	0	1	25	1	9	0	2	2	36	37
0	0	0	0	0	0	0	0	0	0	0	8
1	**0**	**0**	**1**	**25**	**1**	**9**	**0**	**2**	**2**	**36**	**45**
1	1	0	2	29	1	9	0	2	2	41	43
0	0	0	0	0	0	0	0	0	0	0	7
1	**1**	**0**	**2**	**29**	**1**	**9**	**0**	**2**	**2**	**41**	**50**
1	1	0	1	28	1	5	0	3	3	38	40
0	0	0	0	0	0	0	0	0	0	0	4
1	**1**	**0**	**1**	**28**	**1**	**5**	**0**	**3**	**3**	**38**	**44**
0	1	0	1	28	1	2	0	3	3	35	40
0	0	0	0	0	0	0	0	0	0	0	25
0	**1**	**0**	**1**	**28**	**1**	**2**	**0**	**3**	**3**	**35**	**64**
0	0	0	1	12	13	0	0	3	3	28	34
0	0	0	0	0	0	0	0	0	0	0	13
0	**0**	**0**	**1**	**12**	**13**	**0**	**0**	**3**	**3**	**28**	**47**

Diler Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	41	0	0	0	0	41	0	0	0	0	0	7	0
	FC	1	0	0	0	0	1	0	0	0	0	0	7	0
	Total	**42**	**0**	**0**	**0**	**0**	**42**	**0**	**0**	**0**	**0**	**0**	**15**	**0**
2010	**TC**	24	0	0	0	0	24	0	0	0	0	0	11	0
	FC	1	0	0	0	0	1	0	0	0	0	73	11	0
	Total	**25**	**0**	**0**	**0**	**0**	**25**	**0**	**0**	**0**	**0**	**73**	**22**	**0**
2009	**TC**	23	0	0	0	0	23	3	0	3	0	5	0	1
	FC	1	0	0	0	0	1	3	0	3	0	5	0	25
	Total	**25**	**0**	**0**	**0**	**0**	**25**	**6**	**0**	**6**	**0**	**10**	**0**	**26**
2008	**TC**	30	0	0	0	0	30	1	0	1	0	0	0	0
	FC	10	0	0	0	0	10	13	0	13	0	0	0	0
	Total	**40**	**0**	**0**	**0**	**0**	**40**	**14**	**0**	**14**	**0**	**0**	**0**	**0**
2007	**TC**	45	0	0	0	0	45	0	0	0	0	0	4	6
	FC	15	0	0	0	0	15	0	0	0	0	0	8	14
	Total	**60**	**0**	**0**	**0**	**0**	**60**	**0**	**0**	**0**	**0**	**0**	**12**	**19**

Income-Expenditure

(EUR Million)

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

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	7	7	0	5	0	5	53
0	0	0	7	7	0	0	0	0	8
0	**0**	**0**	**15**	**15**	**0**	**5**	**0**	**5**	**61**
0	0	0	11	11	0	1	0	1	36
0	0	0	85	85	0	0	0	0	86
0	**0**	**0**	**95**	**95**	**0**	**1**	**0**	**1**	**121**
0	0	0	6	6	0	0	0	0	33
0	0	0	30	30	0	0	0	0	34
0	**0**	**0**	**37**	**37**	**0**	**0**	**0**	**0**	**67**
0	0	0	0	0	0	0	0	0	31
0	0	0	0	0	0	0	0	0	23
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**54**
0	0	0	9	9	0	0	0	0	54
0	0	0	22	22	0	0	0	0	36
0	**0**	**0**	**31**	**31**	**0**	**0**	**0**	**0**	**91**

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

Diler Yatırım Bankası A.Ş.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	0	0	0	0	0	0	0	0	57	4	4
	FC	1	0	0	0	0	0	0	0	1	1	0	0
	Total	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**58**	**4**	**4**
2010	**TC**	0	0	0	2	0	0	0	2	2	42	6	5
	FC	0	0	0	0	0	0	0	0	1	1	0	0
	Total	**1**	**0**	**0**	**2**	**0**	**0**	**0**	**2**	**2**	**43**	**6**	**5**
2009	**TC**	0	0	0	2	4	0	0	6	6	35	6	4
	FC	0	0	0	0	0	0	0	0	0	1	0	0
	Total	**1**	**0**	**0**	**2**	**4**	**0**	**0**	**6**	**6**	**35**	**6**	**4**
2008	**TC**	0	8	0	1	1	0	0	3	11	16	3	1
	FC	1	1	0	0	0	0	0	0	1	1	0	0
	Total	**1**	**8**	**0**	**1**	**1**	**0**	**0**	**3**	**12**	**17**	**3**	**1**
2007	**TC**	5	0	0	0	6	0	0	6	11	65	1	1
	FC	2	2	0	0	0	0	0	0	4	8	0	0
	Total	**7**	**2**	**0**	**0**	**6**	**0**	**0**	**6**	**15**	**74**	**1**	**1**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	4	0	0	21	25	0	0	0	0	0	1
	FC	0	3	0	0	0	3	0	0	0	0	0	0
	Total	**0**	**7**	**0**	**0**	**21**	**28**	**0**	**0**	**0**	**0**	**0**	**1**
2010	**TC**	0	4	1	0	4	9	0	0	0	0	0	1
	FC	0	2	0	0	4	6	0	0	0	0	0	0
	Total	**0**	**6**	**1**	**0**	**8**	**15**	**0**	**0**	**0**	**0**	**0**	**1**
2009	**TC**	0	3	2	0	7	11	0	0	0	0	0	0
	FC	0	5	0	0	0	5	0	0	0	0	0	0
	Total	**0**	**7**	**2**	**0**	**7**	**16**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	1	0	0	0	0	0
	FC	0	6	0	0	0	6	0	0	0	0	0	0
	Total	**0**	**6**	**0**	**0**	**1**	**7**	**1**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	13	0	0	19	32	0	0	0	0	0	0
	FC	0	21	0	0	5	27	0	0	0	0	0	0
	Total	**0**	**34**	**0**	**0**	**24**	**58**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
57	0	0	0	0	0	0	0	0	0	0	1	59
1	0	0	0	0	0	0	0	0	0	0	0	2
58	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**61**
43	0	0	0	0	0	0	0	0	0	0	1	45
1	0	0	0	0	4	0	0	0	0	4	0	6
44	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**4**	**1**	**51**
36	0	0	0	0	0	0	0	0	0	1	1	44
1	0	0	0	0	4	0	0	0	0	4	0	5
37	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**4**	**1**	**48**
17	0	0	0	0	0	0	0	0	1	2	0	30
1	0	0	0	0	4	0	0	0	0	4	0	6
18	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**1**	**5**	**1**	**36**
66	0	0	0	0	0	0	0	0	0	0	0	77
8	0	0	0	0	4	0	0	0	0	4	1	17
74	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**4**	**1**	**94**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	0	0	3	20	1	7	0	2	2	31	58
0	0	0	0	0	0	0	0	0	0	0	3
1	**0**	**0**	**3**	**20**	**1**	**7**	**0**	**2**	**2**	**31**	**61**
1	0	0	2	24	1	6	0	2	2	34	45
0	0	0	0	0	0	0	0	0	0	0	6
1	**0**	**0**	**2**	**24**	**1**	**6**	**0**	**2**	**2**	**34**	**51**
1	0	0	1	23	2	5	0	1	1	31	43
0	0	0	0	0	0	0	0	0	0	0	5
1	**0**	**0**	**1**	**23**	**2**	**5**	**0**	**1**	**1**	**31**	**48**
0	0	0	1	12	5	6	0	4	4	28	29
0	0	0	0	0	0	0	0	0	0	0	6
0	**0**	**0**	**1**	**12**	**5**	**6**	**0**	**4**	**4**	**28**	**36**
1	1	0	2	15	12	3	0	5	5	34	68
0	0	0	0	0	0	0	0	0	0	0	27
1	**1**	**0**	**2**	**15**	**12**	**3**	**0**	**5**	**5**	**34**	**94**

