



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

2008 - 2012

Report Code : YE08

June 2013



Banks and Groups, as of December 31, 2012

Sector Total	45		
I. Deposit Banks	32	II. Development and Investment Banks	13
- State-owned Banks	3	Aktif Yatırım Bankası A.Ş.	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		BankPozitif Kredi ve Kalkınma Bankası A.Ş.	
Türkiye Halk Bankası A.Ş.		Diler Yatırım Bankası A.Ş.	
Türkiye Vakıflar Bankası T.A.O.		GSD Yatırım Bankası A.Ş.	
- Privately-owned Banks	12	İller Bankası A.Ş.	
Adabank A.Ş.		İstanbul Takas ve Saklama Bankası A.Ş.	
Akbank T.A.Ş.		Merrill Lynch Yatırım Bank A.Ş.	
Alternatifbank A.Ş.		Nurol Yatırım Bankası A.Ş.	
Anadolubank A.Ş.		Standard Chartered Yatırım Bankası Türk A.Ş.	
Fibabanka 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.			
- Foreign Banks	16		
Arap Türk Bankası A.Ş.			
Bank Mellat			
Burgan Bank A.Ş.			
Citibank A.Ş.			
Denizbank A.Ş.			
Deutsche Bank A.Ş.			
Finans Bank A.Ş.			
Habib Bank Limited			
HSBC Bank A.Ş.			
ING Bank A.Ş.			
JPMorgan Chase Bank N.A.			
Odea Bank A.Ş.			
Portigon AG			
Société Générale (SA)			
The Royal Bank of Scotland Plc.			
Turkland Bank A.Ş.			

The Banking System in Turkey

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	13,587	6,362	8,040	5,432	97,551	34,303	232	137,519	165,508	312,712	12,086	9,094
	FC	61,040	13,357	111	1,472	21,613	4,863	35	27,984	102,492	116,806	226	165
	Total	74,627	19,719	8,151	6,904	119,165	39,167	267	165,503	268,000	429,518	12,312	9,259
2011	TC	17,873	5,400	6,858	6,259	86,437	37,631	980	131,307	161,438	244,111	9,107	7,418
	FC	32,370	16,335	498	2,402	15,601	11,190	107	29,299	78,502	105,729	274	121
	Total	50,243	21,735	7,356	8,660	102,038	48,821	1,087	160,606	239,940	349,840	9,381	7,539
2010	TC	19,211	7,405	8,074	6,211	111,176	51,867	170	169,424	204,114	234,787	12,089	10,216
	FC	19,589	13,808	0	1,645	18,088	11,791	10	31,534	64,931	94,264	188	167
	Total	38,800	21,213	8,074	7,857	129,264	63,657	180	200,958	269,045	329,051	12,277	10,382
2009	TC	19,741	4,777	8,085	5,959	83,879	63,945	221	154,004	186,607	182,744	13,685	11,592
	FC	13,598	22,081	681	1,003	17,486	16,380	13	34,882	71,241	71,277	213	150
	Total	33,338	26,858	8,766	6,962	101,364	80,325	234	188,886	257,848	254,021	13,898	11,742
2008	TC	21,986	2,978	6,429	3,589	35,055	63,537	500	102,681	134,075	168,245	8,583	6,968
	FC	14,700	20,009	192	1,276	17,243	15,287	66	33,872	68,773	71,233	101	98
	Total	36,686	22,987	6,621	4,865	52,298	78,824	566	136,553	202,847	239,478	8,684	7,066

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	286,938	6,588	26,637	12,239	4,903	50,366	1,247	926	0	0	13,962	7,903
	FC	146,240	66,168	18,413	9,351	189	94,121	1,122	420	5	7,878	1,606	3,678
	Total	433,177	72,755	45,050	21,589	5,092	144,487	2,369	1,346	5	7,878	15,568	11,580
2011	TC	239,250	6,828	37,152	6,124	4,161	54,266	1,539	234	1	0	10,958	3,816
	FC	130,765	59,877	15,223	3,829	236	79,166	1,393	360	3	4,305	1,554	2,986
	Total	370,014	66,705	52,376	9,954	4,398	133,432	2,932	594	4	4,305	12,513	6,802
2010	TC	278,112	9,920	29,869	1,038	4,479	45,306	1,412	902	0	120	10,675	4,138
	FC	121,654	50,782	7,661	1,012	457	59,911	918	92	2	3,715	1,882	1,910
	Total	399,766	60,702	37,530	2,049	4,936	105,218	2,330	994	2	3,835	12,557	6,049
2009	TC	223,956	8,018	35,308	70	4,097	47,492	1,051	884	0	124	8,645	3,465
	FC	117,104	39,018	5,899	0	161	45,078	587	38	1	4,124	1,005	1,192
	Total	341,060	47,036	41,207	70	4,258	92,570	1,639	922	1	4,248	9,650	4,658
2008	TC	191,519	8,467	23,362	0	3,687	35,515	1,182	679	0	60	7,098	3,317
	FC	106,474	42,928	3,767	0	78	46,773	739	136	2	3,938	996	1,957
	Total	297,992	51,394	27,129	0	3,764	82,288	1,921	814	2	3,998	8,094	5,273

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
315,705	0	394	408	6,105	2,177	124	5,828	1,565	312	16,913	7,812	505,938	
116,867	0	70	0	3,046	0	42	9	4	0	3,171	1,810	224,341	
432,572	0	463	408	9,151	2,177	166	5,837	1,569	312	20,084	9,622	730,278	
245,799	0	277	373	3,506	1,825	13	5,356	1,327	274	12,951	5,442	425,630	
105,881	0	64	0	2,574	0	27	9	6	0	2,680	1,798	188,861	
351,681	0	340	373	6,080	1,825	40	5,365	1,333	274	15,630	7,240	614,491	
236,661	0	372	452	4,587	1,905	20	6,471	1,228	287	15,321	5,929	462,024	
94,285	0	77	0	2,317	5	28	7	1	0	2,437	1,892	163,545	
330,946	0	449	452	6,904	1,910	48	6,479	1,229	287	17,757	7,821	625,570	
184,838	50	307	472	3,949	1,449	1	6,733	1,203	239	14,403	5,085	390,932	
71,339	128	30	0	1,955	5	17	8	2	0	2,145	1,243	145,969	
256,177	178	337	472	5,904	1,454	19	6,741	1,205	239	16,548	6,328	536,901	
169,860	49	198	458	2,825	971	0	6,304	1,212	264	12,283	4,059	320,277	
71,236	145	29	0	1,935	5	16	6	2	0	2,139	1,414	143,562	
241,097	194	227	458	4,761	976	16	6,310	1,214	265	14,422	5,474	463,839	

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
										Total	
12,519	2,457	48	39,062	28,176	13,878	50,573	-9,568	12,717	3,150	95,778	472,144
614	10	17	15,350	0	2,385	39	0	0	0	2,424	258,134
13,133	2,467	65	54,412	28,176	16,264	50,612	-9,568	12,717	3,150	98,202	730,278
8,696	1,287	59	26,590	25,043	7,411	39,908	-9,058	10,081	1,023	73,384	393,489
533	2	21	11,157	0	-110	24	0	0	0	-86	221,002
9,228	1,288	80	37,746	25,043	7,301	39,932	-9,058	10,081	1,023	73,298	614,491
8,471	1,782	65	27,566	29,167	12,982	38,486	-11,193	13,892	2,699	83,335	434,319
524	7	16	9,067	0	608	10	0	0	0	618	191,250
8,996	1,789	81	36,632	29,167	13,590	38,497	-11,193	13,892	2,699	83,954	625,570
8,302	1,651	29	24,152	26,762	11,901	31,105	-11,766	13,096	1,330	71,098	366,699
540	11	35	7,534	0	478	9	0	0	0	486	170,202
8,842	1,662	64	31,686	26,762	12,379	31,114	-11,766	13,096	1,330	71,584	536,901
6,910	1,557	28	20,831	24,271	8,739	24,538	-11,571	8,394	-3,177	54,371	302,236
503	3	115	8,388	0	-36	6	0	0	0	-31	161,604
7,413	1,560	143	29,218	24,271	8,703	24,544	-11,571	8,394	-3,177	54,341	463,839

The Banking System in Turkey

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	49,229	58	63	0	3,413	52,763	127,514	375,008	502,521	20,102	12,577	43,974	24,917
	FC	37,531	4,683	20,797	9	4,826	67,847	28,672	68,943	97,615	26,615	23,644	140,310	44,354
	Total	86,760	4,742	20,860	9	8,240	120,610	156,186	443,951	600,137	46,717	36,221	184,284	69,271
2011	TC	38,580	45	539	0	2,826	41,990	103,624	258,681	362,305	13,526	13,675	41,195	16,823
	FC	32,784	3,350	19,386	9	4,327	59,855	26,263	56,437	82,701	24,773	29,960	117,779	35,582
	Total	71,364	3,395	19,925	9	7,153	101,846	129,887	315,118	445,005	38,298	43,635	158,974	52,404
2010	TC	36,740	16	1,017	0	2,387	40,160	101,055	72,047	173,102	11,750	6,614	41,824	19,361
	FC	29,568	2,293	17,085	40	3,252	52,237	20,659	41,351	62,009	10,160	21,504	99,319	31,046
	Total	66,309	2,309	18,101	40	5,639	92,397	121,714	113,398	235,112	21,910	28,118	141,143	50,407
2009	TC	29,191	3	11	0	1,500	30,705	89,655	6,986	96,641	8,389	6,598	31,211	11,142
	FC	27,928	1,982	13,623	15	2,654	46,201	25,184	4,108	29,292	3,453	13,199	65,919	22,243
	Total	57,119	1,985	13,634	15	4,154	76,906	114,839	11,094	125,933	11,842	19,797	97,129	33,385
2008	TC	24,451	1	1	0	1,069	25,523	65,245	16,331	81,576	9,919	6,321	23,885	6,000
	FC	25,648	2,104	14,234	12	2,118	44,116	13,072	3,755	16,827	6,587	13,223	46,468	11,184
	Total	50,099	2,105	14,235	12	3,187	69,639	78,317	20,086	98,403	16,506	19,543	70,353	17,184

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	43,556	558	15,346	799	60,259	24,246	2,199	4,607	31,053	29,206	8,823	1,665	7,158	706
2011	31,024	508	13,684	471	45,687	19,511	1,900	3,440	24,851	20,836	7,431	1,219	6,212	521
2010	30,998	728	16,951	700	49,376	19,960	1,958	2,261	24,178	25,198	7,585	1,131	6,454	547
2009	35,179	885	18,920	1,232	56,216	22,956	2,494	2,649	28,099	28,117	7,473	1,232	6,241	518
2008	34,113	1,633	17,904	1,633	55,283	28,549	3,077	3,384	35,009	20,274	6,830	1,278	5,552	584

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
21	0	565	82,053	102,155	748,772	1,170,347	324,346	2,243,465	2,900,904
225	604	4,818	213,956	240,571	31,215	510,252	117,335	658,802	1,064,835
246	604	5,384	296,009	342,726	779,987	1,680,599	441,680	2,902,266	3,965,739
138	0	1,947	73,777	87,302	9,691,622	800,268	191,016	10,682,906	11,174,503
291	989	2,876	187,477	212,250	30,889	387,116	94,603	512,608	867,413
429	989	4,823	261,253	299,552	9,722,510	1,187,384	285,619	11,195,514	12,041,917
14	0	751	68,565	80,314	6,025,221	723,418	38,590	6,787,229	7,080,806
654	5,122	1,959	159,604	169,764	26,694	306,080	18,179	350,954	634,965
668	5,122	2,711	228,169	250,079	6,051,915	1,029,498	56,769	7,138,183	7,715,771
23	0	367	49,340	57,729	4,687,814	542,181	30,271	5,260,267	5,445,341
608	1,176	1,204	104,350	107,803	25,187	240,384	7,189	272,760	456,055
631	1,176	1,571	153,690	165,531	4,713,001	782,566	37,460	5,533,027	5,901,397
32	0	354	36,592	46,511	3,601,644	364,904	22,113	3,988,661	4,142,271
600	379	1,593	73,447	80,033	22,053	178,057	6,630	206,741	347,717
631	379	1,947	110,038	126,545	3,623,697	542,961	28,743	4,195,402	4,489,988

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
768	3,096	40,934	7,012	17,634	16,288	0	0	0	16,288	-3,571	12,717	0	12,717
-225	3,704	31,048	4,177	14,259	12,613	0	0	0	12,613	-2,729	9,884	197	10,081
110	5,114	37,424	4,387	15,986	17,051	0	0	0	17,051	-3,218	13,833	59	13,892
1,118	2,723	38,718	8,126	14,410	16,181	0	0	0	16,181	-3,181	13,001	95	13,096
-135	2,746	29,021	4,983	13,641	10,397	0	0	0	10,397	-1,998	8,399	-5	8,394

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.1	16.7	19.2	20.9	18.1
Shareholders' Equity / Total Assets	13.4	11.9	13.4	13.3	11.7
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	9.1	10.3	9.8	8.3
Net On Balance Sheet Position / Total Shareholders' Equity	-17.1	-24.5	-17.8	-17.9	-7.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	0.5	0.3	0.3	1.0
Balance-Sheet Ratios					
TC Assets / Total Assets	69.3	69.3	73.9	72.8	69.0
TC Liabilities / Total Liabilities	64.7	64.0	69.4	68.3	65.2
FC Assets / FC Liabilities	86.9	85.5	85.5	85.8	88.8
TC Deposits / Total Deposits	66.2	64.7	69.6	65.7	64.3
TC Loans and Receivables / Total Loans and Receivables	73.0	69.9	71.5	72.2	70.5
Total Deposits / Total Assets	59.3	60.2	63.9	63.5	64.2
Funds Borrowed / Total Assets	10.0	10.9	9.7	8.8	11.1
Assets Quality					
Financial Assets (net) / Total Assets	22.7	26.1	32.1	35.2	29.4
Total Loans and Receivables / Total Assets	59.2	57.2	52.9	47.7	52.0
Total Loans and Receivables / Total Deposits	99.9	95.0	82.8	75.1	80.9
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.7	3.7	5.4	3.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.5	0.6	0.8	0.7
Specific Provisions / Loans Under Follow-up	75.2	80.4	84.6	84.5	81.4
Permanent Assets / Total Assets	3.2	2.8	3.1	3.5	3.5
Consumer Loans / Total Loans and Receivables	33.7	33.0	33.3	33.7	31.7
Liquidity					
Liquid Assets / Total Assets	31.3	30.9	32.8	33.0	26.6
Liquid Assets / Short-term Liabilities	56.6	53.4	54.7	54.3	44.5
TC Liquid Assets / Total Assets	17.9	20.0	24.3	22.8	15.1
Profitability					
Net Profit/Losses / Total Assets	1.7	1.6	2.2	2.4	1.8
Net Profit/Losses / Total Shareholders' Equity	13.0	13.8	16.5	18.3	15.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.1	2.7	3.0	2.2
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.5	3.1	3.5	4.1	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.7	61.3	58.9	56.7	58.1
Non-interest Income (net) / Total Assets	1.6	1.7	2.0	2.0	1.9
Other Operating Expenses / Total Assets	2.4	2.3	2.6	2.7	2.9
Personnel Expenses / Other Operating Expenses	42.9	45.1	44.4	45.5	44.5
Non-interest Income (net) / Other Operating Expenses	66.5	71.6	76.5	73.6	64.1

Deposit Banks

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	13,267	3,006	7,725	4,342	95,671	34,141	232	134,387	158,384	303,241	11,921	8,973
	FC	60,639	12,182	111	1,433	21,326	4,840	35	27,634	100,566	106,395	223	162
	Total	73,905	15,188	7,836	5,775	116,997	38,981	267	162,021	258,950	409,636	12,144	9,135
2011	TC	17,751	2,266	6,788	5,820	84,857	37,274	980	128,931	155,735	236,350	8,929	7,284
	FC	32,071	15,923	498	2,353	15,270	11,163	107	28,893	77,384	98,938	266	113
	Total	49,822	18,189	7,285	8,174	100,127	48,437	1,087	157,823	233,120	335,287	9,195	7,398
2010	TC	19,129	4,536	7,516	5,889	109,696	51,076	170	166,831	198,012	227,528	11,878	10,047
	FC	19,403	13,370	0	1,626	17,739	11,755	10	31,130	63,903	89,244	178	157
	Total	38,533	17,906	7,516	7,515	127,435	62,831	180	197,961	261,915	316,772	12,056	10,205
2009	TC	19,652	3,304	6,381	5,709	82,629	63,456	221	152,015	181,352	175,796	13,468	11,429
	FC	13,518	21,480	681	991	17,137	16,337	13	34,479	70,157	67,205	209	146
	Total	33,169	24,784	7,062	6,700	99,766	79,794	234	186,494	251,509	243,000	13,677	11,576
2008	TC	21,941	1,752	5,275	3,429	34,109	63,312	500	101,350	130,319	161,454	8,455	6,851
	FC	14,618	19,743	187	1,258	16,949	15,246	66	33,519	68,067	68,196	96	93
	Total	36,559	21,495	5,462	4,687	51,058	78,558	566	134,869	198,386	229,651	8,551	6,943

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	286,938	6,476	25,312	11,342	3,226	46,356	1,240	926	0	0	12,909	7,714
	FC	146,240	53,969	18,273	8,003	0	80,244	1,069	420	5	7,736	1,348	3,613
	Total	433,177	60,445	43,585	19,345	3,226	126,601	2,309	1,346	5	7,736	14,257	11,327
2011	TC	239,250	6,695	36,098	5,634	2,787	51,213	1,528	234	1	0	10,202	3,706
	FC	130,765	51,555	15,026	3,314	0	69,895	1,341	360	3	4,144	1,434	2,974
	Total	370,014	58,249	51,124	8,948	2,787	121,108	2,870	594	4	4,144	11,636	6,680
2010	TC	278,112	9,628	29,161	629	3,183	42,601	1,394	902	0	120	10,027	3,764
	FC	121,654	44,862	7,568	1,012	0	53,442	898	92	2	3,539	1,838	1,673
	Total	399,766	54,490	36,730	1,640	3,183	96,043	2,292	994	2	3,659	11,865	5,437
2009	TC	223,956	7,932	34,373	0	3,136	45,441	1,037	884	0	124	7,882	3,068
	FC	117,104	33,537	5,868	0	0	39,405	580	38	1	3,931	945	978
	Total	341,060	41,469	40,241	0	3,136	84,846	1,617	922	1	4,055	8,827	4,046
2008	TC	191,519	8,298	22,839	0	2,798	33,935	1,159	679	0	60	6,397	2,899
	FC	106,474	38,366	3,730	0	0	42,096	724	136	2	3,731	972	1,768
	Total	297,992	46,664	26,569	0	2,798	76,031	1,884	814	2	3,790	7,368	4,667

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
306,189	0	315	402	6,020	2,170	124	5,695	1,545	289	16,560	7,709	488,843	
106,456	0	66	0	2,933	0	42	9	4	0	3,055	1,697	211,774	
412,645	0	382	402	8,953	2,170	166	5,704	1,549	289	19,615	9,406	700,617	
237,994	0	209	369	3,433	1,819	13	5,251	1,315	259	12,667	5,358	411,755	
99,090	0	63	0	2,459	0	27	9	6	0	2,564	1,678	180,716	
337,084	0	271	369	5,893	1,819	40	5,260	1,321	259	15,231	7,036	592,471	
229,359	0	282	448	4,482	1,896	20	6,339	1,215	285	14,967	5,844	448,182	
89,265	0	77	0	2,240	0	28	7	1	0	2,354	1,751	157,273	
318,624	0	359	448	6,722	1,896	48	6,346	1,217	285	17,321	7,595	605,455	
177,834	50	234	463	3,831	1,433	1	6,584	1,193	237	14,025	4,956	378,167	
67,267	128	29	0	1,884	0	17	8	2	0	2,068	1,073	140,566	
245,102	178	263	463	5,714	1,433	19	6,592	1,195	237	16,093	6,029	518,733	
163,058	49	165	449	2,708	966	0	6,168	1,207	261	11,974	3,952	309,303	
68,200	145	29	0	1,865	0	16	6	2	0	2,064	1,136	139,466	
231,258	194	194	449	4,574	966	16	6,174	1,209	262	14,038	5,088	448,769	

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
12,155	2,384	48	37,375	21,479	12,734	49,472	-9,554	12,117	2,563	86,249	456,918
613	10	17	14,831	0	2,345	39	0	0	0	2,384	243,699
12,768	2,393	65	52,206	21,479	15,079	49,511	-9,554	12,117	2,563	88,632	700,617
8,448	1,237	59	25,415	19,319	6,418	38,900	-9,044	9,623	579	65,216	381,094
533	2	21	10,813	0	-119	24	0	0	0	-95	211,377
8,981	1,239	80	36,228	19,319	6,299	38,924	-9,044	9,623	579	65,121	592,471
8,282	1,725	65	26,278	22,925	11,708	37,380	-11,176	13,344	2,168	74,181	421,172
524	7	16	8,590	0	587	10	0	0	0	597	184,283
8,806	1,731	81	34,867	22,925	12,295	37,390	-11,176	13,344	2,168	74,778	605,455
8,117	1,537	29	22,678	21,200	10,550	30,116	-11,685	12,432	747	62,612	354,688
540	11	35	7,060	0	468	9	0	0	0	477	164,045
8,656	1,548	64	29,738	21,200	11,019	30,124	-11,685	12,432	747	63,089	518,733
6,771	1,448	28	19,441	19,957	7,344	23,767	-11,494	7,788	-3,706	47,362	292,256
503	3	114	7,953	0	-15	6	0	0	0	-10	156,513
7,274	1,451	143	27,394	19,957	7,329	23,772	-11,494	7,788	-3,706	47,352	448,769

Deposit Banks

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	47,985	58	61	0	674	48,778	123,011	369,768	492,779	20,102	12,206	42,476	24,897
	FC	36,822	4,673	20,350	9	4,432	66,286	28,171	66,605	94,776	26,615	22,530	134,790	44,185
	Total	84,807	4,731	20,411	9	5,106	115,064	151,182	436,373	587,555	46,717	34,736	177,266	69,082
2011	TC	37,549	44	539	0	1,101	39,235	101,015	253,540	354,554	13,526	12,765	40,773	16,481
	FC	31,810	3,343	18,887	9	3,983	58,033	25,729	53,591	79,319	24,773	28,765	115,585	34,973
	Total	69,360	3,388	19,426	9	5,085	97,268	126,743	307,130	433,874	38,298	41,530	156,357	51,454
2010	TC	35,322	16	1,017	0	599	36,954	100,524	69,955	170,479	11,750	6,493	41,126	19,192
	FC	28,276	2,289	16,565	40	2,441	49,611	20,259	37,756	58,015	10,160	21,231	97,758	30,524
	Total	63,599	2,305	17,581	40	3,040	86,565	120,783	107,711	228,494	21,910	27,724	138,885	49,716
2009	TC	27,744	3	11	0	326	28,084	89,183	6,843	96,026	8,389	6,537	30,601	11,053
	FC	27,268	1,967	13,341	15	1,879	44,469	24,827	3,471	28,298	3,453	13,138	64,511	21,864
	Total	55,011	1,970	13,352	15	2,205	72,553	114,010	10,314	124,324	11,842	19,675	95,111	32,917
2008	TC	23,541	1	1	0	279	23,822	65,219	16,061	81,280	9,919	6,307	23,485	5,940
	FC	25,032	2,086	13,818	12	1,780	42,729	12,620	3,385	16,005	6,587	13,105	45,697	10,915
	Total	48,573	2,088	13,820	12	2,058	66,551	77,839	19,447	97,286	16,506	19,412	69,182	16,855

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	42,537	371	15,052	769	58,729	24,246	2,025	4,369	30,640	28,089	8,731	1,646	7,085	682
2011	30,344	363	13,496	462	44,665	19,511	1,764	3,341	24,616	20,049	7,304	1,210	6,094	509
2010	30,365	634	16,722	621	48,343	19,960	1,846	2,175	23,981	24,362	7,489	1,118	6,372	522
2009	34,312	805	18,676	1,146	54,939	22,956	2,296	2,569	27,821	27,118	7,393	1,220	6,172	498
2008	33,342	1,520	17,653	1,515	54,031	28,549	2,901	3,299	34,748	19,283	6,793	1,271	5,522	562

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
21	0	565	80,165	100,267	371,771	1,158,396	323,223	1,853,390	2,495,214
225	604	4,818	207,153	233,768	30,787	477,134	99,613	607,534	1,002,364
246	604	5,384	287,317	334,034	402,558	1,635,530	422,836	2,460,924	3,497,578
138	0	1,946	72,102	85,628	286,456	789,451	189,766	1,265,673	1,745,090
291	989	2,869	183,472	208,244	30,524	359,461	79,559	469,545	815,142
429	989	4,815	255,574	293,872	316,980	1,148,912	269,325	1,735,218	2,560,232
14	0	729	67,555	79,305	275,631	716,705	37,396	1,029,731	1,316,469
644	4,099	1,899	156,155	166,316	26,482	283,928	7,064	317,473	591,415
659	4,099	2,628	223,710	245,620	302,113	1,000,632	44,460	1,347,205	1,907,884
23	0	336	48,549	56,938	266,242	536,814	29,676	832,733	1,013,782
597	71	1,182	101,363	104,816	24,934	227,310	6,957	259,201	436,784
620	71	1,518	149,912	161,754	291,176	764,124	36,633	1,091,934	1,450,565
32	0	341	36,105	46,024	221,047	360,367	21,572	602,986	754,113
517	41	1,506	71,782	78,369	21,844	167,930	6,402	196,176	333,279
549	41	1,847	107,887	124,393	242,891	528,297	27,974	799,162	1,087,392

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
813	2,945	39,614	6,896	17,168	15,551	0	0	0	15,551	-3,434	12,117	0	12,117
-237	3,593	30,007	4,069	13,887	12,050	0	0	0	12,050	-2,624	9,426	197	9,623
86	4,983	36,325	4,330	15,605	16,389	0	0	0	16,389	-3,105	13,284	60	13,344
1,072	2,613	37,473	8,025	14,062	15,386	0	0	0	15,386	-3,049	12,337	95	12,432
-132	2,655	27,890	4,889	13,323	9,678	0	0	0	9,678	-1,885	7,793	-5	7,788

Deposit Banks

2008-2012

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.2	15.5	17.7	19.3	16.5
Shareholders' Equity / Total Assets	12.7	11.0	12.4	12.2	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	9.4	8.1	9.2	8.7	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-18.2	-27.2	-20.5	-20.9	-8.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.9	0.6	0.3	0.3	0.8
Balance-Sheet Ratios					
TC Assets / Total Assets	69.8	69.5	74.0	72.9	68.9
TC Liabilities / Total Liabilities	65.2	64.3	69.6	68.4	65.1
FC Assets / FC Liabilities	86.9	85.5	85.3	85.7	89.1
TC Deposits / Total Deposits	66.2	64.7	69.6	65.7	64.3
TC Loans and Receivables / Total Loans and Receivables	74.2	70.6	72.0	72.6	70.5
Total Deposits / Total Assets	61.8	62.5	66.0	65.7	66.4
Funds Borrowed / Total Assets	8.6	9.8	9.0	8.0	10.4
Assets Quality					
Financial Assets (net) / Total Assets	23.1	26.6	32.7	36.0	30.1
Total Loans and Receivables / Total Assets	58.9	56.9	52.6	47.3	51.5
Total Loans and Receivables / Total Deposits	95.3	91.1	79.7	71.9	77.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	2.7	3.8	5.6	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.5	0.6	0.9	0.7
Specific Provisions / Loans Under Follow-up	75.2	80.5	84.6	84.6	81.2
Permanent Assets / Total Assets	3.2	2.9	3.2	3.5	3.5
Consumer Loans / Total Loans and Receivables	35.2	34.3	34.6	35.2	33.0
Liquidity					
Liquid Assets / Total Assets	31.4	31.0	32.9	33.1	26.6
Liquid Assets / Short-term Liabilities	55.3	52.2	53.5	53.0	43.3
TC Liquid Assets / Total Assets	17.7	19.8	24.2	22.7	14.8
Profitability					
Net Profit/Losses / Total Assets	1.7	1.6	2.2	2.4	1.7
Net Profit/Losses / Total Shareholders' Equity	13.7	14.8	17.8	19.7	16.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.0	2.7	3.0	2.2
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.4	3.1	3.5	4.0	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.0	60.9	58.5	56.0	57.0
Non-interest Income (net) / Total Assets	1.6	1.7	2.0	2.0	1.9
Other Operating Expenses / Total Assets	2.5	2.3	2.6	2.7	3.0
Personnel Expenses / Other Operating Expenses	42.5	44.7	44.2	45.3	44.1
Non-interest Income (net) / Other Operating Expenses	67.1	71.7	76.7	73.6	64.6

State-owned Banks

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	5,493	158	6	27	29,446	22,151	0	51,624	57,281	91,146	3,783	2,994
	FC	20,119	3,503	1	162	5,201	3,144	0	8,508	32,131	23,643	9	9
	Total	25,612	3,661	7	190	34,647	25,295	0	60,132	89,412	114,789	3,793	3,003
2011	TC	5,770	41	101	64	27,462	23,262	0	50,789	56,700	74,835	2,475	2,141
	FC	9,415	2,567	0	167	4,560	4,518	0	9,244	21,226	22,748	7	7
	Total	15,184	2,607	101	231	32,022	27,780	0	60,033	77,925	97,582	2,482	2,147
2010	TC	8,483	129	1,445	168	34,491	29,949	0	64,609	74,666	74,908	3,166	2,776
	FC	4,239	4,361	0	61	5,108	4,789	0	9,958	18,558	20,046	7	7
	Total	12,722	4,490	1,445	230	39,599	34,739	0	74,567	93,224	94,954	3,173	2,783
2009	TC	7,491	227	2,286	318	24,924	37,731	0	62,974	72,978	54,723	3,114	2,701
	FC	3,024	6,029	0	78	5,584	5,904	0	11,567	20,620	14,624	6	6
	Total	10,515	6,256	2,286	396	30,509	43,635	0	74,540	93,598	69,347	3,121	2,707
2008	TC	6,776	42	2,104	443	7,852	39,162	0	47,457	56,378	44,675	2,170	1,899
	FC	2,745	5,470	0	100	4,904	5,599	0	10,603	18,818	12,338	6	6
	Total	9,521	5,511	2,104	542	12,756	44,761	0	58,060	75,196	57,013	2,176	1,905

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	110,287	842	4,362	2,349	3,224	10,778	26	0	0	0	2,332	1,530
	FC	39,455	9,200	6,908	1,259	0	17,367	146	0	0	922	247	591
	Total	149,743	10,042	11,270	3,608	3,224	28,144	172	0	0	922	2,579	2,121
2011	TC	93,522	275	16,070	524	2,783	19,653	18	0	0	0	1,880	710
	FC	33,669	7,709	3,324	0	0	11,033	219	0	0	0	181	512
	Total	127,192	7,985	19,393	524	2,783	30,686	237	0	0	0	2,061	1,222
2010	TC	115,968	183	8,883	0	3,175	12,241	17	0	0	0	1,724	749
	FC	32,497	6,483	1,710	0	0	8,193	79	0	0	0	131	526
	Total	148,465	6,667	10,592	0	3,175	20,434	96	0	0	0	1,856	1,276
2009	TC	94,585	175	12,774	0	3,123	16,072	6	0	0	0	1,150	492
	FC	31,234	4,140	1,379	0	0	5,519	80	0	0	0	143	298
	Total	125,819	4,316	14,153	0	3,123	21,591	87	0	0	0	1,293	790
2008	TC	78,705	198	6,564	0	2,779	9,541	4	0	0	0	846	422
	FC	27,272	4,613	891	0	0	5,504	31	0	0	0	153	353
	Total	105,976	4,810	7,455	0	2,779	15,044	35	0	0	0	998	775

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
91,935	0	257	14	1,337	92	0	1,789	98	39	3,625	1,901	154,741
23,644	0	42	0	597	0	42	5	4	0	690	162	56,628
115,579	0	299	14	1,934	92	42	1,794	102	39	4,315	2,063	211,369
75,169	0	151	8	636	77	0	1,600	75	71	2,619	1,430	135,918
22,748	0	40	0	439	0	27	6	6	0	517	113	44,604
97,917	0	191	8	1,075	77	27	1,607	81	71	3,137	1,543	180,523
75,298	0	204	9	717	95	0	1,872	68	74	3,039	1,594	154,597
20,046	0	49	0	436	0	28	4	1	0	519	131	39,253
95,344	0	253	9	1,154	95	28	1,876	69	74	3,558	1,725	193,850
55,137	50	152	9	330	100	0	2,039	47	62	2,789	1,217	132,121
14,624	128	0	0	373	0	17	4	1	0	524	185	35,953
69,761	178	152	9	703	100	17	2,043	49	62	3,313	1,402	168,074
44,946	49	88	8	235	100	0	1,766	51	88	2,386	802	104,512
12,338	145	0	0	361	0	16	2	2	0	526	291	31,972
57,284	194	88	8	596	100	16	1,768	53	88	2,912	1,092	136,484

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
3,609	752	1	8,250	3,516	2,866	12,271	90	3,772	3,862	22,515	151,830
30	1	0	1,938	0	779	0	0	0	0	779	59,539
3,640	753	1	10,188	3,516	3,646	12,271	90	3,772	3,862	23,295	211,369
2,316	306	1	5,231	3,309	1,236	9,072	85	2,844	2,929	16,546	134,952
28	1	0	941	0	-73	0	0	0	0	-73	45,570
2,344	307	1	6,172	3,309	1,163	9,072	85	2,844	2,929	16,473	180,523
1,971	560	0	5,023	4,065	2,578	7,700	104	4,475	4,579	18,921	152,153
29	3	0	768	0	239	0	0	0	0	239	41,697
2,000	563	0	5,790	4,065	2,817	7,700	104	4,475	4,579	19,161	193,850
2,153	514	0	4,315	4,202	2,344	4,692	107	4,299	4,406	15,644	130,615
28	3	0	552	0	153	0	0	0	0	153	37,458
2,180	517	0	4,867	4,202	2,497	4,692	107	4,299	4,406	15,797	168,074
1,759	477	1	3,510	4,107	1,814	2,797	116	2,567	2,683	11,400	103,155
22	2	11	572	0	-18	0	0	0	0	-18	33,329
1,782	479	12	4,082	4,107	1,796	2,797	116	2,567	2,683	11,382	136,484

State-owned Banks

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	14,308	31	35	0	157	14,531	18,569	68,777	87,345	0	356	2,492	320
	FC	8,144	1,627	4,988	2	155	14,916	1,775	19,696	21,471	0	1,018	13,924	444
	Total	22,452	1,659	5,023	2	311	29,447	20,344	88,473	108,817	0	1,374	16,416	764
2011	TC	10,937	19	524	0	109	11,589	15,294	52,421	67,715	0	332	3,141	102
	FC	6,933	767	4,674	4	116	12,493	1,454	12,913	14,368	0	1,522	7,952	102
	Total	17,870	786	5,198	4	225	24,082	16,748	65,335	82,083	0	1,854	11,093	204
2010	TC	9,231	7	992	0	56	10,286	16,079	7,534	23,613	0	60	3,897	140
	FC	6,163	244	3,739	4	111	10,261	1,096	2,466	3,562	0	89	5,187	152
	Total	15,394	251	4,731	4	167	20,547	17,175	10,000	27,175	0	149	9,084	291
2009	TC	6,611	0	3	0	30	6,644	11,799	6,327	18,126	0	84	1,358	132
	FC	5,284	409	3,655	12	81	9,441	1,049	2,815	3,864	0	509	4,575	143
	Total	11,894	409	3,657	12	111	16,085	12,848	9,142	21,990	0	593	5,933	275
2008	TC	4,780	0	0	0	14	4,794	8,818	3,380	12,198	0	60	753	0
	FC	4,376	399	2,930	9	5	7,719	737	2,479	3,216	0	133	2,322	0
	Total	9,156	399	2,930	9	19	12,513	9,555	5,859	15,415	0	193	3,075	0

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	12,580	23	5,690	23	18,316	8,049	203	1,366	9,618	8,698	1,500	342	1,158	123
2011	9,302	28	5,185	37	14,551	7,126	142	1,138	8,406	6,146	1,250	237	1,013	66
2010	9,214	166	6,513	123	16,015	7,775	102	805	8,681	7,334	1,167	205	962	81
2009	9,645	305	8,312	176	18,438	9,032	150	1,016	10,198	8,240	1,121	204	917	42
2008	8,303	539	8,321	300	17,463	11,136	202	735	12,072	5,390	1,137	212	926	60

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	33	3,200	3,200	168,303	516,374	133,629	818,306	923,383
0	0	1,293	16,679	16,679	6,825	233,046	62,091	301,963	355,029
0	0	1,326	19,879	19,879	175,128	749,420	195,720	1,120,269	1,278,412
0	0	105	3,680	3,680	122,454	345,982	80,992	549,428	632,412
0	0	1,227	10,804	10,804	6,561	155,952	47,182	209,695	247,360
0	0	1,332	14,484	14,484	129,015	501,934	128,174	759,123	879,772
0	0	129	4,226	4,226	63,699	320,113	0	383,812	421,936
0	0	772	6,199	6,199	5,162	115,603	22	120,786	140,809
0	0	900	10,425	10,425	68,861	435,715	22	504,598	562,745
0	0	133	1,707	1,707	53,881	238,025	0	291,906	318,382
0	0	360	5,586	5,586	4,349	84,449	17	88,815	107,706
0	0	493	7,293	7,293	58,230	322,475	17	380,722	426,089
0	0	0	813	813	41,264	144,937	0	186,201	204,006
0	0	40	2,495	2,495	3,037	50,764	3	53,804	67,234
0	0	40	3,308	3,308	44,302	195,700	3	240,005	271,240

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
472	795	11,247	2,299	4,043	4,905	0	0	0	4,905	-1,133	3,772	0	3,772
98	981	8,303	1,272	3,329	3,701	0	0	0	3,701	-857	2,844	0	2,844
272	1,400	10,050	1,025	3,535	5,490	0	0	0	5,490	-1,015	4,475	0	4,475
172	620	9,989	1,519	3,107	5,363	0	0	0	5,363	-1,064	4,299	0	4,299
-103	666	6,939	1,056	2,659	3,225	0	0	0	3,225	-658	2,567	0	2,567

State-owned Banks

2008-2012

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.2	14.5	16.7	18.4	16.4
Shareholders' Equity / Total Assets	11.0	9.1	9.9	9.4	8.3
(Shareholders' Equity - Permanent Assets) / Total Assets	8.6	7.2	7.8	7.2	6.0
Net On Balance Sheet Position / Total Shareholders' Equity	-5.7	-2.3	-9.9	-7.8	-6.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.1	0.1	0.1	0.0
Balance-Sheet Ratios					
TC Assets / Total Assets	73.2	75.3	79.8	78.6	76.6
TC Liabilities / Total Liabilities	71.8	74.8	78.5	77.7	75.6
FC Assets / FC Liabilities	95.1	97.9	94.1	96.0	95.9
TC Deposits / Total Deposits	73.7	73.5	78.1	75.2	74.3
TC Loans and Receivables / Total Loans and Receivables	79.5	76.8	79.0	79.0	78.5
Total Deposits / Total Assets	70.8	70.5	76.6	74.9	77.6
Funds Borrowed / Total Assets	4.8	4.4	3.4	2.6	3.5
Assets Quality					
Financial Assets (net) / Total Assets	28.4	33.3	38.5	44.3	42.5
Total Loans and Receivables / Total Assets	54.7	54.2	49.2	41.5	42.0
Total Loans and Receivables / Total Deposits	77.2	77.0	64.2	55.4	54.1
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	2.5	3.3	4.5	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.3	0.4	0.6	0.5
Specific Provisions / Loans Under Follow-up	79.2	86.5	87.7	86.7	87.5
Permanent Assets / Total Assets	2.4	1.9	2.0	2.2	2.3
Consumer Loans / Total Loans and Receivables	34.4	35.9	33.8	33.0	31.4
Liquidity					
Liquid Assets / Total Assets	30.3	27.8	30.2	29.7	22.3
Liquid Assets / Short-term Liabilities	50.4	41.3	45.1	44.8	35.5
TC Liquid Assets / Total Assets	16.6	18.5	23.1	21.0	12.6
Profitability					
Net Profit/Losses / Total Assets	1.8	1.6	2.3	2.6	1.9
Net Profit/Losses / Total Shareholders' Equity	16.2	17.3	23.4	27.2	22.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.1	2.8	3.2	2.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.6	3.2	3.4	4.3	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.7	68.8	65.7	72.2	69.4
Non-interest Income (net) / Total Assets	1.2	1.2	1.4	1.0	1.1
Other Operating Expenses / Total Assets	1.9	1.8	1.8	1.8	1.9
Personnel Expenses / Other Operating Expenses	43.4	45.8	47.6	48.9	48.9
Non-interest Income (net) / Other Operating Expenses	63.0	64.8	76.8	56.3	58.2

Privately-owned Banks

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	5,907	1,947	2,517	1,826	55,832	11,716	62	69,436	79,806	161,032	5,062	3,734
	FC	32,282	7,157	80	956	15,200	1,610	0	17,766	57,284	72,563	200	140
	Total	38,189	9,104	2,597	2,781	71,032	13,326	62	87,201	137,091	233,595	5,262	3,875
2011	TC	9,763	1,505	1,432	1,947	48,675	13,396	212	64,230	76,930	121,827	4,275	3,508
	FC	17,971	10,421	42	1,678	9,883	6,535	69	18,165	46,600	67,061	242	94
	Total	27,734	11,927	1,474	3,626	58,558	19,931	280	82,395	123,530	188,888	4,516	3,602
2010	TC	8,752	2,321	617	2,404	64,136	19,890	30	86,460	98,150	109,801	5,538	4,798
	FC	11,775	7,987	0	672	11,422	6,724	2	18,821	38,583	59,761	97	77
	Total	20,526	10,308	617	3,077	75,557	26,615	32	105,280	136,732	169,562	5,635	4,875
2009	TC	9,946	2,342	2,132	2,033	48,315	24,417	107	74,872	89,292	85,948	7,039	6,200
	FC	8,188	12,932	57	459	10,547	10,184	1	21,192	42,368	45,331	86	81
	Total	18,134	15,273	2,189	2,492	58,863	34,602	108	96,064	131,660	131,279	7,125	6,281
2008	TC	12,584	1,177	1,099	1,035	20,515	21,214	66	42,830	57,690	83,141	4,504	3,604
	FC	9,034	11,552	162	501	11,082	9,407	47	21,036	41,783	47,384	83	81
	Total	21,618	12,729	1,260	1,536	31,596	30,621	113	63,866	99,473	130,525	4,587	3,685

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	137,588	3,619	19,296	6,826	2	29,743	933	624	0	0	8,976	4,566
	FC	87,437	33,912	10,871	6,019	0	50,802	645	350	5	4,822	939	2,443
	Total	225,025	37,530	30,167	12,845	2	80,545	1,578	974	5	4,822	9,915	7,009
2011	TC	113,548	4,353	16,834	4,750	4	25,940	942	119	1	0	7,019	1,994
	FC	79,941	33,413	11,307	2,790	0	47,510	655	291	3	2,450	783	1,904
	Total	193,489	37,766	28,141	7,540	4	73,450	1,597	410	4	2,450	7,801	3,898
2010	TC	127,878	5,624	18,977	629	8	25,238	889	467	0	0	6,816	2,048
	FC	72,451	26,059	5,628	1,012	0	32,699	549	68	2	2,381	734	873
	Total	200,329	31,683	24,606	1,640	8	57,937	1,438	535	2	2,381	7,550	2,922
2009	TC	102,507	5,040	20,844	0	13	25,897	711	552	0	0	5,598	1,789
	FC	68,763	21,324	4,487	0	0	25,811	321	2	1	2,430	394	596
	Total	171,270	26,364	25,330	0	13	51,707	1,032	555	1	2,430	5,992	2,386
2008	TC	89,701	5,371	15,218	0	19	20,607	692	90	0	0	4,564	1,609
	FC	62,710	23,736	2,505	0	0	26,241	316	94	1	2,319	313	1,336
	Total	152,412	29,106	17,723	0	19	46,848	1,009	184	1	2,319	4,877	2,945

	Permanent Assets										Un- classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non- consolidated Financials	Non- consolidated Financials							
		Financials	Non- Financials									
162,360	0	58	380	4,018	2,066	11	3,117	1,182	240	11,073	4,376	257,615
72,623	0	24	0	2,042	0	0	4	0	0	2,070	1,139	133,117
234,983	0	82	380	6,060	2,066	11	3,121	1,183	240	13,143	5,515	390,732
122,593	0	57	354	2,307	1,730	10	2,955	1,031	172	8,618	2,803	210,943
67,210	0	23	0	1,785	0	0	3	0	0	1,810	1,203	116,824
189,803	0	80	354	4,092	1,730	10	2,958	1,031	172	10,428	4,006	327,767
110,540	0	78	432	3,167	1,787	16	3,572	923	178	10,154	2,950	221,793
59,782	0	28	0	1,698	0	0	3	0	0	1,729	1,032	101,126
170,322	0	106	432	4,865	1,787	16	3,576	923	178	11,883	3,982	322,919
86,787	0	82	446	2,971	1,319	0	3,603	903	160	9,484	2,554	188,116
45,335	0	29	0	1,338	0	0	4	0	0	1,372	655	89,730
132,123	0	111	446	4,309	1,319	0	3,607	903	160	10,855	3,209	277,846
84,041	0	78	436	2,024	857	0	3,554	849	157	7,955	2,251	151,937
47,386	0	29	0	1,214	0	0	4	0	0	1,247	520	90,936
131,427	0	106	436	3,238	857	0	3,558	849	157	9,202	2,770	242,872

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
7,021	1,358	45	23,522	12,576	8,702	22,260	-81	6,907	6,826	50,364	241,216	
476	9	12	9,702	0	1,535	39	0	0	0	1,574	149,515	
7,496	1,367	57	33,224	12,576	10,238	22,298	-81	6,907	6,826	51,938	390,732	
5,099	711	47	15,932	11,505	4,696	16,572	-3	5,533	5,530	38,302	193,722	
427	1	18	6,532	0	37	24	0	0	0	61	134,045	
5,526	712	66	22,464	11,505	4,733	16,596	-3	5,533	5,530	38,363	327,767	
5,148	941	49	16,358	13,253	8,137	13,941	-12	7,598	7,586	42,917	212,391	
423	4	14	5,047	0	321	10	0	0	0	331	110,528	
5,570	944	62	21,405	13,253	8,458	13,951	-12	7,598	7,586	43,248	322,919	
4,971	813	9	14,443	11,777	7,293	10,211	-17	6,707	6,690	35,971	178,818	
414	9	22	4,189	0	257	9	0	0	0	266	99,029	
5,385	821	31	18,632	11,777	7,551	10,219	-17	6,707	6,690	36,237	277,846	
4,124	785	15	11,879	11,232	4,792	6,582	-21	4,259	4,238	26,845	149,032	
411	1	65	4,857	0	26	6	0	0	0	32	93,840	
4,535	786	80	16,736	11,232	4,818	6,588	-21	4,259	4,238	26,876	242,872	

