



**The Quarterly Balance-Sheet of the Deposit Banks  
in Istanbul Stock Exchange  
December 2002 - 2012**

Report Code : DU12

March 2013

## Deposit Banks in ISE

### Assets

(EUR Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	6,764	1,491	2,857	1,998	55,474	15,906	153	73,532	84,644	184,719	7,329	5,702
	Dec. FC	36,770	7,308	48	893	13,864	1,805	27	16,589	60,715	73,105	152	106
	Total	43,534	8,800	2,906	2,892	69,338	17,711	180	90,120	145,360	257,824	7,480	5,809
2012	TC	5,721	1,712	2,399	2,698	55,792	15,965	236	74,692	84,523	177,235	7,393	5,779
	Sept. FC	34,817	7,231	49	939	10,349	4,655	37	15,981	58,077	72,378	146	98
	Total	40,538	8,943	2,448	3,637	66,142	20,621	273	90,672	142,601	249,613	7,539	5,877
2012	TC	8,265	1,451	2,355	1,962	58,507	17,039	355	77,863	89,935	172,652	6,694	5,496
	June FC	26,330	7,957	24	1,252	9,399	6,685	32	17,368	51,680	73,224	209	110
	Total	34,596	9,408	2,379	3,214	67,907	23,723	387	95,231	141,615	245,876	6,903	5,606
2012	TC	12,084	1,301	335	1,917	56,767	15,986	347	75,018	88,737	154,237	6,281	5,224
	March FC	22,432	7,698	60	1,315	8,572	6,334	79	16,301	46,491	69,587	217	104
	Total	34,516	8,999	394	3,232	65,340	22,321	426	91,319	135,228	223,824	6,498	5,328
2011	TC	10,315	1,198	1,950	2,159	49,037	17,360	634	69,190	82,652	142,169	5,879	4,886
	Dec. FC	19,689	9,718	212	1,632	9,815	6,319	83	17,848	47,466	69,810	185	71
	Total	30,003	10,915	2,162	3,790	58,852	23,679	717	87,038	130,118	211,978	6,065	4,957
2011	TC	19,642	1,068	291	2,877	48,166	16,361	401	67,806	88,806	134,378	5,689	4,801
	Sept. FC	16,242	9,102	0	2,326	9,239	6,175	85	17,825	43,170	67,271	84	43
	Total	35,885	10,170	291	5,203	57,405	22,536	486	85,630	131,976	201,648	5,773	4,844
2011	TC	21,527	1,178	48	2,799	50,303	17,358	80	70,541	93,294	136,643	6,128	5,313
	June FC	15,505	6,511	0	1,697	8,628	5,968	29	16,323	38,339	63,741	44	40
	Total	37,032	7,690	48	4,497	58,932	23,326	109	86,863	131,634	200,384	6,172	5,352
2011	TC	15,293	1,877	303	2,706	54,116	18,761	72	75,655	93,129	133,078	6,694	5,818
	March FC	11,356	6,972	0	1,213	8,770	6,148	9	16,141	34,468	62,539	48	42
	Total	26,649	8,849	303	3,920	62,886	24,909	82	91,796	127,597	195,618	6,742	5,860
2010	TC	9,816	1,662	2,137	2,605	60,877	21,800	127	85,410	99,026	129,099	7,353	6,419
	Dec. FC	11,864	7,105	0	687	11,063	6,463	7	18,220	37,189	60,172	71	56
	Total	21,680	8,767	2,137	3,292	71,940	28,263	135	103,630	136,214	189,271	7,424	6,475
2010	TC	8,180	1,566	1,512	3,398	57,385	23,107	83	83,973	95,230	125,185	8,107	7,002
	Sept. FC	10,174	9,867	0	718	10,967	5,880	3	17,569	37,609	54,797	32	29
	Total	18,354	11,433	1,512	4,116	68,352	28,987	87	101,541	132,839	179,982	8,139	7,031
2010	TC	9,999	1,748	1,010	2,928	54,814	25,610	159	83,511	96,267	120,552	8,155	7,091
	June FC	9,464	11,034	81	678	12,607	8,233	7	21,525	42,104	55,770	34	29
	Total	19,463	12,782	1,091	3,606	67,421	33,842	167	105,035	138,371	176,322	8,188	7,121
2010	TC	7,499	1,873	2,656	2,365	52,077	23,769	168	78,379	90,408	102,766	7,880	6,795
	March FC	7,791	11,255	28	477	11,396	7,784	10	19,667	38,741	49,053	30	28
	Total	15,291	13,128	2,684	2,842	63,473	31,553	178	98,046	129,149	151,820	7,911	6,823
2009	TC	9,373	1,651	3,380	2,343	44,228	24,573	153	71,297	85,700	92,394	7,697	6,731
	Dec. FC	7,567	11,246	40	397	9,394	8,845	8	18,644	37,496	43,189	57	54
	Total	16,939	12,897	3,419	2,739	53,623	33,418	161	89,941	123,196	135,583	7,754	6,785
2009	TC	11,277	1,316	2,781	2,407	34,840	23,956	187	61,391	76,765	88,552	7,423	6,281
	Sept. FC	7,541	11,379	1	467	9,305	7,825	8	17,604	36,525	41,174	49	48
	Total	18,818	12,695	2,782	2,874	44,145	31,781	195	78,995	113,290	129,726	7,473	6,328

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials				Held for Sale			
		Financials	Non-Financials						Purposes and Terminated Operat.(net)			
186,346	0	214	302	4,372	1,628	94	3,632	1,054	178	11,474	4,798	287,262
73,151	0	50	0	1,869	0	0	4	0	0	1,923	1,146	136,936
259,496	0	264	302	6,241	1,628	94	3,636	1,055	178	13,398	5,944	424,198
178,849	0	185	307	3,854	1,475	11	3,553	1,019	184	10,588	3,648	277,608
72,426	0	51	0	1,638	0	0	3	0	0	1,693	1,311	133,508
251,275	0	236	307	5,492	1,475	11	3,557	1,019	184	12,281	4,959	411,116
173,851	0	176	311	3,859	1,570	11	3,637	1,017	186	10,767	3,433	277,985
73,322	0	52	0	1,560	0	0	3	0	0	1,615	984	127,601
247,173	0	228	311	5,419	1,570	11	3,640	1,017	186	12,382	4,417	405,586
155,294	0	179	294	3,101	1,642	11	3,494	963	155	9,838	3,448	257,317
69,700	0	50	0	1,644	0	0	3	0	0	1,697	878	118,766
224,994	0	229	294	4,746	1,642	11	3,497	963	155	11,535	4,326	376,083
143,162	0	139	283	2,470	1,403	10	3,428	914	162	8,810	3,173	237,796
69,924	0	48	0	1,616	0	0	3	0	0	1,667	1,145	120,204
213,086	0	188	283	4,086	1,403	10	3,431	915	162	10,477	4,318	358,000
135,266	0	122	275	2,425	1,602	12	3,242	854	151	8,682	4,031	236,784
67,311	0	47	0	1,478	0	0	3	0	0	1,529	1,957	113,967
202,577	0	169	275	3,903	1,602	12	3,245	854	151	10,211	5,988	350,751
137,458	0	147	292	2,816	1,719	13	3,435	906	174	9,502	3,926	244,181
63,745	0	50	0	1,461	0	0	3	0	0	1,514	1,085	104,684
201,204	0	197	292	4,276	1,719	13	3,438	906	174	11,016	5,011	348,864
133,955	0	177	314	2,936	1,605	14	3,751	958	184	9,939	3,447	240,469
62,545	0	54	0	1,405	0	0	3	0	0	1,463	996	99,472
196,500	0	231	314	4,341	1,605	14	3,754	958	184	11,401	4,443	339,940
130,033	0	188	333	3,135	1,416	15	3,970	789	176	10,021	3,340	242,420
60,187	0	57	0	1,392	0	0	3	0	0	1,453	1,120	99,949
190,220	0	246	333	4,528	1,416	15	3,973	789	176	11,475	4,460	342,369
126,290	0	182	347	2,937	1,410	3	4,151	791	162	9,983	4,104	235,607
54,800	97	22	0	1,299	0	0	3	0	0	1,422	1,217	95,048
181,090	97	204	347	4,236	1,410	3	4,154	792	162	11,404	5,321	330,655
121,616	0	165	355	2,821	1,082	1	4,189	796	190	9,599	3,894	231,376
55,774	99	22	0	1,252	0	0	4	0	0	1,378	1,071	100,327
177,390	99	188	355	4,073	1,082	1	4,193	796	190	10,977	4,965	331,703
103,852	0	161	335	2,673	1,059	1	3,956	742	174	9,101	3,062	206,423
49,056	94	21	0	1,052	0	0	3	0	0	1,171	853	89,821
152,907	94	182	335	3,725	1,059	1	3,959	742	174	10,272	3,916	296,243
93,360	0	142	319	2,452	993	1	3,805	693	147	8,552	2,636	190,248
43,192	89	20	0	1,005	0	0	3	0	0	1,118	642	82,447
136,552	89	162	319	3,457	993	1	3,808	693	147	9,670	3,278	272,696
89,694	0	129	315	2,284	931	0	3,672	661	166	8,158	2,766	177,382
41,176	102	20	0	938	0	0	3	0	0	1,064	753	79,519
130,870	102	150	315	3,222	931	0	3,675	661	166	9,221	3,520	256,901

## Deposit Banks in ISE

### Assets

(EUR Million)

Year	Period	Liquid Assets									Loans and Receivables		
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2009	TC	9,812	1,703	1,244	2,427	28,118	23,807	203	54,555	67,314	86,428	6,552	5,501
June	FC	7,707	14,019	59	389	9,287	8,050	14	17,741	39,526	41,735	49	47
	Total	17,519	15,723	1,303	2,816	37,405	31,858	217	72,295	106,840	128,163	6,601	5,548
2009	TC	9,535	1,194	2,503	2,341	22,709	21,679	332	47,061	60,292	81,123	5,814	4,713
March	FC	8,540	11,823	212	531	10,273	8,717	16	19,537	40,111	44,888	61	58
	Total	18,074	13,016	2,715	2,872	32,982	30,396	348	66,597	100,403	126,010	5,875	4,771
2008	TC	10,964	853	2,205	1,128	19,733	23,805	147	44,812	58,834	87,692	4,950	4,111
Dec.	FC	8,353	10,753	44	493	9,296	8,343	44	18,177	37,328	44,987	58	56
	Total	19,317	11,607	2,249	1,621	29,029	32,148	190	62,989	96,162	132,679	5,008	4,168
2008	TC	8,090	1,321	4,325	1,030	34,843	13,721	53	49,647	63,382	107,973	4,850	4,079
Sept.	FC	10,041	9,720	0	1,715	12,201	3,638	4	17,558	37,320	45,270	34	31
	Total	18,131	11,041	4,325	2,745	47,044	17,360	56	67,205	100,702	153,243	4,884	4,110
2008	TC	9,285	1,865	39	1,641	32,171	11,522	48	45,381	56,570	95,876	4,326	3,723
June	FC	9,238	9,516	0	1,597	11,399	3,177	3	16,177	34,931	39,924	19	19
	Total	18,523	11,380	39	3,238	43,570	14,699	51	61,559	91,501	135,800	4,346	3,742
2008	TC	5,823	1,933	509	1,297	29,852	9,971	34	41,155	49,420	80,849	3,773	3,319
March	FC	9,265	7,860	0	3,107	12,164	3,253	1	18,524	35,650	37,207	15	15
	Total	15,088	9,793	509	4,404	42,016	13,224	34	59,679	85,070	118,056	3,788	3,334
2007	TC	8,993	1,233	562	1,458	34,255	11,692	1	47,405	58,193	91,002	4,820	4,358
Dec.	FC	9,411	9,503	0	3,312	13,136	3,903	19	20,370	39,284	35,921	30	30
	Total	18,404	10,736	562	4,769	47,392	15,594	20	67,775	97,477	126,923	4,850	4,388
2007	TC	6,260	616	1,778	1,024	30,889	12,358	0	44,272	52,925	82,296	4,593	4,170
Sept.	FC	8,951	9,205	0	3,494	14,808	4,049	8	22,359	40,514	32,820	25	25
	Total	15,210	9,820	1,778	4,518	45,696	16,408	8	66,630	93,439	115,116	4,618	4,195
2007	TC	7,254	1,250	211	1,252	30,592	11,935	0	43,780	52,495	74,944	4,297	3,905
June	FC	8,516	10,087	0	3,729	14,831	4,318	2	22,880	41,483	31,270	19	19
	Total	15,770	11,337	211	4,981	45,423	16,253	2	66,659	93,978	106,214	4,316	3,924
2007	TC	6,269	1,435	964	959	27,823	11,687	0	40,469	49,137	66,059	3,901	3,556
March	FC	8,153	8,666	0	4,233	15,008	4,590	2	23,834	40,653	28,852	19	19
	Total	14,422	10,101	964	5,193	42,831	16,278	2	64,303	89,789	94,911	3,921	3,576
2006	TC	7,008	837	471	912	25,264	11,511	5	37,694	46,010	62,388	3,742	3,447
Dec.	FC	8,616	10,748	0	4,272	13,162	5,777	3	23,214	42,577	26,802	17	17
	Total	15,624	11,585	471	5,185	38,427	17,288	8	60,908	88,587	89,190	3,759	3,464
2006	TC	2,223	891	720	841	21,711	9,967	0	32,519	36,354	52,748	3,240	3,027
Sept.	FC	3,197	7,951	0	4,251	12,703	2,521	0	19,476	30,624	24,641	16	16
	Total	5,420	8,842	720	5,092	34,414	12,489	0	51,995	66,977	77,389	3,256	3,043
2006	TC	2,581	265	1,270	1,147	20,030	9,623	0	30,800	34,915	47,460	3,022	2,812
June	FC	2,640	6,702	7	4,414	12,180	2,792	0	19,386	28,734	24,590	12	12
	Total	5,221	6,966	1,276	5,561	32,210	12,414	0	50,186	63,649	72,050	3,035	2,825
2006	TC	2,692	699	5,121	2,164	23,812	9,705	0	35,681	44,193	50,385	3,719	3,396
March	FC	2,069	5,766	0	4,933	12,602	3,334	0	20,869	28,704	23,912	67	60
	Total	4,761	6,465	5,121	7,097	36,413	13,039	0	56,550	72,897	74,297	3,785	3,456