GSD Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	45	0	0	0	0	45	0	49	49	0	1	0	0
	FC	0	1	0	0	0	2	0	18	18	0	1	0	0
	Total	**45**	**1**	**0**	**0**	**0**	**47**	**0**	**68**	**68**	**0**	**1**	**0**	**0**
2010	**TC**	46	0	0	0	0	46	0	91	91	0	1	0	0
	FC	0	0	0	0	0	0	0	15	15	0	1	0	0
	Total	**46**	**0**	**0**	**0**	**0**	**46**	**0**	**106**	**106**	**0**	**1**	**0**	**0**
2009	**TC**	28	0	0	0	0	28	0	0	0	0	8	0	0
	FC	1	0	0	0	0	1	0	0	0	0	7	0	0
	Total	**29**	**0**	**0**	**0**	**0**	**29**	**0**	**0**	**0**	**0**	**15**	**0**	**0**
2008	**TC**	27	0	0	0	0	27	0	0	0	0	6	0	0
	FC	7	0	1	0	0	8	0	0	0	0	8	4	0
	Total	**34**	**0**	**1**	**0**	**0**	**35**	**0**	**0**	**0**	**0**	**14**	**4**	**0**
2007	**TC**	13	0	0	0	0	13	0	0	0	0	10	1	0
	FC	16	0	10	0	0	27	0	0	0	0	9	1	0
	Total	**30**	**0**	**10**	**0**	**0**	**40**	**0**	**0**	**0**	**0**	**19**	**3**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	6	0	0	0	6	0	1	1	1	4	0	0	0	0
2010	5	0	0	0	5	0	1	0	1	4	0	0	0	0
2009	6	0	0	0	6	0	0	0	1	6	0	0	0	0
2008	12	0	0	0	12	0	2	2	4	8	1	0	1	1
2007	11	0	0	0	11	0	2	2	4	7	1	0	1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	1	1	1	128	568	697	792
0	0	0	1	1	0	30	106	136	156
0	**0**	**0**	**1**	**1**	**1**	**158**	**674**	**833**	**948**
0	0	0	1	1	0	119	534	654	791
0	0	0	1	1	0	46	171	217	233
0	**0**	**0**	**1**	**1**	**0**	**166**	**705**	**870**	**1,024**
0	0	0	8	8	2	92	412	506	542
0	0	0	7	7	0	45	161	206	214
0	**0**	**0**	**15**	**15**	**2**	**137**	**573**	**712**	**756**
0	0	0	6	6	2	88	386	476	509
0	0	0	12	12	0	51	163	214	233
0	**0**	**0**	**18**	**18**	**2**	**140**	**549**	**690**	**743**
0	0	0	11	11	4	64	199	267	291
0	0	0	10	10	0	35	95	131	168
0	**0**	**0**	**21**	**21**	**4**	**99**	**294**	**397**	**459**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
0	0	5	0	3	2	0	0	0	2	0	2	0	2
0	1	6	0	3	3	0	0	0	3	0	2	0	2
0	1	7	3	3	1	0	0	0	1	0	1	0	1
0	1	10	1	4	5	0	0	0	5	-1	4	0	4
0	2	10	1	3	6	0	0	0	6	-1	5	0	5

GSD Yatırım Bankası A.Ş.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	1,404	0	0	0	0	0	0	1,404	3,012	0	0
	FC	0	3	0	0	0	0	0	0	3	174	0	0
	Total	**0**	**1,407**	**0**	**0**	**0**	**0**	**0**	**0**	**1,407**	**3,186**	**0**	**0**
2010	**TC**	0	1,378	0	0	0	0	0	0	1,378	3,082	0	0
	FC	0	3	0	0	0	0	0	0	3	163	0	0
	Total	**0**	**1,381**	**0**	**0**	**0**	**0**	**0**	**0**	**1,382**	**3,245**	**0**	**0**
2009	**TC**	0	748	2	0	0	0	0	0	751	2,785	0	0
	FC	0	3	0	0	0	0	0	0	3	97	0	0
	Total	**0**	**751**	**2**	**0**	**0**	**0**	**0**	**0**	**754**	**2,882**	**0**	**0**
2008	**TC**	0	634	9	0	0	0	0	0	643	2,469	0	0
	FC	0	4	0	0	0	0	0	0	4	40	0	0
	Total	**0**	**638**	**9**	**0**	**0**	**0**	**0**	**0**	**647**	**2,509**	**0**	**0**
2007	**TC**	0	753	0	0	2	0	0	2	755	2,433	0	0
	FC	0	0	0	0	0	0	0	0	0	7	0	0
	Total	**0**	**753**	**0**	**0**	**2**	**0**	**0**	**2**	**755**	**2,440**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	0	0	0	970	970	0	0	0	0	11	8
	FC	0	178	0	0	0	178	0	0	0	0	1	0
	Total	**0**	**178**	**0**	**0**	**970**	**1,147**	**0**	**0**	**0**	**0**	**12**	**8**
2010	**TC**	0	0	0	0	863	863	0	0	0	0	37	10
	FC	0	167	0	0	0	167	0	0	0	0	2	0
	Total	**0**	**167**	**0**	**0**	**863**	**1,030**	**0**	**0**	**0**	**0**	**39**	**10**
2009	**TC**	0	0	0	0	577	577	0	0	0	0	66	16
	FC	0	100	0	0	0	100	0	0	0	0	1	0
	Total	**0**	**100**	**0**	**0**	**577**	**677**	**0**	**0**	**0**	**0**	**66**	**16**
2008	**TC**	0	0	0	0	554	554	0	0	0	0	93	12
	FC	0	44	0	0	0	44	0	0	0	0	0	0
	Total	**0**	**44**	**0**	**0**	**554**	**598**	**0**	**0**	**0**	**0**	**93**	**12**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	720	9
	FC	0	7	0	0	0	7	0	0	0	0	0	0
	Total	**0**	**7**	**0**	**0**	**0**	**7**	**0**	**0**	**0**	**0**	**720**	**9**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
3,012	0	0	0	0	0	0	46	0	0	47	21	4,484
174	0	0	0	0	0	0	0	0	0	0	1	178
3,186	**0**	**0**	**0**	**0**	**0**	**0**	**46**	**0**	**0**	**47**	**22**	**4,662**
3,082	0	0	0	0	0	0	55	0	0	55	24	4,540
163	0	0	0	0	0	0	0	0	0	0	2	169
3,245	**0**	**0**	**0**	**0**	**0**	**0**	**55**	**0**	**0**	**55**	**26**	**4,709**
2,785	0	0	0	0	0	0	55	0	0	55	46	3,637
97	0	0	0	0	0	0	0	0	0	0	1	100
2,882	**0**	**0**	**0**	**0**	**0**	**0**	**55**	**0**	**0**	**55**	**47**	**3,738**
2,469	0	0	0	0	0	0	46	0	0	46	38	3,196
40	0	0	0	0	0	0	0	0	0	0	0	44
2,509	**0**	**0**	**0**	**0**	**0**	**0**	**46**	**0**	**0**	**46**	**38**	**3,239**
2,433	0	0	0	0	0	0	57	1	0	58	38	3,283
7	0	0	0	0	0	0	0	0	0	0	0	7
2,440	**0**	**0**	**0**	**0**	**0**	**0**	**57**	**1**	**0**	**58**	**38**	**3,290**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
22	19	0	61	2,842	361	147	2	101	103	3,453	4,484
0	0	0	1	0	0	0	0	0	0	0	178
22	**19**	**0**	**61**	**2,842**	**361**	**147**	**2**	**101**	**103**	**3,453**	**4,662**
17	22	0	87	2,873	429	169	1	117	118	3,589	4,539
0	0	0	2	0	0	0	0	0	0	0	170
17	**22**	**0**	**89**	**2,873**	**429**	**169**	**1**	**117**	**118**	**3,589**	**4,709**
11	63	0	155	2,188	411	144	0	161	161	2,905	3,637
0	0	0	1	0	0	0	0	0	0	0	101
11	**63**	**0**	**156**	**2,188**	**411**	**144**	**0**	**161**	**161**	**2,905**	**3,738**
7	54	0	166	1,792	412	130	0	142	142	2,476	3,195
0	0	0	0	0	0	0	0	0	0	0	44
7	**54**	**0**	**166**	**1,792**	**412**	**130**	**0**	**142**	**142**	**2,476**	**3,239**
8	46	0	783	1,725	515	143	1	116	117	2,500	3,283
0	0	0	0	0	0	0	0	0	0	0	7
8	**46**	**0**	**783**	**1,725**	**515**	**143**	**1**	**116**	**117**	**2,500**	**3,290**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	355	0	0	0	0	355	1,637	0	1,637	0	0	0	0
	FC	2	0	0	0	0	2	331	0	331	0	0	0	0
	Total	**357**	**0**	**0**	**0**	**0**	**357**	**1,968**	**0**	**1,968**	**0**	**0**	**0**	**0**
2010	**TC**	579	0	0	0	0	579	220	0	220	0	0	0	0
	FC	0	0	0	0	0	0	229	0	229	0	0	0	0
	Total	**579**	**0**	**0**	**0**	**0**	**579**	**449**	**0**	**449**	**0**	**0**	**0**	**0**
2009	**TC**	697	0	0	0	0	697	210	0	210	0	0	0	0
	FC	0	0	0	0	0	0	136	0	136	0	0	0	0
	Total	**697**	**0**	**0**	**0**	**0**	**697**	**346**	**0**	**346**	**0**	**0**	**0**	**0**
2008	**TC**	384	0	0	0	0	384	0	0	0	0	0	0	0
	FC	3	0	0	0	0	3	197	0	197	0	0	0	0
	Total	**387**	**0**	**0**	**0**	**0**	**387**	**197**	**0**	**197**	**0**	**0**	**0**	**0**
2007	**TC**	120	0	0	0	0	120	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	231	0	231	0	0	0	0
	Total	**120**	**0**	**0**	**0**	**0**	**120**	**231**	**0**	**231**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	153	71	0	0	224	0	0	0	0	224	6	0	5	0
2010	176	37	0	14	227	0	0	0	0	227	15	0	15	0
2009	235	25	0	11	271	0	0	0	0	271	14	0	14	0
2008	185	36	0	33	253	0	0	0	0	253	4	0	4	0
2007	188	8	0	44	240	0	0	0	0	240	1	0	1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	320	45	0	365	2,358
0	0	0	0	0	0	7	0	7	340
0	**0**	**0**	**0**	**0**	**320**	**52**	**0**	**372**	**2,698**
0	0	0	0	0	426	46	0	471	1,270
0	0	0	0	0	21	10	0	31	260
0	**0**	**0**	**0**	**0**	**447**	**56**	**0**	**503**	**1,530**
0	0	0	0	0	651	0	0	651	1,557
0	0	0	0	0	64	0	0	64	200
0	**0**	**0**	**0**	**0**	**715**	**0**	**0**	**715**	**1,758**
0	0	0	0	0	833	0	0	833	1,217
0	0	0	0	0	71	0	0	71	272
0	**0**	**0**	**0**	**0**	**905**	**0**	**0**	**905**	**1,489**
0	0	0	0	0	1,045	0	0	1,045	1,165
0	0	0	0	0	65	0	0	65	295
0	**0**	**0**	**0**	**0**	**1,109**	**0**	**0**	**1,109**	**1,460**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
0	16	245	1	108	137	0	0	0	137	-36	101	0	101
0	17	259	0	98	161	0	0	0	161	-44	117	0	117
0	23	308	0	86	222	0	0	0	222	-60	161	0	161
0	13	270	1	76	193	0	0	0	193	-52	142	0	142
0	17	258	0	87	170	0	0	0	170	-45	126	-9	116