Privately-owned Banks

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	26,179	17	25	0	512	26,733	70,825	270,966	341,790	13,109	8,969	23,441	16,994
	FC	22,341	1,967	12,875	1	2,895	40,079	17,964	46,213	64,177	19,635	13,723	79,361	34,053
	Total	48,520	1,984	12,901	1	3,406	66,812	88,789	317,178	405,967	32,745	22,692	102,802	51,047
2011	TC	20,655	6	15	0	989	21,664	57,106	147,421	204,527	7,650	8,863	21,614	10,629
	FC	19,071	1,058	11,853	1	2,169	34,153	16,945	40,061	57,006	17,364	16,537	70,030	24,573
	Total	39,726	1,064	11,868	1	3,158	55,817	74,051	187,483	261,534	25,014	25,399	91,644	35,202
2010	TC	19,494	8	22	0	506	20,029	58,731	34,031	92,762	5,775	4,450	20,919	11,246
	FC	16,034	593	9,600	2	1,110	27,339	12,045	19	12,065	6,317	10,797	61,165	18,733
	Total	35,528	600	9,621	2	1,616	47,368	70,777	34,051	104,827	12,092	15,247	82,084	29,979
2009	TC	15,964	3	8	0	282	16,256	54,386	4	54,390	5,054	3,881	13,223	6,218
	FC	16,327	463	7,104	2	787	24,685	15,732	0	15,732	1,549	6,904	34,153	15,216
	Total	32,291	466	7,112	2	1,069	40,941	70,118	5	70,122	6,604	10,785	47,376	21,435
2008	TC	14,264	1	1	0	253	14,518	40,431	5	40,436	3,727	4,538	12,358	3,465
	FC	14,832	428	7,939	4	711	23,913	9,268	0	9,269	2,659	8,084	21,531	6,983
	Total	29,096	428	7,940	4	963	38,431	49,700	5	49,705	6,386	12,622	33,889	10,448

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	22,386	169	8,004	241	30,799	12,643	1,340	2,663	16,645	14,154	5,545	1,013	4,532	382
2011	15,377	169	7,266	107	22,919	9,622	1,204	1,956	12,782	10,136	4,718	758	3,960	405
2010	14,792	337	8,887	265	24,281	9,726	1,254	1,143	12,123	12,158	4,976	688	4,288	390
2009	17,449	342	8,905	637	27,333	11,014	1,449	1,291	13,754	13,580	4,865	790	4,076	407
2008	17,994	633	7,724	860	27,211	13,654	1,869	2,068	17,592	9,619	4,365	827	3,538	432

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
16	0	465	49,885	62,994	120,719	475,618	126,602	722,939	1,154,456
103	0	3,255	130,496	150,131	20,798	207,786	29,432	258,016	512,403
119	0	3,720	180,381	213,125	141,517	683,405	156,033	980,955	1,666,860
35	0	1,761	42,902	50,552	110,220	324,892	72,905	508,016	784,760
32	0	1,636	112,808	130,172	21,138	167,818	25,317	214,273	435,605
67	0	3,397	155,710	180,724	131,358	492,710	98,222	722,289	1,220,365
10	0	514	37,139	42,914	134,038	278,640	2,770	415,448	571,154
344	59	1,083	92,181	98,497	18,309	135,261	647	154,217	292,118
354	59	1,597	129,320	141,412	152,346	413,901	3,418	569,665	863,272
23	0	122	23,467	28,521	170,053	222,382	2,075	394,509	493,676
348	22	782	57,425	58,974	17,326	117,495	479	135,299	234,690
370	22	904	80,891	87,495	187,378	339,876	2,553	529,808	728,366
30	0	330	20,720	24,448	142,103	173,465	2,084	317,653	397,054
359	2	1,419	38,379	41,037	16,144	95,333	490	111,967	186,186
389	2	1,749	59,099	65,485	158,247	268,799	2,574	429,620	583,241

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
882	1,474	21,425	3,242	9,384	8,799	0	0	0	8,799	-1,892	6,907	0	6,907
110	2,057	16,668	2,162	7,527	6,980	0	0	0	6,980	-1,447	5,533	0	5,533
305	2,997	20,138	2,426	8,405	9,307	0	0	0	9,307	-1,756	7,551	48	7,598
1,176	1,547	20,785	4,844	7,580	8,361	0	0	0	8,361	-1,623	6,738	-31	6,707
387	1,603	15,579	2,838	7,525	5,216	0	0	0	5,216	-958	4,259	0	4,259

Privately-owned Banks

2008-2012

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.1	15.5	18.2	19.7	16.4
Shareholders' Equity / Total Assets	13.3	11.7	13.4	13.0	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	9.6	8.2	9.5	8.8	6.9
Net On Balance Sheet Position / Total Shareholders' Equity	-11.7	-22.6	-5.6	-8.9	15.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.2	1.5	0.4	0.7	2.0
Balance-Sheet Ratios					
TC Assets / Total Assets	65.9	64.4	68.7	67.7	62.6
TC Liabilities / Total Liabilities	61.7	59.1	65.8	64.4	61.4
FC Assets / FC Liabilities	89.0	87.2	91.5	90.6	96.9
TC Deposits / Total Deposits	61.1	58.7	63.8	59.9	58.9
TC Loans and Receivables / Total Loans and Receivables	69.1	64.6	64.9	65.7	63.9
Total Deposits / Total Assets	57.6	59.0	62.0	61.6	62.8
Funds Borrowed / Total Assets	9.6	11.5	9.8	9.5	12.0
Assets Quality					
Financial Assets (net) / Total Assets	22.3	25.1	32.6	34.6	26.3
Total Loans and Receivables / Total Assets	60.1	57.9	52.7	47.6	54.1
Total Loans and Receivables / Total Deposits	104.4	98.1	85.0	77.1	86.2
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.4	3.3	5.4	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.5	0.4	0.6	0.7
Specific Provisions / Loans Under Follow-up	73.6	79.8	86.5	88.2	80.3
Permanent Assets / Total Assets	3.7	3.5	3.9	4.2	4.2
Consumer Loans / Total Loans and Receivables	32.9	31.1	32.0	32.9	30.7
Liquidity					
Liquid Assets / Total Assets	31.7	31.5	34.1	34.9	28.3
Liquid Assets / Short-term Liabilities	57.1	54.9	56.9	56.7	45.6
TC Liquid Assets / Total Assets	17.4	19.3	24.2	23.3	15.0
Profitability					
Net Profit/Losses / Total Assets	1.8	1.7	2.4	2.4	1.8
Net Profit/Losses / Total Shareholders' Equity	13.3	14.4	17.6	18.5	15.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.1	2.9	3.0	2.1
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.1	2.8	3.2	3.6	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.9	54.7	51.5	47.7	48.4
Non-interest Income (net) / Total Assets	1.9	2.0	2.5	2.6	2.5
Other Operating Expenses / Total Assets	2.4	2.3	2.6	2.7	3.1
Personnel Expenses / Other Operating Expenses	42.0	44.1	42.4	43.4	41.2
Non-interest Income (net) / Other Operating Expenses	77.5	86.8	94.9	95.1	79.2

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	155	1	38	0	140	0	178	335	1	18	18
	FC	0	57	0	0	0	0	0	0	57	0	4	4
	Total	0	212	1	38	0	140	0	178	392	1	23	22
2011	TC	0	118	0	149	0	48	0	197	315	0	18	18
	FC	0	60	0	0	0	0	0	0	60	0	4	4
	Total	0	178	0	149	0	48	0	197	375	0	22	22
2010	TC	0	245	0	135	0	0	0	135	379	1	28	27
	FC	0	59	0	0	0	0	0	0	59	0	5	5
	Total	0	304	0	135	0	0	0	135	438	1	33	32
2009	TC	0	144	5	248	0	0	0	248	396	1	35	28
	FC	0	67	0	0	0	0	0	0	67	0	6	6
	Total	0	211	5	248	0	0	0	248	464	1	41	34
2008	TC	0	324	3	74	0	0	0	74	401	2	45	38
	FC	0	65	0	0	0	0	0	0	65	1	4	4
	Total	0	389	3	74	0	0	0	74	467	3	50	42

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	2	0	1	0	0	1	0	0	0	0	7	2
	FC	4	0	0	0	0	0	0	0	0	0	30	0
	Total	6	0	1	0	0	1	0	0	0	0	37	2
2011	TC	4	0	1	0	0	1	0	0	0	0	5	2
	FC	7	0	0	0	0	0	0	0	0	0	29	0
	Total	11	0	1	0	0	1	0	0	0	0	34	2
2010	TC	7	0	2	0	0	2	0	0	0	0	5	3
	FC	10	0	0	0	0	0	0	0	0	0	27	0
	Total	17	0	2	0	0	2	0	0	0	0	32	3
2009	TC	8	0	2	0	0	2	0	0	0	0	8	3
	FC	11	0	0	0	0	0	0	0	0	0	28	0
	Total	19	0	2	0	0	2	0	0	0	0	36	3
2008	TC	9	0	2	0	0	2	0	0	0	0	6	2
	FC	15	0	0	0	0	0	0	0	0	0	27	0
	Total	23	0	2	0	0	2	0	0	0	0	32	3

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1	0	0	0	0	0	0	29	0	0	29	29	393
0	0	0	0	0	0	0	0	0	0	0	3	61
1	0	0	0	0	0	0	29	0	0	29	32	454
1	0	0	0	0	0	0	28	0	0	28	29	372
0	0	0	0	0	0	0	0	0	0	0	3	63
1	0	0	0	0	0	0	28	0	0	28	32	436
2	0	0	0	0	0	0	35	0	0	35	36	452
0	0	0	0	0	0	0	0	0	0	0	3	62
2	0	0	0	0	0	0	35	0	0	35	39	514
8	0	0	0	0	0	0	37	0	0	37	30	471
0	0	0	0	0	0	0	0	0	0	0	4	72
8	0	0	0	0	0	0	37	0	0	37	34	542
10	0	0	0	0	0	0	39	0	0	39	26	476
1	0	0	0	0	0	0	0	0	0	0	6	73
10	0	0	0	0	0	0	39	0	0	39	32	548

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
34	1	0	44	259	0	9,926	-9,859	21	-9,839	346	393	
27	0	0	56	0	0	0	0	0	0	0	60	
61	1	0	100	259	0	9,926	-9,859	21	-9,839	346	454	
34	1	0	41	244	0	9,361	-9,298	19	-9,279	327	373	
26	0	0	55	0	0	0	0	0	0	0	62	
60	1	0	97	244	0	9,361	-9,298	19	-9,279	327	436	
54	2	0	65	300	0	11,500	-11,424	1	-11,422	377	451	
27	0	0	54	0	0	0	0	0	0	0	64	
81	2	0	119	300	0	11,500	-11,424	1	-11,422	377	514	
23	2	0	35	310	0	11,926	-11,847	37	-11,810	426	471	
32	0	0	61	0	0	0	0	0	0	0	72	
55	2	0	96	310	0	11,926	-11,847	37	-11,810	426	542	
17	6	0	32	303	0	11,708	-11,631	53	-11,578	433	475	
32	0	0	58	0	0	0	0	0	0	0	73	
49	6	0	90	303	0	11,708	-11,631	53	-11,578	433	548	

Banks Under the Deposit Insurance Fund

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	29	0	0	0	0	29	2,709	0	2,709	0	0	0	0
	FC	38	0	0	0	0	38	0	0	0	0	0	0	0
	Total	67	0	0	0	0	67	2,709	0	2,709	0	0	0	0
2011	TC	29	0	0	0	0	29	1,395	0	1,395	0	0	0	0
	FC	43	0	0	0	0	43	0	0	0	0	0	0	0
	Total	72	0	0	0	0	72	1,395	0	1,395	0	0	0	0
2010	TC	43	0	0	0	0	43	1,596	0	1,596	0	0	0	0
	FC	62	0	0	0	0	62	0	0	0	0	0	0	0
	Total	105	0	0	0	0	105	1,596	0	1,596	0	0	0	0
2009	TC	50	0	0	0	0	50	2,087	0	2,087	0	0	0	0
	FC	72	0	0	0	0	72	0	0	0	0	0	0	0
	Total	122	0	0	0	0	122	2,087	0	2,087	0	0	0	0
2008	TC	54	0	0	0	0	54	0	0	0	0	0	0	0
	FC	74	0	0	0	0	74	0	0	0	0	0	0	0
	Total	128	0	0	0	0	128	0	0	0	0	0	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	1	19	8	0	27	0	0	0	0	27	1	0	1	0
2011	1	16	1	0	18	0	0	0	0	18	2	0	1	0
2010	7	17	0	1	25	0	0	0	0	25	2	0	2	0
2009	1	23	0	1	26	0	0	0	0	25	2	0	2	0
2008	9	68	1	1	79	0	0	0	0	78	2	0	2	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	0	0	6	472	0	478	3,216
0	0	0	0	0	1	86	0	88	126
0	0	0	0	0	8	558	1	566	3,342
0	0	0	0	0	7	450	0	457	1,880
0	0	0	0	0	2	85	0	87	130
0	0	0	0	0	8	535	1	544	2,011
0	0	0	0	0	9	569	0	578	2,217
0	0	0	0	0	2	87	0	89	151
0	0	0	0	0	10	656	1	667	2,368
0	0	0	0	0	8	594	0	602	2,739
0	0	0	0	0	2	92	0	93	165
0	0	0	0	0	10	685	0	695	2,905
0	0	0	0	0	7	614	0	621	675
0	0	0	0	0	2	96	0	98	171
0	0	0	0	0	9	710	0	719	847

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
10	6	45	1	18	26	0	0	0	26	-5	21	0	21
10	18	48	7	18	23	0	0	0	23	-4	19	0	19
20	28	75	54	20	1	0	0	0	1	0	1	0	1
45	9	82	12	22	48	0	0	0	48	-11	37	0	37
12	7	100	9	22	68	0	0	0	68	-15	53	0	53

Banks Under the Deposit Insurance Fund

2008-2012

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	38.3	56.4	50.6	45.0	65.1
Shareholders' Equity / Total Assets	76.4	75.0	73.4	78.4	79.0
(Shareholders' Equity - Permanent Assets) / Total Assets	70.0	68.5	66.4	70.3	70.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	0.4	-0.3	-0.1	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.4	-0.3	-0.1	0.3
Balance-Sheet Ratios					
TC Assets / Total Assets	86.6	85.4	87.9	86.8	86.8
TC Liabilities / Total Liabilities	86.7	85.7	87.6	86.7	86.7
FC Assets / FC Liabilities	100.3	102.1	98.2	99.5	99.5
TC Deposits / Total Deposits	31.0	39.8	40.7	40.7	37.7
TC Loans and Receivables / Total Loans and Receivables	100.0	100.0	100.0	100.0	92.0
Total Deposits / Total Assets	1.4	2.6	3.2	3.5	4.3
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
Assets Quality					
Financial Assets (net) / Total Assets	39.4	45.2	26.2	45.6	13.5
Total Loans and Receivables / Total Assets	0.2	0.2	0.4	1.5	1.9
Total Loans and Receivables / Total Deposits	15.5	9.4	11.3	42.1	44.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2,321.2	2,133.6	1,786.0	519.5	477.9
Loans Under Follow-up (net) / Total Loans and Receivables	42.7	54.1	72.1	92.8	71.1
Specific Provisions / Loans Under Follow-up	98.2	97.5	96.0	82.1	85.1
Permanent Assets / Total Assets	6.4	6.5	7.1	8.2	8.5
Consumer Loans / Total Loans and Receivables	57.3	45.9	27.9	7.2	3.2
Liquidity					
Liquid Assets / Total Assets	55.4	75.1	85.2	85.5	85.1
Liquid Assets / Short-term Liabilities	3,276.3	701.5	857.2	809.0	766.3
TC Liquid Assets / Total Assets	42.8	61.3	73.8	73.1	73.2
Profitability					
Net Profit/Losses / Total Assets	4.6	4.5	0.3	6.8	9.6
Net Profit/Losses / Total Shareholders' Equity	6.0	5.9	0.3	8.6	12.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.6	5.3	0.2	8.8	12.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	5.7	3.6	3.7	4.1	13.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.0	32.8	25.2	27.1	76.2
Non-interest Income (net) / Total Assets	3.8	6.8	9.7	10.4	3.9
Other Operating Expenses / Total Assets	3.9	4.0	3.9	4.0	4.1
Personnel Expenses / Other Operating Expenses	53.0	52.5	52.5	48.4	49.6
Non-interest Income (net) / Other Operating Expenses	98.8	169.3	249.0	258.6	95.6

Foreign Banks

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	1,866	746	5,201	2,451	10,393	134	170	13,149	20,962	51,063	3,058	2,227
	FC	8,237	1,465	30	315	924	86	35	1,360	11,093	10,189	9	8
	Total	10,103	2,211	5,231	2,766	11,318	220	205	14,509	32,055	61,252	3,066	2,235
2011	TC	2,219	602	5,255	3,660	8,720	568	768	13,715	21,791	39,687	2,161	1,618
	FC	4,685	2,875	455	508	827	110	38	1,483	9,498	9,129	13	9
	Total	6,904	3,477	5,710	4,168	9,546	678	806	15,198	31,289	48,816	2,174	1,627
2010	TC	1,894	1,842	5,454	3,181	11,069	1,236	141	15,627	24,817	42,819	3,146	2,447
	FC	3,390	962	0	893	1,210	242	7	2,352	6,704	9,437	69	68
	Total	5,284	2,804	5,454	4,074	12,279	1,477	148	17,979	31,521	52,256	3,215	2,515
2009	TC	2,214	592	1,958	3,111	9,389	1,308	114	13,922	18,686	35,123	3,279	2,501
	FC	2,306	2,451	624	454	1,005	249	12	1,720	7,101	7,250	111	53
	Total	4,520	3,043	2,582	3,565	10,395	1,557	126	15,642	25,787	42,374	3,390	2,554
2008	TC	2,581	209	2,070	1,877	5,742	2,936	435	10,989	15,849	33,636	1,735	1,310
	FC	2,839	2,657	26	657	963	240	19	1,880	7,401	8,474	3	2
	Total	5,420	2,866	2,095	2,534	6,705	3,176	453	12,869	23,250	42,110	1,738	1,312

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	39,061	2,016	1,653	2,167	0	5,835	281	302	0	0	1,595	1,617
	FC	19,343	10,857	494	725	0	12,076	277	70	0	1,991	132	579
	Total	58,404	12,873	2,147	2,892	0	17,911	558	372	0	1,991	1,727	2,196
2011	TC	32,175	2,067	3,193	359	0	5,619	568	115	0	0	1,298	1,000
	FC	17,147	10,432	396	524	0	11,352	467	69	0	1,694	441	558
	Total	49,323	12,499	3,588	884	0	16,971	1,036	184	0	1,694	1,739	1,559
2010	TC	34,259	3,820	1,300	0	0	5,120	487	435	0	120	1,481	963
	FC	16,696	12,320	230	0	0	12,550	270	24	0	1,158	946	274
	Total	50,956	16,140	1,530	0	0	17,670	758	459	0	1,278	2,427	1,236
2009	TC	26,857	2,717	753	0	0	3,470	320	332	0	124	1,126	784
	FC	17,095	8,073	2	0	0	8,075	179	36	0	1,501	381	83
	Total	43,952	10,790	755	0	0	11,545	499	368	0	1,625	1,507	868
2008	TC	23,104	2,730	1,056	0	0	3,785	462	588	0	60	981	865
	FC	16,477	10,017	334	0	0	10,351	377	42	0	1,412	479	79
	Total	39,581	12,747	1,389	0	0	14,136	840	630	0	1,472	1,461	944

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
51,893	0	0	9	665	12	113	760	265	10	1,834	1,404	76,094
10,189	0	0	0	294	0	0	0	0	0	294	392	21,968
62,083	0	0	9	960	12	113	760	265	10	2,129	1,796	98,063
40,231	0	0	7	490	11	3	668	208	16	1,402	1,097	64,521
9,132	0	0	0	236	0	0	0	0	0	236	358	19,225
49,363	0	0	7	726	11	3	668	208	16	1,639	1,455	83,746
43,519	0	0	7	597	14	4	860	224	34	1,739	1,266	71,340
9,437	0	0	0	106	0	0	0	0	0	106	584	16,831
52,956	0	0	7	703	14	4	860	224	34	1,845	1,850	88,171
35,902	0	0	8	530	14	1	905	243	15	1,716	1,155	57,459
7,308	0	0	0	172	0	0	0	0	0	173	229	14,811
43,210	0	0	8	702	14	1	905	243	15	1,888	1,385	72,270
34,061	0	0	5	449	9	0	808	306	16	1,594	874	52,378
8,475	0	0	0	290	0	0	0	0	0	291	319	16,486
42,536	0	0	5	740	9	0	808	307	17	1,885	1,194	68,864

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
1,491	272	2	5,559	5,128	1,166	5,016	297	1,417	1,714	13,023	63,478	
81	0	5	3,135	0	30	0	0	0	0	30	34,584	
1,571	272	7	8,694	5,128	1,196	5,016	297	1,417	1,714	13,053	98,063	
1,000	219	10	4,211	4,262	486	3,895	172	1,227	1,399	10,042	52,046	
51	0	3	3,284	0	-83	0	0	0	0	-83	31,700	
1,051	219	13	7,495	4,262	403	3,895	172	1,227	1,399	9,958	83,746	
1,109	221	15	4,832	5,309	993	4,239	155	1,270	1,425	11,965	56,177	
46	0	3	2,721	0	27	0	0	0	0	27	31,994	
1,156	221	18	7,554	5,309	1,020	4,239	155	1,270	1,425	11,992	88,171	
970	208	20	3,885	4,911	914	3,288	71	1,390	1,460	10,572	44,785	
65	0	13	2,258	0	57	0	0	0	0	57	27,486	
1,036	208	34	6,143	4,911	971	3,288	71	1,390	1,460	10,630	72,270	
871	180	12	4,020	4,315	739	2,679	41	910	951	8,684	39,594	
38	0	38	2,466	0	-23	0	0	0	0	-23	29,271	
909	180	51	6,486	4,315	715	2,679	41	910	951	8,661	68,864	

Foreign Banks

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	7,469	10	1	0	6	7,486	30,909	30,026	60,934	6,993	2,882	16,543	7,583
	FC	6,298	1,079	2,486	6	1,383	11,252	8,432	697	9,128	6,980	7,789	41,504	9,688
	Total	13,767	1,089	2,487	6	1,389	18,738	39,340	30,722	70,063	13,972	10,670	58,048	17,271
2011	TC	5,929	19	1	0	4	5,953	27,220	53,697	80,917	5,876	3,570	16,018	5,750
	FC	5,762	1,518	2,360	4	1,698	11,344	7,329	616	7,945	7,408	10,707	37,602	10,297
	Total	11,692	1,538	2,361	4	1,702	17,296	34,549	54,313	88,862	13,284	14,276	53,620	16,047
2010	TC	6,555	2	3	0	37	6,597	24,117	28,390	52,507	5,974	1,983	16,310	7,806
	FC	6,017	1,452	3,226	33	1,220	11,949	7,118	35,271	42,389	3,844	10,345	31,406	11,640
	Total	12,572	1,454	3,229	33	1,257	18,545	31,235	63,661	94,896	9,818	12,328	47,716	19,446
2009	TC	5,120	0	0	0	14	5,134	20,912	512	21,423	3,335	2,573	16,020	4,702
	FC	5,585	1,094	2,582	0	1,011	10,271	8,046	655	8,701	1,903	5,725	25,783	6,506
	Total	10,704	1,094	2,582	0	1,025	15,406	28,958	1,167	30,125	5,238	8,297	41,803	11,208
2008	TC	4,443	1	0	0	12	4,456	15,970	12,676	28,646	6,192	1,709	10,374	2,475
	FC	5,750	1,259	2,949	0	1,064	11,023	2,614	906	3,520	3,928	4,888	21,844	3,932
	Total	10,193	1,260	2,950	0	1,076	15,479	18,584	13,582	32,167	10,120	6,597	32,218	6,407

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	7,571	161	1,350	505	9,587	3,554	483	340	4,377	5,210	1,685	291	1,394	177
2011	5,664	150	1,044	318	7,176	2,763	418	247	3,427	3,749	1,335	215	1,120	37
2010	6,352	114	1,323	232	8,022	2,460	490	227	3,177	4,845	1,344	225	1,119	51
2009	7,217	135	1,459	332	9,142	2,910	697	262	3,869	5,273	1,405	226	1,178	50
2008	7,035	281	1,608	355	9,279	3,758	830	496	5,084	4,195	1,288	233	1,056	70

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
5	0	67	27,079	34,072	82,742	165,932	62,992	311,666	414,159
122	604	270	59,978	66,958	3,163	36,215	8,090	47,468	134,805
127	604	337	87,057	101,030	85,905	202,147	71,082	359,134	548,964
102	0	81	25,520	31,396	53,776	118,127	35,869	207,772	326,038
259	989	5	59,860	67,268	2,823	35,607	7,060	45,490	132,047
362	989	86	85,380	98,664	56,599	153,734	42,929	253,262	458,085
4	0	86	26,190	32,165	77,885	117,383	34,625	229,894	321,162
301	4,039	45	57,775	61,619	3,010	32,977	6,394	42,381	158,337
305	4,039	131	83,965	93,783	80,895	150,360	41,019	272,275	479,499
0	0	81	23,376	26,711	42,301	75,814	27,602	145,716	198,984
250	50	40	38,352	40,256	3,257	25,274	6,461	34,993	94,222
250	50	121	61,728	66,966	45,558	101,088	34,063	180,709	293,206
2	0	11	14,571	20,763	37,672	41,351	19,488	98,511	152,377
158	39	47	30,909	34,837	2,661	21,737	5,910	30,307	79,687
160	39	58	45,480	55,600	40,334	63,088	25,397	128,818	232,064

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-551	669	6,898	1,354	3,723	1,821	0	0	0	1,821	-404	1,417	0	1,417
-455	537	4,988	628	3,013	1,346	0	0	0	1,346	-317	1,029	197	1,227
-510	557	6,061	824	3,646	1,591	0	0	0	1,591	-334	1,258	12	1,270
-320	436	6,617	1,649	3,353	1,614	0	0	0	1,614	-350	1,264	126	1,390
-427	379	5,272	986	3,117	1,169	0	0	0	1,169	-254	915	-5	910

Foreign Banks

2008-2012

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.6	16.9	17.3	18.8	16.7
Shareholders' Equity / Total Assets	13.3	11.9	13.6	14.7	12.6
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	9.3	10.7	10.9	9.2
Net On Balance Sheet Position / Total Shareholders' Equity	-67.2	-87.1	-91.9	-81.9	-88.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	-2.2	0.3	-0.9	-1.5
Balance-Sheet Ratios					
TC Assets / Total Assets	77.6	77.0	80.9	79.5	76.1
TC Liabilities / Total Liabilities	64.7	62.1	63.7	62.0	57.5
FC Assets / FC Liabilities	63.5	60.6	52.6	53.9	56.3
TC Deposits / Total Deposits	66.9	65.2	67.2	61.1	58.4
TC Loans and Receivables / Total Loans and Receivables	83.6	81.5	82.2	83.1	80.1
Total Deposits / Total Assets	59.6	58.9	57.8	60.8	57.5
Funds Borrowed / Total Assets	13.1	14.9	18.3	14.9	18.5
Assets Quality					
Financial Assets (net) / Total Assets	14.8	18.1	20.4	21.6	18.7
Total Loans and Receivables / Total Assets	63.3	58.9	60.1	59.8	61.8
Total Loans and Receivables / Total Deposits	106.3	100.1	103.9	98.3	107.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.9	4.4	6.1	7.8	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.1	1.3	1.9	1.0
Specific Provisions / Loans Under Follow-up	72.9	74.8	78.2	75.3	75.5
Permanent Assets / Total Assets	3.0	2.6	2.9	3.8	3.4
Consumer Loans / Total Loans and Receivables	45.3	43.8	44.1	45.5	42.0
Liquidity					
Liquid Assets / Total Assets	32.3	35.6	33.9	33.4	28.5
Liquid Assets / Short-term Liabilities	59.2	71.4	61.7	59.1	50.8
TC Liquid Assets / Total Assets	21.1	24.4	26.6	23.9	18.1
Profitability					
Net Profit/Losses / Total Assets	1.4	1.5	1.4	1.9	1.3
Net Profit/Losses / Total Shareholders' Equity	10.9	12.3	10.6	13.1	10.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.6	1.8	2.2	1.7
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	4.4	4.1	4.8	5.3	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.7	68.5	70.2	58.1	65.8
Non-interest Income (net) / Total Assets	1.7	1.5	1.4	1.9	1.6
Other Operating Expenses / Total Assets	3.8	3.6	4.1	4.6	4.5
Personnel Expenses / Other Operating Expenses	42.8	45.1	44.9	46.0	46.9
Non-interest Income (net) / Other Operating Expenses	45.4	41.1	33.4	40.1	34.6

Development and Investment Banks

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	320	3,356	315	1,090	1,880	162	0	3,132	7,124	9,471	165	121
	FC	402	1,175	0	39	288	24	0	350	1,927	10,410	3	3
	Total	722	4,531	315	1,129	2,168	186	0	3,482	9,050	19,882	168	124
2011	TC	121	3,134	71	438	1,580	357	0	2,376	5,702	7,761	178	134
	FC	300	412	0	48	331	27	0	406	1,118	6,791	8	8
	Total	421	3,546	71	487	1,911	384	0	2,782	6,820	14,552	186	142
2010	TC	82	2,869	558	323	1,480	791	0	2,593	6,102	7,259	211	168
	FC	186	439	0	19	349	36	0	404	1,028	5,020	9	9
	Total	268	3,307	558	342	1,828	827	0	2,997	7,130	12,279	221	178
2009	TC	89	1,473	1,704	250	1,250	489	0	1,988	5,255	6,949	217	162
	FC	80	601	0	12	349	43	0	403	1,084	4,072	4	4
	Total	169	2,074	1,704	262	1,598	531	0	2,392	6,339	11,021	221	166
2008	TC	44	1,226	1,155	160	946	225	0	1,331	3,756	6,791	129	117
	FC	82	266	5	17	294	42	0	353	706	3,037	5	5
	Total	127	1,492	1,160	178	1,240	266	0	1,684	4,462	9,828	134	122

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	0	111	1,325	897	1,677	4,010	8	0	0	0	1,053	189
	FC	0	12,199	140	1,348	189	13,876	53	0	0	142	258	65
	Total	0	12,310	1,465	2,245	1,866	17,886	61	0	0	142	1,311	253
2011	TC	0	133	1,054	491	1,375	3,053	11	0	0	0	756	110
	FC	0	8,323	197	515	236	9,271	52	0	0	160	120	11
	Total	0	8,456	1,252	1,006	1,611	12,325	62	0	0	160	877	122
2010	TC	0	292	708	409	1,296	2,705	18	0	0	0	648	375
	FC	0	5,920	93	0	457	6,469	20	0	0	176	43	237
	Total	0	6,212	801	409	1,753	9,175	38	0	0	176	691	612
2009	TC	0	86	935	70	961	2,051	14	0	0	0	763	397
	FC	0	5,481	31	0	161	5,673	7	0	0	193	59	215
	Total	0	5,567	966	70	1,122	7,724	22	0	0	193	823	612
2008	TC	0	168	523	0	889	1,580	23	0	0	0	702	418
	FC	0	4,562	37	0	78	4,677	14	0	0	207	24	189
	Total	0	4,731	560	0	967	6,257	37	0	0	207	726	607

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
9,516	0	79	6	84	7	0	133	20	24	352	103	17,094
10,410	0	3	0	113	0	0	0	0	0	116	113	12,567
19,926	0	82	6	198	7	0	133	20	24	469	216	29,661
7,805	0	68	4	73	7	0	105	12	16	284	84	13,875
6,791	0	1	0	114	0	0	0	0	0	116	120	8,145
14,596	0	69	4	187	7	0	105	12	16	400	204	22,020
7,302	0	89	4	105	9	0	132	12	2	354	85	13,843
5,020	0	1	0	77	5	0	0	0	0	83	141	6,272
12,322	0	90	4	182	14	0	132	12	2	437	226	20,115
7,004	0	74	9	118	16	0	149	10	2	377	129	12,765
4,072	0	1	0	71	5	0	0	0	0	77	169	5,403
11,076	0	74	9	190	21	0	149	10	2	455	298	18,168
6,802	0	33	9	117	6	0	136	5	3	309	107	10,974
3,037	0	0	0	70	5	0	0	0	0	75	278	4,096
9,839	0	33	9	187	10	0	136	5	3	384	385	15,070

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
365	73	0	1,688	6,697	1,144	1,101	-14	600	586	9,529	15,226	
0	0	0	519	0	41	0	0	0	0	41	14,435	
365	73	0	2,206	6,697	1,185	1,101	-14	600	586	9,569	29,661	
248	50	0	1,174	5,724	992	1,008	-14	458	444	8,168	12,395	
0	0	0	344	0	9	0	0	0	0	9	9,625	
248	50	0	1,518	5,724	1,002	1,008	-14	458	444	8,177	22,020	
189	58	0	1,288	6,242	1,275	1,107	-16	548	531	9,154	13,148	
0	0	0	477	0	21	0	0	0	0	21	6,967	
189	58	0	1,765	6,242	1,296	1,107	-16	548	531	9,175	20,115	
185	114	0	1,474	5,563	1,351	989	-81	664	583	8,486	12,011	
0	0	0	474	0	10	0	0	0	0	10	6,157	
186	114	0	1,948	5,563	1,360	989	-81	664	583	8,495	18,168	
138	109	0	1,390	4,315	1,395	771	-77	606	529	7,010	9,980	
0	0	1	435	0	-21	0	0	0	0	-21	5,091	
138	109	1	1,825	4,315	1,374	771	-77	606	529	6,989	15,070	

Development and Investment Banks

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	1,244	0	2	0	2,739	3,985	4,503	5,240	9,743	0	370	1,498	20
	FC	709	10	448	0	394	1,561	501	2,338	2,839	0	1,114	5,520	169
	Total	1,953	10	449	0	3,133	5,546	5,004	7,578	12,582	0	1,484	7,018	189
2011	TC	1,031	0	0	0	1,725	2,756	2,609	5,141	7,750	0	910	422	341
	FC	974	6	499	0	344	1,822	535	2,847	3,381	0	1,195	2,195	609
	Total	2,004	7	499	0	2,068	4,578	3,144	7,988	11,132	0	2,105	2,617	950
2010	TC	1,418	0	0	0	1,788	3,206	531	2,092	2,624	0	121	698	169
	FC	1,292	4	520	0	811	2,627	400	3,595	3,994	0	273	1,561	522
	Total	2,710	4	520	0	2,599	5,833	931	5,687	6,618	0	394	2,258	691
2009	TC	1,447	0	0	0	1,173	2,620	472	143	615	0	60	610	89
	FC	660	15	282	0	775	1,732	357	637	994	0	61	1,408	379
	Total	2,107	15	282	0	1,949	4,353	829	780	1,609	0	122	2,018	468
2008	TC	911	0	0	0	790	1,701	26	270	296	0	14	400	60
	FC	615	18	416	0	339	1,387	451	370	821	0	117	771	269
	Total	1,526	18	416	0	1,128	3,088	478	639	1,117	0	131	1,171	329

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	1,019	187	295	30	1,530	0	174	239	413	1,117	91	19	73	24
2011	680	145	188	9	1,022	0	136	99	235	787	128	9	119	13
2010	632	94	228	78	1,033	0	112	85	197	836	96	13	83	26
2009	867	80	244	86	1,277	0	198	79	278	999	81	11	69	20
2008	772	113	250	118	1,252	0	176	85	261	991	37	6	31	23

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	1,888	1,888	377,001	11,951	1,123	390,075	405,690
0	0	0	6,803	6,803	428	33,118	17,721	51,267	62,471
0	0	0	8,692	8,692	377,429	45,069	18,844	441,342	468,161
0	0	0	1,674	1,674	9,405,165	10,817	1,250	9,417,233	9,429,413
0	0	7	4,005	4,005	365	27,655	15,044	43,063	52,272
0	0	7	5,679	5,679	9,405,530	38,472	16,294	9,460,296	9,481,685
0	0	22	1,010	1,010	5,749,590	6,713	1,194	5,757,498	5,764,337
9	1,023	60	3,449	3,449	212	22,153	11,116	33,481	43,550
9	1,023	83	4,458	4,458	5,749,803	28,866	12,310	5,790,978	5,807,887
0	0	31	790	790	4,421,572	5,367	595	4,427,534	4,431,560
11	1,105	22	2,987	2,987	253	13,075	232	13,559	19,271
11	1,105	53	3,777	3,777	4,421,825	18,442	826	4,441,093	4,450,831
0	0	13	487	487	3,380,597	4,537	541	3,385,675	3,388,158
82	338	87	1,664	1,664	209	10,128	228	10,565	14,438
82	338	100	2,151	2,151	3,380,806	14,665	769	3,396,240	3,402,596

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-45	151	1,320	116	467	737	0	0	0	737	-137	600	0	600
12	112	1,041	108	371	563	0	0	0	563	-105	458	0	458
24	131	1,099	57	380	662	0	0	0	662	-113	549	-1	548
46	110	1,244	101	347	796	0	0	0	796	-132	664	0	664
-4	91	1,131	94	318	719	0	0	0	719	-113	606	0	606

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	34.3	48.2	58.7	60.3	59.4
Shareholders' Equity / Total Assets	32.3	37.1	45.6	46.8	46.4
(Shareholders' Equity - Permanent Assets) / Total Assets	30.5	35.1	43.2	44.0	43.8
Net On Balance Sheet Position / Total Shareholders' Equity	-6.5	-3.2	4.1	4.4	1.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-0.2	0.3	0.2	1.9
Balance-Sheet Ratios					
TC Assets / Total Assets	57.6	63.0	68.8	70.3	72.8
TC Liabilities / Total Liabilities	51.3	56.3	65.4	66.1	66.2
FC Assets / FC Liabilities	87.1	84.6	90.0	87.7	80.5
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	47.8	53.5	59.3	63.2	69.1
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	41.5	38.4	30.9	30.6	31.4
Assets Quality					
Financial Assets (net) / Total Assets	11.7	12.6	14.9	13.2	11.2
Total Loans and Receivables / Total Assets	67.2	66.3	61.3	61.0	65.3
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	1.3	1.8	2.0	1.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.3	0.3	0.5	0.1
Specific Provisions / Loans Under Follow-up	73.6	76.3	80.6	75.1	91.7
Permanent Assets / Total Assets	1.7	2.0	2.4	2.8	2.6
Consumer Loans / Total Loans and Receivables	2.3	2.9	1.9	1.6	1.8
Liquidity					
Liquid Assets / Total Assets	29.9	29.2	31.3	32.0	27.8
Liquid Assets / Short-term Liabilities	132.9	141.6	173.8	200.9	174.2
TC Liquid Assets / Total Assets	23.5	24.3	26.4	26.2	23.4
Profitability					
Net Profit/Losses / Total Assets	2.0	2.1	2.7	3.7	4.0
Net Profit/Losses / Total Shareholders' Equity	6.3	5.6	6.0	7.8	8.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	2.6	3.3	4.4	4.8
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.7	3.5	4.0	5.2	6.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	83.1	74.3	72.9	76.2	84.1
Non-interest Income (net) / Total Assets	0.7	1.2	1.3	1.3	0.9
Other Operating Expenses / Total Assets	1.6	1.7	1.9	1.9	2.1
Personnel Expenses / Other Operating Expenses	58.0	57.1	55.3	56.2	59.4
Non-interest Income (net) / Other Operating Expenses	43.5	68.6	69.2	70.6	44.2

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets									Loans and Receivables		
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	3,324	25	0	10	18,846	12,956	0	31,811	35,160	35,547	1,148	701
	FC	8,329	1,062	0	73	2,570	2,377	0	5,019	14,410	4,186	9	9
	Total	11,652	1,088	0	82	21,415	15,332	0	36,830	49,570	39,734	1,157	710
2011	TC	3,345	32	0	49	17,916	14,612	0	32,578	35,955	33,921	450	314
	FC	4,211	667	0	21	2,269	2,596	0	4,886	9,764	3,759	7	7
	Total	7,556	699	0	71	20,185	17,208	0	37,464	45,719	37,680	457	321
2010	TC	4,977	29	0	138	23,376	21,027	0	44,541	49,546	33,624	549	366
	FC	1,699	2,990	0	18	2,459	2,638	0	5,116	9,805	3,551	7	7
	Total	6,676	3,019	0	156	25,835	23,665	0	49,657	59,352	37,176	556	373
2009	TC	4,954	5	0	299	14,042	26,976	0	41,317	46,276	23,193	568	453
	FC	1,214	3,646	0	33	3,204	3,176	0	6,412	11,272	1,383	6	6
	Total	6,168	3,651	0	332	17,246	30,151	0	47,729	57,548	24,576	575	459
2008	TC	5,120	6	0	421	2,609	28,914	0	31,944	37,070	19,369	391	317
	FC	1,040	2,432	0	15	3,352	3,145	0	6,512	9,984	819	6	6
	Total	6,161	2,438	0	436	5,961	32,059	0	38,456	47,055	20,188	397	322

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Prop. & Equip. Held for Sale Purposes and Terminated Operations			
2012	TC	51,941	487	3,138	1,094	2,415	7,133	22	0	0	0	478	664
	FC	14,984	1,242	3,142	0	0	4,384	9	0	0	0	173	198
	Total	66,925	1,728	6,280	1,094	2,415	11,516	31	0	0	0	651	863
2011	TC	47,218	35	12,345	0	2,049	14,430	16	0	0	0	365	421
	FC	12,641	258	1,307	0	0	1,565	5	0	0	0	105	180
	Total	59,858	293	13,652	0	2,049	15,995	21	0	0	0	470	601
2010	TC	67,229	19	3,254	0	2,293	5,566	4	0	0	0	374	408
	FC	14,585	46	0	0	0	46	0	0	0	0	90	194
	Total	81,814	64	3,254	0	2,293	5,611	4	0	0	0	464	601
2009	TC	53,470	10	6,148	0	2,182	8,340	0	0	0	0	257	279
	FC	12,777	4	0	0	0	4	0	0	0	0	98	134
	Total	66,247	14	6,148	0	2,182	8,344	0	0	0	0	355	413
2008	TC	44,236	16	4,776	0	1,915	6,706	1	0	0	0	221	252
	FC	10,885	3	0	0	0	3	2	0	0	0	95	162
	Total	55,121	19	4,776	0	1,915	6,709	3	0	0	0	316	414

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
35,994	0	33	3	99	4	0	520	31	37	728	673	72,556
4,187	0	0	0	400	0	42	4	4	0	450	20	19,067
40,181	0	33	3	499	4	42	524	35	37	1,177	693	91,622
34,057	0	28	3	62	3	0	488	28	27	640	522	71,173
3,759	0	0	0	305	0	27	5	6	0	343	27	13,893
37,816	0	28	3	368	3	27	493	34	27	983	549	85,066
33,808	0	31	3	71	4	0	534	22	10	674	517	84,546
3,551	0	0	0	339	0	28	3	1	0	371	35	13,763
37,359	0	31	3	410	4	28	537	23	10	1,045	552	98,309
23,309	50	29	3	72	3	0	546	11	6	719	425	70,729
1,383	0	0	0	306	0	17	3	1	0	328	16	12,999
24,692	50	29	3	378	3	17	549	12	6	1,047	441	83,728
19,444	49	29	3	40	3	0	534	6	3	665	298	57,477
819	0	0	0	296	0	16	1	2	0	315	15	11,134
20,263	49	29	3	335	3	16	535	7	3	980	313	68,611

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
1,686	289	0	3,139	1,406	603	5,673	90	1,491	1,581	9,263	71,475	
3	0	0	384	0	394	0	0	0	0	394	20,147	
1,689	289	0	3,523	1,406	998	5,673	90	1,491	1,581	9,658	91,622	
999	142	0	1,942	1,324	79	4,357	85	1,112	1,197	6,957	70,546	
3	0	0	294	0	19	0	0	0	0	19	14,520	
1,002	143	0	2,236	1,324	99	4,357	85	1,112	1,197	6,976	85,066	
795	264	0	1,844	1,626	847	3,640	104	2,415	2,518	8,631	83,270	
3	0	0	287	0	121	0	0	0	0	121	15,039	
799	264	0	2,132	1,626	969	3,640	104	2,415	2,518	8,753	98,309	
1,142	261	0	1,939	1,681	685	2,109	107	2,361	2,468	6,943	70,693	
3	0	0	235	0	19	0	0	0	0	19	13,035	
1,145	261	0	2,175	1,681	704	2,109	107	2,361	2,468	6,962	83,728	
938	271	1	1,683	1,643	440	1,271	105	1,402	1,507	4,862	57,487	
1	0	0	260	0	-25	0	0	0	0	-25	11,124	
939	271	1	1,943	1,643	416	1,271	105	1,402	1,507	4,837	68,611	

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	3,074	3	34	0	0	3,111	4,555	21,987	26,542	0	4	806	0
	FC	3,726	537	1,286	0	0	5,549	466	11,142	11,608	0	59	5,505	0
	Total	6,800	540	1,320	0	0	8,660	5,021	33,129	38,150	0	63	6,310	0
2011	TC	2,141	1	0	0	0	2,142	4,106	12,277	16,383	0	71	598	0
	FC	3,136	197	867	0	0	4,199	516	3,881	4,397	0	71	2,548	0
	Total	5,277	198	867	0	0	6,342	4,622	16,158	20,780	0	142	3,146	0
2010	TC	1,690	1	0	0	0	1,692	3,697	7,532	11,229	0	6	1,329	0
	FC	2,536	24	641	0	0	3,201	320	2,466	2,785	0	7	1,391	0
	Total	4,226	25	641	0	0	4,892	4,017	9,998	14,014	0	13	2,719	0
2009	TC	1,253	0	0	0	0	1,253	3,190	6,319	9,510	0	24	0	0
	FC	1,981	23	451	0	0	2,454	332	2,815	3,147	0	24	90	0
	Total	3,234	23	451	0	0	3,707	3,522	9,135	12,657	0	48	90	0
2008	TC	855	0	0	0	0	855	2,578	3,373	5,951	0	47	0	0
	FC	1,490	11	465	0	0	1,966	202	2,479	2,680	0	48	76	0
	Total	2,344	11	465	0	0	2,820	2,780	5,852	8,632	0	95	76	0

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	4,875	13	3,438	6	8,332	3,544	42	864	4,450	3,882	525	101	423	55
2011	3,913	18	3,317	7	7,256	3,890	3	587	4,481	2,775	410	79	331	17
2010	3,757	115	4,174	13	8,059	4,263	1	312	4,576	3,483	396	64	332	22
2009	3,792	213	5,533	11	9,549	4,929	2	538	5,469	4,080	356	62	294	18
2008	2,968	343	5,383	90	8,784	5,721	1	367	6,089	2,696	430	54	376	17

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	810	810	17,047	112,548	4	129,599	160,062
0	0	0	5,564	5,564	1,434	6,751	330	8,515	31,236
0	0	0	6,374	6,374	18,481	119,299	334	138,114	191,298
0	0	0	669	669	11,224	101,467	0	112,692	131,886
0	0	0	2,619	2,619	721	6,670	45	7,436	18,651
0	0	0	3,288	3,288	11,946	108,137	45	120,127	150,536
0	0	0	1,335	1,335	7,855	85,965	0	93,820	108,075
0	0	0	1,397	1,397	420	4,323	22	4,765	12,148
0	0	0	2,732	2,732	8,275	90,288	22	98,565	120,223
0	0	0	24	24	5,452	58,729	0	64,181	74,967
0	0	0	114	114	435	928	17	1,380	7,096
0	0	0	138	138	5,887	59,657	17	65,561	82,063
0	0	0	47	47	5,212	45,061	0	50,272	57,126
0	0	0	123	123	573	683	3	1,259	6,029
0	0	0	171	171	5,785	45,744	3	51,531	63,154