	Permanent Assets												Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment	Un-classified Assets			
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials				Held for Sale				
		Financials	Non-Financials						Purposes and Terminated Operat.(net)		Total		
87,479	0	105	316	1,995	799	0	3,651	659	185	7,709	2,512	165,014	
41,737	102	20	0	942	0	0	3	0	0	1,068	530	82,861	
129,217	102	125	316	2,936	799	0	3,654	659	185	8,777	3,041	247,874	
82,224	0	93	307	1,703	667	0	3,520	635	171	7,097	2,259	151,872	
44,891	100	20	0	934	0	0	3	0	0	1,057	562	86,620	
127,115	100	113	307	2,638	667	0	3,524	635	171	8,153	2,821	238,492	
88,530	0	98	319	1,761	687	0	3,659	665	173	7,361	2,223	156,948	
44,989	103	20	0	1,039	0	0	4	0	0	1,166	725	84,207	
133,519	103	118	319	2,800	687	0	3,663	665	173	8,527	2,948	241,156	
108,744	0	108	371	2,308	986	0	4,185	778	196	8,932	2,009	183,068	
45,274	139	24	0	1,060	0	0	4	0	0	1,227	954	84,775	
154,018	139	132	371	3,368	986	0	4,188	778	196	10,159	2,963	267,842	
96,479	0	106	381	2,147	831	0	3,720	736	171	8,091	2,936	164,075	
39,924	130	23	0	965	0	0	3	0	0	1,121	916	76,892	
136,403	130	128	381	3,112	831	0	3,723	736	171	9,211	3,852	240,968	
81,303	0	63	355	1,943	843	0	3,447	662	186	7,499	2,581	140,802	
37,207	121	21	0	848	0	0	4	0	0	993	861	74,712	
118,510	121	84	355	2,790	843	0	3,450	663	186	8,493	3,442	215,514	
91,464	0	76	430	2,736	1,305	0	4,073	947	187	9,754	2,484	161,895	
35,921	146	25	0	865	0	0	4	0	29	1,070	1,071	77,345	
127,385	146	102	430	3,601	1,305	0	4,077	947	216	10,824	3,554	239,240	
82,719	0	71	426	2,363	1,452	0	3,815	882	204	9,213	1,991	146,846	
32,820	34	25	0	902	14	0	4	0	0	980	869	75,185	
115,539	34	96	426	3,265	1,466	0	3,820	883	204	10,193	2,860	222,031	
75,336	0	67	414	2,166	1,312	0	3,739	840	219	8,756	1,674	138,261	
31,270	34	25	0	966	14	0	4	0	0	1,044	735	74,531	
106,606	34	92	414	3,132	1,326	0	3,744	840	219	9,800	2,409	212,792	
66,404	0	57	406	2,095	1,245	0	3,584	785	221	8,393	1,433	125,367	
28,852	34	17	0	852	13	0	5	0	0	921	597	71,023	
95,256	34	75	406	2,947	1,258	0	3,588	785	221	9,313	2,030	196,389	
62,683	0	58	404	1,925	1,214	0	3,545	793	236	8,175	1,251	118,119	
26,802	34	17	0	802	13	0	4	0	0	872	420	70,671	
89,485	34	75	404	2,727	1,228	0	3,550	793	236	9,047	1,671	188,790	
52,961	0	61	397	1,818	1,214	0	3,608	140	0	7,237	6,548	103,099	
24,641	0	58	0	821	0	0	2	2	0	884	5,841	61,990	
77,602	0	119	397	2,639	1,214	0	3,610	143	0	8,121	12,389	165,088	
47,670	0	53	420	1,512	996	0	3,458	106	0	6,544	6,124	95,254	
24,590	0	23	0	755	0	33	3	2	0	816	5,615	59,756	
72,260	0	76	420	2,267	997	33	3,461	108	0	7,361	11,739	155,010	
50,708	0	75	545	2,215	1,573	0	4,477	100	0	8,985	8,992	112,878	
23,919	0	25	0	759	0	34	5	1	0	823	5,558	59,004	
74,627	0	99	545	2,974	1,573	34	4,482	100	0	9,808	14,550	171,882	

## Deposit Banks in ISE

## Assets

(EUR Million)

Year	Period	Liquid Assets									Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)	
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total					
2005	TC	3,797	1,023	3,712	2,269	24,347	9,992	0	36,608	45,140	46,035	3,678	3,364	
Dec.	FC	3,326	8,108	0	5,340	12,661	3,451	0	21,452	32,886	21,389	105	9	
	Total	7,122	9,130	3,712	7,608	37,008	13,444	0	58,060	78,026	67,424	3,783	3,455	
2005	TC	2,294	1,082	1,405	2,539	22,456	10,136	0	35,131	39,913	38,723	3,465	3,178	
Sept.	FC	2,526	6,532	362	5,273	12,678	3,417	0	21,368	30,789	19,392	111	97	
	Total	4,821	7,614	1,767	7,812	35,133	13,553	0	56,499	70,701	58,115	3,576	3,275	
2005	TC	1,421	741	2,243	2,657	17,940	10,054	0	30,651	35,056	34,194	3,279	2,978	
June	FC	2,017	5,091	343	4,923	12,364	3,017	0	20,304	27,755	18,985	103	60	
	Total	3,438	5,832	2,586	7,580	30,304	13,071	0	50,955	62,811	53,179	3,383	3,038	
2005	TC	1,008	438	976	2,533	14,650	9,735	0	26,918	29,341	26,762	2,872	2,647	
March	FC	1,590	2,909	156	3,277	11,956	3,058	0	18,290	22,945	16,524	79	43	
	Total	2,598	3,347	1,132	5,810	26,606	12,793	0	45,209	52,286	43,286	2,952	2,690	
2004	TC	913	570	716	3,076	11,130	9,409	0	23,615	25,813	23,539	2,575	2,356	
Dec.	FC	2,164	4,381	283	3,413	10,830	2,919	0	17,162	23,990	14,814	92	64	
	Total	3,077	4,951	999	6,489	21,960	12,328	0	40,777	49,803	38,353	2,667	2,421	
2004	TC	1,008	653	926	3,468	9,637	6,493	0	19,598	22,185	20,186	2,401	2,202	
Sept.	FC	1,831	3,724	372	4,381	9,802	3,483	0	17,665	23,592	15,237	42	34	
	Total	2,838	4,377	1,298	7,849	19,439	9,976	0	37,263	45,776	35,423	2,443	2,237	
2004	TC	781	227	1,030	3,807	8,441	7,515	0	19,763	21,802	18,892	2,357	2,140	
June	FC	1,851	3,446	320	5,074	7,605	3,850	0	16,529	22,146	14,901	73	46	
	Total	2,632	3,674	1,350	8,881	16,046	11,365	0	36,292	43,948	33,792	2,430	2,186	
2004	TC	896	375	1,470	5,020	9,507	8,624	0	23,150	25,892	16,741	2,828	2,560	
March	FC	1,102	2,829	337	5,018	7,517	3,910	0	16,445	20,712	14,214	91	72	
	Total	1,998	3,204	1,807	10,038	17,024	12,534	0	39,595	46,604	30,955	2,919	2,632	
2003	TC	706	369	1,160	5,416	6,288	8,473	0	20,177	22,412	13,059	2,499	2,254	
Dec.	FC	1,281	3,423	448	5,800	7,055	4,102	0	16,956	22,109	13,051	92	70	
	Total	1,987	3,792	1,608	11,216	13,343	12,574	0	37,133	44,520	26,110	2,592	2,324	
2003	TC	757	184	2,202	5,918	4,307	9,199	0	19,425	22,569	11,048	2,830	2,042	
Sept.	FC	1,045	2,477	523	5,747	5,562	4,984	0	16,293	20,338	13,106	128	93	
	Total	1,802	2,661	2,725	11,665	9,870	14,183	0	35,718	42,907	24,154	2,959	2,135	
2003	TC	659	153	1,129	5,171	4,062	9,456	0	18,689	20,630	9,390	2,811	1,874	
June	FC	1,044	2,301	520	5,150	4,987	5,525	0	15,663	19,528	12,764	210	95	
	Total	1,703	2,453	1,649	10,321	9,049	14,981	0	34,352	40,158	22,154	3,021	1,969	
2003	TC	619	173	1,681	2,813	3,479	8,581	0	14,873	17,347	6,835	2,530	1,649	
March	FC	1,091	1,744	642	5,061	5,042	5,330	0	15,433	18,910	12,734	180	53	
	Total	1,710	1,918	2,323	7,874	8,521	13,911	0	30,306	36,257	19,569	2,710	1,702	
2002	TC	0	0	0	0	0	0	0	0	0	0	0	0	
Dec.	FC	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	0	0	0	0	0	