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2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	32	627	3	2	0	19	0	21	683	33	1	1
	FC	26	212	0	0	0	0	0	0	238	0	0	0
	Total	**57**	**839**	**3**	**2**	**0**	**19**	**0**	**21**	**921**	**33**	**1**	**1**
2010	**TC**	33	261	392	3	0	9	0	12	698	9	1	0
	FC	1	14	0	0	0	0	0	0	15	0	0	0
	Total	**34**	**275**	**392**	**3**	**0**	**9**	**0**	**12**	**713**	**9**	**1**	**0**
2009	**TC**	2	135	495	2	0	34	0	37	669	3	1	0
	FC	1	13	0	0	0	0	0	0	14	0	0	0
	Total	**3**	**148**	**495**	**2**	**0**	**34**	**0**	**37**	**683**	**3**	**1**	**0**
2008	**TC**	20	137	438	2	0	45	0	47	642	3	0	0
	FC	0	7	0	0	0	0	0	0	7	0	0	0
	Total	**20**	**144**	**438**	**2**	**0**	**45**	**0**	**47**	**649**	**3**	**0**	**0**
2007	**TC**	4	97	539	2	0	55	0	57	696	14	0	0
	FC	1	13	0	0	0	0	0	0	15	0	0	0
	Total	**5**	**111**	**539**	**2**	**0**	**55**	**0**	**57**	**711**	**14**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	0	0	0	0	0	0	0	0	0	528	64
	FC	0	184	0	0	0	184	0	0	0	0	53	0
	Total	**0**	**184**	**0**	**0**	**0**	**184**	**0**	**0**	**0**	**0**	**581**	**64**
2010	**TC**	0	85	0	0	0	85	0	0	0	0	412	69
	FC	0	0	0	0	0	0	0	0	0	0	14	0
	Total	**0**	**85**	**0**	**0**	**0**	**85**	**0**	**0**	**0**	**0**	**427**	**69**
2009	**TC**	0	42	0	0	0	42	0	0	0	0	430	76
	FC	0	0	0	0	0	0	0	0	0	0	13	0
	Total	**0**	**42**	**0**	**0**	**0**	**42**	**0**	**0**	**0**	**0**	**443**	**76**
2008	**TC**	0	77	0	0	0	77	0	0	0	0	385	59
	FC	0	0	0	0	0	0	0	0	0	0	6	0
	Total	**0**	**77**	**0**	**0**	**0**	**77**	**0**	**0**	**0**	**0**	**391**	**59**
2007	**TC**	0	24	0	0	0	24	0	0	0	0	476	68
	FC	0	0	0	0	0	0	0	0	0	0	14	0
	Total	**0**	**24**	**0**	**0**	**0**	**24**	**0**	**0**	**0**	**0**	**491**	**68**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
33	0	0	0	2	0	0	4	0	0	7	3	726
0	0	0	0	0	0	0	0	0	0	0	0	238
33	**0**	**0**	**0**	**2**	**0**	**0**	**4**	**0**	**0**	**7**	**3**	**964**
10	0	0	0	2	0	0	5	0	0	8	2	717
0	0	0	0	0	0	0	0	0	0	0	0	15
10	**0**	**0**	**0**	**2**	**0**	**0**	**5**	**0**	**0**	**8**	**2**	**732**
3	0	0	0	2	0	0	5	0	0	8	2	682
0	0	0	0	0	0	0	0	0	0	0	0	14
3	**0**	**0**	**0**	**2**	**0**	**0**	**5**	**0**	**0**	**8**	**2**	**696**
3	0	0	0	2	0	0	5	0	0	7	1	653
0	0	0	0	0	0	0	0	0	0	0	0	7
3	**0**	**0**	**0**	**2**	**0**	**0**	**5**	**0**	**0**	**7**	**1**	**660**
14	0	0	0	3	0	0	6	0	0	9	1	722
0	0	0	0	0	0	0	0	0	0	0	0	15
14	**0**	**0**	**0**	**3**	**0**	**0**	**6**	**0**	**0**	**9**	**1**	**737**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
7	2	0	601	25	40	47	1	14	15	126	727
0	0	0	53	0	0	0	0	0	0	0	237
7	**2**	**0**	**654**	**25**	**40**	**47**	**1**	**14**	**15**	**126**	**964**
5	1	0	487	29	47	54	1	14	15	145	718
0	0	0	14	0	0	0	0	0	0	0	14
5	**1**	**0**	**502**	**29**	**47**	**54**	**1**	**14**	**15**	**145**	**732**
3	1	0	510	28	45	39	1	18	18	131	682
0	0	0	13	0	0	0	0	0	0	0	13
3	**1**	**0**	**523**	**28**	**45**	**39**	**1**	**18**	**18**	**131**	**696**
2	3	0	449	28	45	33	1	21	22	128	654
0	0	0	6	0	0	0	0	0	0	0	6
2	**3**	**0**	**455**	**28**	**45**	**33**	**1**	**21**	**22**	**128**	**660**
2	3	0	550	35	57	34	0	23	23	149	722
0	0	0	14	0	0	0	0	0	0	0	14
2	**3**	**0**	**564**	**35**	**57**	**34**	**0**	**23**	**23**	**149**	**737**

İMKB Takas ve Saklama Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	0	0	0	0	1,321	1,321	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**	**1,321**	**1,321**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	0	0	0	0	1,317	1,317	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**1,317**	**1,317**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	773	773	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**773**	**773**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	564	564	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**564**	**564**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	0	0	528	528	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**528**	**528**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	1	16	2	0	19	0	6	0	6	13	21	3	18	3
2010	1	14	4	1	19	0	5	0	5	14	11	1	10	3
2009	0	17	6	1	25	0	7	0	7	17	9	1	8	3
2008	1	18	8	3	31	0	9	0	9	22	1	1	0	2
2007	3	13	8	2	26	0	2	0	2	25	1	1	0	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	7,258,303	4,493	0	7,262,796	7,264,116
0	0	0	0	0	0	658	0	658	658
0	**0**	**0**	**0**	**0**	**7,258,303**	**5,151**	**0**	**7,263,454**	**7,264,775**
0	0	0	0	0	4,298,108	1,792	0	4,299,900	4,301,217
0	0	0	0	0	0	305	0	305	305
0	**0**	**0**	**0**	**0**	**4,298,108**	**2,096**	**0**	**4,300,204**	**4,301,521**
0	0	0	0	0	3,067,629	1,237	0	3,068,866	3,069,640
0	0	0	0	0	0	169	0	169	169
0	**0**	**0**	**0**	**0**	**3,067,629**	**1,406**	**0**	**3,069,035**	**3,069,809**
0	0	0	0	0	2,409,978	1,175	0	2,411,152	2,411,716
0	0	0	0	0	0	96	0	96	96
0	**0**	**0**	**0**	**0**	**2,409,978**	**1,271**	**0**	**2,411,248**	**2,411,812**
0	0	0	0	0	2,240,252	1,495	0	2,241,748	2,242,276
0	0	0	0	0	0	79	0	79	79
0	**0**	**0**	**0**	**0**	**2,240,252**	**1,574**	**0**	**2,241,826**	**2,242,355**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
0	0	34	3	14	18	0	0	0	18	-3	14	0	14
0	5	32	1	15	17	0	0	0	17	-3	14	0	14
0	6	34	1	12	21	0	0	0	21	-4	18	0	18
0	13	37	0	11	26	0	0	0	26	-5	21	0	21
0	15	40	1	11	28	0	0	0	28	-5	23	0	23