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-29	241	4,573	1,010	1,591	1,972	0	0	0	1,972	-481	1,491	0	1,491
-33	197	3,288	428	1,388	1,471	0	0	0	1,471	-359	1,112	0	1,112
-9	635	4,464	94	1,463	2,907	0	0	0	2,907	-492	2,415	0	2,415
41	235	4,669	425	1,274	2,970	0	0	0	2,970	-609	2,361	0	2,361
-35	222	3,276	359	1,133	1,784	0	0	0	1,784	-382	1,402	0	1,402

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.0	15.6	19.2	23.2	20.1
Shareholders' Equity / Total Assets	10.5	8.2	8.9	8.3	7.1
(Shareholders' Equity - Permanent Assets) / Total Assets	8.8	6.9	7.7	6.9	5.5
Net On Balance Sheet Position / Total Shareholders' Equity	-7.7	-8.8	-13.2	-0.4	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.3	-0.2	1.2	-0.4	0.3
Balance-Sheet Ratios					
TC Assets / Total Assets	79.2	83.7	86.0	84.5	83.8
TC Liabilities / Total Liabilities	78.0	82.9	84.7	84.4	83.8
FC Assets / FC Liabilities	94.6	95.7	91.5	99.7	100.1
TC Deposits / Total Deposits	77.6	78.9	82.2	80.7	80.3
TC Loans and Receivables / Total Loans and Receivables	89.6	90.1	90.5	94.4	96.0
Total Deposits / Total Assets	73.0	70.4	83.2	79.1	80.3
Funds Borrowed / Total Assets	1.9	0.3	0.1	0.0	0.0
Assets Quality					
Financial Assets (net) / Total Assets	40.2	44.0	50.5	57.0	56.0
Total Loans and Receivables / Total Assets	43.9	44.5	38.0	29.5	29.5
Total Loans and Receivables / Total Deposits	60.0	63.2	45.7	37.3	36.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	1.2	1.5	2.3	2.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	0.4	0.5	0.5	0.4
Specific Provisions / Loans Under Follow-up	61.3	70.3	67.0	79.9	81.1
Permanent Assets / Total Assets	1.8	1.3	1.3	1.4	1.5
Consumer Loans / Total Loans and Receivables	40.4	42.5	40.6	45.6	43.1
Liquidity					
Liquid Assets / Total Assets	37.4	33.5	36.3	32.7	21.9
Liquid Assets / Short-term Liabilities	57.0	44.6	49.6	44.3	30.7
TC Liquid Assets / Total Assets	24.2	25.1	29.0	23.1	11.9
Profitability					
Net Profit/Losses / Total Assets	1.6	1.3	2.5	2.8	2.0
Net Profit/Losses / Total Shareholders' Equity	15.4	15.9	27.6	33.9	29.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	1.7	3.0	3.5	2.6
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.7	3.1	3.5	4.6	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.9	81.4	76.0	82.5	77.4
Non-interest Income (net) / Total Assets	0.8	0.6	1.0	0.7	0.8
Other Operating Expenses / Total Assets	1.7	1.6	1.5	1.5	1.7
Personnel Expenses / Other Operating Expenses	48.1	50.1	54.9	55.2	53.1
Non-interest Income (net) / Other Operating Expenses	43.4	36.9	67.0	46.2	51.2

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	904	116	6	6	4,823	6,833	0	11,662	12,688	26,850	1,102	909
	FC	6,121	1,357	1	53	461	736	0	1,251	8,730	10,026	0	0
	Total	7,025	1,474	7	59	5,284	7,569	0	12,913	21,418	36,876	1,102	909
2011	TC	1,329	6	0	13	4,027	6,351	0	10,390	11,726	20,308	883	742
	FC	2,521	775	0	55	854	1,060	0	1,969	5,265	9,312	0	0
	Total	3,850	781	0	68	4,881	7,411	0	12,360	16,991	29,620	883	742
2010	TC	1,810	52	78	30	3,793	7,029	0	10,852	12,792	20,769	1,143	952
	FC	1,214	591	0	28	1,018	1,243	0	2,289	4,095	7,850	0	0
	Total	3,024	643	78	58	4,811	8,272	0	13,142	16,887	28,618	1,143	952
2009	TC	1,423	57	0	18	2,307	9,360	0	11,685	13,166	15,644	1,121	913
	FC	873	707	0	19	893	1,772	0	2,685	4,265	5,972	0	0
	Total	2,297	764	0	38	3,200	11,132	0	14,370	17,431	21,615	1,121	913
2008	TC	1,113	34	0	17	1,039	8,989	0	10,045	11,193	12,540	822	682
	FC	864	1,359	0	59	512	1,432	0	2,002	4,225	4,297	0	0
	Total	1,977	1,393	0	75	1,551	10,421	0	12,047	15,417	16,837	822	682

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2012	TC	30,463	307	40	389	792	1,528	0	0	0	0	641	624
	FC	14,527	3,802	175	757	0	4,734	28	0	0	0	36	91
	Total	44,990	4,109	214	1,147	792	6,262	29	0	0	0	677	714
2011	TC	23,426	201	2,148	262	712	3,323	0	0	0	0	558	210
	FC	11,646	3,130	449	0	0	3,579	35	0	0	0	39	91
	Total	35,072	3,331	2,597	262	712	6,902	35	0	0	0	597	301
2010	TC	25,804	131	1,653	0	842	2,626	0	0	0	0	471	256
	FC	9,825	2,356	399	0	0	2,755	25	0	0	0	12	91
	Total	35,628	2,487	2,052	0	842	5,382	25	0	0	0	483	347
2009	TC	19,787	136	3,506	0	885	4,526	0	0	0	0	349	110
	FC	9,763	1,230	368	0	0	1,599	60	0	0	0	11	65
	Total	29,550	1,366	3,874	0	885	6,125	60	0	0	0	360	175
2008	TC	17,764	133	1,116	0	799	2,047	0	0	0	0	280	94
	FC	8,698	867	455	0	0	1,322	15	0	0	0	11	37
	Total	26,463	1,000	1,571	0	799	3,370	15	0	0	0	290	131

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
27,043	0	6	4	928	0	0	632	21	2	1,592	678	42,002
10,026	0	42	0	82	0	0	0	0	0	124	33	18,913
37,069	0	49	4	1,009	0	0	632	21	2	1,716	711	60,915
20,449	0	11	1	386	0	0	535	15	44	991	378	33,544
9,312	0	40	0	54	0	0	0	0	0	93	28	14,698
29,761	0	50	1	440	0	0	535	15	44	1,084	405	48,242
20,959	0	44	1	388	0	0	615	11	64	1,123	549	35,423
7,850	0	49	0	0	0	0	0	0	0	49	23	12,016
28,809	0	93	1	388	0	0	615	11	64	1,171	572	47,439
15,852	0	32	1	55	0	0	766	7	57	917	435	30,370
5,972	128	0	0	0	0	0	0	0	0	128	44	10,409
21,823	128	32	1	55	0	0	766	7	57	1,045	479	40,779
12,680	0	27	1	41	0	0	586	25	86	765	202	24,840
4,297	145	0	0	0	0	0	0	0	0	145	69	8,736
16,977	145	27	1	41	0	0	586	25	86	910	271	33,576

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
1,018	282	1	2,566	703	1,339	3,405	0	1,460	1,460	6,907	41,463
10	0	0	165	0	25	0	0	0	0	25	19,451
1,028	282	1	2,731	703	1,364	3,405	0	1,460	1,460	6,932	60,915
654	97	1	1,520	662	689	2,322	0	1,083	1,083	4,756	33,025
9	0	0	174	0	-182	0	0	0	0	-182	15,217
663	97	1	1,694	662	507	2,322	0	1,083	1,083	4,574	48,242
547	175	0	1,448	813	911	1,850	0	1,307	1,307	4,881	34,759
10	0	0	139	0	-39	0	0	0	0	-39	12,680
557	175	0	1,588	813	872	1,850	0	1,307	1,307	4,842	47,439
481	146	0	1,086	840	850	1,055	0	1,097	1,097	3,842	29,240
10	0	0	146	0	31	0	0	0	0	31	11,538
491	146	0	1,232	840	881	1,055	0	1,097	1,097	3,872	40,779
391	90	0	855	821	775	526	11	669	680	2,804	23,470
8	0	0	71	0	15	0	0	0	0	15	10,106
400	90	0	925	821	790	526	11	669	680	2,818	33,576

Türkiye Halk Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	5,315	17	1	0	157	5,490	7,161	34,394	41,554	0	163	335	80
	FC	3,231	648	1,579	0	154	5,611	803	0	803	0	633	3,732	78
	Total	8,546	666	1,580	0	311	11,102	7,964	34,394	42,357	0	796	4,067	158
2011	TC	4,037	3	523	0	109	4,672	5,491	31,757	37,247	0	134	481	39
	FC	2,695	329	1,637	0	115	4,776	468	0	468	0	1,064	1,538	35
	Total	6,731	332	2,160	0	224	9,448	5,959	31,757	37,716	0	1,198	2,018	73
2010	TC	3,343	0	989	0	56	4,389	5,980	2	5,982	0	28	529	57
	FC	2,473	97	1,207	0	111	3,888	448	0	448	0	40	1,539	68
	Total	5,816	97	2,196	0	167	8,277	6,429	2	6,431	0	68	2,068	125
2009	TC	2,475	0	0	0	28	2,503	3,352	2	3,354	0	15	737	0
	FC	2,081	93	1,508	0	78	3,760	557	0	557	0	352	3,576	0
	Total	4,555	93	1,508	0	106	6,263	3,909	2	3,912	0	367	4,313	0
2008	TC	1,658	0	0	0	14	1,672	2,263	2	2,265	0	4	656	0
	FC	1,531	51	1,170	0	4	2,756	392	0	392	0	77	750	0
	Total	3,189	51	1,170	0	18	4,428	2,655	2	2,657	0	82	1,406	0

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	3,786	7	1,259	5	5,058	2,298	84	158	2,540	2,518	576	93	483	36
2011	2,777	5	1,069	3	3,853	1,679	67	268	2,015	1,839	445	59	385	26
2010	2,768	46	1,310	6	4,130	1,803	43	209	2,055	2,075	405	63	342	36
2009	2,841	85	1,642	15	4,583	2,160	50	283	2,493	2,090	365	56	310	7
2008	2,480	139	1,824	21	4,464	2,848	48	171	3,067	1,397	291	47	243	25

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	33	611	611	58,560	337,621	0	396,182	443,838
0	0	352	4,795	4,795	4,473	204,720	0	209,193	220,403
0	0	385	5,406	5,406	63,033	542,342	0	605,375	664,240
0	0	105	758	758	45,576	202,134	0	247,709	290,387
0	0	946	3,582	3,582	4,799	131,644	0	136,443	145,270
0	0	1,051	4,340	4,340	50,375	333,778	0	384,153	435,657
0	0	129	744	744	42,519	189,817	0	232,336	243,450
0	0	772	2,418	2,418	4,292	94,543	0	98,835	105,589
0	0	900	3,161	3,161	46,810	284,360	0	331,170	349,039
0	0	133	885	885	38,020	141,307	0	179,327	186,070
0	0	350	4,277	4,277	3,639	68,962	0	72,601	81,195
0	0	483	5,162	5,162	41,659	210,269	0	251,928	267,265
0	0	0	660	660	25,928	70,654	0	96,582	101,179
0	0	0	827	827	2,221	37,289	0	39,510	43,485
0	0	0	1,487	1,487	28,149	107,943	0	136,092	144,664

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
312	203	3,552	499	1,180	1,873	0	0	0	1,873	-413	1,460	0	1,460
110	315	2,675	365	913	1,396	0	0	0	1,396	-313	1,083	0	1,083
75	374	2,903	298	972	1,632	0	0	0	1,632	-324	1,307	0	1,307
11	176	2,593	434	803	1,356	0	0	0	1,356	-260	1,097	0	1,097
-127	239	1,777	287	659	832	0	0	0	832	-163	669	0	669

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.2	14.3	15.9	16.0	14.5
Shareholders' Equity / Total Assets	11.4	9.5	10.2	9.5	8.4
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	6.9	7.3	6.4	5.3
Net On Balance Sheet Position / Total Shareholders' Equity	-8.9	-17.0	-14.7	-26.6	-29.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.9	-4.0	-4.2	-4.1	-3.9
Balance-Sheet Ratios					
TC Assets / Total Assets	69.0	69.5	74.7	74.5	74.0
TC Liabilities / Total Liabilities	68.1	68.5	73.3	71.7	69.9
FC Assets / FC Liabilities	97.2	96.6	94.8	90.2	86.4
TC Deposits / Total Deposits	67.7	66.8	72.4	67.0	67.1
TC Loans and Receivables / Total Loans and Receivables	73.0	68.7	72.8	72.6	74.7
Total Deposits / Total Assets	73.9	72.7	75.1	72.5	78.8
Funds Borrowed / Total Assets	6.7	6.9	5.2	3.3	3.0
Assets Quality					
Financial Assets (net) / Total Assets	21.2	25.6	27.7	35.2	35.9
Total Loans and Receivables / Total Assets	60.9	61.7	60.7	53.5	50.6
Total Loans and Receivables / Total Deposits	82.4	84.9	80.9	73.9	64.2
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	3.0	4.0	5.1	4.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5	0.7	1.0	0.8
Specific Provisions / Loans Under Follow-up	82.5	84.0	83.3	81.4	82.9
Permanent Assets / Total Assets	3.1	2.5	2.9	3.1	3.1
Consumer Loans / Total Loans and Receivables	26.6	26.5	25.6	22.5	21.2
Liquidity					
Liquid Assets / Total Assets	22.7	19.9	18.2	15.4	14.9
Liquid Assets / Short-term Liabilities	39.8	31.7	28.0	24.2	24.1
TC Liquid Assets / Total Assets	9.6	11.1	12.1	9.3	6.6
Profitability					
Net Profit/Losses / Total Assets	2.4	2.2	2.8	2.7	2.0
Net Profit/Losses / Total Shareholders' Equity	21.1	23.7	27.0	28.3	23.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.1	2.9	3.4	3.3	2.5
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.8	3.6	3.9	4.4	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.8	64.6	64.4	69.3	69.6
Non-interest Income (net) / Total Assets	1.7	1.7	1.7	1.2	1.1
Other Operating Expenses / Total Assets	1.9	1.9	2.0	2.0	2.0
Personnel Expenses / Other Operating Expenses	40.2	42.4	44.8	49.9	50.6
Non-interest Income (net) / Other Operating Expenses	87.6	91.5	85.1	62.7	57.7

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	1,266	17	0	12	5,777	2,362	0	8,150	9,433	28,748	1,533	1,384
	FC	5,669	1,083	0	37	2,170	31	0	2,238	8,991	9,431	0	0
	Total	6,935	1,100	0	48	7,948	2,393	0	10,389	18,424	38,179	1,533	1,384
2011	TC	1,095	2	101	2	5,519	2,299	0	7,821	9,019	20,606	1,142	1,084
	FC	2,683	1,125	0	90	1,437	862	0	2,389	6,197	9,677	0	0
	Total	3,778	1,127	101	92	6,956	3,161	0	10,209	15,216	30,282	1,142	1,084
2010	TC	1,697	48	1,367	1	7,322	1,893	0	9,216	12,327	20,515	1,474	1,458
	FC	1,325	780	0	15	1,630	908	0	2,553	4,657	8,645	0	0
	Total	3,022	827	1,367	16	8,952	2,801	0	11,769	16,985	29,160	1,474	1,458
2009	TC	1,114	165	2,286	0	8,575	1,396	0	9,971	13,536	15,886	1,425	1,335
	FC	937	1,676	0	26	1,488	957	0	2,470	5,083	7,269	0	0
	Total	2,050	1,841	2,286	26	10,062	2,352	0	12,441	18,619	23,155	1,425	1,335
2008	TC	543	2	2,104	5	4,204	1,259	0	5,468	8,116	12,766	957	901
	FC	840	1,679	0	26	1,041	1,022	0	2,089	4,609	7,222	0	0
	Total	1,383	1,680	2,104	31	5,245	2,281	0	7,557	12,724	19,988	957	901

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	27,884	49	1,185	866	18	2,117	4	0	0	0	1,213	242
	FC	9,944	4,156	3,592	501	0	8,249	108	0	0	922	38	301
	Total	37,828	4,205	4,776	1,367	18	10,366	112	0	0	922	1,251	544
2011	TC	22,879	40	1,577	262	22	1,900	2	0	0	0	957	80
	FC	9,383	4,321	1,568	0	0	5,889	179	0	0	0	37	240
	Total	32,262	4,361	3,144	262	22	7,789	181	0	0	0	994	320
2010	TC	22,936	33	3,976	0	40	4,049	14	0	0	0	880	86
	FC	8,088	4,082	1,310	0	0	5,392	53	0	0	0	29	241
	Total	31,023	4,115	5,286	0	40	9,441	67	0	0	0	909	327
2009	TC	21,328	29	3,120	0	56	3,206	6	0	0	0	544	102
	FC	8,694	2,906	1,010	0	0	3,916	20	0	0	0	34	100
	Total	30,022	2,936	4,131	0	56	7,122	27	0	0	0	578	202
2008	TC	16,704	49	673	0	65	787	4	0	0	0	345	77
	FC	7,688	3,743	436	0	0	4,179	14	0	0	0	47	154
	Total	24,392	3,792	1,109	0	65	4,966	18	0	0	0	392	231

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
28,898	0	218	6	310	88	0	637	46	0	1,305	549	40,184
9,431	0	0	0	116	0	0	1	0	0	117	110	18,649
38,329	0	218	6	426	88	0	638	46	0	1,421	659	58,832
20,663	0	112	4	188	74	0	577	33	0	989	531	31,201
9,677	0	0	0	79	0	0	2	0	0	81	59	16,014
30,340	0	112	4	267	74	0	579	33	0	1,070	589	47,215
20,531	0	129	5	259	91	0	723	34	0	1,242	527	34,628
8,645	0	0	0	98	0	0	1	0	0	99	73	13,474
29,176	0	129	5	356	91	0	724	34	0	1,341	600	48,102
15,977	0	90	5	203	97	0	728	29	0	1,152	357	31,022
7,269	0	0	0	67	0	0	0	0	0	68	126	12,545
23,245	0	90	5	270	97	0	728	29	0	1,220	483	43,567
12,822	0	32	5	154	97	0	647	20	0	955	302	22,194
7,222	0	0	0	66	0	0	0	0	0	66	206	12,103
20,044	0	32	5	220	97	0	647	20	0	1,022	508	34,297

				Shareholders' Equity							Total Liabilities	
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total			
							Previous Years	Current Year		Total		
90618923	1811181	000	2,5451,3883,934	1,40601,406	9243601,284	3,19303,193	000	8210821	8210821	6,3453606,705	38,89119,94158,832	
66416679	661167	000	1,7694732,242	1,32401,324	46790557	2,39302,393	000	6490649	6490649	4,833904,923	31,38115,83447,215	
62915644	1223125	000	1,7303412,071	1,62601,626	820157977	2,21102,211	000	7530753	7530753	5,4091575,566	34,12413,97848,102	
52914544	1083110	000	1,2901711,460	1,68101,681	808104912	1,52801,528	000	8410841	8410841	4,8591044,963	30,68212,88543,567	
43013443	1172119	01111	9722411,213	1,64301,643	598-8590	9990999	000	4950495	4950495	3,735-83,727	22,19812,09934,297	

Türkiye Vakıflar Bankası T.A.O.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	5,918	11	0	0	0	5,930	6,853	12,396	19,249	0	189	1,352	239
	FC	1,188	442	2,123	2	1	3,756	506	8,554	9,060	0	326	4,687	366
	Total	7,106	453	2,123	2	1	9,685	7,359	20,950	28,309	0	515	6,038	606
2011	TC	4,759	15	0	0	0	4,775	5,697	8,388	14,085	0	128	2,062	63
	FC	1,103	241	2,170	4	1	3,518	470	9,033	9,503	0	387	3,867	67
	Total	5,862	256	2,170	4	1	8,293	6,167	17,420	23,588	0	515	5,929	131
2010	TC	4,197	6	2	0	0	4,205	6,402	0	6,402	0	26	2,039	82
	FC	1,154	122	1,891	4	1	3,173	328	0	328	0	42	2,258	84
	Total	5,352	128	1,893	4	1	7,378	6,730	0	6,730	0	68	4,297	166
2009	TC	2,883	0	3	0	2	2,887	5,256	5	5,262	0	44	621	132
	FC	1,223	294	1,696	12	3	3,227	160	0	160	0	133	909	143
	Total	4,105	294	1,698	12	5	6,115	5,416	5	5,421	0	177	1,530	275
2008	TC	2,267	0	0	0	0	2,267	3,977	5	3,982	0	8	97	0
	FC	1,356	337	1,295	9	1	2,998	144	0	144	0	8	1,497	0
	Total	3,622	337	1,295	9	1	5,264	4,121	5	4,126	0	16	1,594	0

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	3,919	3	993	11	4,926	2,208	77	344	2,628	2,298	399	147	252	32
2011	2,611	5	799	27	3,442	1,556	72	282	1,910	1,532	396	99	296	24
2010	2,689	4	1,028	105	3,826	1,709	57	284	2,051	1,775	366	77	288	23
2009	3,011	7	1,137	150	4,305	1,944	99	194	2,236	2,069	400	87	313	16
2008	2,856	56	1,114	188	4,215	2,567	153	197	2,917	1,298	416	110	306	17

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	1,780	1,780	92,696	66,205	133,625	292,526	319,484
0	0	941	6,320	6,320	918	21,575	61,761	84,254	103,390
0	0	941	8,099	8,099	93,614	87,780	195,386	376,780	422,874
0	0	0	2,253	2,253	65,653	42,381	80,992	189,027	210,140
0	0	281	4,602	4,602	1,041	17,638	47,137	65,816	83,439
0	0	281	6,856	6,856	66,694	60,019	128,130	254,843	293,579
0	0	0	2,147	2,147	13,326	44,331	0	57,656	70,411
0	0	0	2,384	2,384	450	16,737	0	17,187	23,071
0	0	0	4,532	4,532	13,776	61,067	0	74,843	93,483
0	0	0	798	798	10,409	37,989	0	48,398	57,345
0	0	10	1,194	1,194	275	14,559	0	14,834	19,415
0	0	10	1,992	1,992	10,684	52,548	0	63,232	76,760
0	0	0	106	106	10,125	29,222	0	39,347	45,701
0	0	40	1,545	1,545	243	12,791	0	13,035	17,721
0	0	40	1,650	1,650	10,368	42,013	0	52,381	63,422

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
189	351	3,123	790	1,272	1,061	0	0	0	1,061	-239	821	0	821
21	469	2,341	479	1,028	834	0	0	0	834	-184	649	0	649
206	391	2,683	633	1,099	951	0	0	0	951	-199	753	0	753
120	209	2,727	660	1,031	1,037	0	0	0	1,037	-196	841	0	841
59	205	1,885	410	867	608	0	0	0	608	-113	495	0	495

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.1	13.4	14.4	15.4	14.3
Shareholders' Equity / Total Assets	11.4	10.4	11.6	11.4	10.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.7	8.0	8.8	8.4	7.7
Net On Balance Sheet Position / Total Shareholders' Equity	0.5	20.5	-0.7	-3.6	2.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.4	4.2	2.1	4.1	2.6
Balance-Sheet Ratios					
TC Assets / Total Assets	68.3	66.1	72.0	71.2	64.7
TC Liabilities / Total Liabilities	66.1	66.5	70.9	70.4	64.7
FC Assets / FC Liabilities	93.5	101.1	96.4	97.4	100.0
TC Deposits / Total Deposits	73.7	70.9	73.9	71.0	68.5
TC Loans and Receivables / Total Loans and Receivables	75.4	68.1	70.4	68.7	64.0
Total Deposits / Total Assets	64.3	68.3	64.5	68.9	71.1
Funds Borrowed / Total Assets	7.1	9.2	8.6	6.7	11.1
Assets Quality					
Financial Assets (net) / Total Assets	17.7	21.6	24.5	28.6	22.0
Total Loans and Receivables / Total Assets	65.1	64.3	60.7	53.4	58.4
Total Loans and Receivables / Total Deposits	101.3	94.0	94.0	77.4	82.2
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	3.8	5.1	6.1	4.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.2	0.1	0.4	0.3
Specific Provisions / Loans Under Follow-up	90.3	95.0	98.9	93.7	94.2
Permanent Assets / Total Assets	2.7	2.4	2.8	3.0	3.1
Consumer Loans / Total Loans and Receivables	35.6	36.8	33.2	29.4	28.3
Liquidity					
Liquid Assets / Total Assets	27.2	25.5	29.5	37.3	30.4
Liquid Assets / Short-term Liabilities	49.5	44.3	52.7	69.0	64.4
TC Liquid Assets / Total Assets	12.0	14.2	21.7	27.9	20.0
Profitability					
Net Profit/Losses / Total Assets	1.4	1.4	1.6	1.9	1.4
Net Profit/Losses / Total Shareholders' Equity	12.3	13.2	13.5	17.0	13.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.8	2.0	2.4	1.8
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.2	2.8	2.8	3.6	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.3	56.2	50.1	57.5	55.3
Non-interest Income (net) / Total Assets	1.4	1.7	1.9	1.5	1.7
Other Operating Expenses / Total Assets	2.2	2.2	2.3	2.4	2.5
Personnel Expenses / Other Operating Expenses	40.6	43.0	40.4	40.4	42.2
Non-interest Income (net) / Other Operating Expenses	64.8	78.7	82.6	63.9	67.8

Adabank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	26	0	0	0	0	0	0	27	0	4	4
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1	26	0	0	0	0	0	0	27	0	4	4
2011	TC	0	25	0	0	0	0	0	0	25	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1	25	0	0	0	0	0	0	25	0	3	3
2010	TC	0	30	0	1	0	0	0	1	31	0	4	4
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	30	0	1	0	0	0	1	31	0	4	4
2009	TC	0	0	4	27	0	0	0	27	32	0	6	6
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	4	27	0	0	0	27	32	0	6	6
2008	TC	0	0	4	25	0	0	0	25	30	0	14	14
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	4	25	0	0	0	25	30	0	14	14

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	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
2011	TC	3	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	3	0	0	0	0	0	0	0	0	0	0	0
2010	TC	4	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	4	0	0	0	0	0	0	0	0	0	0	0
2009	TC	4	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	5	0	0	0	0	0	0	0	0	0	0	0
2008	TC	4	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	4	0	0	0	0	0	0	0	0	0	0	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
0	0	0	0	0	0	0	2	0	0	2	0	28	
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	28	
0	0	0	0	0	0	0	2	0	0	2	0	27	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	2	0	0	2	0	27	
0	0	0	0	0	0	0	2	0	0	2	0	33	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	2	0	0	2	0	33	
0	0	0	0	0	0	0	2	0	0	2	0	34	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	2	0	0	2	0	34	
0	0	0	0	0	0	0	2	0	0	2	0	32	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	2	0	0	2	0	33	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
1	0	0	1	45	0	0	-21	0	-21	24	28	
0	0	0	0	0	0	0	0	0	0	0	0	
1	0	0	1	45	0	0	-21	0	-21	24	28	
1	0	0	1	42	0	0	-19	0	-20	23	27	
0	0	0	0	0	0	0	0	0	0	0	0	
1	0	0	1	42	0	0	-19	0	-20	23	27	
1	0	0	1	52	0	0	-24	0	-24	28	33	
0	0	0	0	0	0	0	0	0	0	0	0	
1	0	0	1	52	0	0	-24	0	-24	28	33	
1	0	0	1	54	0	0	-25	1	-25	29	34	
0	0	0	0	0	0	0	0	0	0	0	0	
1	0	0	1	54	0	0	-25	1	-25	29	34	
0	0	0	0	53	0	0	-27	2	-25	28	32	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	53	0	0	-27	2	-25	28	33	

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Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	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	8	0	0	0	0	8	0	0	0	0	0	0	0
2011	TC	2	0	0	0	0	2	0	0	0	0	0	0	0
	FC	5	0	0	0	0	5	0	0	0	0	0	0	0
	Total	8	0	0	0	0	8	0	0	0	0	0	0	0
2010	TC	3	0	0	0	0	3	0	0	0	0	0	0	0
	FC	5	0	0	0	0	5	0	0	0	0	0	0	0
	Total	9	0	0	0	0	9	0	0	0	0	0	0	0
2009	TC	4	0	0	0	0	4	1	0	1	0	0	0	0
	FC	8	0	0	0	0	8	0	0	0	0	0	0	0
	Total	12	0	0	0	0	12	1	0	1	0	0	0	0
2008	TC	4	0	0	0	0	4	0	0	0	0	0	0	0
	FC	8	0	0	0	0	8	0	0	0	0	0	0	0
	Total	11	0	0	0	0	11	0	0	0	0	0	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	0	3	0	0	3	0	0	0	0	3	0	0	0	0
2011	0	2	0	0	2	0	0	0	0	2	0	0	0	0
2010	0	1	1	0	2	0	0	0	0	2	0	0	0	0
2009	0	0	3	1	4	0	0	0	0	3	0	0	0	0
2008	0	0	3	2	5	0	0	0	0	4	0	0	0	0

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

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

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	162.3	151.0	150.6	185.9	186.4
Shareholders' Equity / Total Assets	84.8	84.6	84.9	84.8	84.9
(Shareholders' Equity - Permanent Assets) / Total Assets	79.2	78.8	78.9	78.4	78.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.4	0.9	0.9	0.6	0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	0.9	0.9	0.6	0.6
Balance-Sheet Ratios					
TC Assets / Total Assets	99.5	99.0	99.1	99.1	99.0
TC Liabilities / Total Liabilities	99.9	99.8	99.8	99.6	99.5
FC Assets / FC Liabilities	349.2	443.1	442.2	241.8	205.5
TC Deposits / Total Deposits	99.0	98.2	98.3	97.1	96.5
TC Loans and Receivables / Total Loans and Receivables	-	-	-	-	-
Total Deposits / Total Assets	12.9	12.9	12.8	13.4	13.6
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
Assets Quality					
Financial Assets (net) / Total Assets	0.2	0.2	2.0	80.6	78.0
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	5.6	5.8	6.0	6.4	6.8
Consumer Loans / Total Loans and Receivables	-	-	-	-	-
Liquidity					
Liquid Assets / Total Assets	94.3	94.2	93.9	93.6	93.2
Liquid Assets / Short-term Liabilities	727.7	718.1	726.7	698.1	719.8
TC Liquid Assets / Total Assets	93.8	93.2	93.0	92.6	92.2
Profitability					
Net Profit/Losses / Total Assets	-1.0	-0.7	1.0	1.6	5.6
Net Profit/Losses / Total Shareholders' Equity	-1.2	-0.9	1.2	1.9	6.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-1.0	-0.7	1.0	1.6	5.6
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	9.0	8.0	6.4	9.5	13.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	96.2	92.8	63.1	88.5	94.7
Non-interest Income (net) / Total Assets	0.3	0.6	3.7	0.8	0.8
Other Operating Expenses / Total Assets	10.4	9.3	9.1	8.7	7.9
Personnel Expenses / Other Operating Expenses	39.9	43.5	38.1	41.2	44.6
Non-interest Income (net) / Other Operating Expenses	3.3	6.6	41.1	9.1	9.5

Akbank T.A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	1,889	2	0	105	17,073	2,046	0	19,225	21,116	33,018	627	575
	FC	7,484	1,516	0	204	6,510	0	0	6,714	15,714	16,242	0	0
	Total	9,374	1,518	0	310	23,583	2,046	0	25,939	36,830	49,259	627	575
2011	TC	2,557	1	0	295	17,301	2,016	0	19,612	22,170	22,172	668	619
	FC	4,789	1,491	0	213	2,749	538	0	3,500	9,781	14,999	0	0
	Total	7,346	1,492	0	508	20,050	2,554	0	23,112	31,950	37,171	668	619
2010	TC	1,467	7	0	509	24,899	3,485	0	28,892	30,365	20,814	832	832
	FC	2,498	1,154	0	162	2,561	824	0	3,547	7,199	13,587	0	0
	Total	3,965	1,160	0	671	27,459	4,309	0	32,440	37,564	34,401	832	832
2009	TC	1,684	1	0	101	18,672	6,638	0	25,411	27,097	16,156	1,161	1,161
	FC	1,503	1,989	0	110	940	4,011	0	5,062	8,554	10,548	39	39
	Total	3,187	1,990	0	211	19,612	10,650	0	30,473	35,650	26,705	1,200	1,200
2008	TC	3,219	2	0	85	3,545	9,168	0	12,798	16,020	17,165	725	725
	FC	1,830	2,695	0	59	585	4,343	0	4,987	9,512	11,994	24	24
	Total	5,049	2,697	0	144	4,130	13,511	0	17,786	25,531	29,159	748	748

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	28,813	146	4,756	1,339	0	6,241	102	297	0	0	1,347	769
	FC	19,626	7,752	6,334	2,297	0	16,384	198	73	0	0	187	69
	Total	48,439	7,897	11,090	3,637	0	22,624	300	371	0	0	1,534	838
2011	TC	23,104	163	2,897	957	0	4,018	106	59	0	0	1,100	298
	FC	17,562	8,715	3,871	1,427	0	14,013	186	57	0	0	96	69
	Total	40,666	8,878	6,768	2,384	0	18,031	292	116	0	0	1,196	367
2010	TC	27,340	170	6,891	629	0	7,690	118	201	0	0	981	432
	FC	16,343	6,578	400	1,012	0	7,990	136	0	0	0	44	89
	Total	43,683	6,748	7,291	1,640	0	15,679	254	201	0	0	1,025	521
2009	TC	23,233	92	8,445	0	0	8,537	125	263	0	0	805	411
	FC	14,319	5,389	586	0	0	5,975	79	0	0	0	7	71
	Total	37,552	5,481	9,031	0	0	14,512	204	263	0	0	812	482
2008	TC	19,026	150	5,306	0	0	5,456	11	46	0	0	599	379
	FC	15,264	7,274	20	0	0	7,294	32	91	0	0	8	93
	Total	34,290	7,425	5,326	0	0	12,751	43	137	0	0	607	472

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
33,070	0	0	2	105	0	0	447	63	2	619	665	55,470
16,242	0	0	0	223	0	0	1	0	0	224	26	32,206
49,312	0	0	2	328	0	0	448	63	2	843	691	87,676
22,221	0	0	2	107	0	0	415	53	1	578	488	45,458
14,999	0	0	0	430	0	0	1	0	0	431	35	25,246
37,221	0	0	2	537	0	0	416	53	1	1,009	523	70,703
20,814	0	0	2	137	0	0	576	60	2	778	406	52,363
13,587	0	0	0	444	0	0	1	0	0	445	15	21,247
34,401	0	0	2	581	0	0	578	60	2	1,223	421	73,610
16,156	0	0	2	140	0	0	531	44	2	718	517	44,488
10,548	0	0	0	478	0	0	2	0	0	480	12	19,594
26,705	0	0	2	618	0	0	532	44	2	1,198	529	64,082
17,165	0	0	2	141	0	0	524	24	3	693	415	34,292
11,994	0	0	0	464	0	0	2	0	0	466	22	21,993
29,159	0	0	2	605	0	0	526	24	3	1,159	436	56,285

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
644	367	44	3,570	2,250	2,404	5,807	0	1,659	1,659	12,120	50,744
185	3	0	716	0	207	0	0	0	0	207	36,932
829	370	44	4,286	2,250	2,610	5,807	0	1,659	1,659	12,327	87,676
407	126	46	2,142	2,118	1,558	4,419	0	1,268	1,268	9,362	38,627
163	0	0	571	0	-69	0	0	0	0	-69	32,077
570	126	46	2,713	2,118	1,489	4,419	0	1,268	1,268	9,293	70,703
400	239	45	2,416	2,601	2,973	3,970	0	1,858	1,858	11,403	48,849
135	4	0	408	0	21	0	0	0	0	21	24,761
534	243	45	2,824	2,601	2,994	3,970	0	1,858	1,858	11,424	73,610
381	208	6	2,199	2,017	2,755	2,962	0	1,833	1,833	9,567	43,536
110	9	2	278	0	-26	0	0	0	0	-26	20,546
491	217	9	2,477	2,017	2,730	2,962	0	1,833	1,833	9,541	64,082
299	178	8	1,521	1,971	2,361	2,018	0	1,120	1,120	7,470	33,473
129	1	6	359	0	-105	0	0	0	0	-105	22,812
428	179	14	1,880	1,971	2,256	2,018	0	1,120	1,120	7,365	56,285

Akbank T.A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	3,601	0	10	0	95	3,706	17,728	151,250	168,977	2,982	1,041	3,271	3,660
	FC	3,304	112	2,594	0	872	6,883	3,666	0	3,666	4,235	1,605	18,878	7,666
	Total	6,905	112	2,604	0	967	10,589	21,394	151,250	172,644	7,218	2,646	22,149	11,326
2011	TC	2,572	0	1	0	342	2,916	14,049	50,317	64,366	1,763	688	7,022	1,582
	FC	2,222	64	2,204	0	342	4,832	3,210	0	3,210	650	1,697	19,984	6,205
	Total	4,794	64	2,206	0	684	7,748	17,259	50,317	67,575	2,413	2,384	27,006	7,787
2010	TC	2,636	1	9	0	344	2,989	14,634	0	14,634	3,310	402	2,912	1,760
	FC	1,636	45	1,788	0	283	3,751	2,873	0	2,873	0	1,471	12,674	4,379
	Total	4,272	46	1,797	0	627	6,741	17,507	0	17,507	3,310	1,873	15,586	6,139
2009	TC	1,893	0	1	0	166	2,060	11,390	0	11,390	3,422	295	473	994
	FC	1,813	40	1,115	0	187	3,154	2,934	0	2,934	0	423	7,267	3,661
	Total	3,706	40	1,116	0	353	5,215	14,325	0	14,325	3,422	718	7,740	4,655
2008	TC	1,809	0	0	0	122	1,931	8,289	0	8,289	3,345	200	115	284
	FC	1,264	41	1,135	0	33	2,473	3,979	0	3,979	2,310	260	2,493	400
	Total	3,073	41	1,135	0	155	4,404	12,269	0	12,269	5,655	459	2,609	684

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	4,045	4	2,282	20	6,351	2,648	174	603	3,425	2,925	1,155	179	976	31
2011	2,680	4	2,127	7	4,818	2,078	137	490	2,704	2,114	987	151	836	27
2010	2,662	56	2,896	3	5,616	2,295	125	415	2,835	2,781	995	143	851	18
2009	3,267	92	2,792	4	6,156	2,379	181	507	3,067	3,088	1,003	142	861	29
2008	3,965	187	2,202	21	6,374	3,174	331	577	4,082	2,292	872	155	718	20

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	65	8,037	11,019	16,975	38,512	125,824	181,311	365,014
0	0	971	29,120	33,355	2,044	16,440	29,079	47,563	91,467
0	0	1,036	37,157	44,374	19,018	54,952	154,903	228,874	456,480
0	0	1,356	10,648	12,411	14,081	26,064	72,215	112,360	192,052
0	0	554	28,440	29,090	2,577	15,119	24,725	42,421	79,553
0	0	1,910	39,088	41,500	16,658	41,183	96,940	154,781	271,605
1	0	90	5,165	8,475	14,670	22,914	2,170	39,754	65,852
1	0	16	18,541	18,541	1,815	10,939	84	12,838	38,003
1	0	106	23,705	27,016	16,485	33,852	2,254	52,591	103,855
6	0	120	1,888	5,310	10,572	22,931	1,484	34,987	53,748
6	0	0	11,357	11,357	1,243	7,793	43	9,079	26,525
12	0	120	13,245	16,667	11,816	30,724	1,527	44,067	80,274
12	0	0	611	3,955	9,033	22,182	1,411	32,626	46,802
12	0	0	3,165	5,475	1,489	7,083	45	8,616	20,544
23	0	0	3,776	9,430	10,522	29,265	1,455	41,242	67,346

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
225	235	4,393	623	1,630	2,139	0	0	0	2,139	-480	1,659	0	1,659
-63	307	3,221	343	1,289	1,589	0	0	0	1,589	-321	1,268	0	1,268
21	562	4,234	337	1,572	2,324	0	0	0	2,324	-467	1,858	0	1,858
104	353	4,435	751	1,468	2,216	0	0	0	2,216	-383	1,833	0	1,833
29	487	3,545	754	1,437	1,354	0	0	0	1,354	-234	1,120	0	1,120

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.6	17.0	20.6	22.5	18.2
Shareholders' Equity / Total Assets	14.1	13.1	15.5	14.9	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	13.0	11.6	13.9	13.0	11.0
Net On Balance Sheet Position / Total Shareholders' Equity	-26.2	-64.1	-25.1	-4.0	-1.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.7	0.1	0.2	-0.7	-1.0
Balance-Sheet Ratios					
TC Assets / Total Assets	63.3	64.3	71.1	69.4	60.9
TC Liabilities / Total Liabilities	57.9	54.6	66.4	67.9	59.5
FC Assets / FC Liabilities	87.2	78.7	85.8	95.4	96.4
TC Deposits / Total Deposits	59.5	56.8	62.6	61.9	55.5
TC Loans and Receivables / Total Loans and Receivables	67.1	59.7	60.5	60.5	58.9
Total Deposits / Total Assets	55.2	57.5	59.3	58.6	60.9
Funds Borrowed / Total Assets	9.0	12.6	9.2	8.6	13.2
Assets Quality					
Financial Assets (net) / Total Assets	29.6	32.7	44.1	47.6	31.6
Total Loans and Receivables / Total Assets	56.2	52.6	46.7	41.7	51.8
Total Loans and Receivables / Total Deposits	101.8	91.5	78.8	71.1	85.0
Loans Under Follow-up (gross) / Total Loans and Receivables	1.3	1.8	2.4	4.5	2.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	91.7	92.6	100.0	100.0	100.0
Permanent Assets / Total Assets	1.0	1.5	1.7	1.9	2.1
Consumer Loans / Total Loans and Receivables	38.6	35.8	37.3	37.8	32.4
Liquidity					
Liquid Assets / Total Assets	39.7	41.6	45.2	39.0	21.4
Liquid Assets / Short-term Liabilities	71.2	73.3	79.3	63.3	33.2
TC Liquid Assets / Total Assets	21.8	28.5	36.5	31.9	12.2
Profitability					
Net Profit/Losses / Total Assets	1.9	1.8	2.5	2.9	2.0
Net Profit/Losses / Total Shareholders' Equity	13.5	13.6	16.3	19.2	15.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.2	3.2	3.5	2.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	2.9	2.8	3.5	3.8	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.2	60.7	60.4	54.6	46.1
Non-interest Income (net) / Total Assets	1.7	1.6	2.0	2.1	2.2
Other Operating Expenses / Total Assets	1.9	1.8	2.1	2.3	2.6
Personnel Expenses / Other Operating Expenses	40.2	39.5	36.3	37.4	38.1
Non-interest Income (net) / Other Operating Expenses	90.0	85.9	92.4	91.7	87.2

Alternatifbank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	170	0	0	7	353	588	0	948	1,118	2,330	132	77
	FC	183	31	0	3	88	0	0	91	305	541	0	0
	Total	353	31	0	10	441	588	0	1,039	1,423	2,871	132	77
2011	TC	86	0	16	97	154	416	0	667	770	1,723	113	52
	FC	180	40	0	11	0	22	0	33	254	511	0	0
	Total	266	41	16	108	154	439	0	701	1,024	2,234	113	52
2010	TC	42	1	0	115	0	254	0	369	412	1,668	98	39
	FC	108	31	0	3	0	0	0	3	141	384	0	0
	Total	150	32	0	117	0	254	0	372	554	2,052	98	39
2009	TC	61	5	0	5	21	320	0	346	412	1,484	130	81
	FC	82	33	0	2	0	0	0	2	117	300	0	0
	Total	144	38	0	7	21	320	0	348	529	1,784	130	81
2008	TC	32	0	230	21	29	124	0	174	436	1,221	85	44
	FC	107	238	25	9	20	0	0	29	399	296	0	0
	Total	139	238	255	30	49	124	0	203	835	1,517	85	44

Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	1,684	26	746	82	0	854	4	0	0	0	33	78
	FC	665	552	42	0	0	594	8	0	5	145	15	3
	Total	2,349	578	788	82	0	1,448	12	0	5	145	48	81
2011	TC	1,278	26	332	0	0	358	1	0	1	0	27	35
	FC	650	538	14	0	0	552	12	0	3	145	33	2
	Total	1,929	564	346	0	0	910	13	0	4	145	60	38
2010	TC	1,007	17	191	0	0	208	8	0	0	0	39	38
	FC	581	401	0	0	0	401	2	0	2	106	35	3
	Total	1,588	418	191	0	0	609	10	0	2	106	74	41
2009	TC	1,012	26	59	0	0	85	4	0	0	0	25	24
	FC	702	241	0	0	0	241	2	0	1	0	13	0
	Total	1,713	267	59	0	0	326	6	0	1	0	38	24
2008	TC	963	31	7	0	0	38	7	0	0	0	22	24
	FC	781	320	0	0	0	320	11	0	1	0	13	0
	Total	1,744	350	7	0	0	358	18	0	1	0	35	24

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
2,385	0	0	0	14	0	0	12	11	9	46	82	3,631
541	0	0	0	0	0	0	0	0	0	0	6	852
2,926	0	0	0	14	0	0	12	11	9	46	88	4,483
1,785	0	0	0	13	0	0	12	2	16	43	43	2,641
511	0	0	0	0	0	0	0	0	0	0	6	771
2,296	0	0	0	13	0	0	12	2	16	43	50	3,412
1,727	0	0	0	16	0	0	12	2	19	49	48	2,236
384	0	0	0	0	0	0	0	0	0	0	8	533
2,111	0	0	0	16	0	0	12	2	19	49	56	2,770
1,533	0	0	0	17	0	0	11	2	19	49	27	2,021
300	0	0	0	0	0	0	0	0	0	0	2	419
1,833	0	0	0	17	0	0	11	2	19	49	29	2,440
1,262	0	0	0	16	0	0	14	1	8	39	27	1,765
296	0	0	0	0	0	0	0	0	0	0	2	696
1,558	0	0	0	16	0	0	14	1	8	39	29	2,461

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
65	11	0	190	236	4	40	0	38	38	318	3,045
0	0	0	176	0	2	0	0	0	0	2	1,438
65	11	0	366	236	5	40	0	38	38	320	4,483
45	12	0	121	159	-3	83	3	15	18	257	2,014
0	0	0	196	0	0	0	0	0	0	0	1,398
45	12	0	317	159	-3	83	3	15	18	257	3,412
34	5	0	124	195	0	84	3	18	21	301	1,640
0	0	1	148	0	0	0	0	0	0	0	1,130
34	5	1	272	195	0	84	3	18	21	301	2,770
32	6	0	90	202	0	48	1	41	42	292	1,479
0	0	2	18	0	0	0	0	0	0	0	960
32	6	2	108	202	0	48	1	41	42	292	2,440
23	9	0	84	197	1	9	5	35	40	247	1,331
0	0	3	29	0	0	0	0	0	0	0	1,130
23	9	3	113	197	1	9	5	35	40	247	2,461