	Permanent Assets												
Total	Investments and Associates (net)				Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	Total Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
46,349	0	79	594	2,130	1,475	0	4,680	74	0	9,032	8,908	109,429	
21,403	0	30	0	769	0	34	5	1	0	838	5,227	60,353	
67,752	0	109	594	2,898	1,475	34	4,685	74	0	9,869	14,134	169,782	
39,010	0	72	797	1,862	1,864	0	4,680	72	0	9,347	6,966	95,236	
19,407	0	24	0	735	0	34	7	1	0	801	5,015	56,011	
58,417	0	96	797	2,597	1,864	34	4,686	73	0	10,148	11,981	151,247	
34,494	0	63	1,934	1,566	1,968	321	5,059	97	0	11,009	7,316	87,876	
19,029	0	28	0	740	0	34	8	1	0	810	4,533	52,127	
53,523	0	91	1,934	2,306	1,968	355	5,067	97	0	11,819	11,849	140,003	
26,987	0	56	1,822	1,425	1,782	297	4,822	93	0	10,296	7,281	73,906	
16,561	0	84	0	629	0	34	7	0	0	755	4,182	44,442	
43,548	0	140	1,822	2,054	1,782	331	4,829	93	0	11,051	11,463	118,348	
23,758	0	96	1,786	1,259	1,768	284	4,699	106	0	9,997	5,641	65,210	
14,842	0	82	0	605	0	34	7	0	0	729	4,251	43,812	
38,600	0	178	1,786	1,863	1,768	318	4,706	107	0	10,726	9,892	109,021	
20,385	0	85	1,676	1,167	1,689	269	4,484	100	0	9,469	5,156	57,194	
15,245	0	83	0	589	0	34	8	0	0	714	4,072	43,623	
35,630	0	168	1,676	1,756	1,689	303	4,491	101	0	10,183	9,228	100,818	
19,109	0	84	1,594	1,031	1,568	274	4,813	104	0	9,468	4,628	55,007	
14,928	0	84	0	592	0	34	8	1	0	719	3,810	41,602	
34,037	0	168	1,594	1,623	1,568	308	4,821	105	0	10,187	8,438	96,609	
17,009	0	90	1,918	1,208	1,771	302	5,414	123	0	10,826	6,248	59,975	
14,233	0	83	0	590	0	34	8	1	0	715	3,794	39,454	
31,242	0	173	1,918	1,798	1,771	336	5,422	123	0	11,541	10,042	99,429	
13,304	0	79	1,118	966	1,546	259	4,718	109	0	8,796	5,789	50,300	
13,073	0	80	0	576	0	34	7	1	0	698	4,052	39,932	
26,377	0	159	1,118	1,542	1,546	293	4,726	110	0	9,493	9,841	90,232	
11,837	0	88	1,038	911	1,575	274	5,012	105	0	9,002	6,489	49,896	
13,141	0	114	0	568	0	0	21	1	0	704	3,981	38,163	
24,978	0	202	1,038	1,478	1,575	274	5,033	106	0	9,706	10,469	88,059	
10,327	0	114	1,013	852	1,586	276	5,154	110	0	9,105	5,455	45,517	
12,878	0	116	0	543	0	0	23	1	0	683	3,907	36,995	
23,205	0	230	1,013	1,395	1,586	276	5,177	110	0	9,787	9,362	82,512	
7,716	0	100	844	705	1,310	242	4,596	103	0	7,900	5,062	38,025	
12,861	0	114	0	527	0	0	21	1	0	662	4,037	36,471	
20,577	0	214	844	1,232	1,310	242	4,616	104	0	8,562	9,099	74,495	
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	

## Deposit Banks in ISE

### Liabilities

(EUR Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2012	TC	163,865	3,181	16,612	7,549	615	27,957	867	636	0	0
	Dec. FC	91,808	34,684	11,223	6,066	0	51,973	710	318	4	5,390
	Total	255,673	37,866	27,834	13,615	615	79,930	1,577	954	4	5,390
2012	TC	161,033	3,386	16,119	7,235	611	27,351	882	504	0	0
	Sept. FC	91,865	34,495	12,544	4,947	0	51,986	785	340	3	3,216
	Total	252,898	37,880	28,663	12,182	611	79,337	1,666	844	3	3,216
2012	TC	154,246	4,086	17,174	7,271	627	29,158	911	321	0	0
	June FC	96,492	35,440	11,447	3,463	0	50,350	737	324	3	3,138
	Total	250,739	39,527	28,620	10,734	627	79,508	1,647	645	3	3,138
2012	TC	142,404	3,488	19,747	5,458	602	29,296	755	294	0	0
	March FC	88,404	33,221	9,960	2,819	0	45,999	728	266	3	2,997
	Total	230,808	36,709	29,707	8,277	602	75,295	1,483	560	3	2,997
2011	TC	136,944	3,760	16,564	4,354	570	25,248	1,091	149	0	0
	Dec. FC	83,118	34,896	10,392	2,562	0	47,849	900	278	3	2,991
	Total	220,062	38,656	26,955	6,916	570	73,097	1,991	427	3	2,991
2011	TC	129,530	3,916	24,819	3,801	532	33,068	1,332	279	1	0
	Sept. FC	77,337	34,098	10,161	2,485	0	46,745	1,272	269	2	2,637
	Total	206,867	38,014	34,980	6,286	532	79,812	2,604	548	3	2,637
2011	TC	133,833	4,592	27,807	3,415	565	36,379	771	173	1	0
	June FC	72,043	31,211	9,324	2,268	0	42,804	651	99	2	2,555
	Total	205,876	35,803	37,131	5,683	565	79,182	1,422	272	3	2,555
2011	TC	138,426	4,687	19,954	1,745	610	26,996	927	319	1	0
	March FC	72,821	29,510	6,188	1,369	0	37,066	617	51	2	2,575
	Total	211,247	34,197	26,141	3,114	610	64,062	1,545	370	2	2,575
2010	TC	145,218	4,669	18,778	470	666	24,583	829	588	0	0
	Dec. FC	72,507	28,304	5,403	757	0	34,463	594	59	2	2,648
	Total	217,725	32,973	24,180	1,227	666	59,046	1,423	647	2	2,648
2010	TC	137,308	5,259	17,244	0	701	23,204	1,088	732	0	0
	Sept. FC	74,521	24,146	4,633	732	0	29,511	811	144	2	2,551
	Total	211,828	29,405	21,877	732	701	52,715	1,900	876	2	2,551
2010	TC	140,954	4,971	15,456	0	738	21,165	870	469	0	0
	June FC	74,099	25,146	7,267	0	0	32,412	500	95	1	2,951
	Total	215,053	30,116	22,722	0	738	53,577	1,371	564	1	2,951
2010	TC	122,446	4,269	16,300	0	643	21,212	670	492	0	0
	March FC	68,861	22,257	4,552	0	0	26,809	351	22	1	2,814
	Total	191,307	26,526	20,852	0	643	48,021	1,021	513	1	2,814
2009	TC	108,293	3,797	19,143	0	662	23,602	599	464	0	0
	Dec. FC	65,429	20,296	3,986	0	0	24,283	338	7	1	2,728
	Total	173,723	24,093	23,129	0	662	47,885	938	472	1	2,728
2009	TC	98,807	3,568	17,473	0	684	21,725	679	507	0	0
	Sept. FC	63,878	20,747	2,199	0	0	22,947	374	9	1	2,612
	Total	162,686	24,315	19,673	0	684	44,672	1,053	516	1	2,612



						Shareholders' Equity								Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total		
									Previous Years	Current Year	Total			
8,933	4,770	7,415	1,476	36	24,134	11,992	8,908	24,284	10	7,605	7,615	52,799	268,755	
844	2,532	419	7	11	10,235	0	1,398	29	0	0	0	1,427	155,443	
9,777	7,302	7,834	1,484	48	34,368	11,992	10,306	24,313	10	7,605	7,615	54,226	424,198	
9,212	1,802	6,802	1,313	35	20,549	12,182	7,476	24,668	10	5,484	5,494	49,821	258,754	
910	2,163	417	1	13	7,848	0	633	29	0	0	0	662	152,362	
10,122	3,965	7,219	1,315	48	28,398	12,182	8,109	24,698	10	5,484	5,494	50,483	411,116	
8,625	1,641	6,432	1,160	37	19,125	12,366	6,897	25,039	10	3,762	3,772	48,074	250,604	
828	2,396	418	2	13	7,860	0	250	30	0	0	0	279	154,981	
9,453	4,037	6,850	1,162	50	26,985	12,366	7,147	25,069	10	3,762	3,772	48,354	405,586	
7,874	2,231	5,735	1,209	40	18,138	11,781	6,022	22,477	2,186	1,874	4,060	44,340	234,177	
830	2,114	364	1	13	7,317	0	168	19	0	0	0	186	141,906	
8,704	4,345	6,099	1,210	53	25,455	11,781	6,190	22,496	2,186	1,874	4,060	44,526	376,083	
7,158	2,103	5,394	770	45	16,711	11,407	4,623	18,274	12	6,285	6,297	40,601	219,504	
969	2,087	370	1	14	7,614	0	-103	19	0	0	0	-85	138,496	
8,127	4,190	5,764	772	59	24,325	11,407	4,519	18,292	12	6,285	6,297	40,516	358,000	
6,944	3,520	5,008	667	33	17,782	11,100	5,385	17,856	12	4,548	4,560	38,901	219,281	
632	2,338	350	2	13	7,517	0	-146	18	0	0	0	-128	131,470	
7,576	5,858	5,357	669	47	25,299	11,100	5,239	17,875	12	4,548	4,560	38,773	350,751	
7,082	3,329	5,047	679	34	17,116	11,864	6,226	19,054	13	3,520	3,533	40,676	228,004	
536	1,645	335	5	12	5,839	0	156	19	0	0	0	175	120,860	
7,618	4,974	5,382	683	46	22,955	11,864	6,382	19,073	13	3,520	3,533	40,851	348,864	
7,209	2,262	5,165	675	39	16,598	12,553	6,791	19,510	1,354	1,963	3,317	42,171	224,191	
422	1,609	353	5	12	5,646	0	197	19	0	0	0	216	115,749	
7,631	3,872	5,518	680	51	22,244	12,553	6,988	19,529	1,354	1,963	3,317	42,387	339,940	
6,680	2,141	5,163	1,011	48	16,461	12,792	7,611	15,144	10	7,832	7,842	43,389	229,651	
683	1,039	353	5	11	5,394	0	346	8	0	0	0	354	112,718	
7,364	3,180	5,516	1,016	59	21,855	12,792	7,957	15,152	10	7,832	7,842	43,743	342,369	
6,421	3,498	5,123	913	35	17,810	13,069	7,236	15,907	10	6,242	6,252	42,464	220,785	
560	961	339	2	13	5,383	0	447	8	0	0	0	455	109,870	
6,981	4,459	5,462	915	47	23,193	13,069	7,683	15,915	10	6,242	6,252	42,919	330,655	
6,381	2,973	5,223	898	29	16,843	13,341	6,266	16,246	10	4,686	4,696	40,549	219,511	
569	859	384	10	13	5,382	0	290	8	0	0	0	298	112,191	
6,950	3,832	5,606	907	42	22,225	13,341	6,556	16,254	10	4,686	4,696	40,847	331,703	
5,710	1,754	4,844	1,263	21	14,754	11,962	6,815	13,301	2,785	2,318	5,104	37,181	195,592	
432	645	359	8	16	4,648	0	327	6	0	0	0	333	100,651	
6,141	2,398	5,203	1,272	38	19,401	11,962	7,142	13,307	2,785	2,318	5,104	37,515	296,243	
4,878	1,628	4,520	803	20	12,912	10,728	6,342	9,942	7	6,495	6,502	33,514	178,322	
399	529	324	8	22	4,356	0	300	6	0	0	0	306	94,374	
5,276	2,157	4,843	811	42	17,268	10,728	6,642	9,948	7	6,495	6,502	33,820	272,696	
4,678	2,090	4,171	1,264	13	13,402	10,637	6,186	9,850	7	4,949	4,957	31,630	165,565	
332	665	297	4	32	4,327	0	179	6	0	0	0	185	91,337	
5,010	2,756	4,468	1,268	44	17,729	10,637	6,365	9,856	7	4,949	4,957	31,815	256,901	