İMKB Takas ve Saklama Bankası A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	1	141	0	135	0	0	0	135	277	0	0	0
	FC	21	0	0	0	0	0	0	0	21	4	0	0
	Total	**22**	**142**	**0**	**135**	**0**	**0**	**0**	**135**	**298**	**4**	**0**	**0**
2010	**TC**	0	87	10	27	0	0	0	27	124	0	0	0
	FC	7	0	0	0	0	0	0	0	7	0	0	0
	Total	**7**	**87**	**10**	**27**	**0**	**0**	**0**	**27**	**131**	**0**	**0**	**0**
2009	**TC**	50	9	0	10	0	0	0	10	69	0	0	0
	FC	5	0	0	0	0	0	0	0	5	0	0	0
	Total	**55**	**10**	**0**	**10**	**0**	**0**	**0**	**10**	**74**	**0**	**0**	**0**
2008	**TC**	9	5	0	15	0	0	0	15	28	0	0	0
	FC	1	3	0	0	0	0	0	0	4	0	0	0
	Total	**9**	**8**	**0**	**15**	**0**	**0**	**0**	**15**	**32**	**0**	**0**	**0**
2007	**TC**	2	0	0	143	0	0	0	143	144	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**2**	**0**	**0**	**143**	**0**	**0**	**0**	**143**	**145**	**0**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	0	53	0	0	53	0	0	0	0	1	0
	FC	0	249	0	0	0	249	2	0	0	0	0	0
	Total	**0**	**249**	**53**	**0**	**0**	**301**	**2**	**0**	**0**	**0**	**1**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	0	1	0
	FC	0	128	0	0	0	128	0	0	0	0	0	0
	Total	**0**	**128**	**0**	**0**	**0**	**128**	**0**	**0**	**0**	**0**	**1**	**0**
2009	**TC**	0	0	5	0	0	5	0	0	0	0	7	0
	FC	0	58	0	0	0	58	0	0	0	0	0	0
	Total	**0**	**58**	**5**	**0**	**0**	**63**	**0**	**0**	**0**	**0**	**7**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	6	0
	FC	0	13	0	0	0	13	0	0	0	0	0	0
	Total	**0**	**13**	**0**	**0**	**0**	**13**	**0**	**0**	**0**	**0**	**6**	**0**
2007	**TC**	0	47	73	0	0	120	0	0	0	0	2	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**47**	**73**	**0**	**0**	**121**	**0**	**0**	**0**	**0**	**2**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
0	0	0	0	1	0	0	0	0	0	2	4	282
4	0	0	0	0	0	0	0	0	0	0	32	57
4	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**2**	**35**	**339**
0	0	0	0	2	0	0	1	0	0	2	3	129
0	0	0	0	0	0	0	0	0	0	0	29	36
0	**0**	**0**	**0**	**2**	**0**	**0**	**1**	**0**	**0**	**2**	**32**	**165**
0	0	0	0	1	0	0	1	0	0	3	4	76
0	0	0	0	0	0	0	0	0	0	0	15	20
0	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**3**	**20**	**97**
0	0	0	0	1	0	0	2	0	0	3	5	37
0	0	0	0	0	0	0	0	0	0	0	0	4
0	**0**	**0**	**0**	**1**	**0**	**0**	**2**	**0**	**0**	**3**	**5**	**41**
0	0	0	0	2	0	0	2	0	0	5	1	150
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**5**	**1**	**151**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
6	1	0	8	20	0	5	0	2	2	27	88
0	0	0	2	0	0	0	0	0	0	0	251
6	**1**	**0**	**11**	**20**	**0**	**5**	**0**	**2**	**2**	**27**	**339**
5	0	0	7	24	0	0	-1	7	6	30	37
0	0	0	0	0	0	0	0	0	0	0	128
5	**0**	**0**	**7**	**24**	**0**	**0**	**-1**	**7**	**6**	**30**	**165**
4	1	0	11	23	0	0	-5	4	-1	22	38
0	0	0	0	0	0	0	0	0	0	0	58
4	**1**	**0**	**12**	**23**	**0**	**0**	**-5**	**4**	**-1**	**22**	**97**
1	1	0	9	23	0	0	-4	-1	-5	19	28
0	0	0	0	0	0	0	0	0	0	0	13
1	**1**	**0**	**9**	**23**	**0**	**0**	**-4**	**-1**	**-5**	**19**	**41**
3	0	0	6	29	0	0	-4	-1	-5	24	150
0	0	0	0	0	0	0	0	0	0	0	0
4	**0**	**0**	**6**	**29**	**0**	**0**	**-4**	**-1**	**-5**	**24**	**151**

Merrill Lynch Yatırım Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	0	0	0	0	0	0	18	0	18	0	392	43	0
	FC	0	0	0	0	0	0	0	0	0	0	393	43	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**18**	**0**	**18**	**0**	**784**	**86**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	0	74	17	0
	FC	0	0	0	0	0	0	0	0	0	0	74	17	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**149**	**35**	**0**
2009	**TC**	0	0	0	0	0	0	4	0	4	0	28	10	0
	FC	0	0	0	0	0	0	0	0	0	0	28	10	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**4**	**0**	**56**	**20**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	3	7	0
	FC	0	0	0	0	0	0	0	0	0	0	61	7	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**64**	**14**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	20	0	0
	FC	0	0	0	0	0	0	0	0	0	0	20	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**41**	**0**	**0**

Income-Expenditure

(EUR Million)

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

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	435	435	0	0	0	0	453
0	0	0	436	436	0	0	0	0	436
0	**0**	**0**	**871**	**871**	**0**	**0**	**0**	**0**	**888**
0	0	0	92	92	20	0	0	20	111
0	0	0	92	92	0	0	0	0	92
0	**0**	**0**	**183**	**183**	**20**	**0**	**0**	**20**	**203**
0	0	0	38	38	17	0	0	17	59
0	0	0	38	38	0	0	0	0	38
0	**0**	**0**	**76**	**76**	**17**	**0**	**0**	**17**	**97**
0	0	0	10	10	25	0	0	25	35
0	0	0	68	68	0	0	0	0	68
0	**0**	**0**	**78**	**78**	**25**	**0**	**0**	**25**	**103**
0	0	0	20	20	0	0	0	0	21
0	0	0	20	20	0	0	0	0	20
0	**0**	**0**	**41**	**41**	**0**	**0**	**0**	**0**	**41**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-4	11	15	0	13	2	0	0	0	2	-1	2	0	2
-4	10	22	0	14	8	0	0	0	8	-1	7	0	7
0	10	16	0	11	5	0	0	0	5	-1	4	0	4
4	6	17	7	11	-1	0	0	0	-1	0	-1	0	-1
3	1	13	5	9	-1	0	0	0	-1	0	-1	0	-1