Alternatifbank A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	653	0	1	0	0	653	462	0	462	0	47	450	414
	FC	290	16	171	0	0	477	452	0	452	0	92	513	565
	Total	943	16	172	0	0	1,130	914	0	914	0	139	962	980
2011	TC	564	2	0	0	0	566	339	0	339	0	48	285	538
	FC	248	113	198	0	22	580	20	0	20	0	113	264	570
	Total	812	114	198	0	22	1,146	359	0	359	0	161	550	1,108
2010	TC	631	3	0	0	0	634	357	0	357	0	45	328	126
	FC	248	125	229	0	14	616	79	0	79	0	75	385	150
	Total	879	128	229	0	14	1,251	435	0	435	0	119	713	276
2009	TC	528	0	6	0	0	534	573	0	573	0	13	111	122
	FC	277	79	159	0	9	524	89	0	89	0	15	259	126
	Total	805	79	165	0	9	1,058	662	0	662	0	28	370	247
2008	TC	413	0	0	0	0	413	298	0	298	0	110	208	111
	FC	239	11	141	0	14	404	20	0	20	0	165	238	125
	Total	652	11	141	0	14	818	319	0	319	0	275	446	236

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	374	0	107	1	482	170	25	52	247	235	23	3	20	0
2011	231	1	37	4	273	114	19	17	150	123	19	2	17	0
2010	187	2	28	3	219	93	11	7	110	109	18	2	16	0
2009	254	1	54	9	317	133	14	9	156	161	24	5	18	0
2008	260	5	16	14	295	142	22	2	166	129	19	6	13	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	911	911	148	3,337	4	3,490	5,516
0	0	0	1,170	1,170	158	317	0	476	2,574
0	0	0	2,081	2,081	307	3,654	4	3,965	8,091
0	0	0	871	871	141	2,874	2	3,017	4,793
0	0	0	947	947	100	427	0	527	2,075
0	0	0	1,818	1,818	240	3,301	2	3,544	6,867
0	0	0	499	499	94	2,712	1	2,807	4,296
0	0	0	610	610	98	424	0	522	1,827
0	0	0	1,108	1,108	193	3,135	1	3,329	6,123
0	0	0	246	246	80	2,558	1	2,639	3,991
0	0	0	400	400	20	472	0	492	1,505
0	0	0	645	645	100	3,030	1	3,131	5,496
0	0	0	428	428	79	2,021	1	2,101	3,241
189	2	0	718	718	23	572	0	595	1,738
189	2	0	1,147	1,147	102	2,593	1	2,696	4,979

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-3	35	287	127	111	49	0	0	0	49	-11	38	0	38
-5	18	153	45	85	22	0	0	0	22	-7	15	0	15
-19	83	190	37	131	23	0	0	0	23	-4	18	0	18
-12	32	199	75	72	52	0	0	0	52	-10	41	0	41
-8	35	170	45	81	44	0	0	0	44	-9	35	0	35

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.3	13.5	15.0	12.8	14.1
Shareholders' Equity / Total Assets	7.1	7.5	10.9	12.0	10.0
(Shareholders' Equity - Permanent Assets) / Total Assets	4.9	4.5	7.0	8.0	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-67.0	-88.9	-68.0	-58.7	3.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	-3.5	-4.9	4.8	6.8
Balance-Sheet Ratios					
TC Assets / Total Assets	81.0	77.4	80.7	82.8	71.7
TC Liabilities / Total Liabilities	67.9	59.0	59.2	60.6	54.1
FC Assets / FC Liabilities	59.2	55.2	47.2	43.7	61.7
TC Deposits / Total Deposits	71.7	66.3	63.4	59.0	55.2
TC Loans and Receivables / Total Loans and Receivables	81.5	77.7	81.8	83.6	81.0
Total Deposits / Total Assets	52.4	56.5	57.3	70.2	70.9
Funds Borrowed / Total Assets	12.9	16.5	15.1	10.9	14.2
Assets Quality					
Financial Assets (net) / Total Assets	23.2	20.5	13.4	14.2	8.3
Total Loans and Receivables / Total Assets	65.3	67.3	76.2	75.1	63.3
Total Loans and Receivables / Total Deposits	124.5	119.0	132.9	107.0	89.3
Loans Under Follow-up (gross) / Total Loans and Receivables	4.5	4.9	4.6	7.1	5.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	2.7	2.8	2.6	2.6
Specific Provisions / Loans Under Follow-up	58.4	46.0	40.0	62.5	51.8
Permanent Assets / Total Assets	2.2	3.1	3.9	4.0	3.3
Consumer Loans / Total Loans and Receivables	3.9	2.4	0.8	0.2	0.6
Liquidity					
Liquid Assets / Total Assets	18.6	17.1	10.8	8.6	28.9
Liquid Assets / Short-term Liabilities	29.9	30.7	20.2	15.8	53.9
TC Liquid Assets / Total Assets	11.8	10.4	5.7	3.8	12.7
Profitability					
Net Profit/Losses / Total Assets	0.9	0.4	0.7	1.7	1.4
Net Profit/Losses / Total Shareholders' Equity	12.0	5.8	6.0	14.2	14.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	0.6	0.8	2.1	1.8
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	2.9	2.8	3.2	4.6	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	45.4	63.7	46.5	56.2	57.1
Non-interest Income (net) / Total Assets	1.2	0.9	2.9	1.5	1.7
Other Operating Expenses / Total Assets	2.5	2.5	4.7	3.0	3.3
Personnel Expenses / Other Operating Expenses	60.2	58.9	34.8	62.1	48.3
Non-interest Income (net) / Other Operating Expenses	47.0	34.5	61.9	52.5	50.4

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Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	80	12	45	77	0	5	0	82	220	2,256	77	77
	FC	292	78	0	16	388	0	0	404	774	93	0	0
	Total	372	90	45	93	388	5	0	486	994	2,349	77	77
2011	TC	78	0	0	174	0	4	0	178	256	1,867	53	43
	FC	188	131	0	53	0	285	0	338	657	100	0	0
	Total	266	131	0	227	0	290	0	516	913	1,967	53	43
2010	TC	112	0	0	17	0	143	0	160	272	1,843	57	48
	FC	118	69	0	64	0	293	0	357	544	117	0	0
	Total	229	69	0	81	0	436	0	517	815	1,960	57	48
2009	TC	80	0	0	111	0	211	0	322	402	1,502	55	45
	FC	89	114	0	23	0	199	0	221	424	122	0	0
	Total	169	114	0	134	0	409	0	543	826	1,624	55	45
2008	TC	12	0	11	8	0	251	0	259	282	1,126	29	27
	FC	213	26	100	27	0	196	0	223	562	159	0	0
	Total	225	26	111	35	0	447	0	482	843	1,285	29	27

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2012	TC	1,506	10	20	0	0	31	3	0	0	0	45	120
	FC	700	118	276	0	0	394	0	0	0	0	2	8
	Total	2,206	128	297	0	0	425	3	0	0	0	47	128
2011	TC	1,268	9	2	0	0	11	24	0	0	0	28	84
	FC	674	199	275	0	0	473	1	0	0	0	1	9
	Total	1,941	208	277	0	0	484	25	0	0	0	29	93
2010	TC	1,078	6	20	0	0	26	50	0	0	0	31	69
	FC	637	171	318	0	0	490	0	0	0	0	1	10
	Total	1,715	178	339	0	0	516	50	0	0	0	32	79
2009	TC	939	4	70	0	0	73	41	0	0	0	19	49
	FC	718	151	123	0	0	274	1	0	0	0	1	6
	Total	1,657	154	193	0	0	347	41	0	0	0	20	54
2008	TC	825	8	3	0	0	12	3	0	0	0	12	36
	FC	546	282	138	0	0	420	1	0	0	0	1	4
	Total	1,371	290	142	0	0	432	4	0	0	0	13	40

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
2,256	0	0	0	18	0	0	13	1	3	36	87	2,599
93	0	0	0	67	0	0	0	0	0	67	5	940
2,349	0	0	0	85	0	0	13	1	3	103	93	3,539
1,876	0	0	0	17	0	0	10	1	6	33	71	2,236
100	0	0	0	63	0	0	0	0	0	63	4	824
1,976	0	0	0	80	0	0	10	1	6	97	75	3,061
1,852	0	0	0	20	0	0	13	1	6	40	49	2,213
117	0	0	0	40	0	0	0	0	0	40	6	707
1,969	0	0	0	60	0	0	13	1	6	80	56	2,919
1,512	0	0	0	12	0	0	12	1	4	29	43	1,985
122	0	0	0	41	0	0	0	0	0	41	2	590
1,634	0	0	0	53	0	0	12	1	4	70	45	2,574
1,128	0	0	0	11	0	0	11	1	0	24	27	1,461
159	0	0	0	37	0	0	0	0	0	37	5	763
1,287	0	0	0	48	0	0	11	1	0	61	33	2,224

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
460	330	00	24610	3380	-21106	1370	00	930	930	547106	2,3291,210	
46	33	0	256	338	85	137	0	93	93	652	3,539	
310	140	00	18011	3180	0-2	840	00	450	450	447-2	1,9051,156	
31	14	0	191	318	-1	84	0	45	45	445	3,061	
260	100	00	18512	3900	0-2	230	00	800	800	493-2	1,7831,137	
26	10	0	197	390	-2	23	0	80	80	491	2,919	
230	80	00	1397	2750	0-2	700	00	810	810	426-2	1,578997	
23	8	0	146	275	-2	70	0	81	81	424	2,574	
180	110	00	806	2690	-2-2	120	00	570	570	337-2	1,254970	
18	11	0	86	269	-4	12	0	57	57	335	2,224	

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Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	562	0	0	0	1	563	314	7,998	8,312	0	15	47	308
	FC	102	5	154	0	92	352	0	0	0	0	371	958	432
	Total	663	5	154	0	93	915	314	7,998	8,312	0	386	1,004	740
2011	TC	461	0	0	0	1	461	281	14,449	14,730	0	14	139	63
	FC	75	10	126	0	77	288	0	0	0	0	267	1,174	67
	Total	536	10	126	0	78	750	281	14,449	14,730	0	280	1,314	130
2010	TC	492	0	0	0	1	493	273	11,527	11,800	0	4	199	63
	FC	95	5	95	0	62	256	6	0	6	0	216	1,764	71
	Total	587	5	95	0	62	749	278	11,527	11,806	0	220	1,964	134
2009	TC	336	0	0	0	0	336	266	4	270	0	7	202	96
	FC	100	1	106	0	41	248	1	0	1	0	171	987	118
	Total	436	1	106	0	41	584	267	4	271	0	178	1,189	214
2008	TC	347	0	0	0	0	347	231	5	236	0	19	115	1
	FC	119	14	68	0	125	325	0	0	0	0	260	664	83
	Total	467	14	68	0	125	673	231	5	236	0	279	779	85

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	356	1	63	6	427	160	4	33	196	230	35	7	28	0
2011	252	1	32	3	288	120	6	9	136	152	42	6	36	0
2010	225	0	50	3	278	91	4	16	111	167	46	5	40	9
2009	246	0	62	5	313	106	9	19	134	179	44	4	40	0
2008	260	5	36	10	311	145	16	9	170	141	38	5	34	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	370	370	1,511	2,332	0	3,843	13,088
0	0	0	1,760	1,760	168	244	0	412	2,525
0	0	0	2,130	2,130	1,679	2,577	0	4,256	15,613
0	0	0	217	217	1,624	1,817	0	3,441	18,848
0	0	30	1,538	1,538	137	344	0	481	2,306
0	0	30	1,754	1,754	1,760	2,161	0	3,921	21,155
0	0	0	267	267	2,586	1,600	0	4,186	16,746
0	0	30	2,081	2,081	124	392	0	516	2,859
0	0	30	2,348	2,348	2,710	1,992	0	4,702	19,605
0	0	0	304	304	2,030	1,074	0	3,104	4,014
0	0	4	1,280	1,280	109	408	0	518	2,047
0	0	4	1,584	1,584	2,140	1,482	0	3,622	6,061
0	0	0	136	136	1,521	558	0	2,080	2,799
0	0	19	1,026	1,026	86	502	0	588	1,939
0	0	19	1,162	1,162	1,608	1,060	0	2,668	4,738

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
16	8	283	43	122	119	0	0	0	119	-25	93	0	93
-19	9	178	20	99	59	0	0	0	59	-13	45	0	45
-10	10	217	10	110	97	0	0	0	97	-18	80	0	80
-1	10	227	28	98	102	0	0	0	102	-21	81	0	81
-7	6	174	15	89	71	0	0	0	71	-14	57	0	57

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.6	17.0	18.8	20.0	18.5
Shareholders' Equity / Total Assets	18.4	14.5	16.8	16.5	15.0
(Shareholders' Equity - Permanent Assets) / Total Assets	15.5	11.1	13.8	13.4	12.2
Net On Balance Sheet Position / Total Shareholders' Equity	-7.7	-34.2	-45.5	-48.0	20.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	-2.7	-8.0	-2.8	100.5
Balance-Sheet Ratios					
TC Assets / Total Assets	73.4	73.1	75.8	77.1	65.7
TC Liabilities / Total Liabilities	65.8	62.2	61.1	61.3	56.4
FC Assets / FC Liabilities	77.7	71.3	62.2	59.2	78.7
TC Deposits / Total Deposits	68.3	65.3	62.9	56.7	60.2
TC Loans and Receivables / Total Loans and Receivables	96.0	94.9	94.1	92.5	87.6
Total Deposits / Total Assets	62.3	63.4	58.7	64.4	61.7
Funds Borrowed / Total Assets	3.6	6.8	6.1	6.0	13.1
Assets Quality					
Financial Assets (net) / Total Assets	13.7	16.9	17.7	21.1	21.7
Total Loans and Receivables / Total Assets	66.4	64.6	67.4	63.5	57.9
Total Loans and Receivables / Total Deposits	106.5	101.8	114.8	98.6	93.8
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	2.7	2.9	3.3	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.5	0.5	0.6	0.1
Specific Provisions / Loans Under Follow-up	100.0	82.0	84.1	82.1	93.7
Permanent Assets / Total Assets	2.9	3.5	3.0	3.1	2.8
Consumer Loans / Total Loans and Receivables	17.0	21.0	22.6	21.7	24.4
Liquidity					
Liquid Assets / Total Assets	27.9	20.4	13.0	16.2	17.8
Liquid Assets / Short-term Liabilities	45.8	38.7	23.2	27.0	31.2
TC Liquid Assets / Total Assets	6.1	8.2	4.4	7.4	1.4
Profitability					
Net Profit/Losses / Total Assets	2.6	1.5	2.7	3.1	2.6
Net Profit/Losses / Total Shareholders' Equity	14.3	10.1	16.2	19.1	17.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	1.9	3.3	3.9	3.2
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	5.6	4.7	5.4	6.0	5.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.6	81.0	72.9	67.8	74.3
Non-interest Income (net) / Total Assets	1.5	0.8	1.7	1.9	1.5
Other Operating Expenses / Total Assets	3.4	3.2	3.8	3.8	4.0
Personnel Expenses / Other Operating Expenses	67.5	66.8	65.4	64.8	66.3
Non-interest Income (net) / Other Operating Expenses	43.1	26.1	45.4	49.4	37.6

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Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	52	0	0	22	0	0	0	23	74	1,233	17	8
	FC	190	14	17	2	61	0	0	63	284	570	0	0
	Total	242	14	17	25	61	0	0	86	359	1,803	17	8
2011	TC	41	0	0	22	0	0	0	22	63	753	9	3
	FC	88	10	0	6	8	0	0	15	113	356	0	0
	Total	129	10	0	29	8	0	0	37	176	1,109	9	3
2010	TC	4	13	0	60	0	0	0	60	77	395	14	5
	FC	32	35	0	3	0	0	0	3	69	13	0	0
	Total	36	48	0	63	0	0	0	63	147	407	14	5
2009	TC	69	23	0	23	0	0	1	23	115	459	14	4
	FC	42	47	0	3	0	0	0	4	93	20	0	0
	Total	111	70	0	26	0	0	1	27	208	479	14	4
2008	TC	54	0	26	10	0	0	9	20	100	561	7	1
	FC	50	38	0	2	0	0	4	6	93	14	0	0
	Total	104	38	26	13	0	0	13	26	193	575	7	1

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2012	TC	862	4	6	125	0	135	7	0	0	0	4	18
	FC	651	170	49	0	0	219	1	0	0	50	1	2
	Total	1,513	174	55	125	0	354	8	0	0	50	5	20
2011	TC	804	1	4	0	0	4	8	0	0	0	55	5
	FC	282	15	0	0	0	15	0	0	0	0	1	2
	Total	1,086	16	4	0	0	19	9	0	0	0	56	7
2010	TC	174	0	0	0	0	0	12	0	0	0	0	4
	FC	314	1	0	0	0	1	3	0	0	0	0	0
	Total	488	2	0	0	0	2	15	0	0	0	1	4
2009	TC	186	0	0	0	0	0	1	8	0	0	0	6
	FC	413	0	0	0	0	0	0	14	0	0	2	0
	Total	598	0	0	0	0	0	1	22	0	0	2	6
2008	TC	146	0	0	0	0	0	8	9	0	0	0	3
	FC	502	0	0	0	0	0	0	17	0	0	0	2
	Total	648	0	0	0	0	0	8	26	0	0	1	5

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1,242	0	0	0	0	0	0	9	3	4	16	6	1,338
570	0	0	0	0	0	0	0	0	0	0	2	856
1,812	0	0	0	0	0	0	9	3	4	16	8	2,194
759	0	0	0	0	0	0	6	3	3	13	13	848
356	0	0	0	0	0	0	0	0	0	0	0	469
1,115	0	0	0	0	0	0	6	3	3	13	13	1,317
404	0	0	0	0	0	0	4	1	1	7	17	505
13	0	0	0	0	0	0	0	0	0	0	0	82
416	0	0	0	0	0	0	4	1	1	7	17	587
469	0	0	0	0	0	0	6	1	0	7	16	607
20	0	0	0	0	0	0	0	0	0	0	0	113
489	0	0	0	0	0	0	6	1	0	7	16	720
567	0	0	0	0	0	0	5	1	0	6	13	685
14	0	0	0	0	0	0	0	0	0	0	0	107
581	0	0	0	0	0	0	5	1	0	6	13	793

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
240	60	0	58	240	15	0	-66	26	-40	215	1,270	
0	0	0	54	0	0	0	0	0	0	0	924	
24	6	0	112	240	15	0	-66	26	-40	215	2,194	
140	30	0	85	172	14	0	-65	3	-62	124	1,018	
0	0	0	3	0	-1	0	0	0	0	-1	299	
14	3	0	88	172	13	0	-65	3	-62	123	1,317	
70	10	0	24	132	18	0	-70	-10	-79	70	268	
0	0	0	3	0	0	0	0	0	0	0	319	
7	1	0	27	132	18	0	-70	-10	-79	70	587	
70	20	0	24	136	18	0	-60	-12	-72	82	292	
0	0	0	16	0	0	0	0	0	0	0	428	
7	2	0	40	136	18	0	-60	-12	-72	82	720	
70	20	0	29	133	11	0	-50	2	-48	97	272	
0	0	0	19	0	0	0	0	0	0	0	521	
7	2	0	48	133	11	0	-50	2	-48	97	793	

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Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	66	1	0	0	0	67	173	4,815	4,987	0	115	243	243
	FC	61	14	31	0	0	106	65	40	105	0	279	929	446
	Total	127	15	31	0	0	173	238	4,854	5,092	0	394	1,172	688
2011	TC	44	0	0	0	0	44	44	2,739	2,783	0	51	433	115
	FC	52	0	25	0	0	77	250	0	250	0	177	1,179	134
	Total	96	0	25	0	0	121	294	2,739	3,033	0	229	1,612	249
2010	TC	42	0	0	0	0	42	65	620	685	0	7	104	21
	FC	7	0	0	0	0	8	6	0	6	0	8	864	30
	Total	49	0	0	0	0	50	70	620	690	0	15	967	52
2009	TC	14	0	0	0	0	14	437	303	740	70	0	91	0
	FC	4	0	1	0	0	5	1,561	0	1,561	613	7	490	30
	Total	17	0	1	0	0	18	1,998	303	2,301	683	7	581	30
2008	TC	4	0	0	0	0	4	48	206	253	99	0	184	0
	FC	10	0	3	0	0	13	49	0	49	803	9	700	0
	Total	15	0	3	0	0	18	96	206	302	902	9	883	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	186	0	2	0	189	102	7	5	115	74	5	1	4	0
2011	86	2	2	0	89	45	7	0	52	37	7	1	6	0
2010	42	2	1	1	47	25	0	0	25	22	3	0	3	0
2009	49	3	3	4	59	36	0	0	36	23	3	1	2	0
2008	53	5	12	5	75	41	0	2	43	32	3	1	2	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	600	600	119	10,290	2	10,410	16,065
0	0	0	1,654	1,654	36	6,137	4	6,177	8,042
0	0	0	2,254	2,254	155	16,427	5	16,587	24,107
0	0	0	599	599	78	4,629	0	4,706	8,132
0	0	0	1,491	1,491	20	3,672	0	3,692	5,510
0	0	0	2,090	2,090	98	8,301	0	8,398	13,642
0	0	0	132	132	18	1,836	0	1,854	2,713
0	0	0	902	902	21	2,489	0	2,510	3,425
0	0	0	1,034	1,034	38	4,325	0	4,364	6,138
0	0	0	91	161	46	849	16	910	1,825
0	3	0	531	1,143	41	1,288	58	1,387	4,097
0	3	0	622	1,304	87	2,138	74	2,298	5,922
0	0	0	184	284	116	446	5	567	1,108
0	0	0	709	1,512	67	815	41	923	2,497
0	0	0	893	1,795	182	1,261	47	1,490	3,605

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
21	3	101	13	54	34	0	0	0	34	-8	26	0	26
3	2	48	10	34	4	0	0	0	4	-1	3	0	3
-6	3	21	2	30	-10	0	0	0	-10	1	-10	0	-10
-5	2	22	3	33	-14	0	0	0	-14	2	-12	0	-12
-7	9	36	2	33	1	0	0	0	1	1	2	0	2

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.3	17.2	15.0	19.2	22.3
Shareholders' Equity / Total Assets	9.8	9.4	11.9	11.4	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.7	7.9	9.2	9.1	10.7
Net On Balance Sheet Position / Total Shareholders' Equity	85.0	343.7	73.9	33.6	33.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-3.6	-1.7	2.6	0.8
Balance-Sheet Ratios					
TC Assets / Total Assets	61.0	64.4	86.0	84.3	86.5
TC Liabilities / Total Liabilities	57.9	77.3	45.7	40.5	34.3
FC Assets / FC Liabilities	92.7	156.7	25.7	26.3	20.6
TC Deposits / Total Deposits	57.0	74.1	35.7	31.0	22.6
TC Loans and Receivables / Total Loans and Receivables	68.5	68.1	97.0	95.9	97.6
Total Deposits / Total Assets	69.0	82.5	83.2	83.1	81.7
Funds Borrowed / Total Assets	7.9	1.2	0.3	0.0	0.0
Assets Quality					
Financial Assets (net) / Total Assets	3.9	2.8	10.7	3.7	3.2
Total Loans and Receivables / Total Assets	82.6	84.7	70.9	67.9	73.3
Total Loans and Receivables / Total Deposits	119.8	102.7	85.3	81.8	89.6
Loans Under Follow-up (gross) / Total Loans and Receivables	0.9	0.8	3.3	2.8	1.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.6	2.2	2.0	1.1
Specific Provisions / Loans Under Follow-up	47.1	28.9	34.7	29.6	14.1
Permanent Assets / Total Assets	1.1	1.4	2.7	2.3	1.5
Consumer Loans / Total Loans and Receivables	7.3	12.8	49.0	56.9	64.6
Liquidity					
Liquid Assets / Total Assets	16.3	13.4	25.0	28.7	22.7
Liquid Assets / Short-term Liabilities	38.2	28.2	41.4	62.7	48.4
TC Liquid Assets / Total Assets	3.4	4.8	13.2	15.9	11.5
Profitability					
Net Profit/Losses / Total Assets	1.2	0.2	-1.6	-1.7	0.2
Net Profit/Losses / Total Shareholders' Equity	11.9	2.2	-13.6	-14.6	1.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	0.3	-1.7	-2.0	0.1
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.1	2.7	3.4	2.7	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.7	74.5	92.7	88.0	85.3
Non-interest Income (net) / Total Assets	1.2	0.8	0.0	-0.1	0.6
Other Operating Expenses / Total Assets	2.5	2.6	5.1	4.6	4.2
Personnel Expenses / Other Operating Expenses	57.7	53.5	52.2	53.3	53.6
Non-interest Income (net) / Other Operating Expenses	51.0	31.7	-0.5	-1.3	13.4

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Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	125	6	42	78	570	554	0	1,202	1,375	4,648	214	128
	FC	711	55	0	8	6	4	0	18	783	876	0	0
	Total	835	60	42	86	577	558	0	1,221	2,158	5,524	214	128
2011	TC	196	0	17	146	1,525	342	0	2,013	2,226	3,678	184	123
	FC	538	39	0	4	0	7	0	11	588	707	83	23
	Total	734	39	17	150	1,525	349	0	2,024	2,814	4,385	267	146
2010	TC	231	0	0	337	978	636	0	1,951	2,182	3,666	300	223
	FC	220	57	0	51	6	7	0	63	340	813	0	0
	Total	451	57	0	388	984	643	0	2,014	2,522	4,479	300	223
2009	TC	158	1	0	428	663	920	0	2,011	2,170	2,807	270	200
	FC	159	38	0	44	29	0	0	73	269	422	0	0
	Total	316	38	0	472	692	920	0	2,084	2,439	3,229	270	200
2008	TC	152	0	1	9	483	919	0	1,412	1,565	2,704	155	99
	FC	163	46	0	53	55	0	0	109	318	394	0	0
	Total	315	47	1	63	538	919	0	1,520	1,883	3,098	155	99

Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	3,903	33	19	536	2	591	6	0	0	0	91	70
	FC	1,800	388	0	0	0	388	3	0	0	40	16	2
	Total	5,703	421	19	536	2	979	9	0	0	40	107	72
2011	TC	3,475	30	847	480	4	1,361	4	0	0	0	61	39
	FC	1,332	366	0	0	0	366	4	0	0	19	26	2
	Total	4,806	396	847	480	4	1,727	8	0	0	19	87	40
2010	TC	3,617	26	757	0	8	791	65	0	0	0	59	35
	FC	1,389	329	0	0	0	329	8	0	0	20	1	2
	Total	5,007	354	757	0	8	1,119	74	0	0	20	60	37
2009	TC	2,971	23	197	0	13	233	77	0	0	0	38	34
	FC	1,493	171	0	0	0	171	5	0	0	22	4	1
	Total	4,464	194	197	0	13	404	82	0	0	22	42	35
2008	TC	2,673	24	29	0	19	72	58	0	0	0	17	51
	FC	1,225	355	10	0	0	364	13	0	0	21	5	0
	Total	3,898	379	39	0	19	437	71	0	0	21	22	51

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
4,734	0	0	2	56	0	0	228	14	0	301	74	6,484
876	0	0	0	4	0	0	0	0	0	4	20	1,683
5,611	0	0	2	60	0	0	228	14	0	304	94	8,167
3,738	0	0	2	47	0	0	158	11	0	219	54	6,237
767	0	0	0	3	0	0	0	0	0	3	28	1,386
4,505	0	0	2	50	0	0	158	11	0	222	82	7,623
3,744	0	0	3	58	0	0	151	12	0	224	44	6,192
813	0	0	0	3	0	0	0	0	0	3	46	1,202
4,557	0	0	3	61	0	0	151	12	0	227	89	7,394
2,877	0	0	3	37	1	0	139	14	3	196	34	5,276
422	0	0	0	3	0	0	0	0	0	3	50	745
3,299	0	0	3	40	1	0	139	14	3	199	85	6,021
2,760	0	0	3	27	1	0	139	10	0	180	32	4,537
394	0	0	0	3	0	0	0	0	0	3	32	747
3,154	0	0	3	30	1	0	139	10	0	183	64	5,284

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1890	330	18	390	5630	850	2430	00	1350	1350	1,0270	
189	33	9	459	563	85	243	0	135	135	1,027	8,167
1311	240	23	260	5290	160	1660	00	620	630	7740	5,8700
132	24	4	316	529	16	166	0	62	63	774	7,623
1410	210	40	325	4880	430	2690	00	1110	1110	9110	5,6440
141	21	4	357	488	43	269	0	111	111	911	7,394
1180	120	10	281	3360	990	3030	00	1030	1030	8400	4,3250
118	12	2	312	336	99	303	0	103	103	840	6,021
1180	190	51	268	2630	750	2080	00	950	950	6410	3,6540
118	19	6	309	263	75	208	0	95	95	641	5,284

Şekerbank T.A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	1,705	2	0	0	6	1,713	669	15,388	16,057	0	67	595	47
	FC	503	121	231	0	69	925	64	0	64	0	66	1,757	39
	Total	2,208	123	231	0	75	2,638	733	15,388	16,121	0	133	2,352	86
2011	TC	1,589	0	0	0	6	1,596	633	15,955	16,588	0	30	234	102
	FC	560	71	235	0	76	942	108	0	108	0	32	1,104	84
	Total	2,150	71	236	0	82	2,538	741	15,955	16,696	0	62	1,338	186
2010	TC	1,773	1	0	0	7	1,781	582	18,566	19,148	0	2	514	11
	FC	466	31	215	0	38	751	11	0	11	0	2	1,120	11
	Total	2,239	31	215	0	46	2,532	593	18,566	19,159	0	5	1,635	22
2009	TC	1,393	0	0	0	1	1,394	815	0	815	0	0	595	8
	FC	430	32	121	0	23	605	62	0	62	0	0	1,086	8
	Total	1,823	32	121	0	24	1,999	876	0	876	0	0	1,682	16
2008	TC	1,274	0	0	0	0	1,274	564	0	564	0	4	588	3
	FC	364	16	103	1	14	498	0	0	0	0	22	976	3
	Total	1,638	16	103	1	14	1,772	564	0	564	0	26	1,564	5

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	812	1	159	3	974	378	15	111	504	470	127	15	112	0
2011	546	0	178	1	725	311	14	101	426	299	110	13	97	2
2010	540	0	155	7	702	270	8	58	336	366	82	10	72	8
2009	609	0	225	12	847	312	15	40	366	481	83	14	69	1
2008	627	2	222	17	868	364	18	75	457	412	75	13	62	6

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	709	709	1,079	74,531	21	75,631	94,110
0	0	0	1,861	1,861	549	16,878	2	17,429	20,278
0	0	0	2,570	2,570	1,628	91,409	23	93,060	114,389
0	0	0	366	366	1,012	46,526	6	47,545	66,094
0	0	0	1,220	1,220	616	11,675	233	12,523	14,794
0	0	0	1,586	1,586	1,628	58,201	239	60,068	80,888
0	0	0	528	528	927	42,394	8	43,329	64,786
0	0	0	1,134	1,134	299	8,688	172	9,159	11,055
0	0	0	1,662	1,662	1,226	51,082	180	52,488	75,841
0	0	0	604	604	642	34,611	5	35,258	38,070
0	0	0	1,094	1,094	162	7,210	25	7,397	9,158
0	0	0	1,698	1,698	804	41,821	30	42,655	47,229
0	0	0	595	595	311	23,692	2	24,005	26,438
0	0	0	1,001	1,001	183	5,507	0	5,690	7,189
0	0	0	1,596	1,596	494	29,199	2	29,694	33,627

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
14	110	706	186	345	175	0	0	0	175	-40	135	0	135
2	64	464	92	289	83	0	0	0	83	-21	62	0	62
31	78	554	95	319	139	0	0	0	139	-29	111	0	111
-54	79	576	157	286	134	0	0	0	134	0	134	-31	103
-109	141	511	111	281	119	0	0	0	119	-25	95	0	95

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.5	13.2	14.0	16.3	14.7
Shareholders' Equity / Total Assets	12.6	10.2	12.3	14.0	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.8	5.7	8.2	9.5	7.6
Net On Balance Sheet Position / Total Shareholders' Equity	-23.7	-2.8	-24.5	-75.4	-85.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	8.7	-3.8	2.1	1.1
Balance-Sheet Ratios					
TC Assets / Total Assets	79.4	81.8	83.7	87.6	85.9
TC Liabilities / Total Liabilities	72.4	77.0	76.3	71.8	69.2
FC Assets / FC Liabilities	74.6	79.1	68.6	43.9	45.8
TC Deposits / Total Deposits	68.4	72.3	72.2	66.6	68.6
TC Loans and Receivables / Total Loans and Receivables	84.4	83.0	82.2	87.2	87.5
Total Deposits / Total Assets	69.8	63.0	67.7	74.2	73.8
Funds Borrowed / Total Assets	5.2	5.2	4.8	3.2	7.2
Assets Quality					
Financial Assets (net) / Total Assets	14.9	26.5	27.2	34.6	28.8
Total Loans and Receivables / Total Assets	68.7	59.1	61.6	54.8	59.7
Total Loans and Receivables / Total Deposits	98.4	93.7	91.0	73.9	80.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.8	5.9	6.6	8.2	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.5	2.7	1.7	2.1	1.8
Specific Provisions / Loans Under Follow-up	59.7	54.8	74.2	74.1	63.8
Permanent Assets / Total Assets	4.8	4.5	4.1	4.5	4.5
Consumer Loans / Total Loans and Receivables	14.5	14.7	18.4	21.3	16.1
Liquidity					
Liquid Assets / Total Assets	19.6	32.3	25.4	25.2	18.2
Liquid Assets / Short-term Liabilities	35.7	55.5	38.2	38.8	29.0
TC Liquid Assets / Total Assets	10.1	24.7	20.9	20.8	12.2
Profitability					
Net Profit/Losses / Total Assets	1.7	0.8	1.5	1.7	1.8
Net Profit/Losses / Total Shareholders' Equity	13.2	8.1	12.2	12.2	14.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	1.1	1.9	2.2	2.3
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	4.0	2.9	4.1	5.9	6.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	46.1	48.4	54.7	61.5	68.0
Non-interest Income (net) / Total Assets	2.9	2.2	2.5	1.6	1.9
Other Operating Expenses / Total Assets	4.2	3.8	4.3	4.7	5.3
Personnel Expenses / Other Operating Expenses	40.0	41.7	46.2	51.1	47.7
Non-interest Income (net) / Other Operating Expenses	68.3	57.0	58.9	33.5	35.3

Tekstil Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	55	4	0	0	179	0	0	180	239	1,140	76	52
	FC	150	62	0	2	4	0	0	6	217	333	0	0
	Total	204	66	0	2	184	0	0	186	456	1,473	76	52
2011	TC	51	5	0	12	170	0	0	182	239	1,029	57	34
	FC	109	51	0	2	12	0	0	14	175	273	0	0
	Total	161	57	0	13	183	0	0	196	413	1,303	57	34
2010	TC	57	0	0	3	192	0	0	195	251	945	61	38
	FC	57	49	0	0	13	0	0	14	120	249	0	0
	Total	114	49	0	3	205	0	0	208	371	1,194	61	38
2009	TC	40	0	0	1	138	0	0	138	178	886	66	38
	FC	55	40	0	2	14	0	0	16	111	145	0	0
	Total	95	40	0	3	151	0	0	154	289	1,032	66	38
2008	TC	27	39	243	3	0	239	0	242	552	846	35	15
	FC	75	118	0	2	14	0	0	16	209	190	0	0
	Total	103	157	243	6	14	239	0	259	761	1,036	35	15

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2012	TC	849	19	6	0	0	25	1	0	0	0	5	33
	FC	679	121	0	0	0	121	0	0	0	0	0	4
	Total	1,528	140	6	0	0	146	1	0	0	0	5	38
2011	TC	720	19	67	0	0	86	12	0	0	0	2	32
	FC	585	108	0	0	0	108	2	0	0	0	0	5
	Total	1,304	128	67	0	0	195	14	0	0	0	2	36
2010	TC	697	11	93	0	0	104	3	0	0	0	4	17
	FC	468	33	0	0	0	33	1	0	0	0	0	5
	Total	1,165	44	93	0	0	137	4	0	0	0	5	22
2009	TC	488	5	4	0	0	9	1	0	0	0	5	15
	FC	487	93	0	0	0	93	2	0	0	0	0	4
	Total	975	98	4	0	0	102	2	0	0	0	6	19
2008	TC	583	64	136	0	0	200	2	0	0	0	7	17
	FC	359	447	0	0	0	447	6	0	0	0	2	4
	Total	943	512	136	0	0	647	9	0	0	0	9	20

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1,164	0	0	0	9	0	0	53	1	0	63	50	1,515
333	0	0	0	0	0	0	0	0	0	0	3	554
1,497	0	0	0	9	0	0	53	1	0	63	53	2,068
1,052	0	0	0	7	0	0	42	1	0	50	36	1,377
273	0	0	0	0	0	0	0	0	0	0	22	470
1,325	0	0	0	7	0	0	42	1	0	50	58	1,847
968	0	0	0	9	0	0	50	1	0	60	23	1,302
249	0	0	0	0	0	0	0	0	0	0	3	372
1,217	0	0	0	9	0	0	50	1	0	60	25	1,674
914	0	0	0	5	0	0	48	1	0	55	28	1,174
145	0	0	0	1	0	0	0	0	0	1	2	260
1,060	0	0	0	7	0	0	48	1	0	56	30	1,434
865	0	0	0	4	0	0	50	2	22	78	16	1,511
190	0	0	0	3	0	0	0	0	0	3	27	429
1,055	0	0	0	7	0	0	50	2	22	81	43	1,941

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
220	60	0	675	2360	280	430	00	150	150	3220	1,263805
22	6	0	72	236	28	43	0	15	15	322	2,068
170	60	0	687	2220	90	290	00	120	120	2720	1,146701
17	6	0	75	222	10	29	0	12	12	273	1,847
140	40	0	436	2730	140	260	00	90	90	3221	1,166507
14	4	0	49	273	14	26	0	9	9	323	1,674
120	30	0	366	2820	50	180	00	90	90	3140	848586
12	3	0	42	282	6	18	0	9	9	315	1,434
100	60	0	4312	2760	20	90	00	80	80	2960	1,122819
10	6	1	55	276	2	9	0	8	8	296	1,941

Tekstil Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	393	0	0	0	0	393	186	0	186	0	13	135	38
	FC	171	1	114	0	24	309	21	0	21	0	57	516	41
	Total	564	1	114	0	24	702	207	0	207	0	69	652	79
2011	TC	286	0	0	0	0	287	187	0	187	0	93	142	234
	FC	184	4	161	0	14	362	15	0	15	0	122	353	381
	Total	470	4	161	0	14	649	202	0	202	0	215	495	614
2010	TC	265	0	0	0	0	265	216	3,655	3,871	0	50	54	225
	FC	202	2	96	1	11	313	36	0	36	0	142	163	257
	Total	467	2	96	1	11	578	252	3,655	3,906	0	192	216	481
2009	TC	251	0	0	0	0	251	207	0	207	0	52	144	135
	FC	190	0	47	1	17	256	0	0	0	0	311	421	148
	Total	441	0	47	1	17	506	207	0	207	0	363	565	283
2008	TC	297	0	0	0	0	297	199	0	199	0	106	131	9
	FC	242	6	89	1	23	362	0	0	0	0	249	205	12
	Total	539	6	89	1	23	659	199	0	199	0	355	336	21

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	169	1	21	0	191	95	5	6	106	85	11	2	10	0
2011	120	1	15	0	135	71	4	5	80	56	11	2	9	0
2010	102	1	17	1	121	52	2	4	58	63	14	2	12	0
2009	138	4	22	4	168	71	10	1	82	86	15	3	13	0
2008	227	11	39	1	278	121	35	16	172	105	19	3	17	1

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	186	186	90	1,562	17	1,669	2,435
0	0	18	631	631	33	547	0	580	1,541
0	0	18	818	818	122	2,110	17	2,249	3,976
0	0	0	468	468	66	1,141	18	1,225	2,167
0	0	0	856	856	15	438	0	454	1,687
0	0	0	1,324	1,324	82	1,579	18	1,679	3,854
0	0	0	328	328	59	1,002	0	1,062	5,525
0	0	0	561	561	12	498	0	510	1,421
0	0	0	889	889	72	1,500	0	1,572	6,946
0	0	0	331	331	71	908	0	979	1,768
0	0	0	880	880	17	471	0	487	1,623
0	0	0	1,212	1,212	87	1,379	0	1,466	3,391
0	0	0	246	246	204	723	0	927	1,670
0	0	80	546	546	29	308	0	337	1,245
0	0	80	791	791	234	1,031	0	1,265	2,914

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-3	11	102	23	60	19	0	0	0	19	-4	15	0	15
3	10	78	12	51	14	0	0	0	14	-3	12	0	12
3	10	88	15	61	13	0	0	0	13	-3	9	0	9
9	9	116	37	68	11	0	0	0	11	-2	9	0	9
-11	9	122	28	84	10	0	0	0	10	-1	8	0	8

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.5	15.9	19.4	20.8	17.9
Shareholders' Equity / Total Assets	15.6	14.8	19.3	21.9	15.2
(Shareholders' Equity - Permanent Assets) / Total Assets	11.4	10.8	14.3	16.1	10.0
Net On Balance Sheet Position / Total Shareholders' Equity	-40.8	-24.7	11.7	-48.9	-41.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-1.0	-1.3	-0.1	1.0
Balance-Sheet Ratios					
TC Assets / Total Assets	73.2	74.6	77.8	81.9	77.9
TC Liabilities / Total Liabilities	61.1	62.1	69.7	59.1	57.8
FC Assets / FC Liabilities	68.8	67.1	73.3	44.3	52.4
TC Deposits / Total Deposits	55.6	55.2	59.8	50.1	61.9
TC Loans and Receivables / Total Loans and Receivables	77.7	79.4	79.6	86.3	82.0
Total Deposits / Total Assets	73.9	70.6	69.6	68.0	48.6
Funds Borrowed / Total Assets	6.8	6.9	2.6	6.9	26.4
Assets Quality					
Financial Assets (net) / Total Assets	9.0	10.6	12.4	10.7	13.3
Total Loans and Receivables / Total Assets	72.4	71.8	72.7	73.9	54.4
Total Loans and Receivables / Total Deposits	98.0	101.6	104.5	108.7	112.0
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	4.3	5.0	6.2	3.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	1.7	1.9	2.7	1.9
Specific Provisions / Loans Under Follow-up	68.7	60.4	62.5	57.4	43.6
Permanent Assets / Total Assets	4.2	3.9	4.9	5.9	5.2
Consumer Loans / Total Loans and Receivables	13.4	13.4	14.2	13.0	15.0
Liquidity					
Liquid Assets / Total Assets	22.0	22.4	22.2	20.1	26.9
Liquid Assets / Short-term Liabilities	37.2	40.6	36.4	39.6	50.8
TC Liquid Assets / Total Assets	11.5	12.9	15.0	12.4	16.1
Profitability					
Net Profit/Losses / Total Assets	0.7	0.6	0.6	0.6	0.4
Net Profit/Losses / Total Shareholders' Equity	4.7	4.3	2.9	2.8	2.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.8	0.8	0.8	0.5
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.1	2.6	3.2	3.7	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.9	62.0	61.5	45.8	63.5
Non-interest Income (net) / Total Assets	0.8	1.2	1.5	2.1	0.8
Other Operating Expenses / Total Assets	2.9	2.8	3.7	4.8	4.3
Personnel Expenses / Other Operating Expenses	61.0	60.1	58.8	59.9	64.7
Non-interest Income (net) / Other Operating Expenses	28.5	43.6	41.5	44.2	19.5

Turkish Bank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	5	165	0	0	41	0	0	41	212	178	4	2
	FC	29	38	0	0	0	0	0	0	67	43	0	0
	Total	34	203	0	0	41	0	0	41	279	220	4	2
2011	TC	14	93	17	0	38	0	0	38	161	79	6	2
	FC	19	121	0	0	4	0	0	4	144	57	2	2
	Total	33	214	17	0	42	0	0	42	306	136	8	4
2010	TC	16	223	0	0	44	0	0	44	284	188	9	3
	FC	17	54	0	1	11	0	0	12	83	75	3	3
	Total	33	278	0	1	55	0	0	57	367	263	12	5
2009	TC	9	193	16	0	42	0	0	42	260	88	6	3
	FC	18	206	0	0	19	0	0	20	244	65	4	3
	Total	28	399	16	0	61	0	0	62	505	153	10	6
2008	TC	9	20	96	0	57	0	0	57	183	105	4	2
	FC	16	170	0	1	11	0	0	12	197	25	2	2
	Total	25	190	96	1	68	0	0	69	380	131	6	4

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	223	13	29	0	0	42	0	0	0	0	1	12
	FC	124	38	0	0	0	38	0	0	0	0	1	0
	Total	347	51	29	0	0	79	0	0	0	0	1	12
2011	TC	135	3	16	0	0	19	0	0	0	0	1	6
	FC	156	74	0	0	0	74	0	0	0	0	0	0
	Total	291	77	16	0	0	93	0	0	0	0	1	6
2010	TC	257	59	35	0	0	95	0	0	0	0	1	7
	FC	161	45	0	0	0	45	0	0	0	0	0	0
	Total	418	104	35	0	0	139	0	0	0	0	1	7
2009	TC	148	95	35	0	0	130	0	0	0	0	0	1
	FC	208	98	0	0	0	98	0	0	0	0	0	0
	Total	356	193	35	0	0	228	0	0	0	0	0	1
2008	TC	135	28	49	0	0	77	0	0	0	0	0	2
	FC	137	90	0	0	0	90	1	0	0	0	0	0
	Total	272	119	49	0	0	168	1	0	0	0	0	2

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
180	0	0	0	0	17	0	5	0	0	23	13	428
43	0	0	0	0	0	0	0	0	0	0	0	110
223	0	0	0	0	17	0	5	0	0	23	14	538
82	0	0	0	16	0	0	5	0	0	22	7	273
57	0	0	0	0	0	0	0	0	0	0	0	202
139	0	0	0	16	0	0	5	0	0	22	7	474
194	0	0	0	17	0	0	7	0	0	24	8	511
75	0	0	0	0	0	0	0	0	0	0	0	159
270	0	0	0	17	0	0	7	0	0	24	8	670
91	0	0	0	17	0	0	8	0	0	26	2	379
66	0	0	0	0	0	0	0	0	0	0	1	311
157	0	0	0	17	0	0	8	0	0	26	2	690
107	0	0	0	17	0	0	9	1	0	26	1	317
25	0	0	0	0	0	0	0	0	0	0	1	223
133	0	0	0	17	0	0	9	1	0	26	2	541

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
3	1	0	17	89	0	3	0	1	1	93	376
0	0	0	1	0	0	0	0	0	0	0	162
3	1	0	19	89	0	3	0	1	1	93	538
2	1	0	9	42	29	2	8	0	9	82	244
0	0	0	1	0	-1	0	0	0	0	-1	230
2	1	0	10	42	29	2	8	0	9	81	474
1	1	0	10	52	37	2	8	2	10	102	463
0	0	0	1	0	0	0	0	0	0	0	206
1	1	0	10	52	37	2	8	2	10	102	670
2	1	0	3	54	38	2	8	1	8	102	384
0	0	0	1	0	0	0	0	0	0	0	306
2	1	0	4	54	38	2	8	1	8	102	690
2	1	0	4	53	37	1	1	7	8	98	315
0	0	0	2	0	-3	0	0	0	0	-3	226
2	1	0	6	53	34	1	1	7	8	96	541