## Deposit Banks in ISE

### Liabilities

(EUR Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2009	TC	95,853	4,048	13,671	0	715	18,435	476	319	0	0
	June FC	62,487	22,153	2,578	0	0	24,730	249	6	1	2,659
	Total	158,340	26,201	16,248	0	715	43,165	725	325	1	2,659
2009	TC	91,453	3,862	13,193	0	677	17,732	465	227	0	0
	March FC	61,670	23,223	2,236	0	0	25,459	301	40	1	2,768
	Total	153,123	27,085	15,429	0	677	43,191	766	267	1	2,768
2008	TC	95,342	4,283	12,439	0	630	17,353	618	185	0	0
	Dec. FC	60,650	23,742	2,435	0	0	26,177	298	71	1	2,626
	Total	155,992	28,026	14,874	0	630	43,530	916	256	1	2,626
2008	TC	107,678	4,803	14,873	0	678	20,354	683	101	0	0
	Sept. FC	63,890	26,164	3,610	0	0	29,774	289	9	1	2,268
	Total	171,568	30,966	18,483	0	678	50,128	972	111	1	2,268
2008	TC	93,603	3,848	12,881	0	624	17,353	880	37	0	81
	June FC	59,056	24,124	3,441	0	0	27,565	254	8	1	2,186
	Total	152,659	27,972	16,322	0	624	44,918	1,133	46	1	2,266
2008	TC	83,349	3,556	9,625	0	575	13,757	745	15	0	75
	March FC	52,869	23,153	3,359	0	0	26,512	261	5	1	2,014
	Total	136,218	26,710	12,984	0	576	40,269	1,005	19	1	2,089
2007	TC	93,821	3,671	11,996	0	705	16,373	1,209	16	0	0
	Dec. FC	56,927	22,969	3,252	0	1	26,222	247	0	1	1,968
	Total	150,749	26,641	15,249	0	706	42,595	1,456	16	1	1,968
2007	TC	85,661	3,877	10,451	0	683	15,011	1,012	25	0	53
	Sept. FC	54,003	22,326	3,062	0	1	25,389	212	0	0	2,008
	Total	139,664	26,203	13,513	0	683	40,400	1,224	25	0	2,061
2007	TC	81,565	3,361	10,169	0	667	14,197	666	12	0	0
	June FC	53,842	22,694	2,721	0	3	25,418	93	3	0	1,864
	Total	135,407	26,055	12,889	0	671	39,615	759	15	0	1,864
2007	TC	73,595	3,056	9,366	0	642	13,064	331	3	0	0
	March FC	51,925	21,014	2,711	0	3	23,728	66	0	0	1,632
	Total	125,520	24,070	12,077	0	645	36,792	397	3	0	1,632
2006	TC	70,156	2,891	8,806	0	641	12,337	259	0	0	0
	Dec. FC	50,506	21,732	3,115	0	3	24,850	75	2	1	1,250
	Total	120,662	24,623	11,921	0	644	37,188	334	2	1	1,250
2006	TC	62,285	2,055	6,378	0	600	9,033	0	0	0	0
	Sept. FC	43,001	21,234	2,444	0	4	23,682	0	0	0	786
	Total	105,286	23,289	8,822	0	603	32,715	0	0	0	786
2006	TC	58,803	1,671	6,133	0	558	8,361	0	0	0	0
	June FC	38,711	21,764	2,932	0	4	24,700	0	0	0	792
	Total	97,514	23,435	9,065	0	561	33,061	0	0	0	792
2006	TC	68,780	2,126	4,873	0	702	7,702	0	0	0	1
	March FC	42,011	19,978	1,834	0	4	21,816	0	0	0	701
	Total	110,790	22,104	6,707	0	706	29,518	0	0	0	702

						Shareholders' Equity								
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total	Total Liabilities	
									Previous Years	Current Year	Total			
4,668	1,938	4,021	1,003	16	12,440	10,646	5,080	10,051	7	3,499	3,506	29,283	156,010	
453	815	336	4	45	4,567	0	73	6	0	0	0	79	91,864	
5,121	2,752	4,357	1,007	61	17,007	10,646	5,154	10,057	7	3,499	3,506	29,362	247,874	
3,952	1,414	3,805	837	18	10,718	10,147	4,389	7,602	2,481	1,604	4,085	26,224	146,127	
593	1,140	334	3	65	5,244	0	-12	4	0	0	0	-7	92,366	
4,545	2,554	4,139	840	83	15,962	10,147	4,378	7,606	2,481	1,604	4,085	26,216	238,492	
3,997	1,502	3,811	733	16	10,863	10,543	4,460	6,639	18	4,122	4,140	25,782	149,339	
487	1,094	314	2	78	4,970	0	14	4	0	0	0	18	91,816	
4,484	2,595	4,125	735	94	15,833	10,543	4,474	6,643	18	4,122	4,140	25,800	241,156	
4,925	1,106	4,324	1,061	25	12,224	11,998	5,508	7,882	21	4,180	4,202	29,589	169,845	
212	1,056	300	2	93	4,231	0	98	4	0	0	0	102	97,997	
5,137	2,162	4,624	1,063	118	16,456	11,998	5,606	7,886	21	4,180	4,202	29,691	267,842	
4,872	3,176	3,864	627	23	13,560	9,614	5,655	7,438	20	2,993	3,013	25,720	150,237	
285	1,026	267	1	102	4,131	0	-24	3	0	0	0	-20	90,731	
5,158	4,203	4,132	628	124	17,691	9,614	5,632	7,441	20	2,993	3,013	25,700	240,968	
4,449	2,409	3,373	687	25	11,777	8,964	4,452	6,349	2,040	1,401	3,442	23,206	132,089	
207	1,062	248	1	126	3,925	0	119	1	0	0	0	120	83,425	
4,656	3,470	3,621	688	151	15,701	8,964	4,570	6,350	2,040	1,401	3,442	23,327	215,514	
4,566	2,669	3,829	915	30	13,234	10,802	6,633	5,282	-72	5,865	5,793	28,510	151,938	
280	933	299	1	163	3,892	0	259	1	0	0	0	260	87,301	
4,845	3,602	4,128	916	193	17,126	10,802	6,891	5,283	-72	5,865	5,793	28,770	239,240	
4,359	1,168	3,285	953	27	10,883	10,240	6,856	5,386	-72	4,727	4,655	27,137	138,692	
199	1,043	267	1	121	3,851	0	94	2	0	0	0	96	83,339	
4,558	2,212	3,552	954	148	14,734	10,240	6,950	5,388	-72	4,727	4,655	27,233	222,031	
4,035	768	3,041	832	19	9,372	9,793	6,539	5,072	-70	3,150	3,081	24,485	129,619	
277	1,215	253	1	127	3,832	0	80	1	0	0	0	82	83,173	
4,313	1,982	3,294	832	145	13,204	9,793	6,619	5,074	-70	3,150	3,081	24,566	212,792	
3,833	1,017	2,817	763	16	8,780	8,947	6,105	4,248	1,474	1,202	2,676	21,977	117,416	
344	852	209	1	126	3,230	0	91	-1	0	0	0	90	78,974	
4,177	1,869	3,026	764	142	12,011	8,947	6,196	4,247	1,474	1,202	2,676	22,067	196,389	
3,314	609	2,795	741	14	7,732	8,772	4,879	2,762	-65	3,855	3,790	20,203	110,428	
433	767	207	18	120	2,873	0	147	-15	0	0	0	133	78,362	
3,747	1,376	3,002	759	134	10,604	8,772	5,026	2,747	-65	3,855	3,790	20,336	188,790	
2,667	311	2,395	7	1,322	6,702	7,263	5,341	2,697	-187	2,851	2,664	17,965	95,985	
247	598	95	1	558	2,286	0	132	3	0	0	0	135	69,103	
2,915	909	2,490	8	1,880	8,988	7,263	5,473	2,700	-187	2,851	2,664	18,100	165,088	
2,554	1,094	1,858	27	1,177	6,710	6,505	4,697	2,679	-180	1,642	1,462	15,343	89,217	
274	616	96	6	559	2,344	0	34	4	0	0	0	38	65,793	
2,828	1,710	1,954	33	1,736	9,054	6,505	4,731	2,683	-180	1,642	1,462	15,380	155,010	
2,966	810	3,249	20	1,388	8,435	7,391	8,129	2,786	1,113	1,134	2,247	20,553	105,469	
207	753	103	0	518	2,282	0	294	4	0	7	7	305	66,413	
3,174	1,563	3,352	20	1,906	10,716	7,391	8,424	2,789	1,113	1,141	2,254	20,858	171,882	

## Deposit Banks in ISE

## Liabilities

(EUR Million)

[illegible]

						Shareholders' Equity								Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total		
									Previous Years	Current Year	Total			
2,186	456	3,027	36	1,379	7,084	6,846	10,439	1,828	-51	1,164	1,113	20,226	102,550	
155	802	199	0	483	1,861	0	322	3	0	14	14	340	67,232	
2,341	1,258	3,226	36	1,862	8,945	6,846	10,761	1,831	-51	1,178	1,128	20,565	169,782	
2,146	933	2,733	13	1,323	7,284	6,441	9,126	1,931	-30	739	710	18,208	90,477	
158	778	187	0	484	1,828	0	264	6	0	0	0	271	63,428	
2,304	1,711	2,919	13	1,807	9,111	6,441	9,390	1,938	-30	739	710	18,478	153,905	
1,878	921	2,130	29	1,124	6,217	6,127	8,794	1,955	-29	1,405	1,376	18,252	81,903	
188	778	121	0	515	1,820	0	203	4	0	0	0	208	57,632	
2,066	1,699	2,251	29	1,640	8,037	6,127	8,998	1,959	-29	1,405	1,376	18,459	139,535	
1,701	570	2,012	0	949	5,355	4,642	7,988	2,929	861	737	1,598	17,157	68,503	
243	710	98	0	371	1,587	0	140	8	0	0	0	148	49,845	
1,944	1,280	2,110	0	1,320	6,942	4,642	8,128	2,937	861	737	1,598	17,305	118,348	
1,479	520	1,545	0	829	4,491	4,440	8,258	1,472	-115	1,996	1,880	16,050	60,345	
144	606	99	0	290	1,296	0	158	3	0	0	0	161	48,676	
1,623	1,126	1,645	0	1,119	5,787	4,440	8,415	1,475	-115	1,996	1,880	16,210	109,021	
848	655	1,240	0	834	3,693	4,343	7,347	1,374	-110	1,533	1,423	14,487	54,099	
138	873	110	0	263	1,398	0	147	1	0	0	0	148	46,718	
986	1,528	1,349	0	1,096	5,090	4,343	7,494	1,375	-110	1,533	1,423	14,635	100,818	
795	649	947	0	906	3,415	3,942	6,817	1,767	-81	879	797	13,323	51,959	
124	887	111	0	229	1,366	0	71	5	0	0	0	76	44,651	
918	1,535	1,058	0	1,135	4,781	3,942	6,888	1,772	-81	879	797	13,399	96,609	
916	509	1,268	0	1,035	3,863	4,234	8,200	1,798	508	492	999	15,233	55,455	
113	795	114	0	342	1,379	0	205	0	0	0	0	205	43,974	
1,029	1,304	1,383	0	1,377	5,241	4,234	8,406	1,798	508	492	999	15,437	99,429	
652	385	964	0	856	2,979	3,854	6,848	957	-974	1,881	907	12,565	46,319	
115	612	116	0	313	1,170	0	167	0	0	0	0	167	43,913	
767	997	1,079	0	1,169	4,149	3,854	7,015	957	-974	1,881	907	12,733	90,232	
641	516	936	0	1,018	3,244	3,768	7,016	1,112	-1,022	1,551	530	12,426	45,464	
130	643	132	0	327	1,247	0	71	0	0	0	0	71	42,596	
771	1,158	1,068	0	1,345	4,490	3,768	7,087	1,112	-1,022	1,551	530	12,497	88,059	
575	564	798	0	950	3,020	3,769	6,911	1,125	-1,031	822	-209	11,595	41,552	
115	578	90	0	326	1,125	0	-10	0	0	0	0	-10	40,960	
690	1,141	888	0	1,277	4,145	3,769	6,901	1,124	-1,031	822	-209	11,586	82,512	
367	369	776	0	812	2,440	3,054	5,956	1,192	-962	164	-798	9,404	34,164	
0	0	0	0	0	0	0	0	0	0	0	0	0	39,138	
367	369	776	0	812	2,440	3,054	5,956	1,192	-962	164	-798	9,404	73,302	
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	