Merrill Lynch Yatırım Bank A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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	-	-	-	-
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	1	4	0	2	11	0	0	13	18	46	9	9
	FC	2	1	0	0	0	0	0	0	3	2	0	0
	Total	**2**	**5**	**0**	**2**	**11**	**0**	**0**	**14**	**21**	**48**	**9**	**9**
2010	**TC**	0	8	0	1	5	0	0	6	14	25	13	12
	FC	5	17	0	0	5	0	0	5	27	32	0	0
	Total	**5**	**25**	**0**	**1**	**10**	**0**	**0**	**11**	**41**	**57**	**13**	**12**
2009	**TC**	4	0	0	2	5	0	0	7	11	15	11	11
	FC	5	10	0	0	4	0	0	4	19	29	0	0
	Total	**9**	**10**	**0**	**2**	**9**	**0**	**0**	**11**	**29**	**43**	**11**	**11**
2008	**TC**	1	2	0	1	3	0	0	4	7	15	12	10
	FC	2	7	0	0	4	0	0	4	14	19	0	0
	Total	**3**	**9**	**0**	**1**	**7**	**0**	**0**	**9**	**21**	**34**	**12**	**10**
2007	**TC**	0	10	1	1	0	1	0	2	13	12	14	13
	FC	2	7	0	0	0	0	0	0	9	26	0	0
	Total	**2**	**17**	**1**	**1**	**0**	**1**	**0**	**2**	**22**	**38**	**14**	**13**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	25	6	0	1	32	0	0	0	0	0	0
	FC	0	9	0	0	4	13	0	0	0	0	0	0
	Total	**0**	**34**	**6**	**0**	**6**	**46**	**0**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	0	10	2	0	8	20	0	0	0	0	1	0
	FC	0	14	0	0	43	57	0	0	0	0	1	0
	Total	**0**	**23**	**2**	**0**	**51**	**76**	**0**	**0**	**0**	**0**	**1**	**0**
2009	**TC**	0	0	3	0	3	7	0	0	0	0	0	0
	FC	0	7	0	0	40	47	0	0	0	0	1	0
	Total	**0**	**7**	**3**	**0**	**43**	**54**	**0**	**0**	**0**	**0**	**2**	**0**
2008	**TC**	0	0	1	0	3	3	0	0	0	0	0	0
	FC	0	17	0	0	18	35	0	0	0	0	1	0
	Total	**0**	**17**	**1**	**0**	**20**	**38**	**0**	**0**	**0**	**0**	**1**	**0**
2007	**TC**	0	2	1	0	2	5	0	0	0	0	0	0
	FC	0	31	0	0	9	39	0	0	0	0	4	1
	Total	**0**	**33**	**1**	**0**	**10**	**44**	**0**	**0**	**0**	**0**	**4**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
46	0	0	0	0	0	0	0	0	0	0	1	66
2	0	0	0	0	0	0	0	0	0	0	5	9
48	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**75**
26	0	0	0	0	0	0	0	0	0	1	6	47
32	0	0	0	0	0	0	0	0	0	0	0	59
58	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**6**	**106**
16	0	0	0	0	0	0	0	0	0	0	6	33
29	0	0	0	0	0	0	0	0	0	0	2	49
44	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**82**
16	0	0	0	0	0	0	0	0	0	0	4	27
19	0	0	0	0	0	0	0	0	0	0	3	36
36	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**63**
14	0	0	0	3	0	0	0	0	0	4	2	33
26	0	0	5	0	0	0	0	0	0	5	4	44
40	**0**	**0**	**5**	**3**	**0**	**0**	**0**	**0**	**0**	**9**	**7**	**77**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
2	0	0	3	18	3	0	2	3	4	26	61
0	0	0	0	0	0	0	0	0	0	0	14
2	**0**	**0**	**3**	**18**	**3**	**0**	**2**	**3**	**4**	**26**	**75**
1	0	0	2	22	3	0	2	0	2	27	48
0	0	0	1	0	0	0	0	0	0	0	57
1	**0**	**0**	**2**	**22**	**3**	**0**	**2**	**0**	**2**	**27**	**106**
1	0	0	1	21	2	0	1	1	2	25	33
0	0	0	1	0	0	0	0	0	0	0	49
1	**0**	**0**	**3**	**21**	**2**	**0**	**1**	**1**	**2**	**25**	**82**
1	0	0	1	21	0	0	0	1	1	22	27
0	0	0	1	0	0	0	0	0	0	0	36
1	**0**	**0**	**2**	**21**	**0**	**0**	**0**	**1**	**1**	**22**	**63**
1	0	0	1	26	38	0	-42	4	-38	27	33
0	0	0	5	0	0	0	0	0	0	0	44
1	**0**	**0**	**6**	**26**	**38**	**0**	**-42**	**4**	**-38**	**27**	**77**

Nurol Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	55	0	0	0	0	55	0	858	858	0	2	2	0
	FC	86	0	5	0	0	91	0	0	0	0	2	2	0
	Total	**141**	**0**	**5**	**0**	**0**	**146**	**0**	**858**	**858**	**0**	**5**	**5**	**0**
2010	**TC**	42	0	0	0	0	42	0	686	686	0	0	0	0
	FC	91	0	3	0	0	94	0	0	0	0	0	0	0
	Total	**133**	**0**	**3**	**0**	**0**	**136**	**0**	**686**	**686**	**0**	**0**	**0**	**0**
2009	**TC**	35	0	0	0	0	35	0	0	0	0	0	0	0
	FC	60	0	3	0	0	63	0	0	0	0	0	0	0
	Total	**95**	**0**	**3**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	12	0	0	0	0	12	0	0	0	0	0	0	0
	FC	83	0	3	0	0	86	0	0	0	0	0	0	0
	Total	**95**	**0**	**3**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	15	0	0	0	0	15	0	0	0	0	0	0	0
	FC	42	0	4	0	0	45	1	0	1	0	0	0	0
	Total	**56**	**0**	**4**	**0**	**0**	**60**	**1**	**0**	**1**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

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

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	5	5	11	13	0	24	942
0	0	0	5	5	1	35	0	36	132
0	**0**	**0**	**9**	**9**	**12**	**49**	**0**	**60**	**1,074**
0	0	0	0	0	10	19	0	29	757
0	0	0	0	0	6	33	0	38	132
0	**0**	**0**	**0**	**0**	**16**	**52**	**0**	**68**	**889**
0	0	0	0	0	1	14	0	15	50
0	0	0	0	0	5	20	0	25	88
0	**0**	**0**	**0**	**0**	**5**	**35**	**0**	**40**	**138**
0	0	0	0	0	1	12	0	13	25
0	0	0	0	0	5	18	0	23	109
0	**0**	**0**	**0**	**0**	**6**	**30**	**0**	**36**	**134**
0	0	0	0	0	2	18	0	19	34
0	0	0	0	0	1	19	0	20	66
0	**0**	**0**	**0**	**0**	**2**	**37**	**0**	**39**	**100**

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

Nurol Yatırım Bankası A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	1	0	0	3	0	0	0	3	4	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**1**	**0**	**0**	**3**	**0**	**0**	**0**	**3**	**4**	**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	1	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
2008	**TC**	0	0	0	1	0	0	0	1	1	0	0	0
	FC	0	1	0	0	0	0	0	0	1	0	0	0
	Total	**0**	**1**	**0**	**1**	**0**	**0**	**0**	**1**	**3**	**0**	**0**	**0**
2007	**TC**	0	0	6	1	0	0	0	1	7	0	0	0
	FC	1	0	0	0	0	0	0	0	1	0	0	0
	Total	**1**	**0**	**6**	**1**	**0**	**0**	**0**	**1**	**8**	**0**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	2	0	0	0	2	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**2**	**0**	**0**	**0**	**2**	**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	4	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**
2008	**TC**	0	0	0	0	0	1	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	1	0	0	0	1	0	0	0	0	0	0
	Total	**0**	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
0	0	0	0	2	3	0	0	0	0	5	0	9
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**2**	**3**	**0**	**0**	**0**	**0**	**5**	**0**	**9**
0	0	0	0	2	4	0	0	0	0	6	0	7
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**2**	**4**	**0**	**0**	**0**	**0**	**6**	**0**	**7**
0	0	0	0	7	4	0	0	0	0	11	0	12
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**7**	**4**	**0**	**0**	**0**	**0**	**11**	**0**	**12**
0	0	0	0	7	0	0	0	0	0	7	0	9
0	0	0	0	0	0	0	0	0	0	0	0	1
0	**0**	**0**	**0**	**7**	**0**	**0**	**0**	**0**	**0**	**7**	**0**	**10**
0	0	0	0	2	0	0	0	0	0	2	0	9
0	0	0	0	0	0	0	0	0	0	0	0	1
0	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**10**

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

Taib Yatırım Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

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

Income-Expenditure

(EUR Million)

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

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	0	0	0	0	0
0	0	0	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	4	4	0	0	0	0	4
0	**0**	**0**	**4**	**4**	**0**	**0**	**0**	**0**	**4**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	1	0	0	1	1
0	0	0	9	9	0	0	0	0	9
0	**0**	**0**	**9**	**9**	**1**	**0**	**0**	**1**	**10**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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