Turkish Bank A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	13	0	0	0	0	13	13	382	395	0	0	45	0
	FC	31	0	3	0	0	34	5	69	74	0	0	60	0
	Total	45	0	3	0	0	47	18	451	470	0	0	105	0
2011	TC	16	0	0	0	0	16	30	0	30	0	0	11	0
	FC	43	0	0	0	1	44	23	0	23	0	0	11	0
	Total	59	0	0	0	1	60	54	0	54	0	0	22	0
2010	TC	22	0	0	0	0	22	19	0	19	0	0	50	0
	FC	21	0	2	0	17	40	9	0	9	0	0	252	0
	Total	42	0	2	0	17	62	28	0	28	0	0	303	0
2009	TC	26	0	0	0	0	26	17	0	17	0	0	7	0
	FC	23	0	1	0	78	102	39	0	39	0	0	154	0
	Total	49	0	1	0	78	128	56	0	56	0	0	162	0
2008	TC	20	0	0	0	0	20	15	0	15	0	0	6	0
	FC	29	0	1	0	76	106	15	0	15	0	0	165	0
	Total	49	0	1	0	76	126	29	0	29	0	0	171	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	26	4	4	0	34	17	0	1	18	15	2	1	1	1
2011	18	5	3	0	27	13	0	1	15	12	1	1	1	1
2010	16	11	4	0	32	12	1	1	15	17	2	1	1	1
2009	16	7	9	4	37	16	1	3	21	16	2	0	2	1
2008	21	9	10	6	47	22	2	3	27	19	2	0	1	2

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	45	45	30	312	0	342	796
0	0	0	60	60	96	306	0	401	570
0	0	0	105	105	125	618	0	743	1,366
0	0	0	11	11	60	191	0	252	310
0	0	0	11	11	77	322	0	399	477
0	0	0	22	22	138	513	0	651	787
0	0	0	50	50	56	219	0	275	366
0	0	0	252	252	33	351	0	384	685
0	0	0	303	303	89	570	0	659	1,051
0	0	0	7	7	80	203	0	282	333
0	0	0	154	154	32	316	0	348	644
0	0	0	162	162	111	519	0	630	976
0	0	0	6	6	62	130	0	193	234
0	0	0	165	165	6	215	0	221	506
0	0	0	171	171	69	345	0	414	740

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
2	3	23	2	20	1	0	0	0	1	0	1	0	1
2	1	18	1	16	0	0	0	0	0	0	0	0	0
0	2	21	1	18	2	0	0	0	2	0	2	0	2
2	2	22	3	18	1	0	0	0	1	0	1	0	1
1	5	28	4	17	7	0	0	0	7	-1	7	0	7

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	31.2	32.1	24.7	28.8	34.5
Shareholders' Equity / Total Assets	17.3	17.1	15.2	14.8	17.7
(Shareholders' Equity - Permanent Assets) / Total Assets	12.6	11.7	10.6	10.4	12.5
Net On Balance Sheet Position / Total Shareholders' Equity	-47.0	-33.1	-47.5	5.3	-1.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	0.8	0.7	-0.7	-2.0
Balance-Sheet Ratios					
TC Assets / Total Assets	79.5	57.5	76.3	54.9	58.7
TC Liabilities / Total Liabilities	69.8	51.6	69.2	55.7	58.3
FC Assets / FC Liabilities	67.9	87.8	77.1	101.7	98.9
TC Deposits / Total Deposits	64.4	46.5	61.5	41.6	49.6
TC Loans and Receivables / Total Loans and Receivables	80.8	59.1	72.1	58.0	80.8
Total Deposits / Total Assets	64.5	61.3	62.5	51.6	50.2
Funds Borrowed / Total Assets	9.4	16.3	15.6	27.9	21.9
Assets Quality					
Financial Assets (net) / Total Assets	7.6	8.9	8.5	8.9	12.8
Total Loans and Receivables / Total Assets	41.4	29.4	40.3	22.7	24.5
Total Loans and Receivables / Total Deposits	64.2	47.9	64.5	44.1	48.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	5.5	4.4	6.3	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	2.5	2.4	2.7	1.5
Specific Provisions / Loans Under Follow-up	49.1	55.6	45.1	56.4	65.1
Permanent Assets / Total Assets	4.7	5.4	4.6	4.4	5.2
Consumer Loans / Total Loans and Receivables	2.0	2.0	1.1	1.7	1.5
Liquidity					
Liquid Assets / Total Assets	51.8	64.5	54.9	73.1	70.3
Liquid Assets / Short-term Liabilities	68.6	85.8	70.3	91.4	86.8
TC Liquid Assets / Total Assets	39.4	34.1	42.4	37.7	33.8
Profitability					
Net Profit/Losses / Total Assets	0.2	0.1	0.3	0.1	1.2
Net Profit/Losses / Total Shareholders' Equity	0.9	0.5	2.1	0.8	6.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.1	0.3	0.1	1.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	2.7	2.6	2.4	2.2	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.0	68.5	75.3	67.9	56.9
Non-interest Income (net) / Total Assets	1.4	1.1	0.6	0.9	1.7
Other Operating Expenses / Total Assets	3.6	3.4	2.7	2.6	3.2
Personnel Expenses / Other Operating Expenses	54.5	53.2	50.8	55.8	54.1
Non-interest Income (net) / Other Operating Expenses	37.1	32.3	24.0	34.6	53.2

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	433	248	957	296	2,389	0	9	2,694	4,331	13,470	362	217
	FC	2,071	151	0	48	6	0	0	54	2,275	3,085	0	0
	Total	2,503	399	957	344	2,395	0	9	2,748	6,607	16,555	362	217
2011	TC	794	70	270	452	2,171	0	12	2,635	3,770	10,644	385	274
	FC	1,333	110	0	218	283	0	0	501	1,944	2,827	0	0
	Total	2,127	181	270	671	2,454	0	12	3,136	5,714	13,470	385	274
2010	TC	512	268	0	112	1,949	142	7	2,209	2,989	5,915	234	154
	FC	807	189	0	15	271	0	0	286	1,282	1,649	0	0
	Total	1,318	458	0	127	2,219	142	7	2,495	4,271	7,564	234	154
2009	TC	232	39	410	111	1,074	592	21	1,798	2,479	4,582	288	161
	FC	785	232	57	15	42	0	0	58	1,132	1,336	0	0
	Total	1,016	271	467	127	1,116	592	21	1,856	3,611	5,918	288	161
2008	TC	352	16	460	32	701	524	66	1,324	2,152	4,094	132	70
	FC	1,027	320	37	27	84	0	1	113	1,498	1,431	0	0
	Total	1,380	337	497	60	786	524	67	1,436	3,650	5,526	132	70

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	11,745	154	23	278	0	455	99	95	0	0	482	649
	FC	4,416	2,759	0	0	0	2,759	32	0	0	584	12	1
	Total	16,160	2,913	23	278	0	3,214	131	95	0	584	494	650
2011	TC	7,782	1,268	585	132	0	1,985	83	27	0	0	409	329
	FC	4,335	2,215	0	0	0	2,215	49	0	0	377	32	2
	Total	12,116	3,483	585	132	0	4,200	132	27	0	377	441	331
2010	TC	5,468	1,308	48	0	0	1,356	42	37	0	0	206	198
	FC	2,336	1,036	0	0	0	1,036	20	0	0	307	13	1
	Total	7,804	2,344	48	0	0	2,392	62	37	0	307	219	199
2009	TC	3,945	530	721	0	0	1,251	20	49	0	0	165	160
	FC	2,390	579	0	0	0	579	15	0	0	325	8	0
	Total	6,335	1,109	721	0	0	1,830	35	49	0	325	173	160
2008	TC	3,661	1,112	133	0	0	1,245	64	44	0	0	157	147
	FC	2,431	494	0	0	0	494	52	0	0	325	3	2
	Total	6,093	1,606	133	0	0	1,739	116	44	0	325	160	150

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
13,615	0	0	0	60	0	0	139	249	35	483	554	18,983
3,085	0	0	0	34	0	0	0	0	0	34	111	5,506
16,700	0	0	0	94	0	0	139	249	35	517	665	24,489
10,754	0	0	0	56	0	0	135	232	0	423	366	15,313
2,827	0	0	0	32	0	0	0	0	0	32	50	4,853
13,581	0	0	0	89	0	0	135	232	0	456	416	20,166
5,995	0	0	0	38	0	0	71	7	0	116	264	9,363
1,649	0	0	0	40	0	0	0	0	0	40	43	3,014
7,644	0	0	0	78	0	0	71	7	0	156	307	12,377
4,709	0	1	0	62	0	0	104	7	0	175	234	7,597
1,336	0	0	0	41	0	0	0	0	0	41	21	2,531
6,045	0	1	0	103	0	0	104	7	0	216	256	10,128
4,157	0	0	0	61	0	0	110	6	0	177	192	6,678
1,431	0	0	0	40	0	0	0	0	0	40	35	3,005
5,589	0	0	0	101	0	0	110	6	0	217	227	9,683

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
380	77	0	1,782	1,240	440	742	5	273	279	2,701	16,683	
0	0	0	629	0	2	0	0	0	0	2	7,807	
380	77	0	2,411	1,240	442	742	5	273	279	2,703	24,489	
258	53	0	1,160	1,167	366	590	5	109	114	2,237	13,163	
0	0	0	460	0	-6	0	0	0	0	-6	7,003	
258	53	0	1,619	1,167	359	590	5	109	114	2,231	20,166	
112	54	0	648	715	62	207	0	195	195	1,179	8,652	
13	0	0	354	0	0	0	0	0	0	0	3,726	
124	54	0	1,002	715	62	207	0	195	195	1,179	12,377	
81	23	0	498	740	13	212	0	141	141	1,106	6,799	
8	0	0	357	0	3	0	0	0	0	3	3,329	
89	23	0	854	740	17	212	0	141	141	1,109	10,128	
78	31	0	522	723	7	99	0	108	108	937	6,365	
12	0	0	395	0	-2	0	0	0	0	-2	3,318	
89	31	0	916	723	6	99	0	108	108	935	9,683	

Türk Ekonomi Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	1,915	0	3	0	347	2,265	4,569	0	4,569	2,181	1,101	2,440	3,578
	FC	1,847	508	778	0	398	3,531	969	0	969	404	2,424	5,095	6,055
	Total	3,762	508	781	0	745	5,796	5,538	0	5,538	2,585	3,525	7,535	9,632
2011	TC	1,585	0	0	0	238	1,823	3,485	0	3,485	1,072	838	2,045	3,073
	FC	1,358	181	698	0	208	2,445	818	0	818	29	1,607	3,674	4,873
	Total	2,943	181	698	0	446	4,269	4,303	0	4,303	1,101	2,445	5,718	7,946
2010	TC	1,141	0	0	0	149	1,291	2,146	0	2,146	223	302	851	1,368
	FC	824	36	440	0	55	1,355	271	0	271	96	1,018	1,422	1,700
	Total	1,965	36	440	0	205	2,646	2,417	0	2,417	319	1,321	2,273	3,068
2009	TC	951	0	0	0	79	1,031	2,069	0	2,069	316	362	579	647
	FC	849	26	338	0	61	1,275	428	0	428	196	705	853	919
	Total	1,801	26	338	0	140	2,305	2,497	0	2,497	512	1,067	1,432	1,566
2008	TC	830	0	0	0	57	886	1,432	0	1,432	383	319	684	224
	FC	825	34	349	0	86	1,294	122	0	122	276	1,478	984	229
	Total	1,654	34	349	0	143	2,180	1,554	0	1,554	659	1,798	1,669	453

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	1,952	5	226	32	2,216	976	149	53	1,178	1,038	487	185	302	10
2011	1,295	5	241	1	1,542	563	172	78	814	728	299	121	178	10
2010	783	5	174	12	973	322	106	46	474	499	359	87	272	9
2009	853	9	195	43	1,099	400	117	44	561	538	242	81	161	8
2008	971	27	198	96	1,292	579	161	89	829	463	197	71	126	13

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	7,118	9,299	9,772	44,532	76	54,380	70,513
0	0	0	13,574	13,978	1,075	10,398	19	11,492	29,970
0	0	0	20,692	23,277	10,847	54,931	95	65,872	100,483
0	0	0	5,956	7,028	7,860	36,762	70	44,692	57,028
0	0	0	10,154	10,183	725	10,989	16	11,731	25,177
0	0	0	16,110	17,211	8,586	47,750	86	56,423	82,205
0	0	0	2,522	2,745	4,945	14,870	26	19,841	26,023
324	0	0	4,464	4,560	370	4,556	5	4,931	11,117
324	0	0	6,986	7,306	5,315	19,425	32	24,771	37,140
0	0	0	1,589	1,905	79,946	11,960	17	91,924	96,929
325	0	0	2,802	2,998	324	4,678	3	5,005	9,705
325	0	0	4,390	4,902	80,271	16,638	20	96,929	106,634
0	0	0	1,228	1,610	47,232	9,579	14	56,825	60,753
137	0	391	3,219	3,495	383	4,637	1	5,021	9,931
137	0	391	4,447	5,105	47,614	14,217	14	61,845	70,684

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-46	52	1,356	154	841	360	0	0	0	360	-87	273	0	273
-13	47	949	69	730	150	0	0	0	150	-41	109	0	109
-3	31	809	108	512	188	0	0	0	188	-41	148	48	195
34	22	763	119	471	173	0	0	0	173	-31	141	0	141
19	55	675	85	461	130	0	0	0	130	-22	108	0	108

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.2	14.2	14.4	17.7	17.7
Shareholders' Equity / Total Assets	11.0	11.1	9.5	10.9	9.7
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	8.3	7.6	7.6	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-45.3	-41.7	-15.4	-31.4	33.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	8.4	12.2	1.4	1.1	4.4
Balance-Sheet Ratios					
TC Assets / Total Assets	77.5	75.9	75.6	75.0	69.0
TC Liabilities / Total Liabilities	68.1	65.3	69.9	67.1	65.7
FC Assets / FC Liabilities	70.5	69.3	80.9	76.0	90.6
TC Deposits / Total Deposits	72.7	64.2	70.1	62.3	60.1
TC Loans and Receivables / Total Loans and Receivables	81.5	79.2	78.4	77.9	74.4
Total Deposits / Total Assets	66.0	60.1	63.1	62.5	62.9
Funds Borrowed / Total Assets	11.9	17.3	18.9	11.0	16.6
Assets Quality					
Financial Assets (net) / Total Assets	11.2	15.6	20.2	18.3	14.8
Total Loans and Receivables / Total Assets	68.2	67.3	61.8	59.7	57.7
Total Loans and Receivables / Total Deposits	103.3	112.1	98.0	95.4	91.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.8	3.1	4.8	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.8	1.0	2.1	1.1
Specific Provisions / Loans Under Follow-up	60.0	71.3	65.9	56.0	52.6
Permanent Assets / Total Assets	2.7	2.8	1.9	3.4	2.9
Consumer Loans / Total Loans and Receivables	31.5	29.8	26.1	24.4	19.5
Liquidity					
Liquid Assets / Total Assets	26.9	28.3	33.3	29.6	31.6
Liquid Assets / Short-term Liabilities	52.5	45.6	52.6	42.9	49.7
TC Liquid Assets / Total Assets	17.6	18.6	22.9	18.4	16.1
Profitability					
Net Profit/Losses / Total Assets	1.1	0.5	1.6	1.4	1.1
Net Profit/Losses / Total Shareholders' Equity	10.1	4.9	16.6	12.7	11.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	0.7	1.5	1.7	1.3
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.9	3.5	3.4	4.2	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	71.1	73.9	52.1	55.4	58.8
Non-interest Income (net) / Total Assets	1.3	1.1	2.5	2.2	2.2
Other Operating Expenses / Total Assets	3.4	3.6	4.1	4.7	4.8
Personnel Expenses / Other Operating Expenses	42.4	42.0	44.5	48.8	50.0
Non-interest Income (net) / Other Operating Expenses	37.8	30.3	60.4	47.6	46.1

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	728	1,256	0	380	19,614	517	0	20,511	22,495	32,193	1,189	963
	FC	8,336	3,102	0	286	567	251	0	1,104	12,542	19,236	0	0
	Total	9,064	4,358	0	666	20,182	768	0	21,615	35,037	51,430	1,189	963
2011	TC	841	1,113	0	228	14,430	1,681	0	16,340	18,294	26,120	811	663
	FC	3,532	6,481	0	649	817	853	68	2,387	12,400	18,103	0	0
	Total	4,374	7,594	0	877	15,247	2,534	68	18,726	30,694	44,223	811	663
2010	TC	2,057	1,626	0	497	19,414	2,979	0	22,890	26,573	24,028	1,261	1,032
	FC	2,827	3,786	0	141	1,616	854	0	2,611	9,224	17,905	0	0
	Total	4,884	5,412	0	637	21,030	3,833	0	25,501	35,797	41,933	1,261	1,032
2009	TC	2,588	1,693	672	527	16,956	4,007	0	21,491	26,444	18,932	1,504	1,219
	FC	2,028	3,911	0	88	1,934	932	0	2,953	8,892	14,220	0	0
	Total	4,616	5,604	672	615	18,890	4,939	0	24,444	35,337	33,153	1,504	1,219
2008	TC	1,692	937	27	335	9,783	3,978	0	14,096	16,751	18,123	815	519
	FC	1,943	2,218	0	103	1,615	1,027	45	2,791	6,952	14,376	0	0
	Total	3,635	3,155	27	438	11,398	5,005	45	16,887	23,703	32,499	815	519

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for	Subordinated Loans	Miscellaneous Payables	Other Resources
										Prop. & Equip. Held for Sale Purposes and Terminated Operations			
2012	TC	28,127	2,355	6,878	1,086	0	10,319	330	0	0	0	2,368	924
	FC	21,087	9,840	716	2,212	0	12,768	160	0	0	66	213	191
	Total	49,214	12,195	7,594	3,298	0	23,087	490	0	0	66	2,581	1,115
2011	TC	25,294	2,321	4,415	1,103	0	7,838	262	0	0	0	1,843	358
	FC	19,464	8,544	1,385	858	0	10,788	148	0	0	573	40	611
	Total	44,758	10,865	5,800	1,961	0	18,626	410	0	0	573	1,883	969
2010	TC	28,617	3,326	6,745	0	0	10,071	158	0	0	0	1,896	498
	FC	18,638	7,492	575	0	0	8,066	142	2	0	575	18	165
	Total	47,254	10,818	7,319	0	0	18,137	300	2	0	575	1,914	663
2009	TC	24,268	2,145	6,977	0	0	9,122	75	0	0	0	1,573	475
	FC	17,962	6,600	106	0	0	6,706	79	2	0	588	14	151
	Total	42,230	8,746	7,083	0	0	15,829	154	2	0	588	1,587	626
2008	TC	19,061	1,365	6,869	0	0	8,233	195	0	0	0	1,270	412
	FC	15,579	5,761	165	0	0	5,925	78	3	0	514	12	148
	Total	34,640	7,125	7,033	0	0	14,158	273	3	0	514	1,281	560

	Permanent Assets											Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
32,420	0	10	2	206	59	0	635	31	72	1,014	1,152	57,081
19,236	0	0	0	1,191	0	0	0	0	0	1,192	66	33,036
51,656	0	10	2	1,398	59	0	635	31	72	2,206	1,218	90,117
26,268	0	10	1	161	55	0	658	29	64	979	601	46,143
18,103	0	0	0	932	0	0	0	0	0	932	57	31,491
44,371	0	10	1	1,093	55	0	658	29	64	1,911	658	77,634
24,257	0	18	1	179	11	0	781	20	64	1,074	673	52,577
17,905	0	0	0	886	0	0	0	0	0	886	30	28,045
42,161	0	18	1	1,065	11	0	781	20	64	1,961	703	80,621
19,218	0	19	1	182	10	0	767	14	55	1,047	575	47,284
14,220	0	0	0	483	0	0	1	0	0	484	27	23,624
33,438	0	19	1	665	10	0	768	14	55	1,531	602	70,908
18,419	0	17	1	144	7	0	712	10	53	945	577	36,693
14,376	0	0	0	383	0	0	1	0	0	384	41	21,752
32,795	0	17	1	527	7	0	713	10	53	1,328	618	58,445

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
1,260	290	0	5,173	2,363	1,433	5,981	0	1,727	1,727	11,504	55,123	
21	5	0	656	0	445	39	0	0	0	484	34,994	
1,281	296	0	5,829	2,363	1,878	6,020	0	1,727	1,727	11,988	90,117	
951	140	0	3,555	2,224	796	4,410	0	1,626	1,626	9,055	45,742	
19	0	0	1,390	0	226	24	0	0	0	250	31,892	
969	141	0	4,945	2,224	1,022	4,434	0	1,626	1,626	9,305	77,634	
830	211	0	3,594	2,732	1,871	3,785	0	2,046	2,046	10,433	52,714	
20	0	0	922	0	271	10	0	0	0	281	27,908	
850	211	0	4,516	2,732	2,142	3,795	0	2,046	2,046	10,714	80,621	
679	236	1	3,039	2,824	1,772	2,158	0	1,992	1,992	8,746	45,175	
22	0	2	858	0	199	9	0	0	0	207	25,733	
701	236	3	3,897	2,824	1,970	2,167	0	1,992	1,992	8,953	70,908	
514	249	0	2,639	2,760	1,052	1,143	0	1,150	1,150	6,105	36,039	
15	0	15	785	0	111	6	0	0	0	117	22,406	
529	249	15	3,424	2,760	1,163	1,149	0	1,150	1,150	6,222	58,445	

Türkiye Garanti Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	3,914	3	4	0	0	3,921	13,330	5,620	18,950	0	2,298	6,818	5,332
	FC	5,325	403	3,071	0	37	8,836	5,741	34,074	39,815	0	2,816	19,127	8,469
	Total	9,239	406	3,075	0	37	12,757	19,071	39,694	58,765	0	5,115	25,945	13,800
2011	TC	3,064	2	6	0	0	3,072	12,510	4,462	16,972	0	2,230	4,630	2,683
	FC	4,836	271	2,913	0	37	8,057	4,507	27,507	32,014	1,042	3,171	17,849	5,201
	Total	7,900	273	2,919	0	37	11,129	17,017	31,969	48,986	1,042	5,401	22,479	7,884
2010	TC	3,220	0	5	0	0	3,225	13,077	0	13,077	0	1,267	5,361	3,149
	FC	4,653	107	2,182	0	37	6,979	3,567	0	3,567	109	2,489	16,198	6,230
	Total	7,874	107	2,187	0	37	10,204	16,643	0	16,644	109	3,756	21,559	9,379
2009	TC	3,035	0	0	0	0	3,035	10,388	0	10,388	0	1,296	3,884	2,333
	FC	5,010	84	1,743	0	0	6,837	2,861	0	2,861	1	2,012	5,908	5,959
	Total	8,045	85	1,743	0	0	9,872	13,249	0	13,249	1	3,308	9,792	8,292
2008	TC	2,708	0	0	0	72	2,780	9,414	0	9,414	0	1,211	6,099	1,106
	FC	4,462	81	2,051	0	0	6,594	2,350	0	2,351	73	1,649	9,481	4,287
	Total	7,170	81	2,051	0	72	9,374	11,764	0	11,765	73	2,860	15,580	5,393

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	4,749	124	2,183	72	7,128	2,783	502	626	3,911	3,217	1,402	273	1,129	1
2011	3,491	125	1,875	59	5,550	2,095	493	480	3,068	2,482	1,263	200	1,063	3
2010	3,453	146	2,434	146	6,178	2,341	474	271	3,086	3,092	1,377	196	1,181	3
2009	4,037	148	2,634	201	7,020	2,647	449	509	3,605	3,416	1,404	300	1,104	53
2008	3,783	172	1,942	265	6,163	2,838	469	768	4,074	2,088	1,258	311	947	67

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
16	0	1	14,465	14,465	36,579	200,240	0	236,819	274,155
103	0	1,662	32,178	32,178	10,037	124,522	0	134,559	215,387
119	0	1,663	46,642	46,642	46,616	324,761	0	371,378	489,542
35	0	31	9,609	9,609	36,936	132,670	0	169,606	199,259
32	0	239	26,492	27,534	10,663	100,185	0	110,848	178,452
67	0	270	36,101	37,142	47,599	232,855	0	280,453	377,711
9	0	66	9,852	9,852	51,632	120,714	0	172,345	198,499
19	59	807	25,802	25,911	9,753	88,328	0	98,081	134,538
28	59	873	35,654	35,763	61,385	209,042	0	270,426	333,037
17	0	2	7,531	7,531	30,380	94,095	0	124,475	145,429
17	22	414	14,332	14,333	10,333	78,097	0	88,429	112,462
33	22	416	21,863	21,864	40,712	172,192	0	212,904	257,890
18	0	5	8,439	8,439	25,515	72,940	0	98,455	119,088
22	0	552	15,992	16,064	10,243	60,871	0	71,115	96,124
40	0	557	24,431	24,503	35,758	133,811	0	169,569	215,212

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
346	168	4,862	663	1,992	2,207	0	0	0	2,207	-480	1,727	0	1,727
176	478	4,202	435	1,697	2,069	0	0	0	2,069	-443	1,626	0	1,626
237	415	4,928	380	1,978	2,570	0	0	0	2,570	-525	2,046	0	2,046
592	188	5,353	1,084	1,728	2,541	0	0	0	2,541	-549	1,992	0	1,992
165	196	3,464	372	1,671	1,421	0	0	0	1,421	-270	1,150	0	1,150

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.2	16.9	19.6	21.2	16.1
Shareholders' Equity / Total Assets	13.3	12.0	13.3	12.6	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	10.6	9.3	10.6	10.1	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-1.0	13.2	17.3	-6.4	17.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	0.8	-1.4	0.4	-2.6
Balance-Sheet Ratios					
TC Assets / Total Assets	63.3	59.4	65.2	66.7	62.8
TC Liabilities / Total Liabilities	61.2	58.9	65.4	63.7	61.7
FC Assets / FC Liabilities	94.4	98.7	100.5	91.8	97.1
TC Deposits / Total Deposits	57.2	56.5	60.6	57.5	55.0
TC Loans and Receivables / Total Loans and Receivables	62.8	59.2	57.5	57.5	56.2
Total Deposits / Total Assets	54.6	57.7	58.6	59.6	59.3
Funds Borrowed / Total Assets	13.5	14.0	13.4	12.3	12.2
Assets Quality					
Financial Assets (net) / Total Assets	24.0	24.1	31.6	34.5	28.9
Total Loans and Receivables / Total Assets	57.3	57.2	52.3	47.2	56.1
Total Loans and Receivables / Total Deposits	105.0	99.1	89.2	79.2	94.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.3	1.8	3.0	4.5	2.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.3	0.5	0.9	0.9
Specific Provisions / Loans Under Follow-up	80.9	81.7	81.9	81.0	63.7
Permanent Assets / Total Assets	2.7	2.7	2.7	2.6	2.8
Consumer Loans / Total Loans and Receivables	36.1	33.1	33.2	33.8	32.7
Liquidity					
Liquid Assets / Total Assets	38.0	36.2	39.6	42.9	31.9
Liquid Assets / Short-term Liabilities	64.5	63.5	65.4	66.4	47.3
TC Liquid Assets / Total Assets	24.4	21.4	29.3	31.6	21.9
Profitability					
Net Profit/Losses / Total Assets	1.9	2.1	2.5	2.8	2.0
Net Profit/Losses / Total Shareholders' Equity	14.4	17.5	19.1	22.2	18.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.7	3.2	3.6	2.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.1	3.0	3.5	3.7	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.3	55.2	57.6	48.6	52.4
Non-interest Income (net) / Total Assets	1.8	2.2	2.3	2.7	2.4
Other Operating Expenses / Total Assets	2.2	2.2	2.5	2.4	2.9
Personnel Expenses / Other Operating Expenses	42.4	38.9	38.2	38.7	37.9
Non-interest Income (net) / Other Operating Expenses	82.6	101.3	92.8	112.1	82.3

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	1,459	59	0	505	11,256	6,157	0	17,919	19,436	40,175	1,121	881
	FC	7,517	749	0	267	3,565	5	0	3,837	12,103	19,859	18	18
	Total	8,976	807	0	773	14,822	6,162	0	21,756	31,539	60,034	1,139	899
2011	TC	2,681	127	0	359	9,714	7,122	0	17,195	20,004	31,131	1,023	1,023
	FC	4,591	1,066	23	475	5,455	7	0	5,937	11,617	17,374	27	27
	Total	7,272	1,193	23	834	15,169	7,129	0	23,132	31,621	48,505	1,050	1,050
2010	TC	2,595	120	0	310	14,002	8,840	0	23,151	25,866	28,503	1,532	1,532
	FC	2,948	1,952	0	167	6,394	8	0	6,569	11,468	13,271	33	33
	Total	5,543	2,071	0	477	20,396	8,848	0	29,720	37,334	41,774	1,566	1,566
2009	TC	3,895	136	0	273	10,366	7,802	0	18,440	22,471	23,153	1,825	1,825
	FC	1,995	5,534	0	62	7,103	892	0	8,057	15,585	9,345	36	36
	Total	5,890	5,670	0	336	17,468	8,693	0	26,497	38,057	32,498	1,861	1,861
2008	TC	5,869	143	0	216	5,655	2,268	0	8,139	14,151	21,548	1,408	1,408
	FC	1,910	4,317	0	81	8,309	6	0	8,397	14,623	9,737	34	34
	Total	7,778	4,461	0	297	13,964	2,275	0	16,536	28,775	31,286	1,443	1,443

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	36,560	500	5,850	2,569	0	8,919	220	0	0	0	1,922	988
	FC	22,724	5,546	1,755	1,011	0	8,313	195	0	0	1,015	145	1,584
	Total	59,284	6,046	7,605	3,580	0	17,232	415	0	0	1,015	2,067	2,572
2011	TC	31,941	112	7,195	1,497	0	8,804	242	0	0	0	1,534	429
	FC	20,107	5,790	3,108	505	0	9,403	212	0	0	0	235	769
	Total	52,048	5,902	10,303	2,002	0	18,207	454	0	0	0	1,769	1,198
2010	TC	38,756	72	4,168	0	0	4,240	256	0	0	0	1,478	299
	FC	18,645	5,158	2,439	0	0	7,597	211	0	0	0	180	394
	Total	57,401	5,231	6,607	0	0	11,837	466	0	0	0	1,658	694
2009	TC	30,035	1,610	4,292	0	0	5,903	219	0	0	0	1,194	283
	FC	18,494	4,941	3,093	0	0	8,034	109	0	0	0	108	112
	Total	48,529	6,551	7,385	0	0	13,936	327	0	0	0	1,303	395
2008	TC	26,542	1,823	2,587	0	0	4,410	236	0	0	0	946	230
	FC	15,211	5,427	2,017	0	0	7,444	105	0	0	0	111	420
	Total	41,753	7,250	4,604	0	0	11,854	340	0	0	0	1,057	650

	Permanent Assets										Un- classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non- consolidated Financials	Non- consolidated Financials							
		Financials	Non- Financials									
40,415	0	48	371	1,720	1,989	0	1,022	59	41	5,250	1,096	66,197
19,859	0	0	0	204	0	0	3	0	0	206	333	32,500
60,273	0	48	371	1,924	1,989	0	1,024	59	41	5,456	1,429	98,697
31,131	0	45	349	1,146	1,674	0	983	34	32	4,263	724	56,121
17,374	0	0	0	108	0	0	2	0	0	110	367	29,468
48,505	0	45	349	1,254	1,674	0	985	34	32	4,372	1,091	85,589
28,503	0	57	426	1,789	1,774	0	1,190	21	35	5,293	940	60,603
13,271	0	0	0	27	0	0	2	0	0	29	346	25,113
41,774	0	57	426	1,816	1,774	0	1,191	21	35	5,322	1,286	85,716
23,153	0	59	440	1,548	1,307	0	1,250	22	18	4,645	664	50,933
9,345	0	0	0	28	0	0	2	0	0	30	233	25,193
32,498	0	59	440	1,576	1,307	0	1,252	22	18	4,675	897	76,127
21,548	0	58	430	671	848	0	1,233	37	12	3,288	554	39,542
9,737	0	0	0	27	0	0	2	0	0	29	171	24,561
31,286	0	58	430	698	848	0	1,234	37	12	3,317	726	64,103

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
3,017	305	0	6,452	2,532	2,762	5,377	0	1,862	1,862	12,533	64,464
9	0	0	2,949	0	248	0	0	0	0	248	34,233
3,027	305	0	9,401	2,532	3,010	5,377	0	1,862	1,862	12,781	98,697
2,213	199	0	4,617	2,382	1,583	4,038	0	1,412	1,412	9,415	54,777
14	0	0	1,229	0	73	0	0	0	0	73	30,812
2,226	200	0	5,846	2,382	1,655	4,038	0	1,412	1,412	9,488	85,589
2,352	229	0	4,614	2,927	2,670	3,492	0	1,940	1,940	11,029	58,640
10	0	2	797	0	36	0	0	0	0	36	27,076
2,362	229	2	5,412	2,927	2,707	3,492	0	1,940	1,940	11,065	85,716
2,339	202	0	4,237	2,071	2,200	3,183	0	1,595	1,595	9,048	49,224
11	0	12	352	0	24	0	0	0	0	24	26,903
2,349	203	12	4,589	2,071	2,224	3,183	0	1,595	1,595	9,072	76,127
1,969	168	0	3,549	1,811	881	2,513	0	992	992	6,198	40,698
68	0	35	738	0	12	0	0	0	0	12	23,405
2,037	168	35	4,287	1,811	893	2,513	0	992	992	6,209	64,103

Türkiye İş Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	7,013	11	0	0	12	7,036	16,541	60,004	76,546	0	2,581	6,394	1,421
	FC	5,505	719	2,579	0	262	9,065	3,048	0	3,048	0	3,079	17,785	4,198
	Total	12,518	730	2,579	0	274	16,101	19,589	60,004	79,593	0	5,660	24,179	5,619
2011	TC	5,250	2	0	0	11	5,262	13,036	48,058	61,093	0	2,727	5,723	618
	FC	4,905	261	2,737	0	519	8,423	4,628	111	4,739	0	5,794	15,603	3,251
	Total	10,155	263	2,737	0	530	13,685	17,664	48,169	65,833	0	8,521	21,326	3,869
2010	TC	4,251	3	0	0	1	4,254	14,830	0	14,830	0	861	5,496	1,350
	FC	3,310	135	2,020	0	220	5,685	3,404	19	3,423	0	2,999	13,981	2,112
	Total	7,561	138	2,020	0	221	9,939	18,235	19	18,254	0	3,860	19,477	3,463
2009	TC	3,366	2	0	0	34	3,402	17,625	0	17,625	0	479	3,590	899
	FC	3,066	100	1,732	0	106	5,003	7,304	0	7,304	0	1,320	5,686	1,447
	Total	6,431	102	1,732	0	141	8,405	24,929	0	24,929	0	1,800	9,276	2,346
2008	TC	2,594	1	0	0	0	2,594	10,323	0	10,323	0	1,743	1,653	1,441
	FC	2,694	85	2,272	0	50	5,102	2,087	0	2,087	0	2,143	1,094	1,423
	Total	5,288	86	2,272	0	51	7,696	12,410	0	12,410	0	3,886	2,746	2,863

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	5,449	7	2,053	24	7,533	3,077	146	975	4,198	3,335	1,079	119	960	235
2011	3,777	9	1,970	14	5,770	2,635	121	598	3,355	2,415	844	88	756	294
2010	3,868	97	2,385	22	6,372	2,770	332	290	3,392	2,980	879	75	804	240
2009	4,548	63	2,029	218	6,858	3,071	394	120	3,586	3,273	911	69	842	219
2008	4,459	171	2,087	247	6,963	3,615	505	465	4,585	2,378	864	73	791	187

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	1	10,396	10,396	25,339	64,731	0	90,070	184,048
0	0	237	25,299	25,299	4,303	20,452	0	24,755	62,167
0	0	238	35,695	35,695	29,642	85,183	0	114,825	246,215
0	0	0	9,069	9,069	23,283	49,020	0	72,303	147,727
0	0	406	25,054	25,054	3,968	16,315	0	20,283	58,499
0	0	406	34,123	34,123	27,251	65,335	0	92,586	206,226
0	0	0	7,707	7,707	20,832	46,003	0	66,835	93,627
0	0	0	19,092	19,092	3,407	10,681	0	14,088	42,288
0	0	0	26,799	26,799	24,239	56,684	0	80,923	135,915
0	0	0	4,968	4,968	17,231	36,154	0	53,385	79,380
0	0	11	8,464	8,464	2,792	9,009	0	11,801	32,573
0	0	11	13,433	13,433	20,024	45,163	0	65,186	111,953
0	0	325	5,161	5,161	24,765	26,885	0	51,650	69,728
0	0	374	5,033	5,033	2,735	7,513	0	10,248	22,470
0	0	699	10,194	10,194	27,501	34,397	0	61,898	92,198

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
332	659	5,521	680	2,523	2,318	0	0	0	2,318	-456	1,862	0	1,862
162	694	4,322	733	1,843	1,746	0	0	0	1,746	-334	1,412	0	1,412
88	1,021	5,132	738	2,083	2,311	0	0	0	2,311	-371	1,940	0	1,940
275	722	5,330	1,537	1,812	1,981	0	0	0	1,981	-385	1,595	0	1,595
311	428	4,095	1,061	1,853	1,182	0	0	0	1,182	-190	992	0	992

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.3	14.1	17.5	18.3	15.2
Shareholders' Equity / Total Assets	12.9	11.1	12.9	11.9	9.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	6.0	6.7	5.8	4.5
Net On Balance Sheet Position / Total Shareholders' Equity	2.7	3.9	-5.1	-7.0	39.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.4	6.2	5.1	1.1	3.9
Balance-Sheet Ratios					
TC Assets / Total Assets	67.1	65.6	70.7	66.9	61.7
TC Liabilities / Total Liabilities	65.3	64.0	68.4	64.7	63.5
FC Assets / FC Liabilities	94.9	95.6	92.8	93.6	104.9
TC Deposits / Total Deposits	61.7	61.4	67.5	61.9	63.6
TC Loans and Receivables / Total Loans and Receivables	67.1	64.2	68.2	71.2	68.9
Total Deposits / Total Assets	60.1	60.8	67.0	63.7	65.1
Funds Borrowed / Total Assets	6.1	6.9	6.1	8.6	11.3
Assets Quality					
Financial Assets (net) / Total Assets	22.0	27.0	34.7	34.8	25.8
Total Loans and Receivables / Total Assets	61.1	56.7	48.7	42.7	48.8
Total Loans and Receivables / Total Deposits	101.7	93.2	72.8	67.0	74.9
Loans Under Follow-up (gross) / Total Loans and Receivables	1.9	2.2	3.7	5.7	4.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.0	0.0	0.0	0.0
Specific Provisions / Loans Under Follow-up	78.9	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	5.8	5.1	6.2	6.1	5.2
Consumer Loans / Total Loans and Receivables	28.2	27.5	30.3	30.5	29.7
Liquidity					
Liquid Assets / Total Assets	25.7	28.6	33.2	38.6	41.3
Liquid Assets / Short-term Liabilities	46.2	47.3	55.7	66.4	77.4
TC Liquid Assets / Total Assets	13.5	15.1	19.9	19.3	18.5
Profitability					
Net Profit/Losses / Total Assets	1.9	1.6	2.3	2.1	1.5
Net Profit/Losses / Total Shareholders' Equity	14.6	14.9	17.5	17.6	16.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.0	2.7	2.6	1.8
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.0	2.5	2.9	3.0	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.3	48.6	48.3	42.8	41.1
Non-interest Income (net) / Total Assets	2.2	2.2	2.5	2.7	2.7
Other Operating Expenses / Total Assets	2.6	2.2	2.4	2.4	2.9
Personnel Expenses / Other Operating Expenses	40.6	52.3	50.7	52.1	44.4
Non-interest Income (net) / Other Operating Expenses	86.7	103.5	103.3	113.5	92.7

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	912	167	1,473	354	4,356	1,849	53	6,612	9,164	30,392	1,239	751
	FC	5,319	1,363	63	119	4,005	1,350	0	5,474	12,219	11,684	182	122
	Total	6,231	1,531	1,536	473	8,360	3,199	53	12,085	21,383	42,076	1,421	873
2011	TC	2,463	70	1,112	184	3,172	1,815	200	5,370	9,016	23,384	972	671
	FC	2,691	890	20	53	564	4,823	0	5,440	9,040	12,110	129	41
	Total	5,154	960	1,132	237	3,736	6,637	200	10,810	18,056	35,494	1,101	712
2010	TC	1,664	45	617	506	2,657	3,411	22	6,597	8,924	22,230	1,149	892
	FC	2,176	647	0	68	551	4,738	2	5,359	8,182	11,712	61	41
	Total	3,839	692	617	574	3,208	8,149	25	11,956	17,106	33,942	1,210	933
2009	TC	1,200	275	1,029	447	383	3,928	86	4,844	7,348	16,358	1,728	1,461
	FC	1,473	834	0	114	467	4,151	1	4,731	7,038	8,826	7	3
	Total	2,673	1,109	1,029	561	850	8,078	86	9,575	14,386	25,183	1,735	1,465
2008	TC	1,219	19	27	301	261	3,742	0	4,303	5,567	16,208	1,103	682
	FC	1,751	1,404	0	137	388	3,834	0	4,359	7,514	8,781	23	21
	Total	2,969	1,422	27	438	649	7,576	0	8,663	13,081	24,989	1,126	702

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	23,313	359	963	811	0	2,132	161	232	0	0	2,678	903
	FC	14,966	6,628	1,698	498	0	8,825	48	277	0	2,923	348	578
	Total	38,279	6,987	2,661	1,309	0	10,957	209	509	0	2,923	3,025	1,482
2011	TC	18,549	401	478	580	0	1,460	208	33	0	0	2,015	384
	FC	15,078	6,864	2,654	0	0	9,518	42	233	0	1,336	319	436
	Total	33,627	7,265	3,133	580	0	10,978	250	266	0	1,336	2,334	821
2010	TC	21,036	629	29	0	0	658	189	229	0	0	2,121	455
	FC	13,254	4,816	1,896	0	0	6,713	28	66	0	1,372	440	204
	Total	34,290	5,445	1,925	0	0	7,371	217	295	0	1,372	2,562	659
2009	TC	15,463	509	44	0	0	553	149	240	0	0	1,773	337
	FC	11,991	3,060	579	0	0	3,639	30	0	0	1,495	238	252
	Total	27,455	3,569	623	0	0	4,192	180	240	0	1,495	2,012	589
2008	TC	16,228	764	99	0	0	863	117	0	0	0	1,534	312
	FC	11,177	3,286	156	0	0	3,442	16	0	0	1,459	159	666
	Total	27,405	4,050	254	0	0	4,305	133	0	0	1,459	1,693	977

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
30,880	0	0	3	1,829	1	11	554	748	74	3,221	596	43,861
11,745	0	24	0	318	0	0	0	0	0	343	567	24,873
42,625	0	24	3	2,148	1	11	554	748	74	3,564	1,162	68,733
23,685	0	2	0	736	1	10	534	668	53	2,006	412	35,118
12,198	0	23	0	216	0	0	0	0	0	239	635	22,113
35,883	0	25	0	952	1	10	534	668	53	2,245	1,047	57,231
22,486	0	3	0	904	1	16	719	800	52	2,494	496	34,400
11,733	0	28	0	258	0	0	0	0	0	286	534	20,735
34,219	0	31	0	1,163	1	16	719	800	52	2,781	1,030	55,135
16,624	0	3	0	951	2	0	730	797	58	2,542	431	26,945
8,830	0	29	0	262	0	0	0	0	0	291	304	16,463
25,454	0	32	0	1,213	2	0	730	797	58	2,833	735	43,408
16,630	0	3	0	933	2	0	751	756	58	2,503	409	25,108
8,783	0	29	0	256	0	0	0	0	0	284	184	16,765
25,413	0	31	0	1,189	2	0	751	756	58	2,787	593	41,874

				Shareholders' Equity								
Provisions	Liabilities for Tax	Un- classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total	Total Liabilities	
							Previous Years	Current Year				
1,372	230	0	5,575	2,445	1,552	3,886	0	1,076	1,076	8,960	39,980	
259	0	4	4,437	0	526	0	0	0	0	526	28,753	
1,631	230	4	10,012	2,445	2,078	3,886	0	1,076	1,076	9,486	68,733	
1,043	136	0	3,820	2,301	342	2,751	0	983	983	6,379	30,207	
231	0	15	2,612	0	-184	0	0	0	0	-184	27,023	
1,274	136	15	6,432	2,301	158	2,751	0	983	983	6,194	57,231	
1,238	166	0	4,399	2,827	466	2,083	0	1,340	1,340	6,716	32,809	
244	0	10	2,366	0	-5	0	0	0	0	-5	22,327	
1,483	166	10	6,764	2,827	460	2,083	0	1,340	1,340	6,710	55,135	
1,306	113	0	3,919	2,923	412	1,255	0	911	911	5,500	25,435	
263	0	4	2,283	0	59	0	0	0	0	59	17,973	
1,569	113	4	6,202	2,923	470	1,255	0	911	911	5,559	43,408	
1,093	113	1	3,169	2,857	377	570	0	685	685	4,488	24,748	
188	0	4	2,491	0	15	0	0	0	0	15	17,125	
1,280	113	5	5,660	2,857	392	570	0	685	685	4,503	41,874	

Yapı ve Kredi Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	6,341	0	8	0	51	6,400	16,840	25,509	42,349	7,946	1,690	3,004	1,954
	FC	5,198	68	3,149	1	1,140	9,556	3,933	12,030	15,963	14,996	2,935	13,743	6,143
	Total	11,539	68	3,156	1	1,191	15,956	20,773	37,539	58,312	22,942	4,626	16,747	8,097
2011	TC	5,264	0	7	0	391	5,662	12,556	14,181	26,737	4,815	2,194	1,383	1,737
	FC	4,635	84	2,580	1	874	8,174	3,615	12,444	16,059	15,644	3,735	10,013	3,942
	Total	9,899	84	2,587	1	1,265	13,836	16,171	26,624	42,796	20,458	5,930	11,396	5,678
2010	TC	5,060	0	8	0	4	5,072	12,598	283	12,881	2,242	1,517	5,153	3,194
	FC	4,573	108	2,533	1	372	7,587	1,789	0	1,789	6,112	2,385	13,205	3,823
	Total	9,633	108	2,541	1	375	12,658	14,387	283	14,670	8,353	3,902	18,358	7,017
2009	TC	4,182	0	1	0	2	4,185	11,035	0	11,035	1,316	1,377	3,638	984
	FC	4,561	102	1,741	1	265	6,671	2,014	0	2,014	1,353	1,946	11,531	2,830
	Total	8,743	102	1,742	1	267	10,856	13,049	0	13,049	2,669	3,323	15,169	3,814
2008	TC	3,967	0	0	0	2	3,970	9,666	0	9,666	0	826	2,758	286
	FC	4,587	139	1,732	1	289	6,748	694	0	694	0	1,859	5,230	422
	Total	8,554	139	1,732	1	291	10,717	10,360	0	10,360	0	2,685	7,988	708