## Deposit Banks in ISE

### Off Balance-Sheet Commitments

(EUR Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments Held for Hedging
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	
2012	TC	31,661	38	20	0	506	32,226	78,620	231,355	309,975	13,840
	Dec. FC	22,815	2,670	13,308	2	2,383	41,179	16,261	41,429	57,690	19,316
	Total	54,476	2,709	13,329	2	2,890	73,405	94,881	272,784	367,665	33,155
2012	TC	30,846	75	46	0	837	31,804	78,613	241,182	319,795	13,797
	Sept. FC	21,675	2,512	13,799	2	2,712	40,700	21,841	42,020	63,861	18,579
	Total	52,521	2,588	13,845	2	3,548	72,505	100,454	283,202	383,656	32,376
2012	TC	30,312	85	38	0	890	31,325	79,227	143,890	223,117	13,103
	June FC	21,887	2,640	14,085	3	2,607	41,221	23,185	40,612	63,797	18,576
	Total	52,199	2,725	14,122	3	3,497	72,546	102,412	184,502	286,914	31,679
2012	TC	27,565	77	684	0	814	29,139	71,949	135,181	207,130	11,112
	March FC	20,206	2,068	13,584	3	2,107	37,968	20,661	37,729	58,389	18,458
	Total	47,770	2,145	14,267	3	2,921	67,106	92,610	172,910	265,520	29,570
2011	TC	25,411	33	417	0	848	26,708	65,250	133,816	199,067	9,338
	Dec. FC	19,835	1,779	12,916	4	1,827	36,361	17,016	37,946	54,962	18,237
	Total	45,246	1,811	13,333	4	2,675	63,069	82,266	171,763	254,029	27,575
2011	TC	23,462	23	507	0	813	24,806	62,833	11,622	74,455	9,147
	Sept. FC	17,845	1,575	12,171	4	1,476	33,071	16,250	187	16,437	16,910
	Total	41,307	1,599	12,678	4	2,289	57,877	79,083	11,809	90,892	26,057
2011	TC	24,075	10	706	0	775	25,566	64,087	12,550	76,637	5,879
	June FC	16,600	1,322	11,886	4	1,245	31,057	16,350	24	16,374	11,164
	Total	40,674	1,333	12,592	4	2,020	56,623	80,437	12,574	93,011	17,044
2011	TC	23,479	10	679	0	496	24,663	65,427	27,332	92,759	5,822
	March FC	16,857	1,292	11,310	4	1,104	30,568	17,331	9,844	27,174	6,004
	Total	40,336	1,301	11,989	4	1,601	55,231	82,758	37,176	119,934	11,826
2010	TC	22,715	11	760	0	420	23,906	62,739	27,120	89,860	7,723
	Dec. FC	16,594	1,040	10,562	5	1,006	29,207	13,104	8,972	22,076	7,512
	Total	39,309	1,051	11,322	5	1,426	53,113	75,844	36,092	111,935	15,235
2010	TC	23,393	7	673	0	348	24,421	61,177	14,386	75,563	7,476
	Sept. FC	16,294	989	9,496	6	882	27,668	19,734	17	19,752	8,027
	Total	39,687	996	10,169	6	1,231	52,090	80,912	14,403	95,315	15,504
2010	TC	21,406	6	20	0	339	21,771	58,364	14,056	72,421	7,013
	June FC	16,818	1,034	10,951	8	862	29,673	14,091	0	14,092	6,941
	Total	38,223	1,040	10,971	8	1,201	51,444	72,456	14,057	86,513	13,954
2010	TC	18,736	0	25	0	265	19,026	55,343	17	55,360	4,106
	March FC	16,088	914	9,162	6	719	26,889	12,940	0	12,941	4,125
	Total	34,824	915	9,187	6	984	45,915	68,284	17	68,301	8,231
2009	TC	16,518	2	7	0	217	16,745	50,931	44	50,975	3,921
	Dec. FC	15,138	955	7,755	10	680	24,538	14,093	0	14,093	1,888
	Total	31,657	957	7,762	10	896	41,282	65,024	44	65,068	5,809
2009	TC	15,508	1	3	0	190	15,702	68,078	44	68,122	4,807
	Sept. FC	14,863	966	7,442	9	598	23,879	23,828	0	23,828	2,614
	Total	30,372	967	7,445	9	788	39,581	91,906	44	91,950	7,420

Financial Instruments								Custody and Pledged Securities				Total Off Balance-Sheet Commitments
Trading Transactions							Total	Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantess	Total	
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total						
7,998	26,764	16,944	16	0	428	52,150	65,990	216,116	758,803	197,362	1,172,281	1,580,472
12,826	84,002	30,597	171	7	3,583	131,185	150,501	20,659	345,274	69,243	435,175	684,545
20,824	110,766	47,541	186	7	4,011	183,335	216,490	236,775	1,104,076	266,604	1,607,456	2,265,017
9,901	27,926	19,093	49	0	852	57,820	71,617	216,636	706,602	178,292	1,101,530	1,524,746
15,805	87,573	33,477	138	81	3,792	140,866	159,445	20,673	321,693	67,404	409,769	673,775
25,705	115,499	52,570	187	81	4,644	198,687	231,062	237,308	1,028,295	245,696	1,511,299	2,198,521
10,015	37,203	16,558	17	0	1,156	64,950	78,053	208,822	623,619	160,583	993,023	1,325,518
16,114	93,323	32,210	122	0	2,385	144,155	162,731	22,929	289,802	66,072	378,803	646,552
26,129	130,527	48,768	139	0	3,542	209,105	240,783	231,750	913,421	226,655	1,371,827	1,972,070
8,414	32,836	15,770	21	0	1,418	58,461	69,573	182,187	558,829	137,513	878,529	1,184,370
17,291	82,215	30,342	111	91	2,369	132,420	150,877	21,503	267,182	59,192	347,877	595,112
25,705	115,052	46,113	132	91	3,787	190,880	220,450	203,690	826,011	196,705	1,226,406	1,779,482
8,161	26,124	11,757	30	0	1,504	47,575	56,913	175,195	505,153	119,044	799,392	1,082,081
16,975	73,944	24,550	110	62	2,194	117,835	136,073	21,396	263,171	56,054	340,621	568,016
25,136	100,067	36,307	141	62	3,698	165,411	192,986	196,591	768,324	175,098	1,140,013	1,650,097
7,110	27,598	17,285	15	0	1,263	53,271	62,418	170,383	470,066	19,895	660,343	822,022
17,453	65,725	31,528	448	59	3,250	118,463	135,372	19,619	245,256	11,459	276,334	461,215
24,562	93,323	48,813	463	59	4,513	171,734	197,791	190,002	715,322	31,353	936,678	1,283,237
6,615	31,973	17,852	8	0	945	57,393	63,272	185,667	464,440	2,329	652,436	817,912
18,569	60,800	28,156	225	3	1,511	109,264	120,428	18,579	221,882	584	241,044	408,904
25,184	92,772	46,008	233	3	2,456	166,656	183,700	204,247	686,322	2,912	893,481	1,226,815
6,076	32,777	17,629	28	0	585	57,095	62,917	192,224	453,583	2,210	648,017	828,357
14,305	63,023	25,364	384	54	1,889	105,019	111,023	17,708	207,478	568	225,754	394,519
20,381	95,800	42,993	411	54	2,475	162,114	173,940	209,932	661,061	2,778	873,771	1,222,876
3,881	24,183	12,542	11	0	523	41,140	48,862	144,816	440,099	2,148	587,063	749,692
10,488	59,309	19,700	453	57	1,383	91,390	98,902	17,951	199,765	534	218,249	368,434
14,369	83,492	32,243	463	57	1,906	132,529	147,764	162,767	639,864	2,682	805,313	1,118,126
3,701	24,988	15,946	39	0	532	45,206	52,683	133,695	429,141	1,940	564,776	717,443
12,155	54,008	23,767	509	68	1,064	91,572	99,599	17,183	187,162	531	204,876	351,895
15,856	78,997	39,714	548	68	1,596	136,778	152,282	150,879	616,303	2,471	769,652	1,069,338
4,872	21,983	14,871	10	0	212	41,948	48,961	129,538	404,704	1,856	536,098	679,251
15,935	56,775	20,850	538	789	1,078	95,964	102,905	18,202	193,115	541	211,858	358,527
20,807	78,758	35,721	548	789	1,290	137,912	151,866	147,740	597,819	2,397	747,956	1,037,778
3,730	17,052	12,283	30	0	279	33,374	37,480	114,994	354,026	1,628	470,648	582,515
8,482	38,552	20,090	453	560	736	68,873	72,998	16,285	172,508	490	189,283	302,110
12,212	55,603	32,373	483	560	1,016	102,247	110,478	131,278	526,534	2,118	659,931	884,625
2,952	16,074	6,301	16	0	206	25,549	29,470	153,440	307,055	1,511	462,007	559,197
6,180	34,454	13,238	394	47	799	55,113	57,001	15,407	149,181	393	164,981	260,613
9,132	50,528	19,539	410	47	1,005	80,662	86,471	168,847	456,237	1,904	626,989	819,810
3,203	14,384	8,586	33	0	431	26,637	31,444	176,586	264,401	1,492	442,479	557,746
9,508	28,784	14,951	436	12	1,016	54,708	57,322	15,256	126,342	388	141,987	247,015
12,712	43,168	23,537	469	12	1,447	81,345	88,766	191,842	390,743	1,880	584,465	804,762

## Deposit Banks in ISE

### Off Balance-Sheet Commitments

(EUR Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2009	TC	15,099	2	4	0	227	15,331	41,965	43	42,008	4,154
	June	15,121	958	7,412	14	625	24,129	9,451	0	9,451	2,063
	Total	30,219	960	7,417	14	851	39,461	51,416	43	51,459	6,217
2009	TC	14,087	0	2	0	194	14,284	39,102	43	39,145	4,334
	March	14,919	1,034	7,846	15	597	24,411	8,685	0	8,686	2,685
	Total	29,006	1,035	7,849	15	791	38,695	47,787	43	47,831	7,020
2008	TC	14,444	1	1	0	190	14,636	38,355	46	38,401	4,870
	Dec.	14,204	1,095	8,106	9	486	23,899	8,570	0	8,570	4,040
	Total	28,648	1,096	8,106	9	676	38,535	46,925	46	46,971	8,910
2008	TC	17,187	1	0	0	294	17,483	45,412	55	45,467	884
	Sept.	14,277	1,206	10,225	9	519	26,235	10,083	0	10,083	861
	Total	31,464	1,206	10,225	9	814	43,718	55,495	56	55,551	1,746
2008	TC	15,244	1	1	0	204	15,449	40,308	42	40,350	529
	June	13,687	1,150	10,197	8	552	25,594	7,916	0	7,916	514
	Total	28,931	1,150	10,198	8	756	41,044	48,223	43	48,266	1,042
2008	TC	13,569	1	1	0	118	13,689	36,010	13	36,023	372
	March	12,869	1,105	8,137	8	583	22,702	7,632	5	7,638	381
	Total	26,437	1,106	8,138	8	701	36,391	43,643	18	43,661	753
2007	TC	16,187	6	1	0	159	16,353	41,612	1,087	42,700	70
	Dec.	13,027	1,131	7,454	4	743	22,359	7,163	5	7,169	94
	Total	29,214	1,137	7,455	4	903	38,713	48,776	1,093	49,868	164
2007	TC	15,153	1	1	0	611	15,766	35,504	1,194	36,698	105
	Sept.	12,966	1,164	7,056	4	753	21,944	3,781	14	3,795	122
	Total	28,119	1,164	7,058	4	1,364	37,709	39,285	1,208	40,493	228
2007	TC	14,131	0	1	0	556	14,687	32,544	1,129	33,673	88
	June	12,073	1,142	6,817	4	704	20,741	3,867	19	3,886	94
	Total	26,204	1,142	6,818	4	1,260	35,428	36,412	1,148	37,559	182
2007	TC	12,630	0	1	0	477	13,109	27,727	11	27,738	56
	March	11,699	1,089	6,619	4	658	20,070	3,148	26	3,174	56
	Total	24,330	1,089	6,620	4	1,136	33,178	30,874	37	30,911	112
2006	TC	11,986	0	1	0	442	12,429	25,406	11	25,417	45
	Dec.	12,014	1,059	6,403	4	769	20,249	2,034	35	2,069	162
	Total	24,000	1,060	6,403	4	1,211	32,678	27,440	46	27,486	206
2006	TC	10,357	1	106	0	167	10,630	22,956	18	22,973	0
	Sept.	11,227	1,129	6,006	3	518	18,883	1,603	47	1,650	0
	Total	21,584	1,130	6,112	3	685	29,514	24,559	65	24,623	0
2006	TC	9,345	0	113	0	144	9,601	21,091	10	21,102	0
	June	11,036	1,216	6,204	2	537	18,994	943	30	974	0
	Total	20,381	1,216	6,316	2	681	28,596	22,035	41	22,076	0
2006	TC	10,679	0	172	0	144	10,995	24,844	12	24,856	0
	March	11,407	1,337	6,008	2	369	19,123	1,549	35	1,584	0
	Total	22,086	1,337	6,180	2	513	30,118	26,393	48	26,440	0