Taib Yatırım Bank A.Ş. 2007-2011

Ratios
(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

Year	Period	Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
		Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	146	51	130	5	191	0	325	522	1,064	47	47
	FC	10	66	0	17	0	19	0	36	111	2,237	0	0
	Total	**11**	**212**	**51**	**147**	**5**	**209**	**0**	**361**	**634**	**3,300**	**47**	**47**
2010	**TC**	0	240	0	149	7	409	0	566	806	682	59	59
	FC	0	191	0	2	0	25	0	27	218	1,342	0	0
	Total	**0**	**431**	**0**	**151**	**7**	**434**	**0**	**592**	**1,024**	**2,024**	**59**	**59**
2009	**TC**	0	52	604	72	6	121	0	200	856	623	48	48
	FC	0	304	0	6	0	23	0	29	333	1,201	0	0
	Total	**0**	**356**	**604**	**78**	**6**	**144**	**0**	**228**	**1,189**	**1,824**	**48**	**48**
2008	**TC**	0	50	217	19	1	89	0	109	376	1,015	27	27
	FC	0	17	0	11	0	25	0	36	53	862	0	0
	Total	**0**	**67**	**217**	**30**	**1**	**114**	**0**	**145**	**429**	**1,877**	**27**	**27**
2007	**TC**	0	145	156	50	0	45	0	95	396	1,150	27	27
	FC	0	91	0	9	0	35	0	43	134	745	0	0
	Total	**0**	**236**	**156**	**59**	**0**	**80**	**0**	**138**	**530**	**1,895**	**27**	**27**

Liabilities
(EUR Million)

Year	Period		Non-Deposit Funds					Other Liabilities					
		Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	0	65	0	0	65	4	0	0	0	5	5
	FC	0	1,754	72	393	0	2,219	5	0	0	85	12	5
	Total	**0**	**1,754**	**136**	**393**	**0**	**2,284**	**10**	**0**	**0**	**85**	**17**	**10**
2010	**TC**	0	0	0	0	3	3	10	0	0	0	4	193
	FC	0	781	0	0	0	781	2	0	0	94	3	163
	Total	**0**	**781**	**0**	**0**	**3**	**785**	**12**	**0**	**0**	**94**	**7**	**356**
2009	**TC**	0	0	0	0	3	3	0	0	0	0	5	179
	FC	0	847	0	0	0	847	2	0	0	99	3	145
	Total	**0**	**847**	**0**	**0**	**3**	**850**	**2**	**0**	**0**	**99**	**7**	**324**
2008	**TC**	0	0	0	0	3	3	0	0	0	0	5	223
	FC	0	418	7	0	0	426	3	0	0	114	1	130
	Total	**0**	**418**	**7**	**0**	**3**	**429**	**3**	**0**	**0**	**114**	**6**	**352**
2007	**TC**	0	0	0	0	4	4	0	0	0	0	6	175
	FC	0	460	0	0	0	460	1	0	0	121	2	108
	Total	**0**	**460**	**0**	**0**	**4**	**464**	**1**	**0**	**0**	**121**	**8**	**283**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
1,064	0	0	0	0	0	0	4	0	0	4	5	1,595
2,237	0	0	0	0	0	0	0	0	0	0	10	2,358
3,300	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**15**	**3,953**
682	0	0	0	0	0	0	4	0	0	4	4	1,496
1,342	0	0	0	0	0	0	0	0	0	0	5	1,565
2,024	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**9**	**3,060**
623	0	0	0	0	0	0	4	0	0	4	6	1,490
1,201	0	0	0	0	0	0	0	0	0	0	5	1,538
1,824	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**10**	**3,028**
1,015	0	0	0	0	0	0	4	0	0	4	2	1,396
862	0	0	0	0	0	0	0	0	0	0	5	921
1,877	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**7**	**2,317**
1,150	0	4	0	0	0	0	5	0	0	9	2	1,558
745	0	0	0	0	0	0	0	0	0	0	5	884
1,895	**0**	**4**	**0**	**0**	**0**	**0**	**5**	**0**	**0**	**9**	**7**	**2,441**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
54	1	0	69	818	247	333	0	94	94	1,492	1,626
0	0	0	108	0	0	0	0	0	0	0	2,327
54	**1**	**0**	**177**	**818**	**247**	**333**	**0**	**94**	**94**	**1,492**	**3,953**
40	1	0	247	973	296	372	0	125	125	1,766	2,017
0	0	0	262	0	0	0	0	0	0	0	1,044
40	**1**	**0**	**510**	**973**	**296**	**372**	**0**	**125**	**125**	**1,766**	**3,060**
38	1	0	223	933	283	330	0	160	160	1,706	1,932
0	0	0	249	0	0	0	0	0	0	0	1,096
38	**1**	**0**	**471**	**933**	**283**	**330**	**0**	**160**	**160**	**1,707**	**3,028**
35	1	0	263	622	362	220	0	174	174	1,378	1,644
0	0	0	248	0	0	0	0	0	0	0	673
35	**1**	**0**	**511**	**622**	**362**	**220**	**0**	**174**	**174**	**1,378**	**2,317**
36	17	0	234	586	455	243	0	227	227	1,511	1,749
0	0	0	232	0	0	0	0	0	0	0	692
36	**17**	**0**	**465**	**586**	**456**	**243**	**0**	**227**	**227**	**1,512**	**2,441**

Türk Eximbank

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	0	0	0	0	0	0	0	355	355	0	214	134	0
	FC	0	0	0	0	212	212	0	599	599	0	219	452	0
	Total	**0**	**0**	**0**	**0**	**212**	**212**	**0**	**954**	**954**	**0**	**433**	**586**	**0**
2010	**TC**	0	0	0	0	0	0	1	4	5	0	0	307	0
	FC	0	0	0	0	525	525	0	166	166	0	0	391	0
	Total	**0**	**0**	**0**	**0**	**525**	**525**	**1**	**170**	**171**	**0**	**0**	**698**	**0**
2009	**TC**	0	0	0	0	0	0	1	0	1	0	0	262	0
	FC	0	0	0	0	393	393	6	0	6	0	0	368	0
	Total	**0**	**0**	**0**	**0**	**393**	**393**	**7**	**0**	**7**	**0**	**0**	**630**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	55	0
	FC	0	0	0	0	169	169	10	0	10	0	0	190	0
	Total	**0**	**0**	**0**	**0**	**169**	**169**	**10**	**0**	**10**	**0**	**0**	**245**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	8	0
	FC	1	0	0	0	156	157	8	0	8	0	0	120	0
	Total	**1**	**0**	**0**	**0**	**156**	**157**	**8**	**0**	**8**	**0**	**0**	**129**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	95	9	24	1	128	0	15	5	20	108	2	2	0	0
2010	84	6	29	35	154	0	13	0	13	140	0	5	-4	0
2009	151	5	17	32	204	0	24	0	24	181	1	4	-3	0
2008	167	11	20	21	219	0	22	0	22	198	0	1	-1	0
2007	204	13	20	23	261	0	32	0	32	229	1	2	-1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	348	348	0	10	12	22	725
0	0	0	670	670	0	82	1,290	1,372	2,854
0	**0**	**0**	**1,019**	**1,019**	**0**	**91**	**1,302**	**1,394**	**3,579**
0	0	0	307	307	0	15	0	15	327
0	0	0	391	391	0	80	0	80	1,161
0	**0**	**0**	**698**	**698**	**0**	**95**	**0**	**95**	**1,489**
0	0	0	262	262	0	14	0	14	277
0	0	0	368	368	0	79	0	79	846
0	**0**	**0**	**630**	**630**	**0**	**94**	**0**	**94**	**1,123**
0	0	0	55	55	0	9	0	9	64
0	0	0	190	190	0	45	0	45	415
0	**0**	**0**	**245**	**245**	**0**	**54**	**0**	**54**	**478**
0	0	0	8	8	0	11	0	11	20
0	0	0	120	120	0	19	0	19	304
0	**0**	**0**	**129**	**129**	**0**	**30**	**0**	**30**	**324**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
16	34	158	33	30	94	0	0	0	94	0	94	0	94
9	21	166	10	31	125	0	0	0	125	0	125	0	125
19	16	213	26	27	160	0	0	0	160	0	160	0	160
7	15	218	12	33	174	0	0	0	174	0	174	0	174
8	29	265	1	37	227	0	0	0	227	0	227	0	227