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	4,269	19	903	82	5,273	2,238	312	196	2,746	2,527	1,218	228	991	103
2011	2,967	15	788	18	3,788	1,623	237	176	2,036	1,752	1,142	175	967	68
2010	2,957	18	744	68	3,786	1,481	189	35	1,705	2,081	1,204	166	1,038	101
2009	3,482	18	880	136	4,515	1,880	257	39	2,176	2,339	1,138	172	966	96
2008	3,421	44	969	181	4,615	2,654	311	63	3,028	1,587	1,020	190	830	135

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	398	7,046	14,992	29,078	35,238	657	64,973	128,714
0	0	368	23,190	38,186	2,300	11,544	328	14,172	77,877
0	0	766	30,236	53,178	31,378	46,782	985	79,145	206,591
0	0	374	5,688	10,503	25,156	27,827	594	53,577	96,479
0	0	406	18,096	33,740	2,261	12,004	342	14,608	72,580
0	0	780	23,784	44,243	27,418	39,830	936	68,184	169,059
0	0	358	10,221	12,462	38,236	26,212	566	65,014	95,429
0	0	230	19,644	25,756	2,398	10,406	386	13,189	48,321
0	0	588	29,865	38,218	40,634	36,618	952	78,204	143,750
0	0	0	5,999	7,314	29,020	17,888	568	47,476	70,010
0	0	353	16,660	18,013	2,294	9,041	408	11,742	38,440
0	0	353	22,659	25,327	31,314	26,928	976	59,218	108,450
0	0	0	3,870	3,870	33,380	14,755	658	48,792	66,299
0	0	3	7,514	7,514	966	8,126	445	9,536	24,492
0	0	3	11,384	11,384	34,346	22,881	1,102	58,329	90,790

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-22	190	3,789	728	1,684	1,378	0	0	0	1,378	-301	1,076	0	1,076
-135	430	3,082	411	1,424	1,247	0	0	0	1,247	-263	983	0	983
-43	785	3,962	704	1,618	1,639	0	0	0	1,639	-299	1,340	0	1,340
229	131	3,760	1,052	1,555	1,152	0	0	0	1,152	-241	911	0	911
-3	241	2,790	363	1,550	877	0	0	0	877	-192	685	0	685

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.3	14.7	16.1	17.8	15.7
Shareholders' Equity / Total Assets	13.8	10.8	12.2	12.8	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	7.8	6.2	6.6	5.7	3.1
Net On Balance Sheet Position / Total Shareholders' Equity	-14.2	-46.7	0.3	-2.6	24.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.0	-6.6	-3.0	2.7	2.5
Balance-Sheet Ratios					
TC Assets / Total Assets	63.8	61.4	62.4	62.1	60.0
TC Liabilities / Total Liabilities	58.2	52.8	59.5	58.6	59.1
FC Assets / FC Liabilities	86.5	81.8	92.9	91.6	97.9
TC Deposits / Total Deposits	60.9	55.2	61.3	56.3	59.2
TC Loans and Receivables / Total Loans and Receivables	72.4	66.0	65.7	65.3	65.4
Total Deposits / Total Assets	55.7	58.8	62.2	63.2	65.4
Funds Borrowed / Total Assets	10.2	12.7	9.9	8.2	9.7
Assets Quality					
Financial Assets (net) / Total Assets	17.6	18.9	21.7	22.1	20.7
Total Loans and Receivables / Total Assets	62.0	62.7	62.1	58.6	60.7
Total Loans and Receivables / Total Deposits	111.4	106.7	99.8	92.7	92.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	3.1	3.5	6.8	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.1	0.8	1.1	1.7
Specific Provisions / Loans Under Follow-up	61.4	64.7	77.1	84.4	62.4
Permanent Assets / Total Assets	6.0	4.6	5.5	7.1	7.7
Consumer Loans / Total Loans and Receivables	36.9	34.2	33.9	37.5	34.9
Liquidity					
Liquid Assets / Total Assets	26.4	19.6	16.2	14.3	13.1
Liquid Assets / Short-term Liabilities	51.5	36.9	26.3	23.4	20.2
TC Liquid Assets / Total Assets	10.6	12.2	10.0	7.7	4.4
Profitability					
Net Profit/Losses / Total Assets	1.6	1.7	2.4	2.1	1.6
Net Profit/Losses / Total Shareholders' Equity	11.3	15.9	20.0	16.4	15.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.2	3.0	2.7	2.1
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.0	2.6	2.6	3.4	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.0	49.0	36.6	39.5	48.0
Non-interest Income (net) / Total Assets	1.8	2.3	3.4	3.3	2.9
Other Operating Expenses / Total Assets	2.4	2.5	2.9	3.6	3.7
Personnel Expenses / Other Operating Expenses	41.3	42.3	39.8	38.1	37.0
Non-interest Income (net) / Other Operating Expenses	75.0	93.4	116.2	91.4	77.6

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	155	1	38	0	140	0	178	335	1	18	18
	FC	0	57	0	0	0	0	0	0	57	0	4	4
	Total	0	212	1	38	0	140	0	178	392	1	23	22
2011	TC	0	118	0	149	0	48	0	197	315	0	18	18
	FC	0	60	0	0	0	0	0	0	60	0	4	4
	Total	0	178	0	149	0	48	0	197	375	0	22	22
2010	TC	0	245	0	135	0	0	0	135	379	1	28	27
	FC	0	59	0	0	0	0	0	0	59	0	5	5
	Total	0	304	0	135	0	0	0	135	438	1	33	32
2009	TC	0	144	5	248	0	0	0	248	396	1	35	28
	FC	0	67	0	0	0	0	0	0	67	0	6	6
	Total	0	211	5	248	0	0	0	248	464	1	41	34
2008	TC	0	324	3	74	0	0	0	74	401	2	45	38
	FC	0	65	0	0	0	0	0	0	65	1	4	4
	Total	0	389	3	74	0	0	0	74	467	3	50	42

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	2	0	1	0	0	1	0	0	0	0	7	2
	FC	4	0	0	0	0	0	0	0	0	0	30	0
	Total	6	0	1	0	0	1	0	0	0	0	37	2
2011	TC	4	0	1	0	0	1	0	0	0	0	5	2
	FC	7	0	0	0	0	0	0	0	0	0	29	0
	Total	11	0	1	0	0	1	0	0	0	0	34	2
2010	TC	7	0	2	0	0	2	0	0	0	0	5	3
	FC	10	0	0	0	0	0	0	0	0	0	27	0
	Total	17	0	2	0	0	2	0	0	0	0	32	3
2009	TC	8	0	2	0	0	2	0	0	0	0	8	3
	FC	11	0	0	0	0	0	0	0	0	0	28	0
	Total	19	0	2	0	0	2	0	0	0	0	36	3
2008	TC	9	0	2	0	0	2	0	0	0	0	6	2
	FC	15	0	0	0	0	0	0	0	0	0	27	0
	Total	23	0	2	0	0	2	0	0	0	0	32	3

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1	0	0	0	0	0	0	29	0	0	29	29	393
0	0	0	0	0	0	0	0	0	0	0	3	61
1	0	0	0	0	0	0	29	0	0	29	32	454
1	0	0	0	0	0	0	28	0	0	28	29	372
0	0	0	0	0	0	0	0	0	0	0	3	63
1	0	0	0	0	0	0	28	0	0	28	32	436
2	0	0	0	0	0	0	35	0	0	35	36	452
0	0	0	0	0	0	0	0	0	0	0	3	62
2	0	0	0	0	0	0	35	0	0	35	39	514
8	0	0	0	0	0	0	37	0	0	37	30	471
0	0	0	0	0	0	0	0	0	0	0	4	72
8	0	0	0	0	0	0	37	0	0	37	34	542
10	0	0	0	0	0	0	39	0	0	39	26	476
1	0	0	0	0	0	0	0	0	0	0	6	73
10	0	0	0	0	0	0	39	0	0	39	32	548

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year			
34	1	0	44	259	0	9,926	-9,859	21	-9,839	346	393
27	0	0	56	0	0	0	0	0	0	0	60
61	1	0	100	259	0	9,926	-9,859	21	-9,839	346	454
34	1	0	41	244	0	9,361	-9,298	19	-9,279	327	373
26	0	0	55	0	0	0	0	0	0	0	62
60	1	0	97	244	0	9,361	-9,298	19	-9,279	327	436
54	2	0	65	300	0	11,500	-11,424	1	-11,422	377	451
27	0	0	54	0	0	0	0	0	0	0	64
81	2	0	119	300	0	11,500	-11,424	1	-11,422	377	514
23	2	0	35	310	0	11,926	-11,847	37	-11,810	426	471
32	0	0	61	0	0	0	0	0	0	0	72
55	2	0	96	310	0	11,926	-11,847	37	-11,810	426	542
17	6	0	32	303	0	11,708	-11,631	53	-11,578	433	475
32	0	0	58	0	0	0	0	0	0	0	73
49	6	0	90	303	0	11,708	-11,631	53	-11,578	433	548

Birleşik Fon Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	29	0	0	0	0	29	2,709	0	2,709	0	0	0	0
	FC	38	0	0	0	0	38	0	0	0	0	0	0	0
	Total	67	0	0	0	0	67	2,709	0	2,709	0	0	0	0
2011	TC	29	0	0	0	0	29	1,395	0	1,395	0	0	0	0
	FC	43	0	0	0	0	43	0	0	0	0	0	0	0
	Total	72	0	0	0	0	72	1,395	0	1,395	0	0	0	0
2010	TC	43	0	0	0	0	43	1,596	0	1,596	0	0	0	0
	FC	62	0	0	0	0	62	0	0	0	0	0	0	0
	Total	105	0	0	0	0	105	1,596	0	1,596	0	0	0	0
2009	TC	50	0	0	0	0	50	2,087	0	2,087	0	0	0	0
	FC	72	0	0	0	0	72	0	0	0	0	0	0	0
	Total	122	0	0	0	0	122	2,087	0	2,087	0	0	0	0
2008	TC	54	0	0	0	0	54	0	0	0	0	0	0	0
	FC	74	0	0	0	0	74	0	0	0	0	0	0	0
	Total	128	0	0	0	0	128	0	0	0	0	0	0	0

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	1	19	8	0	27	0	0	0	0	27	1	0	1	0
2011	1	16	1	0	18	0	0	0	0	18	2	0	1	0
2010	7	17	0	1	25	0	0	0	0	25	2	0	2	0
2009	1	23	0	1	26	0	0	0	0	25	2	0	2	0
2008	9	68	1	1	79	0	0	0	0	78	2	0	2	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	0	0	6	472	0	478	3,216
0	0	0	0	0	1	86	0	88	126
0	0	0	0	0	8	558	1	566	3,342
0	0	0	0	0	7	450	0	457	1,880
0	0	0	0	0	2	85	0	87	130
0	0	0	0	0	8	535	1	544	2,011
0	0	0	0	0	9	569	0	578	2,217
0	0	0	0	0	2	87	0	89	151
0	0	0	0	0	10	656	1	667	2,368
0	0	0	0	0	8	594	0	602	2,739
0	0	0	0	0	2	92	0	93	165
0	0	0	0	0	10	685	0	695	2,905
0	0	0	0	0	7	614	0	621	675
0	0	0	0	0	2	96	0	98	171
0	0	0	0	0	9	710	0	719	847

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
10	6	45	1	18	26	0	0	0	26	-5	21	0	21
10	18	48	7	18	23	0	0	0	23	-4	19	0	19
20	28	75	54	20	1	0	0	0	1	0	1	0	1
45	9	82	12	22	48	0	0	0	48	-11	37	0	37
12	7	100	9	22	68	0	0	0	68	-15	53	0	53

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	38.3	56.4	50.6	45.0	65.1
Shareholders' Equity / Total Assets	76.4	75.0	73.4	78.4	79.0
(Shareholders' Equity - Permanent Assets) / Total Assets	70.0	68.5	66.4	70.3	70.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	0.4	-0.3	-0.1	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.4	-0.3	-0.1	0.3
Balance-Sheet Ratios					
TC Assets / Total Assets	86.6	85.4	87.9	86.8	86.8
TC Liabilities / Total Liabilities	86.7	85.7	87.6	86.7	86.7
FC Assets / FC Liabilities	100.3	102.1	98.2	99.5	99.5
TC Deposits / Total Deposits	31.0	39.8	40.7	40.7	37.7
TC Loans and Receivables / Total Loans and Receivables	100.0	100.0	100.0	100.0	92.0
Total Deposits / Total Assets	1.4	2.6	3.2	3.5	4.3
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
Assets Quality					
Financial Assets (net) / Total Assets	39.4	45.2	26.2	45.6	13.5
Total Loans and Receivables / Total Assets	0.2	0.2	0.4	1.5	1.9
Total Loans and Receivables / Total Deposits	15.5	9.4	11.3	42.1	44.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2,321.2	2,133.6	1,786.0	519.5	477.9
Loans Under Follow-up (net) / Total Loans and Receivables	42.7	54.1	72.1	92.8	71.1
Specific Provisions / Loans Under Follow-up	98.2	97.5	96.0	82.1	85.1
Permanent Assets / Total Assets	6.4	6.5	7.1	8.2	8.5
Consumer Loans / Total Loans and Receivables	57.3	45.9	27.9	7.2	3.2
Liquidity					
Liquid Assets / Total Assets	55.4	75.1	85.2	85.5	85.1
Liquid Assets / Short-term Liabilities	3,276.3	701.5	857.2	809.0	766.3
TC Liquid Assets / Total Assets	42.8	61.3	73.8	73.1	73.2
Profitability					
Net Profit/Losses / Total Assets	4.6	4.5	0.3	6.8	9.6
Net Profit/Losses / Total Shareholders' Equity	6.0	5.9	0.3	8.6	12.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.6	5.3	0.2	8.8	12.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	5.7	3.6	3.7	4.1	13.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.0	32.8	25.2	27.1	76.2
Non-interest Income (net) / Total Assets	3.8	6.8	9.7	10.4	3.9
Other Operating Expenses / Total Assets	3.9	4.0	3.9	4.0	4.1
Personnel Expenses / Other Operating Expenses	53.0	52.5	52.5	48.4	49.6
Non-interest Income (net) / Other Operating Expenses	98.8	169.3	249.0	258.6	95.6

Arap Türk Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	20	34	335	68	0	15	0	83	472	167	5	5
	FC	96	414	0	40	0	61	0	102	612	247	0	0
	Total	117	448	335	108	1	76	0	185	1,085	414	5	5
2011	TC	13	24	102	69	0	33	0	102	240	205	3	3
	FC	114	647	0	15	1	73	0	88	849	260	0	0
	Total	127	671	102	83	1	106	0	190	1,090	465	3	3
2010	TC	1	1	0	90	0	71	0	161	162	141	4	4
	FC	46	71	0	19	1	75	0	95	212	181	0	0
	Total	47	72	0	109	1	146	0	256	374	322	4	4
2009	TC	1	0	0	99	0	77	0	176	177	136	4	4
	FC	30	33	0	41	1	91	0	132	196	99	0	0
	Total	31	34	0	140	1	168	0	309	373	235	4	4
2008	TC	0	13	0	74	0	23	0	97	110	92	4	4
	FC	27	7	0	41	1	77	0	118	153	122	0	0
	Total	27	20	0	114	1	100	0	215	263	214	4	4

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	316	2	0	0	0	2	2	0	0	0	0	7
	FC	263	705	0	0	0	705	0	0	0	0	1	2
	Total	579	707	0	0	0	707	2	0	0	0	1	9
2011	TC	129	1	108	0	0	109	0	0	0	0	0	5
	FC	901	245	0	0	0	245	0	0	0	0	1	2
	Total	1,030	246	108	0	0	354	0	0	0	0	1	7
2010	TC	53	0	31	0	0	31	0	0	0	0	0	4
	FC	154	283	0	0	0	283	0	0	0	0	2	6
	Total	207	283	31	0	0	314	0	0	0	0	2	10
2009	TC	8	0	70	0	0	70	0	0	0	0	0	0
	FC	112	256	0	0	0	256	0	0	0	0	1	3
	Total	120	257	70	0	0	326	0	0	0	0	1	3
2008	TC	2	1	34	0	0	36	0	0	0	0	1	1
	FC	62	232	0	0	0	232	12	0	0	0	2	3
	Total	64	233	34	0	0	267	12	0	0	0	2	4

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
167	0	0	0	23	0	0	13	1	0	37	8	684
247	0	0	0	0	0	0	0	0	0	0	2	862
414	0	0	0	23	0	0	13	1	0	37	10	1,546
205	0	0	0	20	0	0	12	1	0	34	5	484
260	0	0	0	0	0	0	0	0	0	0	1	1,111
465	0	0	0	20	0	0	12	1	0	34	6	1,595
141	0	0	0	23	0	0	14	1	0	39	5	348
181	0	0	0	0	0	0	0	0	0	0	1	394
322	0	0	0	23	0	0	14	1	0	39	6	742
136	0	0	0	22	0	0	15	1	0	39	1	354
99	0	0	0	0	0	0	0	0	0	0	1	296
235	0	0	0	22	0	0	15	1	0	39	2	649
92	0	0	0	18	0	0	13	0	1	32	16	250
122	0	0	0	0	0	0	0	0	0	0	0	275
214	0	0	0	18	0	0	13	0	1	32	16	525

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
14014	202	000	25328	1350135	5005	3003	560056	330033	890089	23200232	5759711,546	
12012	303	000	19323	12700127	5005	2002	280028	250025	530053	18700187	4451,1501,595	
909	101	000	14822	15600156	6006	2002	200020	150015	350035	19900199	297445742	
707	202	000	9413	16100161	6006	1001	5005	170017	210021	19000190	277372649	
505	101	000	81724	15800158	6006	1001	3003	2002	4004	16900169	214311525	

Arap Türk Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	68	3	0	0	0	71	3	0	3	0	0	79	0
	FC	634	36	144	0	0	813	0	0	0	0	0	76	0
	Total	702	39	144	0	0	885	3	0	3	0	0	154	0
2011	TC	37	0	0	0	0	37	3	0	3	0	0	0	0
	FC	658	7	112	0	0	778	0	0	0	0	0	0	0
	Total	696	7	112	0	0	815	3	0	3	0	0	0	0
2010	TC	4	0	0	0	0	4	4	0	4	0	0	29	0
	FC	810	9	194	0	0	1,013	0	0	0	0	0	30	0
	Total	814	9	194	0	0	1,017	4	0	4	0	0	59	0
2009	TC	1	0	0	0	0	1	4	0	4	0	0	52	0
	FC	582	11	193	0	0	786	93	0	93	0	0	52	0
	Total	583	11	193	0	0	787	98	0	98	0	0	103	0
2008	TC	1	0	0	0	0	1	3	0	3	0	14	0	183
	FC	352	0	114	0	9	474	22	0	22	0	15	69	185
	Total	352	0	114	0	9	475	24	0	24	0	29	69	368

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	29	11	15	12	67	11	3	2	17	50	22	1	22	1
2011	20	8	15	2	45	9	1	1	11	33	24	0	24	1
2010	16	0	15	0	31	1	2	1	3	27	18	0	18	2
2009	18	0	24	0	42	1	3	4	8	34	16	0	15	0
2008	16	2	20	0	38	1	6	3	11	28	6	0	6	4

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	79	79	119	17	0	137	290
0	0	0	76	76	66	55	0	121	1,010
0	0	0	154	154	185	73	0	258	1,300
0	0	0	0	0	134	11	0	145	185
0	0	0	0	0	44	147	0	191	969
0	0	0	0	0	178	158	0	336	1,154
0	0	0	29	29	98	11	0	108	145
0	0	0	30	30	33	203	0	236	1,279
0	0	0	59	59	131	213	0	344	1,424
0	0	7	59	59	83	9	0	92	156
0	0	7	59	59	20	190	0	209	1,147
0	0	14	117	117	102	199	0	301	1,303
0	0	0	197	197	7	1	0	8	209
0	0	0	269	269	0	140	0	140	905
0	0	0	466	466	7	141	0	149	1,114

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-2	2	74	3	30	41	0	0	0	41	-8	33	0	33
1	1	60	5	23	32	0	0	0	32	-7	25	0	25
-1	1	47	2	26	19	0	0	0	19	-4	15	0	15
-7	1	43	2	19	21	0	0	0	21	-4	17	0	17
-29	12	21	5	17	-1	0	0	0	-1	3	2	0	2

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	22.8	23.5	27.7	31.6	34.1
Shareholders' Equity / Total Assets	15.0	11.7	26.8	29.2	32.2
(Shareholders' Equity - Permanent Assets) / Total Assets	12.6	9.6	21.5	23.3	26.1
Net On Balance Sheet Position / Total Shareholders' Equity	-32.5	0.2	-15.0	-28.9	-7.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.2	0.1	-5.4	0.7
Balance-Sheet Ratios					
TC Assets / Total Assets	44.3	30.4	46.8	54.5	47.7
TC Liabilities / Total Liabilities	37.2	27.9	40.0	42.7	40.8
FC Assets / FC Liabilities	88.8	96.6	88.6	79.4	88.4
TC Deposits / Total Deposits	54.6	12.5	25.7	7.0	3.3
TC Loans and Receivables / Total Loans and Receivables	40.4	44.0	43.7	58.0	43.1
Total Deposits / Total Assets	37.5	64.6	28.0	18.5	12.3
Funds Borrowed / Total Assets	45.7	15.4	38.1	39.5	44.3
Assets Quality					
Financial Assets (net) / Total Assets	12.0	11.9	34.5	47.6	41.0
Total Loans and Receivables / Total Assets	26.8	29.2	43.5	36.2	40.7
Total Loans and Receivables / Total Deposits	71.5	45.1	155.5	195.2	332.2
Loans Under Follow-up (gross) / Total Loans and Receivables	1.2	0.7	1.2	1.7	1.8
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	96.5	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	2.4	2.1	5.3	6.0	6.1
Consumer Loans / Total Loans and Receivables	0.1	0.0	0.0	0.1	0.1
Liquidity					
Liquid Assets / Total Assets	65.2	61.7	30.7	31.7	31.0
Liquid Assets / Short-term Liabilities	141.6	88.6	76.7	79.7	85.8
TC Liquid Assets / Total Assets	29.6	13.0	12.3	15.4	16.6
Profitability					
Net Profit/Losses / Total Assets	2.1	1.6	2.1	2.6	0.3
Net Profit/Losses / Total Shareholders' Equity	14.2	13.6	7.7	8.9	1.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	2.0	2.6	3.3	-0.2
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.2	2.1	3.7	5.2	5.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.7	55.1	58.5	79.3	134.0
Non-interest Income (net) / Total Assets	1.5	1.7	2.6	1.4	-1.3
Other Operating Expenses / Total Assets	1.9	1.4	3.5	3.0	3.2
Personnel Expenses / Other Operating Expenses	66.9	67.2	66.2	63.5	63.5
Non-interest Income (net) / Other Operating Expenses	78.4	117.0	75.9	46.0	-42.0

Bank Mellat

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	3	37	38	0	25	0	0	25	103	8	4	1
	FC	27	60	0	0	16	0	0	16	104	6	0	0
	Total	31	97	38	0	41	0	0	41	207	13	4	1
2011	TC	7	73	34	0	45	0	0	45	158	35	4	1
	FC	94	1,294	0	0	13	0	0	13	1,401	272	0	0
	Total	100	1,366	34	0	58	0	0	58	1,559	307	4	1
2010	TC	7	0	0	100	87	0	0	187	193	5	0	0
	FC	98	0	0	153	14	0	0	167	265	723	0	0
	Total	105	0	0	253	101	0	0	354	459	728	0	0
2009	TC	0	17	0	0	20	0	0	20	37	0	0	0
	FC	21	49	0	0	0	0	0	0	69	152	0	0
	Total	21	65	0	0	20	0	0	20	107	153	0	0
2008	TC	0	10	0	0	16	0	0	16	26	1	0	0
	FC	14	48	0	0	0	0	0	0	62	119	0	0
	Total	14	59	0	0	16	0	0	16	88	119	0	0

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	22	0	0	0	0	0	0	0	0	0	1	1
	FC	96	0	0	0	0	0	0	0	0	0	4	0
	Total	118	0	0	0	0	0	0	0	0	0	4	1
2011	TC	122	0	0	0	0	0	0	0	0	0	0	3
	FC	1,515	119	0	0	0	119	0	0	0	0	22	2
	Total	1,637	119	0	0	0	119	0	0	0	0	22	5
2010	TC	123	0	0	0	0	0	0	0	0	0	22	0
	FC	178	27	0	0	0	27	0	0	0	0	763	10
	Total	301	27	0	0	0	27	0	0	0	0	785	10
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	84	15	0	0	0	15	0	0	0	0	111	3
	Total	84	15	0	0	0	15	0	0	0	0	111	4
2008	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	47	17	0	0	0	17	0	0	0	0	100	10
	Total	47	17	0	0	0	17	0	0	0	0	100	11

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
11	0	0	0	0	0	0	5	0	0	5	1	120	
6	0	0	0	0	0	0	0	0	0	0	0	109	
17	0	0	0	0	0	0	5	0	0	5	1	230	
38	0	0	0	0	0	0	5	0	0	5	1	202	
272	0	0	0	0	0	0	0	0	0	0	0	1,672	
310	0	0	0	0	0	0	5	0	0	5	1	1,874	
6	0	0	0	0	0	0	6	0	0	6	0	205	
723	0	0	0	0	0	0	0	0	0	0	0	988	
728	0	0	0	0	0	0	6	0	0	6	0	1,193	
0	0	0	0	0	0	0	6	0	0	6	0	44	
152	0	0	0	0	0	0	0	0	0	0	0	222	
153	0	0	0	0	0	0	6	0	0	6	0	266	
1	0	0	0	0	0	0	6	0	0	6	2	35	
119	0	0	0	0	0	0	0	0	0	0	0	181	
119	0	0	0	0	0	0	6	0	0	6	2	215	

				Shareholders' Equity							Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1	1	0	3	88	0	1	0	14	14	104	
1	0	0	5	0	0	0	0	0	0	0	101
2	1	0	8	88	0	1	0	14	14	104	230
1	5	0	9	28	0	1	24	31	55	83	215
2	0	0	25	0	0	0	0	0	0	0	1,659
3	5	0	35	28	0	1	24	31	55	83	1,874
1	3	0	26	35	0	1	12	17	29	65	215
1	0	0	774	0	0	0	0	0	0	0	979
2	3	0	800	35	0	1	12	17	29	65	1,193
0	2	0	2	36	0	1	0	12	12	50	52
1	0	0	115	0	0	0	0	0	0	0	213
1	2	0	118	36	0	1	0	12	12	50	266
1	3	0	4	21	0	1	6	9	15	36	40
0	0	0	111	0	0	0	0	0	0	0	175
1	3	0	115	21	0	1	6	9	15	36	215

Bank Mellat

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	1	0	0	0	0	1	0	0	0	0	0	0	0
	FC	8	0	0	0	0	8	0	0	0	0	0	0	0
	Total	9	0	0	0	0	9	0	0	0	0	0	0	0
2011	TC	1	0	0	0	0	1	0	0	0	0	0	0	0
	FC	10	0	5	0	20	35	0	0	0	0	0	0	0
	Total	11	0	5	0	20	36	0	0	0	0	0	0	0
2010	TC	0	0	0	0	0	1	0	0	0	0	0	0	0
	FC	50	0	18	0	0	68	0	0	0	0	0	0	0
	Total	50	0	18	0	0	69	0	0	0	0	0	0	0
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	13	0	11	0	0	24	25	0	25	0	0	0	0
	Total	13	0	11	0	0	24	25	0	25	0	0	0	0
2008	TC	0	0	0	0	1	1	0	0	0	0	0	0	0
	FC	3	0	17	0	0	20	0	0	0	0	0	0	0
	Total	3	0	17	0	1	21	0	0	0	0	0	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	11	23	4	4	43	22	2	0	24	19	5	0	5	0
2011	36	47	6	0	89	54	4	0	58	31	14	0	14	0
2010	19	4	4	0	27	2	10	0	13	14	10	0	10	0
2009	13	2	3	0	17	1	6	0	7	11	7	0	7	0
2008	8	3	3	0	13	1	6	0	6	7	5	0	5	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	0	11	2	12	13
0	0	0	0	0	0	23	0	23	31
0	0	0	0	0	0	33	2	35	44
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	2	0	2	37
0	0	0	0	0	2	0	0	2	39
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	2	0	2	70
0	0	0	0	0	2	0	0	2	70
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	49
0	0	0	0	0	0	0	0	0	49
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0	20
0	0	0	0	0	0	0	0	0	21

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	2	26	0	8	18	0	0	0	18	-3	14	0	14
2	0	48	3	6	39	0	0	0	39	0	39	-8	31
3	0	27	0	5	22	0	0	0	22	-4	17	0	17
1	0	19	0	4	15	0	0	0	15	-3	12	0	12
3	0	15	0	3	12	0	0	0	12	0	12	-2	9

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	55.2	31.8	28.9	49.1	51.6
Shareholders' Equity / Total Assets	45.1	4.4	5.5	18.6	16.8
(Shareholders' Equity - Permanent Assets) / Total Assets	41.5	4.0	5.0	16.3	14.1
Net On Balance Sheet Position / Total Shareholders' Equity	9.3	18.6	18.9	18.3	18.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	9.3	18.6	18.9	18.3	18.7
Balance-Sheet Ratios					
TC Assets / Total Assets	52.4	10.8	17.2	16.5	16.0
TC Liabilities / Total Liabilities	56.0	11.5	18.0	19.7	18.7
FC Assets / FC Liabilities	108.2	100.8	101.0	103.9	103.3
TC Deposits / Total Deposits	18.7	7.4	41.0	0.4	0.7
TC Loans and Receivables / Total Loans and Receivables	66.2	12.3	0.8	0.2	0.6
Total Deposits / Total Assets	51.4	87.3	25.2	31.6	21.8
Funds Borrowed / Total Assets	0.0	6.4	2.3	5.5	8.1
Assets Quality					
Financial Assets (net) / Total Assets	18.1	3.1	29.6	7.6	7.3
Total Loans and Receivables / Total Assets	7.3	16.5	61.0	57.5	55.4
Total Loans and Receivables / Total Deposits	14.1	18.9	241.9	181.8	254.3
Loans Under Follow-up (gross) / Total Loans and Receivables	25.8	1.3	0.0	0.0	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	19.1	1.0	0.0	0.0	0.1
Specific Provisions / Loans Under Follow-up	26.1	25.7	25.0	25.0	12.6
Permanent Assets / Total Assets	3.6	0.4	0.5	2.3	2.8
Consumer Loans / Total Loans and Receivables	1.7	0.0	0.0	0.1	0.3
Liquidity					
Liquid Assets / Total Assets	90.1	83.2	38.5	40.1	41.0
Liquid Assets / Short-term Liabilities	222.2	456.2	124.6	103.5	119.3
TC Liquid Assets / Total Assets	45.0	8.4	16.2	14.0	12.1
Profitability					
Net Profit/Losses / Total Assets	6.3	1.7	1.4	4.6	4.3
Net Profit/Losses / Total Shareholders' Equity	13.9	37.2	26.3	24.8	25.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	7.7	2.1	1.8	5.8	5.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	8.2	1.6	1.2	4.0	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	71.5	62.9	52.1	55.6	45.1
Non-interest Income (net) / Total Assets	3.2	0.9	1.1	3.2	3.8
Other Operating Expenses / Total Assets	3.7	0.3	0.4	1.4	1.4
Personnel Expenses / Other Operating Expenses	43.4	55.7	50.4	56.0	54.1
Non-interest Income (net) / Other Operating Expenses	88.2	284.7	252.7	228.4	266.3

Burgan Bank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	114	65	75	43	204	0	0	247	501	1,124	93	59
	FC	90	55	0	8	0	0	0	8	153	476	0	0
	Total	204	120	75	51	204	0	0	255	654	1,600	93	59
2011	TC	126	225	0	201	454	89	0	744	1,095	807	57	38
	FC	59	8	0	15	0	0	0	15	82	407	0	0
	Total	185	233	0	216	454	89	0	759	1,177	1,213	57	38
2010	TC	66	318	0	107	149	624	0	880	1,264	681	76	43
	FC	71	16	0	6	74	0	0	80	167	339	0	0
	Total	136	334	0	113	223	624	0	960	1,431	1,021	76	43
2009	TC	55	228	17	77	216	668	0	961	1,261	566	106	56
	FC	55	136	0	0	87	0	0	87	278	234	0	0
	Total	111	364	17	77	303	668	0	1,048	1,539	800	106	56
2008	TC	76	93	46	124	300	638	0	1,063	1,278	480	50	25
	FC	42	15	0	0	105	0	1	107	164	212	0	0
	Total	118	108	46	125	405	638	1	1,169	1,442	692	50	25

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	1,084	24	49	0	0	74	5	0	0	0	19	50
	FC	753	90	0	0	0	90	7	0	0	0	6	1
	Total	1,836	114	49	0	0	163	12	0	0	0	25	52
2011	TC	823	417	448	0	0	864	12	0	0	0	14	21
	FC	380	93	0	0	0	93	17	0	0	0	5	2
	Total	1,203	510	448	0	0	957	29	0	0	0	19	23
2010	TC	752	474	374	0	0	848	6	0	0	120	9	21
	FC	477	116	0	0	0	116	6	13	0	0	1	4
	Total	1,228	590	374	0	0	964	12	13	0	120	10	25
2009	TC	725	481	274	0	0	754	1	0	0	124	4	15
	FC	520	101	0	0	0	101	0	14	0	0	1	0
	Total	1,245	582	274	0	0	856	1	14	0	124	5	15
2008	TC	783	600	167	0	0	768	2	0	0	60	6	6
	FC	397	33	0	0	0	33	0	19	0	0	4	1
	Total	1,180	633	167	0	0	800	2	19	0	60	10	6

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1,159	0	0	0	50	0	0	14	13	7	84	112	1,855
476	0	0	0	0	0	0	0	0	0	0	15	644
1,634	0	0	0	50	0	0	14	13	7	84	126	2,499
826	0	0	0	71	0	0	16	11	8	106	87	2,114
407	0	0	0	0	0	0	0	0	0	0	4	493
1,233	0	0	0	71	0	0	16	11	8	106	91	2,606
715	0	0	0	87	0	0	20	12	6	125	81	2,185
339	0	0	0	0	0	0	0	0	0	0	8	515
1,054	0	0	0	87	0	0	20	12	6	125	90	2,700
616	0	0	0	90	0	0	26	3	1	120	79	2,076
234	0	0	0	0	0	0	0	0	0	0	5	517
850	0	0	0	90	0	0	26	3	1	120	84	2,593
506	0	0	0	80	0	0	25	2	1	108	14	1,906
212	0	0	0	0	0	0	0	0	0	0	6	382
717	0	0	0	80	0	0	25	2	1	108	21	2,287

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
30	7	0	111	321	8	33	0	-1	-1	361	1,629
12	0	0	27	0	0	0	0	0	0	0	869
42	7	0	138	321	8	33	0	-1	-1	361	2,499
23	6	0	77	302	0	11	0	20	20	333	2,098
12	0	0	35	0	0	0	0	0	0	0	508
35	6	0	113	302	0	11	0	20	20	333	2,606
20	4	0	181	247	4	29	0	10	10	290	2,071
10	0	1	35	0	1	0	0	0	0	1	629
30	4	1	216	247	5	29	0	10	10	291	2,700
21	4	0	169	255	10	15	0	15	15	296	1,945
9	0	1	26	0	1	0	0	0	0	1	648
30	4	1	196	255	11	15	0	15	15	297	2,593
13	7	0	93	151	6	23	0	8	8	189	1,832
9	0	2	35	0	-10	0	0	0	0	-10	455
22	7	2	128	151	-4	23	0	8	8	179	2,287

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Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	257	0	0	0	0	257	230	0	230	0	89	73	588
	FC	91	53	65	0	129	338	55	0	55	0	288	547	1,006
	Total	348	54	65	0	129	595	284	0	284	0	376	620	1,594
2011	TC	206	0	0	0	0	207	182	0	182	0	169	229	615
	FC	71	48	103	0	452	674	41	0	41	0	456	624	1,024
	Total	277	48	103	0	452	881	222	0	222	0	625	853	1,639
2010	TC	157	0	0	0	1	158	105	0	105	0	108	93	243
	FC	61	20	108	0	499	688	70	0	70	120	288	631	699
	Total	218	20	108	0	499	846	174	0	174	120	396	724	941
2009	TC	116	0	0	0	1	117	77	0	77	0	9	15	72
	FC	67	13	66	0	486	632	25	0	25	120	19	85	159
	Total	183	13	66	0	487	750	102	0	102	120	28	99	231
2008	TC	123	0	0	0	0	123	144	0	144	0	10	45	4
	FC	53	12	75	0	510	651	19	0	19	120	45	55	29
	Total	176	12	75	0	510	774	163	0	163	120	55	100	33

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	200	18	37	23	278	123	29	26	178	100	16	3	13	10
2011	114	31	57	21	223	72	46	48	165	58	18	2	16	13
2010	97	27	124	14	263	75	87	36	198	65	20	2	18	0
2009	117	17	145	12	291	100	93	27	221	70	22	1	21	0
2008	118	9	153	21	301	115	99	35	249	52	15	1	14	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	749	749	903	4,915	0	5,818	7,055
0	0	0	1,841	1,841	127	4,139	1	4,267	6,501
0	0	0	2,591	2,591	1,031	9,054	1	10,086	13,556
0	0	0	1,013	1,013	1,002	3,328	0	4,330	5,731
0	0	0	2,104	2,104	199	4,180	2	4,381	7,199
0	0	0	3,117	3,117	1,201	7,507	2	8,710	12,931
0	0	0	443	443	1,464	2,540	7	4,011	4,717
0	0	0	1,618	1,738	202	3,858	6	4,065	6,561
0	0	0	2,061	2,181	1,666	6,397	13	8,077	11,278
0	0	0	95	95	760	1,833	0	2,593	2,882
0	0	0	263	383	171	3,338	0	3,509	4,550
0	0	0	358	478	931	5,171	0	6,102	7,432
0	0	0	59	59	443	1,484	0	1,928	2,254
0	0	0	129	249	163	3,011	0	3,174	4,092
0	0	0	188	308	606	4,495	0	5,102	6,346

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
13	6	141	48	89	4	0	0	0	4	-4	-1	0	-1
20	4	111	11	78	23	0	0	0	23	-3	20	0	20
18	5	106	12	81	13	0	0	0	13	-3	10	0	10
26	2	119	37	63	19	0	0	0	19	-4	15	0	15
5	5	76	15	51	10	0	0	0	10	-2	8	0	8

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.5	16.9	20.3	26.0	17.9
Shareholders' Equity / Total Assets	14.4	12.8	10.8	11.5	7.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.7	8.0	4.9	4.9	2.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	49.7	12.1	-7.5	14.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	0.3	-0.3	-5.0	-2.1
Balance-Sheet Ratios					
TC Assets / Total Assets	74.2	81.1	80.9	80.0	83.3
TC Liabilities / Total Liabilities	65.2	80.5	76.7	75.0	80.1
FC Assets / FC Liabilities	74.0	96.9	81.9	79.8	83.8
TC Deposits / Total Deposits	59.0	68.4	61.2	58.3	66.3
TC Loans and Receivables / Total Loans and Receivables	70.9	67.0	67.8	72.5	70.5
Total Deposits / Total Assets	73.5	46.2	45.5	48.0	51.6
Funds Borrowed / Total Assets	4.6	19.6	21.9	22.4	27.7
Assets Quality					
Financial Assets (net) / Total Assets	10.2	29.1	35.6	40.4	51.1
Total Loans and Receivables / Total Assets	65.4	47.3	39.1	32.8	31.4
Total Loans and Receivables / Total Deposits	89.0	102.4	85.8	68.3	60.8
Loans Under Follow-up (gross) / Total Loans and Receivables	5.7	4.7	7.2	12.4	7.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.1	1.6	3.2	5.9	3.5
Specific Provisions / Loans Under Follow-up	62.8	66.5	55.9	52.8	49.4
Permanent Assets / Total Assets	4.7	4.8	5.9	6.6	5.8
Consumer Loans / Total Loans and Receivables	1.8	2.1	2.4	1.8	1.5
Liquidity					
Liquid Assets / Total Assets	26.2	41.7	29.9	33.6	35.1
Liquid Assets / Short-term Liabilities	58.6	76.7	44.8	64.7	68.9
TC Liquid Assets / Total Assets	20.0	38.6	23.7	22.9	28.0
Profitability					
Net Profit/Losses / Total Assets	0.0	0.8	0.4	0.6	0.4
Net Profit/Losses / Total Shareholders' Equity	-0.2	5.9	3.4	5.0	4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.9	0.5	0.7	0.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.3	2.0	2.0	1.3	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.7	47.9	52.0	29.0	51.3
Non-interest Income (net) / Total Assets	1.7	2.0	1.5	1.9	1.1
Other Operating Expenses / Total Assets	3.6	3.0	3.0	2.4	2.2
Personnel Expenses / Other Operating Expenses	51.9	50.4	48.9	50.3	49.1
Non-interest Income (net) / Other Operating Expenses	46.2	68.7	50.6	77.5	47.1

Citibank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	76	94	1,238	400	138	0	0	539	1,947	1,298	138	125
	FC	327	13	0	10	0	0	0	10	350	370	0	0
	Total	403	107	1,238	411	138	0	0	549	2,296	1,667	138	125
2011	TC	36	3	1,324	162	485	0	0	647	2,010	1,126	171	158
	FC	201	10	0	17	0	0	0	17	229	278	0	0
	Total	237	13	1,324	179	485	0	0	664	2,239	1,405	171	158
2010	TC	14	803	736	410	321	0	0	731	2,285	1,153	211	196
	FC	116	48	0	5	0	0	0	5	170	330	0	0
	Total	131	851	736	415	321	0	0	737	2,455	1,482	211	196
2009	TC	121	202	437	207	621	0	0	828	1,588	1,071	270	250
	FC	83	74	0	10	22	0	0	32	189	311	0	0
	Total	204	276	437	217	643	0	0	860	1,777	1,382	270	250
2008	TC	82	26	920	96	494	0	0	590	1,619	1,260	171	136
	FC	121	1	0	89	21	0	0	111	233	357	0	0
	Total	203	28	920	185	516	0	0	701	1,851	1,617	171	136

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	1,670	74	0	0	0	74	7	0	0	0	117	69
	FC	1,240	352	0	0	0	352	9	0	0	0	4	4
	Total	2,909	425	0	0	0	425	16	0	0	0	122	73
2011	TC	1,833	36	200	0	0	235	19	0	0	0	106	51
	FC	1,027	0	0	0	0	0	21	0	0	0	1	5
	Total	2,860	36	200	0	0	235	40	0	0	0	107	56
2010	TC	1,771	135	0	0	0	135	9	0	0	0	57	35
	FC	1,051	368	0	0	0	368	3	0	0	0	0	4
	Total	2,822	503	0	0	0	503	13	0	0	0	58	38
2009	TC	1,706	131	0	0	0	131	18	0	0	0	34	45
	FC	725	1	0	0	0	1	9	0	0	0	0	3
	Total	2,431	132	0	0	0	132	27	0	0	0	34	49
2008	TC	1,660	29	0	0	0	29	57	0	0	0	19	31
	FC	1,119	1	0	0	0	1	90	0	0	0	0	2
	Total	2,779	30	0	0	0	30	147	0	0	0	19	33

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1,311	0	0	0	0	0	0	10	3	0	13	91	3,361
370	0	0	0	0	0	0	0	0	0	0	94	813
1,680	0	0	0	0	0	0	10	3	0	13	184	4,174
1,139	0	0	0	0	0	0	8	4	0	12	46	3,207
278	0	0	0	0	0	0	0	0	0	0	112	619
1,418	0	0	0	0	0	0	8	4	0	12	158	3,826
1,168	0	0	0	0	0	0	6	6	0	12	39	3,503
330	0	0	0	0	0	0	0	0	0	0	84	583
1,497	0	0	0	0	0	0	6	6	0	12	123	4,087
1,092	0	0	0	0	0	0	16	5	0	21	73	2,774
311	0	0	0	0	0	0	0	0	0	0	6	506
1,403	0	0	0	0	0	0	16	5	0	21	79	3,280
1,294	0	0	0	0	0	0	24	5	0	29	47	2,989
357	0	0	0	0	0	0	0	0	0	0	4	593
1,651	0	0	0	0	0	0	24	5	0	29	50	3,582

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total	
							Previous Years	Current Year			
420	90	00	24417	190	1390	3700	00	500	500	5780	
42	9	0	261	19	139	370	0	50	50	578	4,174
310	100	00	21727	180	1210	3460	00	30	30	4870	2,7721,054
31	10	0	244	18	121	346	0	3	3	487	3,826
430	20	00	1468	220	1620	3680	00	570	570	6080	2,6601,426
43	2	0	154	22	162	368	0	57	57	608	4,087
320	20	00	13113	230	1691	3290	00	510	510	5721	2,540740
32	2	0	144	23	170	329	0	51	51	573	3,280
440	70	00	15892	220	1790	2680	00	530	530	5230	2,3701,212
44	7	0	250	22	179	268	0	53	53	523	3,582

Citibank A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	200	0	0	0	0	200	2,153	0	2,153	0	263	389	380
	FC	347	56	43	6	27	478	1,076	0	1,076	0	536	786	487
	Total	546	56	43	6	27	678	3,228	0	3,228	0	799	1,175	868
2011	TC	184	0	0	0	0	184	1,664	23,942	25,606	0	269	1,057	84
	FC	219	216	20	4	23	482	1,313	0	1,313	0	549	2,010	126
	Total	403	216	20	4	23	666	2,977	23,942	26,919	0	817	3,068	210
2010	TC	244	0	0	0	0	244	1,295	0	1,295	0	185	705	110
	FC	192	159	54	33	33	472	463	0	463	0	421	1,022	124
	Total	436	159	54	33	33	716	1,758	0	1,758	0	605	1,727	234
2009	TC	211	0	0	0	0	211	885	0	885	0	550	1,609	199
	FC	214	99	43	0	0	355	1	0	1	0	935	1,940	204
	Total	424	99	43	0	0	566	886	0	886	0	1,485	3,549	403
2008	TC	182	0	0	0	0	182	813	0	813	0	289	2,132	295
	FC	273	54	28	0	7	363	2	0	2	0	621	3,116	364
	Total	455	54	28	0	7	545	815	0	815	0	910	5,248	659

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	201	16	77	118	412	134	5	16	155	257	86	21	64	0
2011	160	11	56	83	310	120	4	2	126	184	76	17	58	0
2010	204	19	86	24	333	109	6	0	115	219	3	13	-11	0
2009	309	21	45	55	431	184	4	0	188	242	5	10	-6	0
2008	348	43	48	58	498	211	10	0	221	277	3	10	-7	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	1,032	1,032	32,261	90	2	32,354	35,738
0	0	0	1,809	1,809	180	994	669	1,844	5,207
0	0	0	2,841	2,841	32,441	1,085	672	34,197	40,945
0	0	0	1,410	1,410	21,601	81	2	21,685	48,885
0	0	0	2,685	2,685	266	860	354	1,480	5,959
0	0	0	4,095	4,095	21,867	941	356	23,164	54,844
0	0	0	999	999	19,561	116	0	19,677	22,216
0	0	0	1,567	1,567	262	719	0	981	3,482
0	0	0	2,566	2,566	19,823	835	0	20,658	25,698
0	0	0	2,359	2,359	14,600	150	0	14,750	18,204
0	0	0	3,078	3,078	227	698	0	925	4,359
0	0	0	5,437	5,437	14,827	848	0	15,674	22,563
0	0	0	2,716	2,716	17,080	260	0	17,340	21,051
0	0	0	4,100	4,100	386	5,617	0	6,003	10,467
0	0	0	6,817	6,817	17,466	5,877	0	23,342	31,518