Financial Instruments								Custody and Pledged Securities					Total Off Balance- Sheet Commit- ments
Trading Transactions							Total	Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantess	Total		
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total							
3,099	15,722	6,501	42	0	437	25,802	29,956	152,862	247,187	1,492	401,541	488,836	
8,010	26,755	11,173	430	30	1,940	48,339	50,401	14,310	120,630	391	135,331	219,313	
11,109	42,477	17,675	472	30	2,377	74,141	80,357	167,172	367,817	1,883	536,872	708,149	
4,151	14,204	6,156	65	0	341	24,916	29,251	139,644	222,382	1,441	363,467	446,147	
9,516	30,108	8,461	465	21	2,031	50,601	53,287	14,664	120,205	428	135,296	221,680	
13,667	44,311	14,617	530	21	2,371	75,518	82,538	154,308	342,586	1,869	498,763	667,827	
3,454	12,479	3,047	23	0	243	19,246	24,115	128,336	206,258	1,569	336,162	413,314	
6,321	21,574	5,806	360	1	1,047	35,109	39,150	13,838	108,311	407	122,557	194,175	
9,774	34,053	8,853	383	1	1,290	54,355	63,265	142,174	314,569	1,976	458,719	607,490	
4,095	16,882	9,166	42	1	205	30,391	31,275	151,042	227,064	1,862	379,968	474,193	
6,528	26,597	12,076	416	24	912	46,552	47,414	14,565	100,162	478	115,205	198,937	
10,622	43,478	21,242	458	25	1,117	76,943	78,688	165,607	327,226	2,340	495,173	673,130	
5,285	18,197	8,064	74	0	84	31,704	32,233	131,285	191,305	1,728	324,318	412,350	
9,713	26,190	11,553	449	4	1,100	49,008	49,522	13,281	84,578	481	98,339	181,372	
14,998	44,386	19,618	523	4	1,184	80,713	81,755	144,566	275,883	2,209	422,657	593,723	
6,455	10,805	10,949	104	0	217	28,532	28,904	115,383	160,650	1,627	277,660	356,276	
9,538	15,967	15,691	516	3	1,309	43,024	43,405	12,687	77,961	490	91,137	164,882	
15,993	26,773	26,640	620	3	1,526	71,556	72,309	128,070	238,610	2,117	368,797	521,158	
4,913	12,874	8,130	97	0	402	26,416	26,486	134,047	175,221	2,032	311,300	396,840	
8,212	16,059	10,290	400	9	1,181	36,151	36,245	13,571	71,394	568	85,533	151,305	
13,125	28,934	18,420	497	9	1,583	62,567	62,731	147,618	246,614	2,601	396,833	548,145	
4,917	10,672	11,065	123	0	813	27,589	27,694	126,873	158,303	1,832	287,008	367,166	
9,293	11,372	10,964	484	0	1,878	33,991	34,113	14,251	67,199	91	81,542	141,394	
14,210	22,044	22,028	608	0	2,691	61,580	61,807	141,124	225,502	1,924	368,550	508,560	
2,570	10,217	6,525	76	0	154	19,542	19,630	118,422	164,322	1,410	284,155	352,146	
6,113	14,131	7,895	339	30	584	29,092	29,187	14,831	105,487	92	120,409	174,223	
8,683	24,348	14,420	415	30	738	48,635	48,817	133,253	269,809	1,502	404,565	526,369	
1,750	7,943	5,056	84	0	236	15,069	15,125	107,609	138,254	1,235	247,097	303,068	
5,700	11,571	9,829	298	22	947	28,367	28,423	14,458	97,323	81	111,862	163,529	
7,450	19,514	14,885	382	22	1,183	43,436	43,548	122,067	235,577	1,316	358,960	466,597	
2,005	6,856	2,024	40	0	35	10,961	11,005	110,981	125,317	0	236,298	285,150	
6,010	12,092	5,948	154	6	1,073	25,282	25,444	13,068	88,508	37	101,613	149,374	
8,015	18,948	7,972	194	6	1,107	36,243	36,449	124,048	213,826	37	337,911	434,524	
1,139	5,253	1,412	45	0	33	7,882	7,882	85,271	105,706	198	191,175	232,660	
4,444	9,068	4,711	188	21	370	18,802	18,802	11,796	84,572	2,413	98,780	138,116	
5,583	14,320	6,123	234	21	403	26,684	26,684	97,067	190,278	2,610	289,955	370,776	
1,725	2,366	964	46	1	28	5,130	5,130	78,381	91,143	0	169,525	205,358	
5,546	11,676	2,321	114	19	364	20,038	20,038	11,137	78,956	25	90,118	130,125	
7,271	14,041	3,285	160	19	392	25,168	25,168	89,518	170,099	26	259,643	335,483	
995	2,293	2,033	67	0	29	5,417	5,417	104,728	91,940	0	196,669	237,936	
3,807	10,902	4,804	97	19	316	19,946	19,946	10,361	72,615	0	82,976	123,629	
4,802	13,196	6,837	164	19	345	25,363	25,363	115,089	164,556	0	279,644	361,565	

## Deposit Banks in ISE

## Off Balance-Sheet Commitments

(EUR Million)

[illegible]

Financial Instruments								Custody and Pledged Securities				Total Off Balance- Sheet Commit- ments
Trading Transactions							Total	Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantess	Total	
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total						
754	2,086	1,575	82	1	5	4,504	4,504	102,217	172,542	0	274,759	315,490
2,900	11,294	4,312	147	67	277	18,997	18,997	10,256	67,051	0	77,307	116,453
3,654	13,380	5,887	229	68	283	23,500	23,500	112,473	239,593	0	352,065	431,943
621	1,874	1,027	42	4	12	3,581	3,581	121,624	67,980	0	189,603	226,833
3,062	12,331	2,690	118	37	367	18,606	18,606	10,712	57,123	14	67,850	106,033
3,683	14,206	3,717	161	41	378	22,186	22,186	132,336	125,103	14	257,453	332,866
472	1,021	1,135	7	3	28	2,666	2,666	120,567	58,379	0	178,947	251,543
3,450	10,641	1,983	65	129	257	16,526	16,526	10,650	52,704	12	63,367	98,514
3,922	11,662	3,119	72	132	285	19,191	19,191	131,218	111,084	12	242,313	350,057
579	875	878	3	2	29	2,366	2,366	102,415	44,567	0	146,982	201,634
3,134	9,631	1,666	584	210	127	15,352	15,352	10,342	44,628	13	54,983	87,303
3,713	10,505	2,544	587	212	156	17,718	17,718	112,756	89,195	13	201,965	288,937
334	799	506	0	0	0	1,639	1,639	49,347	38,146	0	87,493	130,374
2,318	6,260	1,385	211	0	93	10,266	10,266	9,529	42,533	6	52,069	78,644
2,651	7,058	1,891	211	0	93	11,904	11,904	58,876	80,680	6	139,562	209,018
418	208	378	0	0	9	1,013	1,013	43,012	32,507	0	75,519	115,874
2,499	7,508	812	147	0	189	11,154	11,154	8,985	41,861	4	50,850	78,802
2,917	7,715	1,190	147	0	198	12,167	12,167	51,997	74,368	4	126,369	194,676
491	442	338	0	0	9	1,279	1,279	41,599	29,771	0	71,370	108,351
2,310	8,221	1,592	171	0	243	12,536	12,536	8,280	38,991	0	47,271	75,861
2,801	8,662	1,930	171	0	251	13,815	13,815	49,879	68,763	0	118,641	184,212
244	144	197	0	0	106	690	690	40,262	29,185	0	69,447	103,426
2,512	9,023	2,027	199	0	293	14,055	14,055	6,809	32,028	0	38,837	67,911
2,756	9,167	2,224	199	0	399	14,745	14,745	47,071	61,213	0	108,284	171,337
233	114	142	0	0	23	512	512	32,539	22,897	0	55,436	81,351
2,442	7,927	708	320	36	133	11,566	11,566	6,326	29,336	0	35,662	61,792
2,675	8,040	851	320	36	156	12,078	12,078	38,865	52,233	0	91,098	143,142
489	89	70	0	0	9	656	656	27,884	20,793	0	48,677	76,592
4,534	5,641	1,703	261	0	374	12,512	12,512	8,911	15,853	0	24,764	50,948
5,023	5,730	1,772	261	0	383	13,168	13,168	36,795	36,647	0	73,442	127,541
442	125	161	0	0	1	728	728	22,316	19,326	0	41,642	64,071
3,403	6,284	245	155	0	239	10,327	10,327	9,509	15,573	0	25,082	48,972
3,845	6,409	407	155	0	240	11,055	11,055	31,826	34,899	0	66,725	113,043
516	123	59	0	0	1	700	700	15,600	15,758	0	31,358	47,573
0	0	0	0	0	0	0	0	0	0	0	0	0
516	123	59	0	0	1	700	700	15,600	15,758	0	31,358	47,573
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

## Deposit Banks in ISE

## Income-Expenditure

(EUR Million)

Year	Period	Operating Income												
		Interest Income from				Total	Interest Expenses on			Total	Net Interest Income/ Expenses	Net Fees and Commissions		
		Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income		Deposits	Funds Borrowed	Other Interest Expense			Fees and Commiss. Received From	Fees and Commiss. Paid	Net
2012	Dec.	25,914	131	8,259	238	34,542	14,471	1,272	2,524	18,267	16,275	5,698	1,099	4,599
2012	Sept.	19,428	105	6,296	199	26,028	11,363	976	2,023	14,362	11,667	4,252	854	3,398
2012	June	12,799	74	4,591	142	17,607	7,687	655	1,481	9,823	7,784	2,828	567	2,261
2012	March	5,937	35	2,256	87	8,316	3,715	317	690	4,722	3,594	1,281	256	1,024
2011	Dec.	18,531	138	7,425	126	26,220	11,119	1,168	2,024	14,311	11,910	4,849	807	4,041
2011	Sept.	12,917	97	5,087	70	18,172	7,793	827	1,379	9,999	8,173	3,461	560	2,901
2011	June	8,636	64	3,592	56	12,348	5,171	551	882	6,603	5,745	2,404	377	2,027
2011	March	4,420	32	1,931	39	6,422	2,636	277	388	3,301	3,121	1,214	184	1,030
2010	Dec.	17,551	300	8,768	311	26,931	10,839	1,134	1,250	13,224	13,707	4,774	699	4,075
2010	Sept.	13,504	262	6,702	288	20,756	8,385	857	962	10,204	10,552	3,626	582	3,044
2010	June	9,071	175	4,963	218	14,427	5,489	567	680	6,736	7,691	2,466	379	2,087
2010	March	4,232	65	2,487	127	6,911	2,464	258	333	3,055	3,857	1,137	168	969
2009	Dec.	18,467	327	8,516	586	27,896	11,364	1,284	1,260	13,908	13,988	4,339	716	3,622
2009	Sept.	14,119	253	6,380	478	21,230	9,040	1,010	921	10,972	10,258	3,195	538	2,657
2009	June	9,749	181	4,234	344	14,508	6,419	731	655	7,805	6,703	2,133	366	1,767
2009	March	4,961	98	2,093	199	7,351	3,468	398	345	4,211	3,140	1,011	182	829
2008	Dec.	18,702	645	8,055	788	28,191	14,655	1,673	1,882	18,210	9,981	4,030	778	3,253
2008	Sept.	15,746	661	6,874	571	23,853	12,050	1,398	1,539	14,987	8,866	3,545	671	2,874
2008	June	9,421	400	4,198	344	14,364	7,090	865	914	8,869	5,495	2,155	394	1,761
2008	March	4,251	191	1,978	166	6,586	3,195	410	408	4,014	2,572	958	172	786
2007	Dec.	17,933	878	9,146	1,062	29,020	14,681	1,978	1,823	18,482	10,538	4,174	836	3,338
2007	Sept.	12,686	534	6,844	955	21,018	10,887	1,432	1,344	13,663	7,355	3,281	660	2,622
2007	June	7,892	341	4,410	634	13,278	6,912	893	853	8,657	4,620	2,060	400	1,659
2007	March	3,635	174	2,102	333	6,245	3,271	425	384	4,081	2,164	928	175	753
2006	Dec.	11,910	437	7,313	1,011	20,670	10,698	1,438	1,001	13,137	7,533	3,382	685	2,697
2006	Sept.	7,914	259	4,927	681	13,782	6,992	971	610	8,572	5,210	2,310	461	1,849
2006	June	4,753	142	2,907	399	8,201	4,107	577	280	4,965	3,236	1,440	268	1,171
2006	March	2,717	85	1,765	226	4,793	2,410	313	165	2,888	1,906	843	150	694
2005	Dec.	9,543	222	7,144	704	17,613	8,265	747	992	10,005	7,608	3,048	662	2,386
2005	Sept.	6,833	153	5,187	491	12,664	5,783	485	766	7,034	5,630	2,175	483	1,692
2005	June	4,412	96	3,433	306	8,248	3,661	281	556	4,497	3,751	1,421	306	1,116
2005	March	1,979	45	1,581	132	3,737	1,659	114	250	2,024	1,713	616	134	482
2004	Dec.	6,504	139	6,538	594	13,774	6,710	380	873	7,963	5,811	2,167	554	1,613
2004	Sept.	4,458	90	4,831	429	9,808	4,761	256	609	5,627	4,181	1,494	381	1,113
2004	June	2,839	49	3,259	295	6,441	3,197	165	399	3,761	2,680	968	239	729
2004	March	1,470	28	1,865	178	3,542	1,827	89	222	2,138	1,403	514	131	382
2003	Dec.	4,370	141	6,790	934	12,234	8,081	374	863	9,318	2,917	1,677	526	1,152
2003	Sept.	3,244	116	5,621	782	9,763	6,634	300	732	7,666	2,097	1,250	414	836
2003	June	2,077	80	3,694	535	6,387	4,520	216	526	5,263	1,124	818	260	558
2003	March	960	40	1,939	273	3,212	2,009	109	218	2,337	875	334	110	224
2002	Dec.	0	0	0	0	0	0	0	0	0	0	0	0	0