Türk Eximbank

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	0	61	0	27	244	15	0	286	347	106	39	19
	FC	0	2	0	0	0	0	0	0	2	635	0	0
	Total	**0**	**63**	**0**	**27**	**244**	**15**	**0**	**286**	**348**	**741**	**39**	**19**
2010	**TC**	0	61	0	24	60	25	0	109	169	94	38	25
	FC	0	1	0	0	0	0	0	0	1	466	0	0
	Total	**0**	**61**	**0**	**24**	**60**	**25**	**0**	**109**	**170**	**560**	**38**	**25**
2009	**TC**	0	3	52	58	2	38	0	97	152	100	44	31
	FC	0	37	0	0	0	0	0	0	37	262	0	0
	Total	**0**	**40**	**52**	**58**	**2**	**38**	**0**	**97**	**189**	**361**	**44**	**31**
2008	**TC**	0	2	80	51	3	12	0	66	149	118	30	30
	FC	0	20	0	0	0	0	0	0	20	158	0	0
	Total	**0**	**22**	**80**	**51**	**3**	**12**	**0**	**66**	**169**	**276**	**30**	**30**
2007	**TC**	0	73	50	65	4	2	0	71	194	106	34	33
	FC	0	8	0	0	0	0	0	0	8	126	0	0
	Total	**0**	**81**	**50**	**65**	**4**	**2**	**0**	**71**	**203**	**232**	**34**	**33**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	0	208	0	27	235	1	0	0	0	2	2
	FC	0	671	0	0	0	671	0	0	0	0	0	0
	Total	**0**	**671**	**208**	**0**	**27**	**906**	**1**	**0**	**0**	**0**	**2**	**2**
2010	**TC**	0	0	0	0	44	45	0	0	0	0	2	2
	FC	0	465	0	0	0	465	0	0	0	0	0	0
	Total	**0**	**465**	**0**	**0**	**44**	**510**	**0**	**0**	**0**	**0**	**2**	**2**
2009	**TC**	0	1	0	0	52	53	0	0	0	0	1	2
	FC	0	295	0	0	0	295	0	0	0	0	0	0
	Total	**0**	**296**	**0**	**0**	**52**	**349**	**0**	**0**	**0**	**0**	**1**	**3**
2008	**TC**	0	2	0	0	60	62	0	0	0	0	1	2
	FC	0	171	0	0	0	172	0	0	0	0	0	2
	Total	**0**	**173**	**0**	**0**	**60**	**234**	**0**	**0**	**0**	**0**	**1**	**4**
2007	**TC**	0	3	0	0	65	67	0	0	0	0	1	2
	FC	0	124	0	0	0	124	0	0	0	0	0	0
	Total	**0**	**126**	**0**	**0**	**65**	**191**	**0**	**0**	**0**	**0**	**1**	**2**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
126	0	0	2	2	0	0	18	0	0	24	9	505
635	0	1	0	0	0	0	0	0	0	1	1	638
761	**0**	**1**	**2**	**2**	**0**	**0**	**18**	**0**	**0**	**25**	**10**	**1,143**
108	0	0	3	3	0	0	21	0	0	27	6	310
466	0	0	0	0	0	0	0	0	0	0	1	467
573	**0**	**0**	**3**	**3**	**0**	**0**	**21**	**0**	**0**	**27**	**6**	**777**
113	0	0	2	4	1	0	20	0	0	28	8	301
262	0	0	0	0	0	0	0	0	0	0	0	300
374	**0**	**0**	**2**	**4**	**1**	**0**	**20**	**0**	**0**	**29**	**8**	**601**
118	0	0	2	4	1	0	18	0	0	26	9	302
158	0	0	0	0	0	0	0	0	0	0	0	178
276	**0**	**0**	**2**	**4**	**1**	**0**	**18**	**0**	**0**	**27**	**9**	**480**
107	0	0	3	5	0	0	23	0	0	32	11	345
126	0	0	0	0	0	0	0	0	0	0	0	135
233	**0**	**0**	**3**	**5**	**0**	**0**	**23**	**0**	**0**	**32**	**11**	**479**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
15	1	0	20	65	84	57	0	10	10	216	472
0	0	0	0	0	0	0	0	0	0	0	671
15	**1**	**0**	**21**	**65**	**84**	**57**	**0**	**10**	**10**	**216**	**1,143**
12	2	0	17	78	102	60	0	10	10	250	312
0	0	0	0	0	0	0	0	0	0	0	466
12	**2**	**0**	**17**	**78**	**102**	**60**	**0**	**10**	**10**	**250**	**777**
12	3	0	18	75	98	48	0	12	12	233	304
0	0	0	1	0	0	0	0	0	0	0	296
12	**3**	**0**	**19**	**75**	**98**	**48**	**0**	**12**	**12**	**233**	**601**
9	5	0	18	75	99	35	0	17	17	227	307
0	0	0	2	0	0	0	0	0	0	0	173
9	**5**	**0**	**19**	**75**	**99**	**35**	**0**	**17**	**17**	**227**	**480**
10	7	0	20	94	125	25	0	25	25	269	356
0	0	0	0	0	0	0	0	0	0	0	124
10	**7**	**0**	**20**	**94**	**125**	**25**	**0**	**25**	**25**	**269**	**479**

Türkiye Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	0	0	0	0	0	0	0	45	45	0	2	24	0
	FC	0	0	32	0	0	32	8	421	429	0	2	23	0
	Total	**0**	**0**	**32**	**0**	**0**	**32**	**8**	**466**	**474**	**0**	**4**	**47**	**0**
2010	**TC**	0	0	0	0	0	0	0	42	43	0	4	0	0
	FC	0	0	4	0	0	4	9	637	646	0	4	0	0
	Total	**0**	**0**	**4**	**0**	**0**	**4**	**10**	**679**	**689**	**0**	**8**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	0	11	11	0	0	0	0
	FC	0	0	5	0	0	5	9	274	284	0	0	0	0
	Total	**0**	**0**	**5**	**0**	**0**	**5**	**9**	**285**	**294**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	0	24	24	0	0	0	0
	FC	0	0	2	0	0	2	10	92	102	0	0	0	0
	Total	**0**	**0**	**2**	**0**	**0**	**2**	**10**	**116**	**125**	**0**	**0**	**0**	**0**
2007	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	1	0	0	1	10	0	10	0	0	0	0
	Total	**0**	**0**	**1**	**0**	**0**	**1**	**10**	**0**	**10**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	37	5	11	0	53	0	9	6	16	37	3	0	2	0
2010	26	1	9	2	39	0	5	3	8	30	2	0	2	2
2009	21	0	11	6	39	0	6	4	10	29	7	0	7	0
2008	25	3	10	11	50	0	8	4	12	38	5	0	5	0
2007	20	4	10	24	59	0	7	4	10	49	5	0	5	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	25	25	1	904	1	906	976
0	0	0	25	25	0	2,935	0	2,936	3,422
0	**0**	**0**	**50**	**50**	**1**	**3,839**	**1**	**3,842**	**4,399**
0	0	0	4	4	3	1,209	1	1,213	1,260
0	0	0	4	4	0	2,386	0	2,386	3,040
0	**0**	**0**	**8**	**8**	**4**	**3,596**	**1**	**3,600**	**4,301**
0	0	0	0	0	7	1,370	0	1,377	1,388
0	0	0	0	0	0	1,863	0	1,864	2,152
0	**0**	**0**	**0**	**0**	**7**	**3,234**	**0**	**3,241**	**3,541**
0	0	0	0	0	7	1,359	0	1,366	1,390
0	0	0	0	0	0	1,387	0	1,387	1,491
0	**0**	**0**	**0**	**0**	**8**	**2,745**	**0**	**2,753**	**2,880**
0	0	0	0	0	9	1,500	0	1,509	1,509
0	0	0	0	0	0	1,170	0	1,170	1,180
0	**0**	**0**	**0**	**0**	**9**	**2,669**	**0**	**2,678**	**2,689**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-1	6	45	7	25	13	0	0	0	13	-3	10	0	10
1	8	44	2	28	14	0	0	0	14	-4	10	0	10
3	7	45	5	25	15	0	0	0	15	-3	12	0	12
4	11	58	14	23	22	0	0	0	22	-4	17	0	17
-1	15	67	7	28	32	0	0	0	32	-7	25	0	25

Türkiye Kalkınma Bankası A.Ş.