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-11	84	394	32	298	63	0	0	0	63	-13	50	0	50
-35	17	223	18	200	5	0	0	0	5	-2	3	0	3
15	94	317	35	209	73	0	0	0	73	-17	57	0	57
83	87	407	119	223	65	0	0	0	65	-14	51	0	51
33	84	386	90	229	67	0	0	0	67	-13	53	0	53

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.5	16.9	19.5	19.9	17.9
Shareholders' Equity / Total Assets	13.9	12.7	14.9	17.5	14.6
(Shareholders' Equity - Permanent Assets) / Total Assets	13.2	12.1	14.2	16.2	12.8
Net On Balance Sheet Position / Total Shareholders' Equity	-93.6	-48.2	-108.4	-21.6	-83.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-8.5	-4.5	-4.0	-10.9	-10.4
Balance-Sheet Ratios					
TC Assets / Total Assets	80.5	83.8	85.7	84.6	83.4
TC Liabilities / Total Liabilities	61.5	72.4	65.1	77.4	66.2
FC Assets / FC Liabilities	50.6	58.7	40.9	68.3	48.9
TC Deposits / Total Deposits	57.4	64.1	62.8	70.2	59.7
TC Loans and Receivables / Total Loans and Receivables	78.0	80.4	78.0	77.8	78.4
Total Deposits / Total Assets	69.7	74.7	69.1	74.1	77.6
Funds Borrowed / Total Assets	10.2	0.9	12.3	4.0	0.8
Assets Quality					
Financial Assets (net) / Total Assets	13.2	17.4	18.0	26.2	19.6
Total Loans and Receivables / Total Assets	40.3	37.1	36.6	42.8	46.1
Total Loans and Receivables / Total Deposits	57.8	49.6	53.1	57.7	59.4
Loans Under Follow-up (gross) / Total Loans and Receivables	8.2	12.1	14.1	19.3	10.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.9	1.0	1.4	2.1
Specific Provisions / Loans Under Follow-up	90.6	92.3	93.0	92.5	79.7
Permanent Assets / Total Assets	0.6	0.7	0.7	1.3	1.8
Consumer Loans / Total Loans and Receivables	40.3	42.0	40.0	49.1	50.9
Liquidity					
Liquid Assets / Total Assets	55.0	58.5	60.1	54.2	51.7
Liquid Assets / Short-term Liabilities	80.5	82.9	90.5	82.2	78.2
TC Liquid Assets / Total Assets	46.6	52.5	55.9	48.4	45.2
Profitability					
Net Profit/Losses / Total Assets	1.2	0.1	1.4	1.6	1.5
Net Profit/Losses / Total Shareholders' Equity	8.7	0.6	9.3	8.9	10.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	0.1	1.8	2.0	1.9
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	5.5	4.6	4.9	3.9	5.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.0	78.0	63.4	31.7	52.5
Non-interest Income (net) / Total Assets	3.3	1.0	2.4	5.0	3.1
Other Operating Expenses / Total Assets	7.1	5.2	5.1	6.8	6.4
Personnel Expenses / Other Operating Expenses	36.7	44.5	43.6	40.8	42.4
Non-interest Income (net) / Other Operating Expenses	46.0	19.6	47.1	73.8	47.7

Denizbank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	408	91	288	453	3,460	80	26	4,018	4,804	12,378	659	385
	FC	2,529	113	0	75	173	4	14	266	2,908	3,206	0	0
	Total	2,937	204	288	529	3,633	83	39	4,284	7,712	15,585	659	385
2011	TC	998	0	636	282	2,086	417	101	2,886	4,520	9,140	390	270
	FC	1,186	218	25	215	36	4	16	271	1,700	2,611	0	0
	Total	2,184	218	661	497	2,122	421	117	3,157	6,220	11,751	390	270
2010	TC	244	50	794	216	1,901	468	122	2,708	3,796	9,068	600	434
	FC	866	141	0	169	163	56	7	394	1,402	2,771	0	0
	Total	1,110	192	794	385	2,064	524	129	3,102	5,198	11,839	600	434
2009	TC	428	0	471	97	1,233	439	113	1,882	2,781	6,868	592	395
	FC	487	436	0	54	226	29	10	319	1,242	2,463	0	0
	Total	914	436	471	151	1,459	468	123	2,201	4,023	9,331	592	395
2008	TC	682	0	0	58	1,097	403	133	1,691	2,373	5,998	268	186
	FC	633	431	0	55	144	31	14	244	1,309	2,304	0	0
	Total	1,316	431	0	113	1,241	434	147	1,935	3,682	8,302	268	186

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	10,068	209	973	434	0	1,615	10	51	0	0	365	506
	FC	4,950	2,828	0	0	0	2,828	96	1	0	499	40	485
	Total	15,018	3,036	973	434	0	4,443	106	52	0	499	404	992
2011	TC	7,459	244	457	218	0	918	50	40	0	0	254	267
	FC	3,164	3,208	25	0	0	3,233	182	3	0	497	81	447
	Total	10,623	3,452	482	218	0	4,151	232	43	0	497	335	714
2010	TC	6,922	276	17	0	0	293	38	111	0	0	242	244
	FC	3,349	3,520	0	0	0	3,520	76	7	0	501	116	186
	Total	10,271	3,796	17	0	0	3,813	114	117	0	501	358	430
2009	TC	4,737	129	201	0	0	330	33	116	0	0	176	182
	FC	3,086	2,886	0	0	0	2,886	62	6	0	510	28	5
	Total	7,824	3,014	201	0	0	3,216	95	123	0	510	204	187
2008	TC	3,806	92	414	0	0	506	49	85	0	0	181	142
	FC	2,765	2,913	0	0	0	2,913	33	5	0	507	79	7
	Total	6,571	3,005	414	0	0	3,419	82	90	0	507	260	149

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
12,652	0	0	5	261	3	2	198	52	0	520	400	18,377
3,206	0	0	0	294	0	0	0	0	0	294	78	6,487
15,859	0	0	5	555	3	2	198	52	0	814	479	24,864
9,260	0	0	4	136	3	1	181	35	0	359	217	14,356
2,611	0	0	0	236	0	0	0	0	0	236	147	4,694
11,870	0	0	4	372	3	1	181	35	0	596	364	19,050
9,234	0	0	3	178	4	2	182	22	0	391	217	13,638
2,771	0	0	0	106	0	0	0	0	0	106	73	4,351
12,005	0	0	3	284	4	2	182	22	0	497	290	17,989
7,064	0	0	4	184	4	1	156	19	0	367	213	10,425
2,463	0	0	0	83	0	0	0	0	0	84	43	3,832
9,528	0	0	4	268	4	1	156	19	0	450	256	14,257
6,081	0	0	2	180	4	0	124	11	0	320	147	8,921
2,304	0	0	0	81	0	0	0	0	0	81	18	3,712
8,384	0	0	2	261	4	0	124	11	0	401	166	12,633

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
397	98	0	1,427	403	447	1,501	8	457	465	2,816	15,926	
21	0	3	1,146	0	14	0	0	0	0	14	8,937	
418	98	4	2,573	403	461	1,501	8	457	465	2,829	24,864	
271	81	5	968	379	131	1,111	7	463	470	2,092	11,437	
4	0	0	1,215	0	0	0	0	0	0	0	7,612	
275	81	5	2,183	379	131	1,111	7	463	470	2,092	19,050	
289	33	15	971	466	190	1,065	9	298	307	2,028	10,215	
4	0	1	891	0	15	0	0	0	0	15	7,775	
293	33	17	1,862	466	205	1,065	9	298	307	2,043	17,989	
252	44	20	824	481	167	743	10	358	367	1,758	7,650	
6	0	7	625	0	10	0	0	0	0	10	6,607	
258	44	27	1,449	481	177	743	10	358	367	1,769	14,257	
155	31	8	650	471	137	544	9	183	192	1,344	6,306	
8	0	18	657	0	-8	0	0	0	0	-8	6,327	
162	31	25	1,307	471	130	544	9	183	192	1,337	12,633	

Denizbank A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	2,934	5	0	0	0	2,939	5,308	667	5,975	377	292	1,797	2,862
	FC	2,677	178	843	0	173	3,871	1,513	0	1,513	449	1,645	14,274	3,235
	Total	5,610	183	843	0	174	6,810	6,821	667	7,488	826	1,936	16,071	6,097
2011	TC	2,093	1	0	0	0	2,094	4,804	11	4,815	341	510	1,822	2,153
	FC	1,968	145	813	0	139	3,065	2,327	0	2,327	624	1,930	11,117	3,807
	Total	4,061	146	813	0	139	5,159	7,131	11	7,142	965	2,440	12,939	5,960
2010	TC	1,913	0	2	0	0	1,915	3,577	13,742	17,319	554	237	2,284	1,650
	FC	1,606	115	1,046	0	179	2,946	4,376	11,972	16,348	1,040	2,614	5,902	2,542
	Total	3,519	115	1,048	0	179	4,861	7,954	25,713	33,667	1,595	2,850	8,186	4,192
2009	TC	1,337	0	0	0	0	1,337	3,517	0	3,517	595	96	1,555	984
	FC	1,162	81	608	0	203	2,053	3,154	0	3,154	1,074	1,349	4,647	1,259
	Total	2,499	81	608	0	203	3,390	6,671	0	6,671	1,668	1,445	6,202	2,243
2008	TC	996	0	0	0	0	996	2,610	0	2,611	609	122	827	128
	FC	1,128	59	800	0	124	2,110	2,212	0	2,212	854	432	2,269	460
	Total	2,123	59	800	0	124	3,105	4,822	0	4,822	1,463	554	3,096	588

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	1,865	2	388	48	2,304	923	111	64	1,099	1,205	387	133	254	147
2011	1,323	5	273	25	1,626	594	101	41	736	890	285	85	200	6
2010	1,280	3	283	37	1,603	475	78	18	571	1,032	251	66	184	0
2009	1,386	8	275	48	1,717	476	119	14	609	1,107	234	60	174	2
2008	1,202	15	293	43	1,553	581	145	107	833	720	199	71	128	28

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	67	5,017	5,394	11,296	60,365	156	71,817	86,126
0	0	179	19,333	19,782	536	16,760	163	17,459	42,626
0	0	246	24,350	25,176	11,832	77,125	319	89,276	128,751
0	0	80	4,565	4,906	5,266	39,065	119	44,450	56,264
0	0	5	16,860	17,484	449	12,907	66	13,423	36,299
0	0	86	21,424	22,390	5,716	51,972	185	57,872	92,563
0	0	56	4,227	4,782	4,983	32,377	101	37,461	61,478
22	0	25	11,103	12,143	423	10,468	66	10,957	42,394
22	0	80	15,330	16,925	5,407	42,845	167	48,418	103,872
0	0	42	2,676	3,271	2,741	23,591	103	26,434	34,559
36	23	13	7,327	8,401	369	8,446	88	8,902	22,510
36	23	55	10,004	11,672	3,110	32,037	190	35,336	57,070
0	0	11	1,088	1,697	1,459	13,521	115	15,095	20,398
11	0	27	3,200	4,054	393	6,584	81	7,058	15,434
11	0	38	4,288	5,751	1,852	20,105	195	22,153	35,832

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-31	133	1,709	375	775	559	0	0	0	559	-101	457	0	457
-125	242	1,213	228	648	337	0	0	0	337	-80	257	205	463
-113	207	1,309	306	624	379	0	0	0	379	-82	298	0	298
-64	140	1,360	363	549	447	0	0	0	447	-90	358	0	358
-132	96	841	173	452	215	0	0	0	215	-33	183	0	183

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.6	15.6	16.4	19.0	17.2
Shareholders' Equity / Total Assets	11.4	11.0	11.4	12.4	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	7.2	7.7	7.9	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-52.4	-96.1	-122.0	-103.8	-109.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.6	-2.5	10.2	1.4	-2.8
Balance-Sheet Ratios					
TC Assets / Total Assets	73.9	75.4	75.8	73.1	70.6
TC Liabilities / Total Liabilities	64.1	60.0	56.8	53.7	49.9
FC Assets / FC Liabilities	72.6	61.7	56.0	58.0	58.7
TC Deposits / Total Deposits	67.0	70.2	67.4	60.6	57.9
TC Loans and Receivables / Total Loans and Receivables	79.8	78.0	76.9	74.1	72.5
Total Deposits / Total Assets	60.4	55.8	57.1	54.9	52.0
Funds Borrowed / Total Assets	12.2	18.1	21.1	21.1	23.8
Assets Quality					
Financial Assets (net) / Total Assets	17.2	16.6	17.2	15.4	15.3
Total Loans and Receivables / Total Assets	63.8	62.3	66.7	66.8	66.4
Total Loans and Receivables / Total Deposits	105.6	111.7	116.9	121.8	127.6
Loans Under Follow-up (gross) / Total Loans and Receivables	4.2	3.3	5.0	6.2	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	1.0	1.4	2.1	1.0
Specific Provisions / Loans Under Follow-up	58.4	69.3	72.3	66.8	69.2
Permanent Assets / Total Assets	4.4	3.8	3.7	4.5	3.8
Consumer Loans / Total Loans and Receivables	35.6	38.5	33.1	32.3	32.7
Liquidity					
Liquid Assets / Total Assets	30.5	29.8	25.3	24.1	24.5
Liquid Assets / Short-term Liabilities	56.2	58.7	50.5	45.3	43.0
TC Liquid Assets / Total Assets	18.9	21.0	17.8	15.6	14.5
Profitability					
Net Profit/Losses / Total Assets	1.8	2.4	1.7	2.5	1.4
Net Profit/Losses / Total Shareholders' Equity	16.2	22.1	14.6	20.2	13.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	1.8	2.1	3.1	1.7
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.9	3.9	4.4	6.0	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.2	60.6	60.7	62.8	75.4
Non-interest Income (net) / Total Assets	2.0	1.7	1.5	1.8	1.0
Other Operating Expenses / Total Assets	3.1	3.4	3.5	3.8	3.6
Personnel Expenses / Other Operating Expenses	47.1	48.9	48.0	48.1	54.2
Non-interest Income (net) / Other Operating Expenses	65.0	49.9	44.5	46.0	26.7

Deutsche Bank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	24	22	0	348	0	0	0	348	394	148	0	0
	FC	67	2	0	0	0	0	0	0	69	67	0	0
	Total	91	23	0	348	0	0	0	348	463	215	0	0
2011	TC	0	25	90	633	0	0	0	633	748	97	0	0
	FC	70	35	0	6	0	0	0	6	110	185	0	0
	Total	70	59	90	639	0	0	0	639	858	282	0	0
2010	TC	10	35	1,525	227	0	0	0	227	1,797	53	0	0
	FC	7	1	0	7	0	0	0	7	15	57	0	0
	Total	18	36	1,525	234	0	0	0	234	1,812	110	0	0
2009	TC	9	27	315	742	0	0	0	742	1,093	32	0	0
	FC	10	19	0	3	0	0	0	3	32	15	0	0
	Total	18	47	315	745	0	0	0	745	1,126	46	0	0
2008	TC	10	0	33	162	0	0	0	162	204	82	0	0
	FC	12	36	0	4	0	0	0	4	52	8	0	0
	Total	22	36	33	165	0	0	0	165	256	90	0	0

Liabilities

(USD Million)

USD million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	181	0	34	0	0	34	0	0	0	0	1	0
	FC	61	132	0	0	0	132	1	0	0	0	0	0
	Total	242	133	34	0	0	166	1	0	0	0	1	0
2011	TC	105	0	432	0	0	432	0	0	0	0	1	1
	FC	72	322	0	0	0	322	7	0	0	0	1	2
	Total	177	322	432	0	0	755	7	0	0	0	2	3
2010	TC	536	520	13	0	0	533	0	0	0	0	5	0
	FC	628	3	0	0	0	3	8	0	0	0	0	0
	Total	1,164	523	13	0	0	536	8	0	0	0	5	0
2009	TC	91	582	15	0	0	597	0	0	0	0	2	0
	FC	292	0	0	0	0	0	2	0	0	0	0	0
	Total	383	582	15	0	0	597	2	0	0	0	2	0
2008	TC	51	0	22	0	0	22	0	0	0	0	1	0
	FC	131	0	0	0	0	0	4	0	0	0	0	0
	Total	182	0	22	0	0	22	4	0	0	0	1	0

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
148	0	0	0	0	0	0	2	19	0	21	6	569
67	0	0	0	0	0	0	0	0	0	0	24	160
215	0	0	0	0	0	0	2	19	0	21	31	730
97	0	0	0	0	0	0	1	21	0	22	9	876
185	0	0	0	0	0	0	0	0	0	0	16	311
282	0	0	0	0	0	0	1	21	0	22	25	1,187
53	0	0	0	0	0	0	2	30	0	32	4	1,886
57	0	0	0	0	0	0	0	0	0	0	27	99
110	0	0	0	0	0	0	2	30	0	32	31	1,984
32	0	0	0	0	0	0	3	77	0	80	7	1,212
15	0	0	0	0	0	0	0	0	0	0	26	72
46	0	0	0	0	0	0	3	77	0	80	32	1,284
82	0	0	0	0	0	0	5	84	0	90	4	380
8	0	0	0	0	0	0	0	0	0	0	10	69
90	0	0	0	0	0	0	5	84	0	90	13	449

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
11	7	0	19	76	18	137	0	59	59	290	524	
11	0	0	12	0	0	0	0	0	0	0	206	
22	7	0	31	76	18	137	0	59	59	290	730	
9	5	0	16	71	17	116	0	17	17	221	774	
8	0	0	18	0	0	0	0	0	0	0	413	
17	5	0	34	71	17	116	0	17	17	221	1,187	
8	4	0	17	88	21	146	0	-4	-4	250	1,336	
9	0	0	17	0	0	0	0	0	0	0	648	
16	4	0	34	88	21	146	0	-4	-4	250	1,984	
9	10	0	21	91	21	94	0	71	71	277	985	
5	0	1	7	0	0	0	0	0	0	0	299	
14	10	1	28	91	21	94	0	71	71	277	1,284	
4	9	0	14	89	21	89	0	22	22	221	308	
5	0	1	10	0	0	0	0	0	0	0	141	
9	9	1	24	89	21	89	0	22	22	221	449	

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Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	13	0	0	0	0	13	422	49	471	0	71	137	0
	FC	121	0	9	0	33	162	215	431	646	0	110	302	0
	Total	133	0	9	0	33	175	637	481	1,118	0	181	439	0
2011	TC	12	1	0	0	0	13	664	60	724	0	123	287	0
	FC	136	0	40	0	26	202	332	273	605	0	122	434	0
	Total	148	1	40	0	26	215	995	333	1,329	0	245	721	0
2010	TC	28	0	0	0	0	28	660	0	660	0	78	797	0
	FC	100	0	44	0	0	143	968	0	968	0	387	1,148	0
	Total	128	0	44	0	0	171	1,628	0	1,628	0	465	1,945	0
2009	TC	14	0	0	0	0	14	399	0	399	0	453	272	0
	FC	114	0	38	0	0	152	400	0	400	0	456	393	0
	Total	128	0	38	0	0	167	799	0	799	0	909	665	0
2008	TC	4	0	0	0	0	4	0	329	329	0	188	34	0
	FC	85	0	42	0	24	152	0	0	0	0	206	156	0
	Total	89	0	42	0	24	156	0	329	329	0	394	189	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	16	6	128	20	170	7	1	21	29	141	31	5	25	0
2011	7	4	69	33	113	5	6	19	29	84	23	4	18	0
2010	5	2	42	19	67	8	6	6	20	47	22	7	14	0
2009	6	1	20	9	37	8	9	9	26	11	33	5	27	0
2008	14	6	35	10	65	18	19	15	52	12	18	4	15	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	208	208	23,235	0	0	23,235	23,928
0	0	0	412	412	13	0	0	13	1,233
0	0	0	620	620	23,248	0	0	23,248	25,161
99	0	0	509	509	16,504	0	0	16,504	17,750
148	0	0	704	704	19	0	0	19	1,530
247	0	0	1,213	1,213	16,523	0	0	16,523	19,279
0	0	0	875	875	13,041	0	0	13,041	14,605
30	0	0	1,564	1,564	10	0	0	10	2,686
30	0	0	2,440	2,440	13,052	0	0	13,052	17,291
0	0	0	725	725	10,898	0	0	10,898	12,037
22	0	0	871	871	10	0	0	10	1,433
22	0	0	1,596	1,596	10,908	0	0	10,908	13,470
0	0	0	221	221	8,958	0	0	8,958	9,512
0	0	0	362	362	0	0	0	0	514
0	0	0	583	583	8,958	0	0	8,958	10,025

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-48	4	122	1	48	73	0	0	0	73	-15	59	0	59
-44	3	61	3	37	22	0	0	0	22	-5	17	0	17
14	5	80	1	83	-3	0	0	0	-3	0	-4	0	-4
101	4	144	2	52	90	0	0	0	90	-19	71	0	71
39	3	69	0	41	28	0	0	0	28	-6	22	0	22

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	49.4	31.0	50.7	49.7	40.7
Shareholders' Equity / Total Assets	39.7	18.6	12.6	21.6	49.2
(Shareholders' Equity - Permanent Assets) / Total Assets	36.8	16.7	11.0	15.4	29.3
Net On Balance Sheet Position / Total Shareholders' Equity	4.0	-21.4	-203.6	-71.8	-16.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.6	16.5	4.2	10.9	-1.2
Balance-Sheet Ratios					
TC Assets / Total Assets	78.0	73.8	95.0	94.4	84.6
TC Liabilities / Total Liabilities	71.8	65.2	67.3	76.7	68.6
FC Assets / FC Liabilities	77.9	75.4	15.2	24.2	49.2
TC Deposits / Total Deposits	74.7	59.2	46.0	23.7	28.1
TC Loans and Receivables / Total Loans and Receivables	69.0	34.3	48.3	68.7	91.5
Total Deposits / Total Assets	33.2	14.9	58.7	29.8	40.6
Funds Borrowed / Total Assets	18.2	27.1	26.3	45.3	0.0
Assets Quality					
Financial Assets (net) / Total Assets	47.7	53.8	11.8	58.0	36.8
Total Loans and Receivables / Total Assets	29.4	23.7	5.5	3.6	20.1
Total Loans and Receivables / Total Deposits	88.7	158.9	9.4	12.1	49.5
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	2.9	1.9	1.6	6.2	20.0
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.1	0.2	0.1
Liquidity					
Liquid Assets / Total Assets	63.5	72.3	91.3	87.6	57.0
Liquid Assets / Short-term Liabilities	163.1	102.2	105.8	115.1	135.9
TC Liquid Assets / Total Assets	54.0	63.0	90.5	85.1	45.5
Profitability					
Net Profit/Losses / Total Assets	8.0	1.4	-0.2	5.5	5.0
Net Profit/Losses / Total Shareholders' Equity	20.2	7.7	-1.6	25.6	10.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	10.1	1.8	-0.2	7.0	6.3
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	19.3	7.1	2.4	0.9	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	115.3	136.5	58.8	7.6	17.9
Non-interest Income (net) / Total Assets	-2.6	-1.9	1.7	10.3	12.7
Other Operating Expenses / Total Assets	6.5	3.1	4.2	4.0	9.1
Personnel Expenses / Other Operating Expenses	29.4	32.6	16.7	23.2	32.4
Non-interest Income (net) / Other Operating Expenses	-39.3	-61.5	39.8	256.5	138.7

Finans Bank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	577	2	1,005	439	3,337	0	114	3,890	5,473	18,360	1,414	1,201
	FC	2,421	61	0	76	735	0	21	833	3,314	1,928	0	0
	Total	2,997	62	1,005	516	4,071	0	135	4,722	8,787	20,287	1,414	1,201
2011	TC	251	154	371	723	3,174	0	509	4,405	5,181	13,998	979	766
	FC	1,318	286	207	125	492	0	22	639	2,450	1,814	0	0
	Total	1,570	439	578	848	3,666	0	530	5,044	7,631	15,812	979	766
2010	TC	746	5	0	848	4,259	0	19	5,125	5,876	14,428	1,143	992
	FC	812	120	0	100	564	0	0	664	1,596	1,588	0	0
	Total	1,557	125	0	948	4,823	0	19	5,790	7,472	16,016	1,143	992
2009	TC	681	7	0	1,365	3,330	0	0	4,696	5,383	10,353	978	907
	FC	524	771	0	36	398	0	2	436	1,731	1,373	0	0
	Total	1,205	778	0	1,401	3,729	0	2	5,131	7,115	11,726	978	907
2008	TC	468	4	0	499	863	1,754	8	3,124	3,596	9,708	434	434
	FC	567	249	0	78	264	0	0	342	1,158	2,040	0	0
	Total	1,035	253	0	578	1,127	1,754	8	3,466	4,754	11,748	434	434

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	12,780	42	478	1,569	0	2,089	207	164	0	0	642	505
	FC	5,740	1,386	494	725	0	2,605	60	68	0	917	64	29
	Total	18,520	1,428	972	2,294	0	4,694	267	232	0	917	705	534
2011	TC	11,268	40	431	142	0	613	441	34	0	0	501	261
	FC	4,231	1,348	370	524	0	2,242	114	66	0	923	316	26
	Total	15,499	1,388	802	666	0	2,855	555	100	0	923	817	287
2010	TC	11,893	241	529	0	0	771	217	208	0	0	552	303
	FC	3,996	2,029	202	0	0	2,231	91	5	0	657	24	7
	Total	15,889	2,270	731	0	0	3,001	308	213	0	657	576	311
2009	TC	8,746	235	13	0	0	248	154	0	0	0	380	211
	FC	4,881	1,143	0	0	0	1,143	25	2	0	991	108	2
	Total	13,627	1,378	13	0	0	1,391	179	2	0	991	488	213
2008	TC	6,635	396	70	0	0	466	124	85	0	0	246	221
	FC	3,838	2,395	155	0	0	2,550	42	0	0	856	233	3
	Total	10,474	2,791	225	0	0	3,016	166	85	0	856	479	224

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
18,572	0	0	4	268	8	111	237	95	0	725	433	25,203
1,928	0	0	0	0	0	0	0	0	0	0	160	5,401
20,500	0	0	4	268	8	111	237	95	0	725	593	30,604
14,212	0	0	4	210	8	1	204	71	0	498	254	20,145
1,814	0	0	0	0	0	0	0	0	0	0	49	4,313
16,025	0	0	4	210	8	1	204	71	0	498	304	24,458
14,579	0	0	4	235	10	2	236	64	0	550	279	21,284
1,588	0	0	0	0	0	0	0	0	0	0	302	3,487
16,167	0	0	4	235	10	2	236	64	0	550	581	24,771
10,424	0	0	4	150	10	1	251	42	0	457	283	16,548
1,373	0	0	0	0	0	0	0	0	0	0	60	3,164
11,798	0	0	4	150	10	1	251	42	0	457	343	19,712
9,708	0	0	3	97	5	0	241	28	0	374	243	13,922
2,040	0	0	0	133	0	0	0	0	0	133	209	3,540
11,748	0	0	3	230	5	0	241	28	0	507	452	17,462

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
514	69	1	2,102	1,443	335	1,819	0	508	508	4,105	21,076	
29	0	0	1,167	0	16	0	0	0	0	16	9,528	
543	69	1	3,269	1,443	351	1,819	0	508	508	4,121	30,604	
324	55	5	1,621	1,292	27	1,329	0	449	449	3,097	16,598	
23	0	0	1,468	0	-81	0	0	0	0	-81	7,860	
347	55	5	3,088	1,292	-54	1,329	0	449	449	3,015	24,458	
316	92	0	1,689	1,434	152	1,199	0	595	595	3,381	17,733	
20	0	0	804	0	7	0	0	0	0	7	7,037	
336	92	0	2,493	1,434	159	1,199	0	595	595	3,387	24,771	
302	56	0	1,103	1,059	56	859	0	437	437	2,411	12,508	
22	0	3	1,153	0	28	0	0	0	0	28	7,204	
324	56	3	2,255	1,059	84	859	0	437	437	2,439	19,712	
262	18	0	956	986	-16	668	0	238	238	1,876	9,933	
0	0	15	1,149	0	-10	0	0	0	0	-10	7,528	
262	18	15	2,105	986	-26	668	0	238	238	1,866	17,462	

Finans Bank A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	2,069	2	0	0	0	2,070	14,078	0	14,078	4,773	1,070	8,720	2,730
	FC	862	306	326	0	14	1,507	736	0	736	5,399	1,244	10,716	3,512
	Total	2,931	307	326	0	14	3,578	14,815	0	14,815	10,172	2,314	19,436	6,242
2011	TC	1,813	18	0	0	0	1,830	11,632	0	11,632	4,090	938	7,970	2,390
	FC	948	537	364	0	18	1,868	1,827	0	1,827	5,606	2,311	10,300	3,346
	Total	2,761	555	365	0	18	3,698	13,459	0	13,459	9,696	3,249	18,270	5,737
2010	TC	1,930	2	0	0	0	1,932	9,455	0	9,455	3,992	451	6,800	3,791
	FC	1,032	468	470	0	24	1,994	332	0	332	2,684	741	10,423	4,975
	Total	2,962	469	470	0	24	3,925	9,787	0	9,787	6,676	1,192	17,223	8,766
2009	TC	1,505	0	0	0	0	1,505	7,147	55	7,203	0	223	7,231	1,839
	FC	1,147	447	363	0	28	1,985	740	0	740	97	336	7,493	2,572
	Total	2,653	447	363	0	28	3,490	7,887	55	7,943	97	559	14,725	4,411
2008	TC	1,434	1	0	0	0	1,435	4,730	57	4,786	2,489	188	3,676	679
	FC	1,219	674	227	0	43	2,163	11	0	11	2,151	518	5,024	779
	Total	2,654	675	227	0	43	3,598	4,741	57	4,798	4,641	706	8,701	1,458

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	2,800	1	321	15	3,137	1,300	77	141	1,518	1,619	653	74	579	5
2011	2,156	4	234	6	2,401	1,066	75	82	1,223	1,178	473	49	424	4
2010	2,170	23	267	6	2,467	878	89	34	1,000	1,466	431	45	386	26
2009	2,179	36	384	4	2,603	900	143	56	1,100	1,504	433	44	388	4
2008	1,966	76	385	10	2,437	1,059	148	108	1,315	1,122	418	40	378	14

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
5	0	0	12,524	17,297	3,511	74,219	0	77,730	111,175
122	9	0	15,604	21,003	831	11,367	0	12,198	35,445
127	9	0	28,128	38,300	4,342	85,586	0	89,928	146,620
4	0	0	11,301	15,391	1,631	47,088	0	48,719	77,573
111	80	0	16,148	21,754	468	11,141	0	11,609	37,058
114	80	0	27,450	37,146	2,098	58,229	0	60,327	114,630
4	0	0	11,046	15,038	1,333	44,875	0	46,208	72,633
240	17	0	16,395	19,079	676	10,732	0	11,408	32,812
244	17	0	27,441	34,117	2,008	55,607	0	57,615	105,445
0	0	0	9,293	9,293	1,943	18,372	0	20,315	38,316
185	24	0	10,610	10,707	729	6,183	0	6,913	20,344
185	24	0	19,903	20,000	2,672	24,555	0	27,227	58,660
2	0	0	4,546	7,035	1,865	2,950	0	4,814	18,071
134	0	0	6,455	8,606	489	546	0	1,035	11,816
136	0	0	11,000	15,641	2,354	3,495	0	5,849	29,886

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-196	205	2,211	543	1,012	657	0	0	0	657	-149	508	0	508
-112	94	1,588	162	833	593	0	0	0	593	-144	449	0	449
-172	95	1,802	169	895	737	0	0	0	737	-142	595	0	595
-253	72	1,715	536	782	397	0	0	0	397	-86	311	126	437
-189	70	1,395	338	727	330	0	0	0	330	-92	238	0	238

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.9	17.2	16.7	18.0	16.0
Shareholders' Equity / Total Assets	13.5	12.3	13.7	12.4	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	10.4	9.4	10.8	9.7	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-80.8	-93.1	-79.7	-133.8	-171.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.0	-6.7	-8.1	0.4	2.6
Balance-Sheet Ratios					
TC Assets / Total Assets	82.4	82.4	85.9	83.9	79.7
TC Liabilities / Total Liabilities	68.9	67.9	71.6	63.5	56.9
FC Assets / FC Liabilities	56.7	54.9	49.5	43.9	47.0
TC Deposits / Total Deposits	69.0	72.7	74.9	64.2	63.4
TC Loans and Receivables / Total Loans and Receivables	90.6	88.7	90.2	88.4	82.6
Total Deposits / Total Assets	60.5	63.4	64.1	69.1	60.0
Funds Borrowed / Total Assets	4.7	5.7	9.2	7.0	16.0
Assets Quality					
Financial Assets (net) / Total Assets	15.4	20.6	23.4	26.0	19.9
Total Loans and Receivables / Total Assets	67.0	65.5	65.3	59.8	67.3
Total Loans and Receivables / Total Deposits	110.7	103.4	101.8	86.6	112.2
Loans Under Follow-up (gross) / Total Loans and Receivables	6.9	6.1	7.1	8.3	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.3	0.9	0.6	0.0
Specific Provisions / Loans Under Follow-up	85.0	78.2	86.8	92.7	100.0
Permanent Assets / Total Assets	3.1	2.9	2.8	2.7	2.9
Consumer Loans / Total Loans and Receivables	62.3	61.6	63.8	66.7	50.4
Liquidity					
Liquid Assets / Total Assets	28.3	29.0	30.1	36.1	17.1
Liquid Assets / Short-term Liabilities	51.3	61.4	55.6	66.0	32.6
TC Liquid Assets / Total Assets	17.5	19.1	23.6	27.3	10.5
Profitability					
Net Profit/Losses / Total Assets	1.7	1.8	2.4	2.2	1.4
Net Profit/Losses / Total Shareholders' Equity	12.3	14.9	17.6	17.9	12.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	2.4	3.0	2.0	1.9
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	4.0	4.5	5.4	5.2	4.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.5	68.7	74.8	60.2	58.9
Non-interest Income (net) / Total Assets	1.9	1.7	1.4	1.1	1.6
Other Operating Expenses / Total Assets	3.3	3.4	3.6	4.0	4.2
Personnel Expenses / Other Operating Expenses	41.8	43.4	42.9	43.6	42.0
Non-interest Income (net) / Other Operating Expenses	58.6	49.3	37.5	27.0	37.5

Habib Bank Limited

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	10	0	1	2	0	0	2	12	14	3	3
	FC	1	10	0	0	0	0	0	0	11	3	0	0
	Total	1	20	0	1	2	0	0	2	23	18	3	3
2011	TC	0	10	0	0	1	0	0	1	12	13	1	1
	FC	1	13	0	0	0	0	0	0	13	3	1	1
	Total	1	22	0	0	1	0	0	1	25	16	2	2
2010	TC	0	15	0	1	3	0	0	3	19	10	2	1
	FC	2	14	0	0	0	0	0	0	16	3	1	1
	Total	2	29	0	1	3	0	0	3	34	13	3	3
2009	TC	0	13	0	0	6	0	0	6	19	7	1	0
	FC	1	18	0	0	1	0	0	1	20	1	3	2
	Total	1	31	0	0	7	0	0	7	40	7	3	2
2008	TC	0	9	0	0	8	0	0	8	17	10	0	0
	FC	1	19	0	0	1	0	0	1	21	4	2	1
	Total	1	28	0	0	9	0	0	9	38	14	2	2

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	1	0	0	0	0	0	0	0	0	0	0	1
	FC	5	9	0	0	0	9	0	0	0	0	0	0
	Total	6	9	0	0	0	9	0	0	0	0	1	1
2011	TC	3	0	0	0	0	0	0	0	0	0	0	0
	FC	4	10	0	0	0	10	0	0	0	0	1	0
	Total	7	10	0	0	0	10	0	0	0	0	1	1
2010	TC	4	0	0	0	0	0	0	0	0	0	0	0
	FC	10	7	0	0	0	7	0	0	0	0	1	0
	Total	13	7	0	0	0	7	0	0	0	0	1	0
2009	TC	1	1	0	0	0	1	0	0	0	0	0	0
	FC	5	11	2	0	0	13	0	0	0	0	1	0
	Total	7	13	2	0	0	15	0	0	0	0	1	0
2008	TC	1	2	0	0	0	2	0	0	0	0	0	0
	FC	4	19	2	0	0	21	0	0	0	0	0	0
	Total	5	21	2	0	0	23	0	0	0	0	0	1

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
14	0	0	0	0	0	0	1	0	0	1	0	28	
3	0	0	0	0	0	0	0	0	0	0	0	14	
18	0	0	0	0	0	0	1	0	0	1	0	42	
13	0	0	0	0	0	0	1	0	0	1	0	26	
3	0	0	0	0	0	0	0	0	0	0	0	16	
16	0	0	0	0	0	0	1	0	0	1	0	42	
10	0	0	0	0	0	0	1	0	0	1	0	30	
3	0	0	0	0	0	0	0	0	0	0	0	19	
14	0	0	0	0	0	0	1	0	0	1	0	49	
7	0	0	0	0	0	0	1	0	0	1	0	27	
2	0	0	0	0	0	0	0	0	0	0	0	22	
9	0	0	0	0	0	0	1	0	0	1	0	49	
10	0	0	0	0	0	0	1	0	0	1	0	28	
4	0	0	0	0	0	0	0	0	0	0	0	25	
14	0	0	0	0	0	0	1	0	0	1	0	53	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
0	0	0	1	17	0	0	7	1	8	25	28	
0	0	0	0	0	0	0	0	0	0	0	14	
0	0	0	2	17	0	0	7	1	8	25	42	
0	0	0	1	16	0	0	6	1	7	23	26	
0	0	0	2	0	0	0	0	0	0	0	16	
0	0	0	2	16	0	0	6	1	7	23	42	
0	0	0	1	20	0	0	6	1	7	26	31	
0	0	0	1	0	0	0	0	0	0	0	18	
0	0	0	2	20	0	0	6	1	7	26	49	
0	0	0	1	20	0	0	4	2	6	27	30	
0	0	0	1	0	0	0	0	0	0	0	19	
0	0	0	1	20	0	0	4	2	6	27	49	
0	0	0	1	20	0	0	1	3	4	24	27	
0	0	0	0	0	0	0	0	0	0	0	26	
0	0	0	1	20	0	0	1	3	4	24	53	

Habib Bank Limited

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	0	0	0	0	0	0	0	14	14	0	0	0	0
	FC	3	0	10	0	0	13	0	0	0	0	0	0	0
	Total	3	0	10	0	0	13	0	14	14	0	0	0	0
2011	TC	0	0	0	0	0	0	0	8	8	0	0	0	0
	FC	6	0	9	0	0	15	0	0	0	0	0	0	0
	Total	6	0	9	0	0	15	0	8	8	0	0	0	0
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	4	0	7	0	0	11	0	0	0	0	0	0	0
	Total	4	0	7	0	0	11	0	0	0	0	0	0	0
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	8	0	0	11	0	0	0	0	0	0	0
	Total	3	0	8	0	0	11	0	0	0	0	0	0	0
2008	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	4	0	5	0	0	9	0	0	0	0	0	0	0
	Total	4	0	5	0	0	9	0	0	0	0	0	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	2	1	0	0	3	0	0	0	0	3	0	0	0	0
2011	1	1	0	0	3	0	0	0	0	2	0	0	0	0
2010	1	2	0	0	3	0	0	0	0	3	0	0	0	0
2009	2	2	1	0	5	0	0	0	1	4	0	0	0	0
2008	2	2	1	0	5	0	1	0	1	4	1	0	1	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	2	0	0	2	16
0	0	0	0	0	28	0	0	28	41
0	0	0	0	0	30	0	0	30	57
0	0	0	0	0	19	0	0	19	27
0	0	0	0	0	13	0	0	13	29
0	0	0	0	0	32	0	0	32	56
0	0	0	0	0	15	0	0	15	15
0	0	0	0	0	18	0	0	18	29
0	0	0	0	0	33	0	0	33	44
0	0	0	0	0	16	0	0	16	16
0	0	0	0	0	18	0	0	18	28
0	0	0	0	0	33	0	0	33	44
0	0	0	0	0	18	0	0	18	18
0	0	0	0	0	30	0	0	30	39
0	0	0	0	0	47	0	0	47	56

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

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	59.6	66.6	77.5	94.3	86.8
Shareholders' Equity / Total Assets	60.6	54.6	54.3	54.3	44.9
(Shareholders' Equity - Permanent Assets) / Total Assets	59.0	53.2	52.2	50.4	43.4
Net On Balance Sheet Position / Total Shareholders' Equity	15.1	14.5	12.4	13.2	3.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	15.1	14.5	12.4	13.2	3.6
Balance-Sheet Ratios					
TC Assets / Total Assets	65.9	61.2	61.1	55.0	52.8
TC Liabilities / Total Liabilities	66.3	62.7	63.2	60.5	51.4
FC Assets / FC Liabilities	101.4	103.9	105.5	114.0	97.2
TC Deposits / Total Deposits	17.5	38.9	26.6	18.2	17.4
TC Loans and Receivables / Total Loans and Receivables	80.2	82.6	75.8	80.2	73.5
Total Deposits / Total Assets	13.6	16.1	27.2	13.4	10.0
Funds Borrowed / Total Assets	21.3	23.5	14.7	25.8	38.9
Assets Quality					
Financial Assets (net) / Total Assets	5.7	3.5	6.9	14.0	16.6
Total Loans and Receivables / Total Assets	42.2	38.6	28.1	17.6	25.8
Total Loans and Receivables / Total Deposits	310.1	238.9	103.1	131.2	257.0
Loans Under Follow-up (gross) / Total Loans and Receivables	15.6	15.0	22.0	37.6	12.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	2.6	14.0	0.4
Specific Provisions / Loans Under Follow-up	100.0	100.0	88.2	62.8	96.8
Permanent Assets / Total Assets	1.6	1.4	2.1	3.9	1.5
Consumer Loans / Total Loans and Receivables	2.2	0.2	4.1	3.2	0.0
Liquidity					
Liquid Assets / Total Assets	55.3	59.8	70.0	80.6	72.1
Liquid Assets / Short-term Liabilities	474.0	429.4	220.0	243.0	208.8
TC Liquid Assets / Total Assets	29.5	27.7	38.0	39.1	31.8
Profitability					
Net Profit/Losses / Total Assets	2.4	3.3	1.6	4.7	5.5
Net Profit/Losses / Total Shareholders' Equity	4.0	6.0	2.9	8.6	12.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.2	4.2	2.0	5.9	6.9
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	6.6	4.5	3.7	7.6	7.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.2	57.5	56.0	79.6	82.0
Non-interest Income (net) / Total Assets	0.4	2.7	1.3	1.3	1.7
Other Operating Expenses / Total Assets	3.6	2.9	2.8	3.0	2.4
Personnel Expenses / Other Operating Expenses	51.5	54.9	58.1	55.0	55.4
Non-interest Income (net) / Other Operating Expenses	10.1	93.2	46.7	44.4	70.5

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Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	166	160	1,112	419	1,699	0	0	2,117	3,556	7,157	412	263
	FC	1,269	346	30	77	0	0	0	77	1,722	1,370	8	8
	Total	1,435	506	1,142	496	1,699	0	0	2,194	5,278	8,527	421	272
2011	TC	176	51	2,198	160	1,195	0	0	1,355	3,781	5,771	314	224
	FC	776	143	0	29	253	0	0	282	1,201	1,462	8	7
	Total	953	194	2,198	189	1,449	0	0	1,637	4,982	7,233	322	231
2010	TC	206	101	1,585	236	1,764	0	0	2,000	3,892	5,251	532	395
	FC	391	87	0	21	294	0	0	316	794	901	67	67
	Total	597	188	1,585	257	2,058	0	0	2,315	4,685	6,152	599	461
2009	TC	293	26	0	56	1,113	0	0	1,169	1,488	5,102	598	461
	FC	339	472	503	45	94	0	0	139	1,453	589	108	51
	Total	631	498	503	101	1,207	0	0	1,309	2,941	5,690	706	512
2008	TC	591	35	0	209	392	0	0	601	1,227	5,420	339	248
	FC	522	963	0	34	101	0	0	135	1,620	877	1	0
	Total	1,114	997	0	243	493	0	0	736	2,847	6,297	340	248

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	4,440	1,180	0	0	0	1,180	42	0	0	0	295	179
	FC	3,552	2,025	0	0	0	2,025	63	0	0	475	5	43
	Total	7,992	3,205	0	0	0	3,205	105	0	0	475	300	222
2011	TC	4,280	907	471	0	0	1,378	28	0	0	0	250	119
	FC	2,733	1,989	0	0	0	1,989	35	0	0	274	4	53
	Total	7,013	2,896	471	0	0	3,367	63	0	0	274	254	172
2010	TC	4,025	847	0	0	0	847	49	0	0	0	239	128
	FC	2,936	1,374	0	0	0	1,374	13	0	0	0	2	38
	Total	6,961	2,221	0	0	0	2,221	62	0	0	0	242	166
2009	TC	2,979	715	0	0	0	715	18	0	0	0	209	108
	FC	3,018	289	0	0	0	289	39	0	0	0	97	41
	Total	5,997	1,004	0	0	0	1,004	57	0	0	0	307	149
2008	TC	3,028	926	0	0	0	926	40	0	0	0	203	128
	FC	3,006	632	0	0	0	632	22	0	0	0	3	34
	Total	6,035	1,558	0	0	0	1,558	62	0	0	0	206	161

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
7,306	0	0	0	20	0	0	78	52	3	153	116	11,130
1,370	0	0	0	0	0	0	0	0	0	0	10	3,102
8,676	0	0	0	20	0	0	78	52	3	153	126	14,232
5,861	0	0	0	18	0	0	68	47	4	138	317	10,098
1,463	0	0	0	0	0	0	0	0	0	0	14	2,678
7,323	0	0	0	18	0	0	68	47	4	138	332	12,776
5,389	0	0	0	23	0	0	109	62	5	199	302	9,782
901	0	0	0	0	0	0	0	0	0	0	59	1,754
6,290	0	0	0	23	0	0	109	62	5	199	362	11,536
5,239	0	0	0	23	0	0	142	69	3	237	186	7,150
645	0	0	0	0	0	0	0	0	0	0	64	2,162
5,884	0	0	0	23	0	0	142	69	3	237	250	9,312
5,511	0	0	0	23	0	0	84	150	1	258	145	7,141
878	0	0	0	0	0	0	0	0	0	0	17	2,516
6,390	0	0	0	23	0	0	84	150	1	258	162	9,657

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
180	36	0	733	367	174	1,074	0	102	102	1,716	8,069	
1	0	0	586	0	0	0	0	0	0	0	6,163	
181	36	0	1,319	367	174	1,074	0	102	102	1,716	14,232	
129	23	0	548	345	124	883	0	127	127	1,480	7,687	
1	0	0	367	0	0	0	0	0	0	0	5,089	
130	23	0	916	345	124	883	0	127	127	1,480	12,776	
106	21	0	543	424	222	950	0	158	158	1,754	7,169	
1	0	0	55	0	2	0	0	0	0	2	4,366	
107	21	0	598	424	223	950	0	158	158	1,756	11,536	
78	29	0	443	439	230	842	0	166	166	1,676	5,813	
14	0	0	191	0	1	0	0	0	0	1	3,499	
92	29	0	634	439	231	842	0	166	166	1,677	9,312	
104	37	0	512	429	185	713	0	164	164	1,491	5,957	
3	0	0	61	0	0	0	0	0	0	0	3,700	
107	37	0	573	429	185	713	0	164	164	1,491	9,657	