				Provisions for Loan Losses and Other Receivables	Other Operating Expenses	Net Operating Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiaries	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Operations	Provisions for Income Taxes from Continuing Operations (+/-)	Net Profit/Loss from Continuing O perations	Net Profit/Loss from Termina. Operations	Net Profit (Loss)
Dividend Income	Trading Profit/ Loss (Net)	Other Operating Income	Total Operating Profit/ Loss											
456	847	1,783	23,959	4,086	10,176	9,698	0	0	0	9,698	-2,093	7,605	0	7,605
463	293	1,226	17,047	2,712	7,368	6,967	0	0	0	6,967	-1,483	5,484	0	5,484
463	-11	882	11,379	1,773	4,866	4,740	0	0	0	4,740	-978	3,762	0	3,762
272	6	475	5,371	788	2,251	2,333	0	0	0	2,333	-367	1,966	-92	1,874
359	15	2,448	18,773	2,609	8,372	7,792	0	0	0	7,792	-1,666	6,126	159	6,285
350	-16	1,870	13,278	1,819	5,917	5,541	0	0	0	5,541	-1,148	4,393	155	4,548
373	226	1,424	9,795	1,231	4,170	4,394	0	0	0	4,394	-874	3,520	0	3,520
169	339	731	5,389	755	2,163	2,471	0	0	0	2,471	-508	1,963	0	1,963
348	232	3,030	21,393	2,859	8,877	9,657	0	0	0	9,657	-1,860	7,797	36	7,832
363	315	2,221	16,496	2,198	6,641	7,657	0	0	0	7,657	-1,452	6,205	37	6,242
354	228	1,516	11,876	1,621	4,450	5,805	0	0	0	5,805	-1,118	4,686	0	4,686
159	171	701	5,857	894	2,070	2,893	0	-4	0	2,889	-571	2,318	0	2,318
302	686	1,480	20,079	4,725	7,375	7,979	0	0	0	7,979	-1,550	6,429	66	6,495
299	697	1,016	14,927	3,554	5,324	6,049	0	0	0	6,049	-1,186	4,863	87	4,949
296	676	691	10,133	2,363	3,529	4,241	0	0	0	4,241	-829	3,412	87	3,499
164	292	363	4,789	1,241	1,664	1,884	0	0	0	1,884	-364	1,519	84	1,604
367	3	1,570	15,174	2,873	7,220	5,080	0	0	0	5,080	-958	4,122	0	4,122
357	-36	1,594	13,655	2,136	6,267	5,252	0	0	0	5,252	-1,072	4,180	0	4,180
326	124	1,214	8,919	1,333	3,840	3,746	0	0	0	3,746	-753	2,993	0	2,993
130	-91	792	4,188	739	1,682	1,767	0	0	0	1,767	-365	1,401	0	1,401
413	184	2,676	17,150	2,569	7,430	7,151	0	0	0	7,151	-1,286	5,865	0	5,865
194	159	2,029	12,358	1,458	5,191	5,709	0	0	0	5,709	-983	4,727	0	4,727
184	131	1,422	8,016	1,008	3,246	3,762	0	0	0	3,762	-612	3,150	0	3,150
46	52	415	3,429	498	1,451	1,480	0	0	0	1,480	-278	1,202	0	1,202
209	-182	2,102	12,359	1,718	5,664	4,977	0	5	0	4,982	-1,127	3,855	0	3,855
8	-467	1,950	8,549	1,405	3,661	3,483	0	171	0	3,654	-798	2,856	0	2,851
6	-617	1,469	5,267	989	2,279	1,999	0	144	0	2,143	-502	1,641	0	1,642
2	146	539	3,286	527	1,341	1,419	0	61	0	1,480	-340	1,140	0	1,141
17	687	1,203	11,900	2,801	6,722	2,377	0	145	0	2,522	-1,343	1,178	0	1,178
16	534	864	8,737	2,279	4,820	1,638	0	124	0	1,761	-1,035	726	0	726
16	435	617	5,935	1,440	2,432	2,063	0	112	0	2,175	-765	1,409	0	1,409
2	196	251	2,644	563	1,035	1,045	0	29	0	1,074	-337	737	0	737
10	741	775	8,950	1,613	3,977	3,360	0	216	-662	2,914	-918	1,996	0	1,996
9	159	554	6,016	1,045	2,683	2,288	0	135	-373	2,050	-517	1,533	0	1,533
22	15	410	3,855	597	1,771	1,488	0	118	-322	1,283	-404	879	0	879
1	558	241	2,587	394	1,095	1,097	0	60	-330	828	-336	492	0	492
7	2,887	906	7,869	1,247	3,824	2,798	0	143	-325	2,615	-734	1,881	0	1,881
7	2,356	792	6,087	809	3,057	2,221	0	130	-211	2,141	-590	1,551	0	1,551
7	1,528	591	3,809	430	2,073	1,307	0	124	-230	1,201	-378	822	0	822
5	16	295	1,416	298	708	410	0	70	-165	314	-150	164	0	164
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

## Ratios

(%)

	2012 Dec.	2012 Sept.	2012 June	2012 March	2011 Dec.	2011 Sept.	2011 June	2011 March	2010 Dec.	2010 Sept.	2010 June	2010 March	2009 Dec.	2009 Sept.	2009 June
<b>Capital Ratios</b>															
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.9	15.3	15.1	15.2	15.3	15.1	15.8	16.5	17.4	17.7	17.5	18.0	18.8	18.1	17.3
Shareholders' Equity / Total Assets	12.8	12.3	11.9	11.8	11.3	11.1	11.7	12.5	12.8	13.0	12.3	12.7	12.4	12.4	11.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.2	8.9	8.5	8.5	8.1	7.9	8.3	8.9	9.1	9.2	8.7	8.8	8.5	8.3	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-16.2	-19.0	-38.2	-33.1	-25.0	-24.1	-20.5	-21.1	-13.8	-19.6	-13.1	-13.6	-19.2	-20.0	-10.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.2	1.5	-0.7	-0.3	0.7	-0.4	0.6	0.6	0.1	3.0	1.4	-0.8	0.7	0.8	1.6
<b>Balance-Sheet Ratios</b>															
TC Assets / Total Assets	67.7	67.5	68.5	68.4	66.4	67.5	70.0	70.7	70.8	71.3	69.8	69.7	69.8	69.0	66.6
TC Liabilities / Total Liabilities	63.4	62.9	61.8	62.3	61.3	62.5	65.4	66.0	67.1	66.8	66.2	66.0	65.4	64.4	62.9
FC Assets / FC Liabilities	88.1	87.6	82.3	83.7	86.8	86.7	86.6	85.9	88.7	86.5	89.4	89.2	87.4	87.1	90.2
TC Deposits / Total Deposits	64.1	63.7	61.5	61.7	62.2	62.6	65.0	65.5	66.7	64.8	65.5	64.0	62.3	60.7	60.5
TC Loans and Receivables / Total Loans and Receivables	71.8	71.2	70.3	69.0	67.2	66.8	68.3	68.2	68.4	69.7	68.6	67.9	68.4	68.5	67.7
Total Deposits / Total Assets	60.3	61.5	61.8	61.4	61.5	59.0	59.0	62.1	63.6	64.1	64.8	64.6	63.7	63.3	63.9
Funds Borrowed / Total Assets	8.9	9.2	9.7	9.8	10.8	10.8	10.3	10.1	9.6	8.9	9.1	9.0	8.8	9.5	10.6
<b>Assets Quality</b>															
Financial Assets (net) / Total Assets	21.2	22.1	23.5	24.3	24.3	24.4	24.9	27.0	30.3	30.7	31.7	33.1	33.0	30.7	29.2
Total Loans and Receivables / Total Assets	61.2	61.1	60.9	59.8	59.5	57.8	57.7	57.8	55.6	54.8	53.5	51.6	50.1	50.9	52.1
Total Loans and Receivables / Total Deposits	101.5	99.4	98.6	97.5	96.8	97.9	97.7	93.0	87.4	85.5	82.5	79.9	78.6	80.4	81.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	3.0	2.8	2.9	2.8	2.8	3.1	3.4	3.9	4.5	4.6	5.2	5.7	5.7	5.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.7	0.5	0.5	0.5	0.5	0.4	0.4	0.5	0.6	0.6	0.7	0.7	0.9	0.8
Specific Provisions / Loans Under Follow-up	77.7	78.0	81.2	82.0	81.7	83.9	86.7	86.9	87.2	86.4	87.0	86.2	87.5	84.7	84.0
Permanent Assets / Total Assets	3.6	3.4	3.4	3.4	3.2	3.2	3.4	3.6	3.6	3.8	3.6	3.8	3.9	4.0	4.0
Consumer Loans / Total Loans and Receivables	34.7	34.5	33.9	33.6	33.4	33.0	33.5	33.5	33.6	33.6	32.7	33.0	33.5	32.8	32.3
<b>Liquidity</b>															
Liquid Assets / Total Assets	30.0	29.6	29.0	29.9	29.5	31.1	31.0	30.2	31.5	31.4	31.5	32.9	32.9	31.7	30.2
Liquid Assets / Short-term Liabilities	54.1	53.0	50.3	52.1	51.6	53.5	54.3	51.5	53.1	53.2	51.0	53.7	54.5	53.1	48.8
TC Liquid Assets / Total Assets	16.2	16.6	17.9	19.3	18.1	20.5	21.7	21.9	22.5	21.8	21.3	22.4	22.4	20.5	17.5
<b>Profitability</b>															
Net Profit/Losses / Total Assets	1.8	1.3	0.9	0.5	1.8	1.3	1.0	0.6	2.3	1.9	1.4	0.8	2.4	1.9	1.4
Net Profit/Losses / Total Shareholders' Equity	14.0	10.9	7.8	4.2	15.5	11.7	8.6	4.6	17.9	14.5	11.5	6.2	19.2	15.6	11.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	1.7	1.2	0.6	2.2	1.6	1.3	0.7	2.8	2.3	1.7	1.0	2.9	2.4	1.7
<b>Income-Expenditure Structure</b>															
Net Interest Income After Specific Provisions / Total Assets	3.3	2.5	1.7	0.8	3.0	2.1	1.5	0.8	3.4	2.7	2.0	1.1	3.8	2.9	1.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.8	59.5	59.9	58.9	56.9	55.7	52.8	51.7	54.4	54.5	55.2	56.5	51.8	50.0	47.4
Non-interest Income (net) / Total Assets	1.8	1.3	0.9	0.5	1.9	1.5	1.2	0.7	2.2	1.8	1.3	0.7	2.2	1.8	1.4
Other Operating Expenses / Total Assets	2.4	1.8	1.2	0.6	2.3	1.7	1.2	0.6	2.6	2.0	1.3	0.7	2.7	2.1	1.4
Personnel Expenses / Other Operating Expenses	41.7	43.6	44.6	43.9	43.9	44.5	44.7	43.8	42.5	44.2	44.3	43.0	43.7	44.5	44.2
Non-interest Income (net) / Other Operating Expenses	75.5	73.0	73.9	79.0	82.0	86.3	97.1	104.9	86.6	89.5	94.1	96.6	82.6	87.7	97.2