2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2011	**TC**	2	3	0	29	716	52	0	797	802	775	5	5
	FC	47	22	0	13	234	0	0	247	316	1,831	6	6
	Total	**50**	**24**	**0**	**43**	**950**	**52**	**0**	**1,044**	**1,118**	**2,605**	**11**	**11**
2010	**TC**	2	75	0	29	812	148	0	989	1,066	844	5	5
	FC	29	4	0	4	227	0	0	232	264	1,479	7	7
	Total	**31**	**79**	**0**	**33**	**1,040**	**148**	**0**	**1,221**	**1,331**	**2,322**	**12**	**12**
2009	**TC**	0	57	0	18	772	131	0	921	978	770	7	7
	FC	1	16	0	2	230	0	0	232	249	1,013	3	3
	Total	**1**	**72**	**0**	**20**	**1,002**	**131**	**0**	**1,153**	**1,227**	**1,783**	**10**	**10**
2008	**TC**	0	1	0	12	621	0	0	633	634	763	8	8
	FC	1	68	4	1	202	0	0	203	275	956	3	3
	Total	**1**	**69**	**4**	**13**	**823**	**0**	**0**	**835**	**909**	**1,720**	**12**	**12**
2007	**TC**	0	10	0	40	789	0	0	828	838	576	9	9
	FC	2	7	0	8	189	0	0	197	206	921	2	2
	Total	**2**	**17**	**0**	**48**	**978**	**0**	**0**	**1,026**	**1,044**	**1,497**	**11**	**11**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2011	**TC**	0	10	315	0	1	325	3	0	0	0	30	0
	FC	0	2,764	73	0	3	2,840	16	0	0	39	7	0
	Total	**0**	**2,774**	**388**	**0**	**3**	**3,165**	**18**	**0**	**0**	**39**	**37**	**0**
2010	**TC**	0	5	508	95	0	608	1	0	0	0	26	0
	FC	0	2,427	69	0	0	2,496	4	0	0	38	10	0
	Total	**0**	**2,432**	**577**	**95**	**0**	**3,104**	**5**	**0**	**0**	**38**	**36**	**0**
2009	**TC**	0	11	578	0	0	589	3	0	0	0	17	0
	FC	0	2,009	22	0	0	2,030	2	0	0	35	7	0
	Total	**0**	**2,020**	**600**	**0**	**0**	**2,620**	**6**	**0**	**0**	**35**	**24**	**0**
2008	**TC**	0	35	359	0	0	394	8	0	0	0	9	0
	FC	0	2,044	19	0	0	2,064	4	0	0	33	5	0
	Total	**0**	**2,079**	**378**	**0**	**0**	**2,458**	**13**	**0**	**0**	**33**	**14**	**0**
2007	**TC**	0	31	449	0	0	480	19	0	0	0	9	0
	FC	0	1,795	40	0	0	1,835	8	0	1	35	3	0
	Total	**0**	**1,826**	**489**	**0**	**0**	**2,315**	**27**	**0**	**1**	**35**	**12**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
775	0	53	0	48	0	0	4	0	0	106	8	1,690
1,831	0	0	0	0	0	0	0	0	0	0	32	2,179
2,605	**0**	**53**	**0**	**48**	**0**	**0**	**4**	**0**	**0**	**106**	**40**	**3,869**
844	0	67	0	69	0	0	8	0	0	145	11	2,066
1,479	0	0	0	0	0	0	0	0	0	0	41	1,784
2,322	**0**	**67**	**0**	**69**	**0**	**0**	**8**	**0**	**0**	**145**	**52**	**3,850**
770	0	44	4	66	0	0	10	0	0	125	13	1,885
1,013	0	0	0	0	0	0	0	0	0	0	76	1,337
1,783	**0**	**44**	**4**	**66**	**0**	**0**	**10**	**0**	**0**	**125**	**88**	**3,222**
763	0	18	4	67	0	0	12	0	0	101	9	1,507
956	0	0	0	0	0	0	0	0	0	0	172	1,403
1,720	**0**	**18**	**4**	**67**	**0**	**0**	**12**	**0**	**0**	**101**	**181**	**2,911**
576	0	54	5	64	0	0	10	0	6	140	20	1,575
921	0	0	0	0	0	0	0	0	0	0	161	1,288
1,497	**0**	**54**	**5**	**64**	**0**	**0**	**10**	**0**	**6**	**140**	**181**	**2,863**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
44	7	0	84	327	2	117	0	104	104	551	960
0	0	0	62	0	8	0	0	0	0	8	2,910
44	**7**	**0**	**145**	**327**	**10**	**117**	**0**	**104**	**104**	**559**	**3,869**
44	8	0	79	341	48	108	0	103	103	600	1,286
0	0	0	52	0	16	0	0	0	0	16	2,563
44	**8**	**0**	**130**	**341**	**64**	**108**	**0**	**103**	**103**	**615**	**3,850**
45	7	0	73	280	32	86	0	82	82	480	1,141
0	0	0	44	0	6	0	0	0	0	6	2,081
45	**7**	**0**	**117**	**280**	**38**	**86**	**0**	**82**	**82**	**486**	**3,222**
34	8	0	59	234	-3	79	0	56	56	366	819
0	0	0	42	0	-14	0	0	0	0	-14	2,092
34	**8**	**0**	**101**	**234**	**-17**	**79**	**0**	**56**	**56**	**352**	**2,911**
18	21	0	67	234	33	79	0	86	86	433	980
0	0	0	48	0	0	0	0	0	0	0	1,882
18	**21**	**0**	**115**	**234**	**33**	**79**	**0**	**86**	**86**	**433**	**2,863**

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2011	**TC**	114	0	0	0	8	122	18	428	445	0	70	21	264
	FC	168	1	227	0	0	397	60	1,162	1,222	0	280	806	337
	Total	**282**	**1**	**227**	**0**	**8**	**519**	**77**	**1,590**	**1,667**	**0**	**351**	**827**	**601**
2010	**TC**	156	0	0	0	15	171	33	218	251	0	9	53	126
	FC	234	0	126	0	1	362	46	264	310	0	9	303	261
	Total	**390**	**0**	**126**	**0**	**16**	**532**	**79**	**482**	**561**	**0**	**18**	**356**	**387**
2009	**TC**	125	0	0	0	36	161	70	88	159	0	0	50	60
	FC	42	0	84	0	47	173	75	168	243	0	0	68	117
	Total	**167**	**0**	**84**	**0**	**83**	**334**	**145**	**256**	**402**	**0**	**0**	**119**	**178**
2008	**TC**	104	0	0	0	0	104	11	169	179	0	0	69	43
	FC	37	0	122	0	4	163	22	172	194	0	2	133	79
	Total	**140**	**0**	**122**	**0**	**4**	**266**	**32**	**341**	**373**	**0**	**2**	**202**	**122**
2007	**TC**	41	0	0	0	0	41	6	111	118	0	24	85	1,666
	FC	87	0	103	0	53	243	94	128	221	0	69	201	1,481
	Total	**127**	**0**	**103**	**0**	**53**	**284**	**100**	**239**	**339**	**0**	**93**	**286**	**3,148**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2011	120	3	85	2	210	0	33	28	61	149	4	0	4	11
2010	95	4	110	2	211	0	24	42	66	145	8	2	7	11
2009	106	2	121	4	233	0	69	45	114	119	4	0	3	9
2008	83	3	113	8	207	0	44	49	93	114	2	1	2	11
2007	99	6	121	13	238	0	88	70	158	80	4	1	3	12

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	356	356	438	1,836	386	2,660	3,583
0	0	0	1,423	1,423	93	15,961	10,232	26,286	29,328
0	**0**	**1**	**1,779**	**1,779**	**532**	**17,797**	**10,617**	**28,946**	**32,910**
0	0	17	205	205	655	865	359	1,878	2,505
0	765	40	1,378	1,378	89	12,041	8,146	20,276	22,325
0	**765**	**57**	**1,583**	**1,583**	**744**	**12,906**	**8,505**	**22,154**	**24,831**
0	0	21	132	132	795	451	0	1,247	1,699
0	767	10	963	963	49	5,455	0	5,504	6,883
0	**767**	**32**	**1,095**	**1,095**	**845**	**5,906**	**0**	**6,751**	**8,582**
0	0	9	121	121	806	145	0	951	1,355
0	241	31	486	486	39	4,448	0	4,488	5,329
0	**241**	**41**	**607**	**607**	**845**	**4,593**	**0**	**5,438**	**6,684**
5	0	239	2,020	2,020	1,070	107	0	1,177	3,355
5	231	44	2,031	2,031	68	2,858	0	2,926	5,422
10	**231**	**284**	**4,051**	**4,051**	**1,137**	**2,965**	**0**	**4,102**	**8,776**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-4	11	170	14	27	130	0	0	0	130	-26	104	0	104
-2	13	173	12	30	131	0	0	0	131	-28	103	0	103
1	12	144	20	26	98	0	0	0	98	-17	82	0	82
-13	5	119	25	24	69	0	0	0	69	-14	56	0	56
2	37	134	8	25	100	0	0	0	100	-14	86	0	86

Türkiye Sınai Kalkınma Bankası A.Ş. 2007-2011

Ratios

(%)

	2011	2010	2009	2008	2007
Capital Ratios					
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
Balance-Sheet Ratios					
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
Assets Quality					
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
Liquidity					
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
Profitability					
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
Income-Expenditure Structure					
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:** Foreing Currency

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

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

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

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

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

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

Unclassified Liabilities = Factoring Payables + Payables to Leasing Transations

2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

TC: Turkish Currency **FC:** Foreing Currency

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

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

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

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

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

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

3. Exchange Rates (EUR/TRY)

Year	EUR/TRY
2006	1.8515
2007	1.7060
2008	2.1332
2009	2.1427
2010	2.0551
2011	2.4438

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.