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

## Ratios

(%)

	2009 March	2008 Dec.	2008 Sept.	2008 June	2008 March	2007 Dec.	2007 Sept.	2007 June	2007 March	2006 Dec.	2006 Sept.	2006 June	2006 March	2005 Dec.
<b>Capital Ratios</b>														
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.3	16.0	15.7	15.2	15.3	16.7	17.2	16.5	19.0	18.6	17.1	15.5	19.4	19.8
Shareholders' Equity / Total Assets	11.0	10.7	11.1	10.7	10.8	12.0	12.3	11.5	11.2	10.8	11.0	9.9	12.1	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.1	6.8	7.0	6.6	6.7	7.3	7.5	6.8	6.3	5.8	5.9	5.0	6.2	6.1
Net On Balance Sheet Position / Total Shareholders' Equity	2.6	-3.2	-18.5	-28.1	-11.1	-14.0	-13.3	-17.9	-18.0	-18.2	-20.0	-17.7	-12.9	-8.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	0.5	-1.1	-0.2	1.9	-0.1	-0.9	-2.3	-2.0	-0.3	0.1	-1.5	-2.9	-0.3
<b>Balance-Sheet Ratios</b>														
TC Assets / Total Assets	63.7	65.1	68.3	68.1	65.3	67.7	66.1	65.0	63.8	62.6	62.5	61.5	65.7	64.5
TC Liabilities / Total Liabilities	61.3	61.9	63.4	62.3	61.3	63.5	62.5	60.9	59.8	58.5	58.1	57.6	61.4	60.4
FC Assets / FC Liabilities	93.8	91.7	86.5	84.7	89.6	88.6	90.2	89.6	89.9	90.2	89.7	90.8	88.8	89.8
TC Deposits / Total Deposits	59.7	61.1	62.8	61.3	61.2	62.2	61.3	60.2	58.6	58.1	59.2	60.3	62.1	60.0
TC Loans and Receivables / Total Loans and Receivables	64.7	66.3	70.6	70.7	68.6	71.8	71.6	70.7	69.7	70.0	68.2	66.0	67.9	68.4
Total Deposits / Total Assets	64.2	64.7	64.1	63.4	63.2	63.0	62.9	63.6	63.9	63.9	63.8	62.9	64.5	63.8
Funds Borrowed / Total Assets	11.4	11.6	11.6	11.6	12.4	11.1	11.8	12.2	12.3	13.0	14.1	15.1	12.9	12.7
<b>Assets Quality</b>														
Financial Assets (net) / Total Assets	27.9	26.1	25.1	25.5	27.7	28.3	30.0	31.3	32.7	32.3	31.5	32.4	32.9	34.2
Total Loans and Receivables / Total Assets	53.3	55.4	57.5	56.6	55.0	53.2	52.0	50.1	48.5	47.4	47.0	46.6	43.4	39.9
Total Loans and Receivables / Total Deposits	83.0	85.6	89.8	89.4	87.0	84.5	82.7	78.7	75.9	74.2	73.7	74.1	67.4	62.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.6	3.8	3.2	3.2	3.2	3.8	4.0	4.0	4.1	4.2	4.2	4.2	5.1	5.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.6	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.5
Specific Provisions / Loans Under Follow-up	81.2	83.2	84.1	86.1	88.0	90.5	90.8	90.9	91.2	92.1	93.5	93.1	91.3	91.3
Permanent Assets / Total Assets	3.9	3.9	4.1	4.1	4.2	4.7	4.8	4.8	4.9	4.9	5.0	4.9	5.9	6.0
Consumer Loans / Total Loans and Receivables	31.0	31.0	32.0	31.4	31.1	32.5	32.3	31.2	30.4	30.9	31.9	31.4	31.3	30.9
<b>Liquidity</b>														
Liquid Assets / Total Assets	29.2	26.5	31.1	31.9	33.3	34.2	34.7	36.5	37.4	37.8	33.0	33.1	34.8	38.0
Liquid Assets / Short-term Liabilities	46.6	44.2	50.0	49.9	55.5	57.7	57.0	59.1	59.4	62.0	56.6	56.9	66.4	72.4
TC Liquid Assets / Total Assets	16.1	14.5	18.5	18.7	18.3	19.4	18.3	19.1	19.1	18.3	16.0	16.3	20.1	20.7
<b>Profitability</b>														
Net Profit/Losses / Total Assets	0.7	1.7	1.6	1.2	0.7	2.5	2.1	1.5	0.6	2.0	1.7	1.1	0.7	0.7
Net Profit/Losses / Total Shareholders' Equity	6.1	16.0	14.1	11.6	6.0	20.4	17.4	12.8	5.4	19.0	15.8	10.7	5.5	5.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	2.1	2.0	1.6	0.8	3.0	2.6	1.8	0.8	2.6	2.2	1.4	0.9	1.5
<b>Income-Expenditure Structure</b>														
Net Interest Income After Specific Provisions / Total Assets	0.9	3.3	2.8	1.9	1.0	3.8	2.9	1.9	0.9	3.5	2.8	1.8	1.0	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	45.7	52.3	54.7	52.5	52.2	53.0	51.7	49.2	53.9	53.2	53.1	53.1	49.8	53.7
Non-interest Income (net) / Total Assets	0.7	2.2	1.8	1.4	0.7	2.8	2.3	1.6	0.6	2.6	2.0	1.3	0.8	2.5
Other Operating Expenses / Total Assets	0.7	3.0	2.3	1.6	0.8	3.1	2.3	1.5	0.7	3.0	2.2	1.5	0.8	4.0
Personnel Expenses / Other Operating Expenses	44.0	42.3	42.6	42.1	41.6	41.9	43.6	44.1	43.0	40.8	-	-	-	32.5
Non-interest Income (net) / Other Operating Expenses	99.1	71.9	76.4	89.2	96.1	89.0	96.4	104.6	87.2	85.2	91.2	89.1	103.0	63.8

Quarterly profitability and income-expenditure ratios, except year-end figures

## Ratios

(%)

	2005 Sept.	2005 June	2005 March	2004 Dec.	2004 Sept.	2004 June	2004 March	2003 Dec.	2003 Sept.	2003 June	2003 March	2002 Dec.
<b>Capital Ratios</b>												
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.6	21.2	23.5	24.3	24.2	23.1	27.4	26.0	27.1	25.2	-	-
Shareholders' Equity / Total Assets	12.0	13.2	14.6	14.9	14.5	13.9	15.5	14.1	14.2	14.0	12.6	-
(Shareholders' Equity - Permanent Assets) / Total Assets	5.1	4.5	5.1	4.8	4.2	3.1	3.6	3.3	2.2	0.9	-0.2	-
Net On Balance Sheet Position / Total Shareholders' Equity	-8.8	-6.2	-7.7	-7.4	-2.5	-3.6	-5.4	-2.9	-4.9	-1.1	0.0	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.0	-2.5	-4.0	-2.6	-0.9	-2.8	-4.3	-2.0	-3.8	-1.3	0.0	-
<b>Balance-Sheet Ratios</b>												
TC Assets / Total Assets	63.0	62.8	62.4	59.8	56.7	56.9	60.3	55.7	56.7	55.2	51.0	-
TC Liabilities / Total Liabilities	58.8	58.7	57.9	55.4	53.7	53.8	55.8	51.3	51.6	50.4	46.6	-
FC Assets / FC Liabilities	89.9	90.1	89.2	90.0	93.4	93.2	89.7	90.9	89.6	90.3	93.2	-
TC Deposits / Total Deposits	57.4	56.3	53.3	49.9	48.1	49.7	49.8	45.6	45.6	42.8	38.6	-
TC Loans and Receivables / Total Loans and Receivables	66.8	64.4	62.0	61.6	57.2	56.1	54.4	50.4	47.4	44.5	37.5	-
Total Deposits / Total Assets	64.0	63.4	63.4	64.6	64.0	64.7	64.3	66.4	67.7	68.0	67.3	-
Funds Borrowed / Total Assets	12.0	11.1	9.7	9.8	9.8	9.9	8.6	8.7	8.1	7.3	8.9	-
<b>Assets Quality</b>												
Financial Assets (net) / Total Assets	37.4	36.4	38.2	37.4	37.0	37.6	39.8	41.2	40.6	41.6	40.7	-
Total Loans and Receivables / Total Assets	38.6	38.2	36.8	35.4	35.3	35.2	31.4	29.2	28.4	28.1	27.6	-
Total Loans and Receivables / Total Deposits	60.3	60.3	58.0	54.8	55.2	54.5	48.9	44.0	41.9	41.4	41.0	-
Loans Under Follow-up (gross) / Total Loans and Receivables	6.1	6.3	6.8	6.9	6.9	7.1	9.3	9.8	11.8	13.0	13.2	-
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.6	0.6	0.6	0.6	0.7	0.9	1.0	3.3	4.5	4.9	-
Specific Provisions / Loans Under Follow-up	91.6	89.8	91.1	90.8	91.5	90.0	90.1	89.7	72.2	65.2	62.8	-
Permanent Assets / Total Assets	6.9	8.7	9.6	10.1	10.3	10.8	11.9	10.8	12.0	13.1	12.8	-
Consumer Loans / Total Loans and Receivables	30.2	28.8	-	-	-	-	-	-	-	-	-	-
<b>Liquidity</b>												
Liquid Assets / Total Assets	37.8	35.5	33.4	34.4	35.5	33.7	34.3	35.4	32.6	30.5	30.0	-
Liquid Assets / Short-term Liabilities	73.2	69.7	66.0	72.4	67.9	61.1	65.8	68.3	61.1	53.3	-	-
TC Liquid Assets / Total Assets	19.7	17.9	16.6	15.0	15.6	14.8	17.4	15.4	15.2	13.5	11.8	-
<b>Profitability</b>												
Net Profit/Losses / Total Assets	0.5	1.0	0.6	1.8	1.5	0.9	0.5	2.1	1.8	1.0	0.2	-
Net Profit/Losses / Total Shareholders' Equity	4.0	7.6	4.3	12.3	10.5	6.6	3.2	14.8	12.4	7.1	1.7	-
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.6	0.9	2.7	2.0	1.3	0.8	2.9	2.4	1.5	0.4	-
<b>Income-Expenditure Structure</b>												
Net Interest Income After Specific Provisions / Total Assets	3.1	2.2	1.2	4.7	3.8	2.6	1.2	2.2	1.7	1.0	1.2	-
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.6	52.4	54.2	57.7	63.1	64.0	47.9	25.4	24.7	21.1	61.8	-
Non-interest Income (net) / Total Assets	2.1	1.6	0.8	2.9	1.8	1.2	1.2	5.5	4.5	3.3	0.7	-
Other Operating Expenses / Total Assets	3.2	1.7	0.9	3.6	2.7	1.8	1.1	4.2	3.5	2.5	1.0	-
Personnel Expenses / Other Operating Expenses	-	-	-	40.3	-	-	-	35.4	-	-	-	-
Non-interest Income (net) / Other Operating Expenses	64.4	89.8	89.9	78.9	68.4	66.4	108.0	129.5	130.6	129.5	76.3	-

Quarterly profitability and income-expenditure ratios, except year-end figures



# Glossary

## 1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

## 2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 3. Exchange Rates (EUR/TRY)

Year	Period	EUR/TRY	Year	Period	EUR/TRY
2002	December	1.7189	2008	March	2.0643
2003	March	1.8504	2008	June	1.9248
2003	June	1.6095	2008	September	1.7978
2003	September	1.6152	2008	December	2.1332
2003	December	1.7575	2009	March	2.2163
2004	March	1.6023	2009	June	2.1523
2004	June	1.7969	2009	September	2.1611
2004	September	1.8488	2009	December	2.1427
2004	December	1.8233	2010	March	2.0405
2005	March	1.7439	2010	June	1.9292
2005	June	1.6100	2010	September	1.9693
2005	September	1.6154	2010	December	2.0551
2005	December	1.5875	2011	March	2.1822
2006	March	1.6254	2011	June	2.3397
2006	June	1.9963	2011	September	2.5007
2006	September	1.8964	2011	December	2.4438
2006	December	1.8515	2012	March	2.3664
2007	March	1.8383	2012	June	2.2742
2007	June	1.7585	2012	September	2.3085
2007	September	1.7086	2012	December	2.3452
2007	December	1.7060			

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

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

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

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