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Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	194	0	0	0	0	195	5,526	11,678	17,204	0	772	4,216	848
	FC	272	391	361	0	205	1,229	4,185	0	4,185	0	1,693	10,901	1,217
	Total	467	391	362	0	205	1,424	9,712	11,678	21,390	0	2,466	15,117	2,065
2011	TC	166	0	0	0	0	166	4,081	14,493	18,574	0	662	2,286	278
	FC	325	486	391	0	128	1,329	201	0	201	0	1,188	6,446	1,731
	Total	491	486	391	0	128	1,495	4,282	14,493	18,775	0	1,849	8,732	2,009
2010	TC	130	0	0	0	0	130	4,159	149	4,308	0	532	2,960	468
	FC	335	395	397	0	111	1,239	12	22,975	22,988	0	1,658	5,782	794
	Total	464	395	397	0	111	1,368	4,171	23,124	27,295	0	2,189	8,743	1,263
2009	TC	99	0	0	0	0	99	4,688	0	4,688	0	836	2,319	970
	FC	302	255	210	0	74	842	1,253	0	1,253	0	1,075	4,177	1,043
	Total	401	256	210	0	74	941	5,941	0	5,941	0	1,911	6,496	2,013
2008	TC	98	0	0	0	0	98	4,091	0	4,091	0	572	848	511
	FC	334	192	290	0	140	957	3	0	3	0	1,375	1,462	659
	Total	432	192	291	0	140	1,055	4,094	0	4,094	0	1,948	2,310	1,170

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	1,036	35	159	161	1,391	424	175	20	620	771	297	29	267	4
2011	767	16	143	107	1,034	338	107	19	464	569	249	36	214	8
2010	850	6	143	67	1,066	250	102	5	358	708	272	42	230	14
2009	1,087	9	101	82	1,280	326	144	3	473	806	285	46	239	12
2008	1,278	36	45	110	1,469	528	162	6	696	773	267	38	229	16

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	5,836	5,836	10,472	2,052	0	12,524	35,759
0	595	91	14,498	14,498	859	17	0	876	20,789
0	595	91	20,334	20,334	11,331	2,069	0	13,400	56,548
0	0	0	3,226	3,226	6,334	2,149	0	8,482	30,448
0	909	0	10,274	10,274	849	70	0	920	12,724
0	909	0	13,499	13,499	7,183	2,219	0	9,402	43,171
0	0	0	3,960	3,960	32,749	10	0	32,760	41,158
0	4,023	0	12,257	12,257	993	72	0	1,065	37,548
0	4,023	0	16,218	16,218	33,742	82	0	33,825	78,706
0	0	0	4,125	4,125	5,990	7	0	5,997	14,909
0	0	0	6,295	6,295	1,326	73	0	1,398	9,788
0	0	0	10,420	10,420	7,315	80	0	7,395	24,697
0	0	0	1,931	1,931	4,325	5	0	4,330	10,451
0	39	0	3,536	3,536	715	95	0	811	5,307
0	39	0	5,467	5,467	5,040	101	0	5,141	15,758

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-142	44	945	155	655	135	0	0	0	135	-33	102	0	102
-70	91	812	85	557	170	0	0	0	170	-43	127	0	127
-40	38	949	128	621	199	0	0	0	199	-41	158	0	158
22	46	1,125	320	603	203	0	0	0	203	-37	166	0	166
-57	30	991	184	606	201	0	0	0	201	-37	164	0	164

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.1	16.1	16.5	17.3	15.4
Shareholders' Equity / Total Assets	12.1	11.6	15.2	18.0	15.4
(Shareholders' Equity - Permanent Assets) / Total Assets	9.9	9.8	12.3	13.4	11.8
Net On Balance Sheet Position / Total Shareholders' Equity	-150.4	-119.6	-119.4	-47.8	-23.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.0	1.1	-4.8	-0.4	-1.6
Balance-Sheet Ratios					
TC Assets / Total Assets	78.2	79.0	84.8	76.8	73.9
TC Liabilities / Total Liabilities	56.7	60.2	62.1	62.4	61.7
FC Assets / FC Liabilities	50.3	52.6	40.2	61.8	68.0
TC Deposits / Total Deposits	55.6	61.0	57.8	49.7	50.2
TC Loans and Receivables / Total Loans and Receivables	84.2	80.0	85.7	89.0	86.3
Total Deposits / Total Assets	56.2	54.9	60.3	64.4	62.5
Funds Borrowed / Total Assets	22.5	22.7	19.3	10.8	16.1
Assets Quality					
Financial Assets (net) / Total Assets	15.4	12.8	20.1	14.1	7.6
Total Loans and Receivables / Total Assets	61.0	57.3	54.5	63.2	66.2
Total Loans and Receivables / Total Deposits	108.6	104.4	90.4	98.1	105.9
Loans Under Follow-up (gross) / Total Loans and Receivables	4.8	4.4	9.5	12.0	5.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	1.2	2.2	3.3	1.4
Specific Provisions / Loans Under Follow-up	64.6	71.9	76.9	72.6	72.9
Permanent Assets / Total Assets	2.1	1.8	2.9	4.6	3.6
Consumer Loans / Total Loans and Receivables	55.5	45.1	51.2	54.0	56.5
Liquidity					
Liquid Assets / Total Assets	37.1	39.0	40.6	31.6	29.5
Liquid Assets / Short-term Liabilities	67.1	105.5	76.7	52.9	51.8
TC Liquid Assets / Total Assets	25.0	29.6	33.7	16.0	12.7
Profitability					
Net Profit/Losses / Total Assets	0.7	1.0	1.4	1.8	1.7
Net Profit/Losses / Total Shareholders' Equity	5.9	8.6	9.0	9.9	11.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.3	1.7	2.2	2.1
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	4.6	4.2	5.2	5.2	6.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.0	65.7	62.9	43.3	62.2
Non-interest Income (net) / Total Assets	1.2	1.9	2.1	3.4	2.3
Other Operating Expenses / Total Assets	4.6	4.4	5.4	6.5	6.3
Personnel Expenses / Other Operating Expenses	43.1	42.3	43.3	43.9	43.7
Non-interest Income (net) / Other Operating Expenses	26.5	43.6	38.8	52.9	36.0

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Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	259	79	191	110	1,237	0	30	1,378	1,907	8,549	256	138
	FC	1,119	68	0	10	0	21	0	31	1,218	1,933	0	0
	Total	1,378	147	191	120	1,237	21	30	1,409	3,125	10,482	256	138
2011	TC	423	2	0	21	1,063	0	159	1,243	1,668	6,792	180	121
	FC	604	148	223	18	0	33	0	52	1,026	1,289	0	0
	Total	1,026	150	223	40	1,063	33	159	1,295	2,695	8,081	180	121
2010	TC	407	57	0	24	1,770	0	0	1,794	2,258	6,474	254	158
	FC	466	187	0	10	0	33	0	43	695	1,354	0	0
	Total	873	243	0	33	1,770	34	0	1,837	2,953	7,828	254	158
2009	TC	314	4	0	7	1,572	0	0	1,579	1,897	6,097	294	156
	FC	324	173	71	11	0	34	0	46	614	1,165	0	0
	Total	638	178	71	18	1,572	34	0	1,624	2,511	7,262	294	156
2008	TC	340	4	0	9	1,554	0	285	1,848	2,191	5,819	176	61
	FC	441	415	0	175	40	34	0	249	1,105	1,323	0	0
	Total	780	419	0	184	1,594	34	285	2,097	3,296	7,142	176	61

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	6,298	348	1	163	0	513	7	87	0	0	145	250
	FC	1,820	2,991	0	0	0	2,991	24	0	0	0	7	8
	Total	8,118	3,339	1	163	0	3,504	31	87	0	0	152	258
2011	TC	4,710	198	281	0	0	478	1	41	0	0	106	250
	FC	1,395	2,725	0	0	0	2,725	27	0	0	0	8	5
	Total	6,105	2,923	281	0	0	3,204	28	41	0	0	114	255
2010	TC	4,747	282	279	0	0	561	87	116	0	0	104	145
	FC	1,321	2,646	0	0	0	2,646	11	0	0	0	20	3
	Total	6,068	2,928	279	0	0	3,208	98	116	0	0	124	149
2009	TC	4,889	172	173	0	0	345	11	207	0	0	95	145
	FC	1,534	1,538	0	0	0	1,538	14	0	0	0	17	4
	Total	6,423	1,710	173	0	0	1,883	24	207	0	0	111	148
2008	TC	4,501	134	336	0	0	470	65	394	0	0	70	242
	FC	2,069	1,766	0	0	0	1,766	52	0	0	0	17	6
	Total	6,570	1,900	336	0	0	2,236	117	394	0	0	87	248

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
8,667	0	0	0	44	0	0	168	8	0	221	182	10,977	
1,933	0	0	0	0	0	0	0	0	0	0	1	3,152	
10,600	0	0	0	44	0	0	168	8	0	221	183	14,129	
6,852	0	0	0	33	0	0	154	8	0	195	119	8,834	
1,289	0	0	0	0	0	0	0	0	0	0	3	2,319	
8,141	0	0	0	33	0	0	154	8	0	195	121	11,152	
6,569	0	0	0	21	0	0	175	14	1	212	160	9,199	
1,354	0	0	0	0	0	0	0	0	0	0	2	2,052	
7,924	0	0	0	21	0	0	175	14	1	212	162	11,251	
6,234	0	0	0	22	0	0	148	14	0	183	142	8,456	
1,165	0	0	0	0	0	0	0	0	0	0	7	1,786	
7,399	0	0	0	22	0	0	148	14	0	184	149	10,242	
5,934	0	0	0	21	0	0	125	12	7	166	122	8,414	
1,323	0	0	0	0	0	0	0	0	0	0	3	2,431	
7,257	0	0	0	21	0	0	125	12	7	166	125	10,844	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
215	33	0	738	1,567	-47	66	0	142	142	1,728	9,277	
0	0	2	41	0	0	0	0	0	0	0	4,852	
215	33	2	779	1,567	-47	66	0	142	142	1,728	14,129	
133	20	0	551	1,143	-23	88	0	42	42	1,250	6,990	
0	0	3	43	0	0	0	0	0	0	0	4,163	
133	20	3	594	1,143	-23	88	0	42	42	1,250	11,152	
114	20	0	585	1,235	-26	74	0	73	73	1,356	7,249	
0	0	0	35	0	0	0	0	0	0	0	4,002	
114	20	0	620	1,235	-26	74	0	73	73	1,356	11,251	
100	34	0	591	1,167	-42	61	0	125	125	1,311	7,135	
0	0	0	34	0	0	0	0	0	0	0	3,107	
100	34	0	625	1,167	-42	61	0	125	125	1,311	10,242	
102	33	0	905	870	-32	130	0	92	92	1,060	6,936	
0	0	0	75	0	-2	0	0	0	0	-2	3,909	
102	33	0	980	870	-34	130	0	92	92	1,058	10,844	

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Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	1,214	0	0	0	5	1,219	2,971	14,360	17,332	1,843	186	544	107
	FC	858	44	462	0	742	2,106	508	0	508	1,132	415	2,997	162
	Total	2,072	44	463	0	747	3,325	3,479	14,360	17,839	2,975	601	3,541	268
2011	TC	978	0	0	0	3	981	2,599	9,462	12,061	1,445	209	234	115
	FC	912	48	330	0	833	2,123	397	0	397	1,178	951	2,726	129
	Total	1,889	48	330	0	837	3,104	2,996	9,462	12,458	2,622	1,160	2,959	244
2010	TC	1,162	0	0	0	0	1,162	2,577	10,694	13,272	1,427	52	1,345	98
	FC	850	55	521	0	297	1,723	222	0	222	0	93	2,054	122
	Total	2,011	55	521	0	298	2,885	2,799	10,694	13,493	1,427	145	3,399	220
2009	TC	1,021	0	0	0	0	1,021	1,528	0	1,528	2,670	12	819	30
	FC	929	62	485	0	118	1,594	118	0	118	0	33	1,486	39
	Total	1,950	62	485	0	118	2,615	1,646	0	1,646	2,670	45	2,306	68
2008	TC	924	0	0	0	0	924	1,362	11,830	13,193	2,678	19	680	139
	FC	1,098	80	653	0	39	1,869	126	0	126	0	188	1,658	127
	Total	2,021	80	653	0	39	2,793	1,488	11,830	13,318	2,678	207	2,338	266

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	1,213	11	119	9	1,352	515	58	23	595	757	128	21	107	10
2011	864	5	115	1	986	406	41	20	467	519	112	16	96	4
2010	956	11	152	0	1,120	377	31	37	445	675	125	17	108	5
2009	1,185	22	218	1	1,427	534	62	28	624	803	149	20	128	4
2008	1,128	44	274	5	1,451	781	66	71	918	534	134	22	112	3

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	837	2,679	641	20,102	62,832	83,575	104,805
0	0	0	3,574	4,706	461	2,120	7,244	9,824	17,144
0	0	0	4,411	7,385	1,102	22,222	70,076	93,399	121,949
0	0	0	558	2,003	741	18,739	35,748	55,228	70,274
0	0	0	3,805	4,983	440	1,984	6,621	9,045	16,548
0	0	0	4,363	6,985	1,181	20,723	42,369	64,273	86,821
0	0	30	1,526	2,953	2,579	27,335	34,518	64,431	81,818
0	0	0	2,269	2,269	195	2,728	6,319	9,242	13,455
0	0	30	3,795	5,222	2,774	30,063	40,836	73,673	95,273
0	0	32	894	3,564	2,205	24,616	27,483	54,304	60,417
0	0	0	1,557	1,557	201	3,225	6,315	9,741	13,010
0	0	32	2,451	5,121	2,406	27,840	33,799	64,045	73,428
0	0	0	839	3,517	543	17,472	19,368	37,382	55,015
0	0	0	1,972	1,972	254	2,901	5,786	8,941	12,908
0	0	0	2,811	5,490	797	20,372	25,153	46,323	67,924

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-93	160	940	143	598	198	0	0	0	198	-57	142	0	142
-96	60	582	74	445	64	0	0	0	64	-22	42	0	42
-218	57	626	63	468	95	0	0	0	95	-22	73	0	73
-238	54	752	133	436	183	0	0	0	183	-57	125	0	125
-80	33	601	88	392	122	0	0	0	122	-30	92	0	92

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.3	14.2	14.6	15.6	13.8
Shareholders' Equity / Total Assets	12.2	11.2	12.0	12.8	9.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.8	8.9	9.3	9.7	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-59.0	-98.3	-104.1	-63.7	-80.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-0.1	-0.3	-0.5	-1.8
Balance-Sheet Ratios					
TC Assets / Total Assets	77.7	79.2	81.8	82.6	77.6
TC Liabilities / Total Liabilities	65.7	62.7	64.4	69.7	64.0
FC Assets / FC Liabilities	65.0	55.7	51.3	57.5	62.2
TC Deposits / Total Deposits	77.6	77.2	78.2	76.1	68.5
TC Loans and Receivables / Total Loans and Receivables	81.8	84.2	82.9	84.3	81.8
Total Deposits / Total Assets	57.5	54.7	53.9	62.7	60.6
Funds Borrowed / Total Assets	23.6	26.2	26.0	16.7	17.5
Assets Quality					
Financial Assets (net) / Total Assets	10.0	11.6	16.3	15.9	19.3
Total Loans and Receivables / Total Assets	75.0	73.0	70.4	72.2	66.9
Total Loans and Receivables / Total Deposits	130.6	133.4	130.6	115.2	110.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	2.2	3.2	4.0	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	0.7	1.2	1.9	1.6
Specific Provisions / Loans Under Follow-up	53.8	66.9	62.2	53.2	34.5
Permanent Assets / Total Assets	2.4	2.3	2.7	3.1	2.6
Consumer Loans / Total Loans and Receivables	37.1	35.7	37.4	35.9	33.5
Liquidity					
Liquid Assets / Total Assets	21.7	22.4	25.9	24.2	27.5
Liquid Assets / Short-term Liabilities	37.0	39.8	48.8	40.0	45.4
TC Liquid Assets / Total Assets	13.3	13.5	20.1	18.5	17.6
Profitability					
Net Profit/Losses / Total Assets	1.0	0.4	0.6	1.2	0.8
Net Profit/Losses / Total Shareholders' Equity	8.2	3.3	5.4	9.6	8.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	0.6	0.8	1.8	1.1
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	4.9	4.4	5.6	6.8	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	73.2	84.2	100.7	92.3	82.3
Non-interest Income (net) / Total Assets	1.3	0.6	-0.4	-0.5	0.6
Other Operating Expenses / Total Assets	4.2	4.0	4.2	4.3	3.6
Personnel Expenses / Other Operating Expenses	39.8	46.3	51.0	53.4	54.0
Non-interest Income (net) / Other Operating Expenses	30.6	14.3	-10.3	-11.8	17.3

JPMorgan Chase Bank N.A.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	2	0	0	79	0	0	0	79	81	0	0	0
	FC	0	157	0	0	0	0	0	0	157	0	0	0
	Total	2	157	0	79	0	0	0	79	238	0	0	0
2011	TC	49	0	0	1,066	0	0	0	1,066	1,115	0	0	0
	FC	51	0	0	9	0	0	0	9	60	0	0	0
	Total	100	1	0	1,075	0	0	0	1,075	1,175	0	0	0
2010	TC	2	0	0	413	0	0	0	413	415	0	0	0
	FC	38	0	0	1	0	0	0	1	40	0	0	0
	Total	40	1	0	414	0	0	0	414	455	0	0	0
2009	TC	0	0	0	53	0	0	0	53	53	0	0	0
	FC	0	73	0	1	0	0	0	1	74	0	0	0
	Total	0	73	0	54	0	0	0	54	127	0	0	0
2008	TC	1	2	23	126	0	0	0	126	152	0	0	0
	FC	3	0	0	0	0	0	0	0	3	0	0	0
	Total	4	2	23	126	0	0	0	126	155	0	0	0

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	77	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	77	0	0	0	0	0	0	0	0	0	0	0
2011	TC	5	0	196	0	0	196	0	0	0	0	0	0
	FC	835	0	0	0	0	0	13	0	0	0	0	0
	Total	840	0	196	0	0	196	13	0	0	0	0	0
2010	TC	1	0	0	0	0	0	0	0	0	0	0	0
	FC	325	0	0	0	0	0	1	0	0	0	0	0
	Total	327	0	0	0	0	0	1	0	0	0	0	0
2009	TC	4	0	0	0	0	0	0	0	0	0	0	0
	FC	1	0	0	0	0	0	3	0	0	0	0	0
	Total	5	0	0	0	0	0	3	0	0	0	0	0
2008	TC	12	0	0	0	0	0	0	0	0	0	0	0
	FC	43	0	0	0	0	0	0	0	0	0	0	0
	Total	55	0	0	0	0	0	0	0	0	0	0	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
0	0	0	0	0	0	0	1	0	0	1	1	84	
0	0	0	0	0	0	0	0	0	0	0	1	158	
0	0	0	0	0	0	0	1	0	0	1	1	241	
0	0	0	0	0	0	0	1	0	0	1	1	1,117	
0	0	0	0	0	0	0	0	0	0	0	0	60	
0	0	0	0	0	0	0	0	1	0	0	1	1,177	
0	0	0	0	0	0	0	1	0	0	1	0	417	
0	0	0	0	0	0	0	0	0	0	0	0	40	
0	0	0	0	0	0	0	1	0	0	1	0	456	
0	0	0	0	0	0	0	2	0	0	2	5	60	
0	0	0	0	0	0	0	0	0	0	0	0	74	
0	0	0	0	0	0	0	2	0	0	2	5	134	
0	0	0	0	0	0	0	2	0	0	2	2	157	
0	0	0	0	0	0	0	0	0	0	0	0	3	
0	0	0	0	0	0	0	2	0	0	2	2	160	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
606	101	0	8	56	0	0	740	270	1010	1570	2410
505	202	0	6	53	0	0	490	210	690	1220	3290
303	101	0	4	65	0	0	460	140	600	1250	1300
606	505	0	11	67	0	0	330	150	480	1150	1300
303	404	0	7	66	0	0	180	140	320	980	1170
606	505	0	14	67	0	0	330	150	480	1150	1340
303	404	0	7	66	0	0	180	140	320	980	1600

JPMorgan Chase Bank N.A.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	0	0	0	0	0	0	38	0	38	0	12	161	0
	FC	0	0	0	0	0	0	0	0	0	0	16	160	0
	Total	0	0	0	0	0	0	38	0	38	0	28	321	0
2011	TC	0	0	0	0	0	0	956	0	956	0	623	1,242	0
	FC	6	0	0	0	0	6	0	0	0	0	637	1,248	0
	Total	6	0	0	0	0	6	956	0	956	0	1,259	2,490	0
2010	TC	0	0	0	0	0	0	105	0	105	0	66	369	0
	FC	6	0	0	0	0	6	0	0	0	0	118	371	0
	Total	6	0	0	0	0	6	105	0	105	0	183	740	0
2009	TC	0	0	0	0	0	0	31	0	31	0	211	200	0
	FC	6	0	0	0	0	6	0	0	0	0	213	202	0
	Total	6	0	0	0	0	6	31	0	31	0	424	403	0
2008	TC	0	0	0	0	0	0	14	0	14	0	0	47	0
	FC	6	0	0	0	0	6	0	0	0	0	0	47	0
	Total	6	0	0	0	0	6	14	0	14	0	0	94	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	0	8	55	12	76	2	0	10	12	64	7	0	7	0
2011	0	6	24	7	37	1	0	7	8	29	5	0	5	0
2010	0	3	21	8	33	1	0	0	1	32	3	0	3	0
2009	0	1	9	11	21	0	0	1	2	19	1	0	1	0
2008	0	4	24	7	35	5	0	0	5	30	7	0	7	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	173	173	2	0	0	2	212
0	0	0	177	177	0	0	0	0	177
0	0	0	349	349	2	0	0	2	388
0	0	0	1,865	1,865	197	0	0	197	3,019
0	0	0	1,885	1,885	0	0	0	0	1,891
0	0	0	3,750	3,750	197	0	0	197	4,910
0	0	0	434	434	2	0	0	2	541
0	0	0	489	489	0	0	0	0	495
0	0	0	923	923	2	0	0	2	1,036
0	0	0	411	411	128	0	0	128	571
0	0	0	415	415	0	0	0	0	421
0	0	0	826	826	128	0	0	128	992
0	0	0	47	47	170	0	0	170	231
0	0	0	47	47	0	0	0	0	53
0	0	0	94	94	170	0	0	170	284

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-14	0	58	3	20	34	0	0	0	34	-7	27	0	27
19	0	53	11	17	26	0	0	0	26	-5	21	0	21
-2	1	34	0	17	17	0	0	0	17	-3	14	0	14
21	0	42	2	21	19	0	0	0	19	-4	15	0	15
-3	0	35	0	18	17	0	0	0	17	-4	14	0	14

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	117.5	65.9	106.9	116.4	121.8
Shareholders' Equity / Total Assets	65.1	10.4	27.4	85.7	61.1
(Shareholders' Equity - Permanent Assets) / Total Assets	64.5	10.3	27.1	84.3	59.6
Net On Balance Sheet Position / Total Shareholders' Equity	100.4	-641.0	-229.3	62.3	-40.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	9.1	14.9	161.8	-14.8	7.1
Balance-Sheet Ratios					
TC Assets / Total Assets	34.6	94.9	91.3	44.7	98.1
TC Liabilities / Total Liabilities	100.0	28.0	28.5	97.0	73.0
FC Assets / FC Liabilities	#####	7.1	12.2	1,838.2	7.1
TC Deposits / Total Deposits	100.0	0.5	0.4	75.4	22.5
TC Loans and Receivables / Total Loans and Receivables	-	-	-	-	-
Total Deposits / Total Assets	31.8	71.3	71.6	4.0	34.5
Funds Borrowed / Total Assets	0.0	0.0	0.0	0.0	0.0
Assets Quality					
Financial Assets (net) / Total Assets	32.9	91.3	90.7	40.3	79.1
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	0.6	0.1	0.3	1.5	1.5
Consumer Loans / Total Loans and Receivables	-	-	-	-	-
Liquidity					
Liquid Assets / Total Assets	98.8	99.8	99.6	94.9	97.2
Liquid Assets / Short-term Liabilities	310.9	112.1	137.8	1,484.1	278.4
TC Liquid Assets / Total Assets	33.7	94.7	91.0	39.6	95.3
Profitability					
Net Profit/Losses / Total Assets	11.3	1.7	3.0	11.3	8.7
Net Profit/Losses / Total Shareholders' Equity	17.3	16.8	11.1	13.2	14.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	14.2	2.2	3.8	14.4	10.9
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	26.6	2.5	6.9	14.3	19.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	111.2	55.0	92.7	46.1	86.8
Non-interest Income (net) / Total Assets	-2.7	2.0	0.5	16.7	2.9
Other Operating Expenses / Total Assets	8.4	1.4	3.7	15.5	11.1
Personnel Expenses / Other Operating Expenses	29.5	32.4	35.9	28.1	33.6
Non-interest Income (net) / Other Operating Expenses	-32.0	141.3	14.8	107.9	26.1

Odea Bank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	153	137	526	2	44	0	0	46	862	609	0	0
	FC	78	81	0	2	0	0	0	2	160	365	0	0
	Total	231	218	526	3	44	0	0	47	1,022	974	0	0
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	0
	Total	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
	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	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
2008	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

Liabilities

(USD Million)

USD million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	1,205	0	0	0	0	0	0	0	0	0	1	9
	FC	211	203	0	0	0	203	2	0	0	100	0	3
	Total	1,416	203	0	0	0	203	2	0	0	100	1	12
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	0
	Total	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
	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	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
2008	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
609	0	0	0	0	0	0	23	10	0	33	14	1,518
365	0	0	0	0	0	0	0	0	0	0	1	526
974	0	0	0	0	0	0	23	10	0	33	15	2,044
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
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0	0	0	0	0	0	0	0	0	0	0	0	0
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0	0	0	0	0	0	0	0	0	0	0	0	0
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0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0			

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
15	2	0	27	300	0	0	0	-11	-11	289	1,521	
4	0	0	109	0	0	0	0	0	0	0	523	
19	2	0	136	300	0	0	0	-11	-11	289	2,044	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
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	
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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	
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0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
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	
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0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
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	
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0	0	0	0	0	0	0	0	0	0	0	0	
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0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0												

Odea Bank A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	35	0	0	0	0	35	17	0	17	0	9	152	69
	FC	8	0	8	0	0	16	24	0	24	0	89	333	68
	Total	43	0	8	0	0	51	41	0	41	0	98	485	137
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	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	6	18	0	1	25	7	0	0	7	18	3	0	3	0
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

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	230	230	0	150	0	150	432
0	0	0	490	490	0	0	0	0	530
0	0	0	721	721	0	150	0	150	962
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
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	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
14	0	35	10	35	-11	0	0	0	-11	0	-11	0	-11
0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	36.4	-	-	-	-
Shareholders' Equity / Total Assets	14.1	-	-	-	-
(Shareholders' Equity - Permanent Assets) / Total Assets	12.5	-	-	-	-
Net On Balance Sheet Position / Total Shareholders' Equity	48.7	-	-	-	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.0	-	-	-	-
Balance-Sheet Ratios					
TC Assets / Total Assets	74.3	-	-	-	-
TC Liabilities / Total Liabilities	74.4	-	-	-	-
FC Assets / FC Liabilities	100.5	-	-	-	-
TC Deposits / Total Deposits	85.1	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	62.5	-	-	-	-
Total Deposits / Total Assets	69.3	-	-	-	-
Funds Borrowed / Total Assets	9.9	-	-	-	-
Assets Quality					
Financial Assets (net) / Total Assets	2.3	-	-	-	-
Total Loans and Receivables / Total Assets	47.7	-	-	-	-
Total Loans and Receivables / Total Deposits	68.8	-	-	-	-
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	1.6	-	-	-	-
Consumer Loans / Total Loans and Receivables	0.3	-	-	-	-
Liquidity					
Liquid Assets / Total Assets	50.0	-	-	-	-
Liquid Assets / Short-term Liabilities	197.5	-	-	-	-
TC Liquid Assets / Total Assets	42.1	-	-	-	-
Profitability					
Net Profit/Losses / Total Assets	-0.5	-	-	-	-
Net Profit/Losses / Total Shareholders' Equity	-3.8	-	-	-	-
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.5	-	-	-	-
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	0.9	-	-	-	-
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.2	-	-	-	-
Non-interest Income (net) / Total Assets	0.8	-	-	-	-
Other Operating Expenses / Total Assets	1.7	-	-	-	-
Personnel Expenses / Other Operating Expenses	43.5	-	-	-	-
Non-interest Income (net) / Other Operating Expenses	47.9	-	-	-	-

Portigon AG

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	1	15	102	0	0	0	0	0	118	1	0	0
	FC	5	13	0	0	0	0	0	0	19	13	0	0
	Total	6	28	102	0	0	0	0	0	136	14	0	0
2011	TC	4	34	37	272	0	0	0	272	347	1	0	0
	FC	3	11	0	0	0	0	0	0	14	17	0	0
	Total	6	45	37	272	0	0	0	272	361	18	0	0
2010	TC	11	0	463	221	0	0	0	221	695	12	0	0
	FC	13	25	0	0	0	0	0	0	38	21	0	0
	Total	24	25	463	221	0	0	0	221	733	33	0	0
2009	TC	2	27	141	119	0	0	0	119	289	1	0	0
	FC	9	43	0	0	0	0	0	0	52	23	0	0
	Total	11	70	141	119	0	0	0	119	341	24	0	0
2008	TC	3	0	207	142	0	0	0	142	352	6	0	0
	FC	18	143	0	1	0	0	0	1	162	19	0	0
	Total	21	143	207	143	0	0	0	143	514	24	0	0

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	10	5	0	0	0	5	0	0	0	0	0	0
	FC	17	11	0	0	0	11	0	0	0	0	0	0
	Total	27	16	0	0	0	16	0	0	0	0	0	0
2011	TC	20	86	113	0	0	199	0	0	0	0	0	0
	FC	47	18	0	0	0	18	0	0	0	0	0	3
	Total	67	103	113	0	0	217	0	0	0	0	0	3
2010	TC	26	563	0	0	0	563	0	0	0	0	0	0
	FC	12	58	0	0	0	58	0	0	0	0	0	0
	Total	38	620	0	0	0	620	0	0	0	0	0	0
2009	TC	67	2	0	0	0	2	2	0	0	0	0	0
	FC	99	97	0	0	0	97	0	0	0	0	0	0
	Total	166	99	0	0	0	99	2	0	0	0	0	0
2008	TC	9	6	0	0	0	6	5	0	0	0	0	4
	FC	399	33	0	0	0	33	0	0	0	0	1	0
	Total	408	39	0	0	0	39	5	0	0	0	1	4

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
1	0	0	0	0	0	0	0	0	0	1	1	120	
13	0	0	0	0	0	0	0	0	0	0	1	32	
14	0	0	0	0	0	0	0	0	0	1	1	153	
1	0	0	0	0	0	0	0	0	0	0	1	349	
17	0	0	0	0	0	0	0	0	0	0	8	39	
18	0	0	0	0	0	0	0	0	0	0	9	387	
12	0	0	0	0	0	0	0	0	0	0	0	708	
21	0	0	0	0	0	0	0	0	0	0	10	69	
33	0	0	0	0	0	0	0	0	0	0	11	777	
1	0	0	0	0	0	0	0	0	0	0	0	290	
23	0	0	0	0	0	0	0	0	0	0	8	84	
24	0	0	0	0	0	0	0	0	0	0	8	374	
6	0	0	0	0	0	0	0	0	0	0	0	358	
19	0	0	0	0	0	0	0	0	0	0	6	187	
24	0	0	0	0	0	0	0	0	0	0	6	545	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
12012	101	000	13013	30030	16016	000	49049	101	50050	97097	1240124	
12012	101	000	13013	30030	16016	000	49049	101	50050	97097	1530153	
10010	101	000	11011	29029	15015	000	49049	-30-3	46046	90090	3190319	
10010	101	000	14014	29029	15015	000	49049	-30-3	46046	90090	3870387	
2002	200	000	404	35035	19019	000	47047	13013	60060	1140114	7070707	
2002	200	000	404	35035	19019	000	47047	13013	60060	1140114	7770777	
1011	101	000	303	36036	19019	000	28028	20020	49049	1040104	1770177	
1012	101	000	505	36036	19019	000	28028	20020	49049	1040104	3740374	
1023	200	000	12012	36036	19019	000	14014	14014	28028	82082	1100110	
1023	200	000	16016	36036	19019	000	14014	14014	28028	82082	5450545	

Portigon AG

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	0	0	0	0	0	0	3	0	3	0	0	0	0
	FC	0	0	0	0	0	0	3	0	3	0	1	0	0
	Total	0	0	0	0	0	0	7	0	7	0	1	0	0
2011	TC	0	0	0	0	0	0	26	0	26	0	0	0	0
	FC	8	0	0	0	0	8	26	0	26	0	0	0	0
	Total	8	0	0	0	0	8	52	0	52	0	0	0	0
2010	TC	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	8	0	0	0	0	8	1	0	1	0	0	0	0
	Total	8	0	0	0	0	8	3	0	3	0	0	0	0
2009	TC	1	0	0	0	0	1	24	0	24	0	0	174	0
	FC	7	0	0	0	0	7	49	0	49	0	0	100	0
	Total	8	0	0	0	0	8	73	0	73	0	0	274	0
2008	TC	0	0	0	0	0	0	16	0	16	0	1	420	0
	FC	7	0	0	0	0	7	20	0	20	0	1	565	0
	Total	7	0	0	0	0	7	36	0	36	0	2	985	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	1	2	9	4	15	1	2	2	4	12	6	0	6	0
2011	1	1	18	10	29	1	13	3	17	12	10	0	10	0
2010	2	1	11	7	21	3	5	0	8	13	13	0	12	0
2009	2	2	12	6	22	4	2	0	5	17	10	0	9	0
2008	4	4	25	13	45	6	4	0	10	35	8	0	8	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	0	0	0	0	3
0	0	0	1	1	0	0	13	13	17
0	0	0	1	1	0	0	13	13	20
0	0	0	0	0	0	0	0	0	26
0	0	0	0	0	3	0	17	20	53
0	0	0	0	0	3	0	17	20	79
0	0	0	0	0	0	0	0	0	2
0	0	0	0	0	0	0	3	3	12
0	0	0	0	0	0	0	3	3	14
0	0	0	174	174	0	0	0	0	198
0	0	0	100	100	0	0	1	1	157
0	0	0	274	274	0	0	1	1	356
0	0	0	421	421	0	0	0	0	437
0	0	0	566	566	0	0	2	2	594
0	0	0	986	986	0	0	2	2	1,032

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

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	139.2	89.8	72.7	84.1	71.8
Shareholders' Equity / Total Assets	63.3	23.2	14.7	27.9	15.1
(Shareholders' Equity - Permanent Assets) / Total Assets	62.8	23.1	14.6	27.8	15.0
Net On Balance Sheet Position / Total Shareholders' Equity	4.0	-32.8	-0.3	-108.0	-299.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.0	-32.8	-0.3	-18.8	-22.4
Balance-Sheet Ratios					
TC Assets / Total Assets	78.8	90.0	91.1	77.7	65.7
TC Liabilities / Total Liabilities	81.3	82.4	91.1	47.3	20.1
FC Assets / FC Liabilities	113.7	56.7	99.6	42.4	42.9
TC Deposits / Total Deposits	36.5	29.4	69.0	40.6	2.3
TC Loans and Receivables / Total Loans and Receivables	7.3	5.4	35.7	3.6	23.5
Total Deposits / Total Assets	17.8	17.3	4.9	44.4	74.8
Funds Borrowed / Total Assets	10.6	26.7	79.9	26.5	7.2
Assets Quality					
Financial Assets (net) / Total Assets	0.0	70.2	28.5	31.8	26.2
Total Loans and Receivables / Total Assets	9.2	4.6	4.2	6.4	4.5
Total Loans and Receivables / Total Deposits	51.9	26.5	85.7	14.4	6.0
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	0.5	0.1	0.0	0.1	0.1
Consumer Loans / Total Loans and Receivables	7.3	5.4	3.1	3.6	2.6
Liquidity					
Liquid Assets / Total Assets	89.5	93.1	94.4	91.3	94.3
Liquid Assets / Short-term Liabilities	417.7	131.8	115.2	138.0	117.7
TC Liquid Assets / Total Assets	77.3	89.5	89.5	77.2	64.6
Profitability					
Net Profit/Losses / Total Assets	0.7	-0.7	1.7	5.4	2.5
Net Profit/Losses / Total Shareholders' Equity	1.0	-3.1	11.4	19.2	16.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	-0.3	2.1	6.6	3.2
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	7.6	3.1	1.7	4.5	6.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.7	57.1	41.3	43.8	109.3
Non-interest Income (net) / Total Assets	6.5	2.3	2.4	5.8	-0.5
Other Operating Expenses / Total Assets	13.1	5.7	1.9	3.5	2.3
Personnel Expenses / Other Operating Expenses	34.2	27.1	48.4	47.9	49.9
Non-interest Income (net) / Other Operating Expenses	50.1	41.1	123.8	166.9	-23.2

Société Générale (SA)

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	6	1	44	26	0	0	0	26	78	210	20	13
	FC	16	0	0	0	0	0	0	0	16	5	0	0
	Total	22	2	44	26	0	0	0	26	94	215	20	13
2011	TC	6	0	193	44	0	0	0	44	244	221	17	11
	FC	32	0	0	0	0	0	0	0	32	0	0	0
	Total	38	1	193	44	0	0	0	44	276	221	17	11
2010	TC	30	0	65	56	0	0	0	56	152	209	10	7
	FC	42	0	0	0	0	0	0	0	42	16	0	0
	Total	72	0	65	56	0	0	0	56	194	225	10	7
2009	TC	25	0	0	74	0	0	0	74	99	83	5	3
	FC	17	11	0	0	0	0	0	0	28	20	0	0
	Total	42	11	0	74	0	0	0	74	127	103	6	3
2008	TC	5	0	108	109	0	0	0	109	223	65	1	0
	FC	10	0	0	0	0	0	0	0	11	4	0	0
	Total	16	0	108	110	0	0	0	110	234	69	1	0

Liabilities

(USD Million)

USD million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	1	118	0	0	0	118	0	0	0	0	1	8
	FC	71	61	0	0	0	61	1	0	0	0	0	0
	Total	72	179	0	0	0	179	1	0	0	0	1	8
2011	TC	0	130	0	0	0	130	1	0	0	0	1	6
	FC	44	278	0	0	0	278	0	0	0	0	0	0
	Total	44	408	0	0	0	408	1	0	0	0	1	6
2010	TC	1	180	0	0	0	180	0	0	0	0	1	7
	FC	43	139	0	0	0	139	0	0	0	0	0	0
	Total	43	319	0	0	0	319	0	0	0	0	1	7
2009	TC	47	2	0	0	0	2	0	0	0	0	0	1
	FC	31	140	0	0	0	140	0	0	0	0	0	0
	Total	78	141	0	0	0	141	0	0	0	0	0	1
2008	TC	36	5	0	0	0	5	1	0	0	0	0	0
	FC	130	111	0	0	0	111	0	0	0	0	0	0
	Total	166	116	0	0	0	116	1	0	0	0	0	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials								
		Financials	Non-Financials										
218	0	0	0	0	0	0	1	8	0	9	6	311	
5	0	0	0	0	0	0	0	0	0	0	3	23	
222	0	0	0	0	0	0	1	8	0	9	9	334	
227	0	0	0	0	0	0	3	5	0	8	12	491	
0	0	0	0	0	0	0	0	0	0	0	1	34	
227	0	0	0	0	0	0	3	5	0	8	13	525	
212	0	0	0	0	0	0	3	5	0	8	8	380	
16	0	0	0	0	0	0	0	0	0	0	1	59	
228	0	0	0	0	0	0	3	5	0	8	8	439	
85	0	0	0	0	0	0	3	3	0	6	1	191	
20	0	0	0	0	0	0	0	0	0	0	3	51	
105	0	0	0	0	0	0	3	3	0	6	4	242	
66	0	0	0	0	0	0	3	2	0	5	1	295	
4	0	0	0	0	0	0	0	0	0	0	3	18	
69	0	0	0	0	0	0	3	2	0	5	4	313	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
909	101	000	20120	76076	11011	000	-280-28	404	-230-23	63063	202132334	
718	101	000	17118	70070	10010	000	-320-32	606	-260-26	55055	203323525	
617	101	000	15117	86086	13013	000	-420-42	303	-390-39	60060	255183439	
235	101	000	538	46046	13013	000	-320-32	-110-11	-430-43	15015	69173242	
213	101	000	426	44044	13013	000	-190-19	-120-12	-320-32	26026	70242313	

Société Générale (SA)

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	0	0	0	0	0	0	37	0	37	0	0	114	0
	FC	44	0	52	0	5	101	30	0	30	0	0	113	0
	Total	45	0	52	0	5	102	67	0	67	0	0	227	0
2011	TC	1	0	0	0	0	1	1	0	1	0	0	289	0
	FC	47	0	24	0	5	76	4	0	4	0	0	394	0
	Total	48	0	24	0	5	77	5	0	5	0	0	683	0
2010	TC	1	0	0	0	0	1	0	0	0	0	0	125	0
	FC	90	0	14	0	14	118	11	0	11	0	0	149	0
	Total	91	0	14	0	14	119	11	0	11	0	0	274	0
2009	TC	2	0	0	0	0	2	13	0	13	0	1	121	0
	FC	104	0	9	0	22	135	56	0	56	0	3	122	0
	Total	106	0	9	0	22	136	69	0	69	0	4	242	0
2008	TC	2	0	0	0	0	2	0	0	0	0	1	228	0
	FC	106	0	10	0	5	122	0	0	0	0	10	320	0
	Total	108	0	10	0	5	124	0	0	0	0	11	548	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	42	5	8	8	63	2	12	0	13	50	2	2	-1	0
2011	38	5	10	16	68	1	10	2	13	55	3	2	1	0
2010	28	6	6	12	51	5	3	0	8	44	5	1	4	0
2009	15	4	3	12	33	7	2	0	9	24	4	1	3	0
2008	8	16	12	5	41	9	10	5	25	16	4	0	3	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	114	114	0	114	0	114	265
0	0	0	113	113	0	0	0	0	244
0	0	0	227	227	0	114	0	114	509
0	0	0	289	289	0	98	0	98	388
0	0	0	394	394	0	0	0	0	474
0	0	0	683	683	0	98	0	98	862
0	0	0	125	125	0	57	0	57	183
0	0	0	149	149	0	0	0	0	278
0	0	0	274	274	0	57	0	57	461
0	0	0	122	122	0	11	0	11	147
0	0	0	125	125	0	0	0	0	315
0	0	0	246	246	0	11	0	11	463
0	0	0	229	229	0	0	0	0	231
0	0	0	330	330	0	0	0	0	452
0	0	0	559	559	0	0	0	0	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	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-17	15	47	12	28	6	0	0	0	6	-2	4	0	4
-24	5	37	9	24	3	0	0	0	3	3	6	0	6
-20	3	31	5	25	1	0	0	0	1	2	3	0	3
-12	1	15	4	22	-11	0	0	0	-11	0	-11	0	-11
-9	0	11	2	20	-10	0	0	0	-10	-2	-12	0	-12

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.8	17.2	20.0	10.2	23.2
Shareholders' Equity / Total Assets	19.0	10.4	13.6	6.3	8.2
(Shareholders' Equity - Permanent Assets) / Total Assets	14.1	7.7	11.0	3.0	6.4
Net On Balance Sheet Position / Total Shareholders' Equity	-170.7	-528.1	-208.8	-803.9	-873.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	7.6	0.3	-0.1	2.4	4.9
Balance-Sheet Ratios					
TC Assets / Total Assets	93.0	93.5	86.6	78.9	94.3
TC Liabilities / Total Liabilities	60.4	38.6	58.2	28.4	22.5
FC Assets / FC Liabilities	17.7	10.5	32.0	29.5	7.4
TC Deposits / Total Deposits	0.9	0.9	1.7	60.1	21.6
TC Loans and Receivables / Total Loans and Receivables	97.8	99.9	92.9	80.7	94.5
Total Deposits / Total Assets	21.4	8.5	9.9	32.1	53.0
Funds Borrowed / Total Assets	53.5	77.7	72.7	58.4	37.0
Assets Quality					
Financial Assets (net) / Total Assets	7.8	8.5	12.8	30.5	35.2
Total Loans and Receivables / Total Assets	66.6	43.3	52.0	43.5	22.2
Total Loans and Receivables / Total Deposits	310.4	511.6	525.7	135.3	41.9
Loans Under Follow-up (gross) / Total Loans and Receivables	9.1	7.7	4.3	5.2	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	3.3	2.7	1.4	1.9	1.2
Specific Provisions / Loans Under Follow-up	63.9	65.4	67.1	62.8	24.1
Permanent Assets / Total Assets	4.9	2.7	2.6	3.3	1.8
Consumer Loans / Total Loans and Receivables	93.0	91.7	80.4	44.7	18.6
Liquidity					
Liquid Assets / Total Assets	28.0	52.6	44.2	52.5	75.0
Liquid Assets / Short-term Liabilities	166.7	112.5	170.3	87.9	106.6
TC Liquid Assets / Total Assets	23.2	46.5	34.7	40.9	71.5
Profitability					
Net Profit/Losses / Total Assets	1.3	1.2	0.6	-4.6	-3.9
Net Profit/Losses / Total Shareholders' Equity	6.6	11.2	4.4	-72.8	-47.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	0.7	0.1	-4.4	-3.3
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	12.1	9.3	9.2	8.4	5.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	86.7	131.9	132.0	133.1	148.5
Non-interest Income (net) / Total Assets	-1.0	-3.4	-3.0	-3.4	-1.7
Other Operating Expenses / Total Assets	8.4	4.6	5.7	9.3	6.2
Personnel Expenses / Other Operating Expenses	48.6	48.7	55.5	62.2	56.2
Non-interest Income (net) / Other Operating Expenses	-12.1	-73.4	-51.8	-36.8	-26.6

The Royal Bank of Scotland Plc.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	5	0	163	62	91	0	0	153	322	73	15	15
	FC	81	16	0	16	0	0	0	16	113	52	1	0
	Total	86	16	163	78	91	0	0	169	434	125	15	15
2011	TC	52	1	228	5	90	0	0	95	375	85	14	13
	FC	19	11	0	52	0	0	0	52	82	53	4	1
	Total	70	12	228	57	90	0	0	147	457	138	18	14
2010	TC	7	126	85	14	127	0	0	142	360	80	19	17
	FC	15	140	0	32	0	0	0	32	187	82	0	0
	Total	22	266	85	46	127	0	0	174	546	161	19	17
2009	TC	8	15	504	20	70	0	0	90	617	62	19	17
	FC	26	3	0	6	0	0	0	6	34	65	0	0
	Total	34	17	504	25	70	0	0	95	651	127	19	17
2008	TC	48	0	362	4	215	0	0	218	628	96	18	15
	FC	28	1	0	30	0	0	0	30	59	31	0	0
	Total	76	1	362	33	215	0	0	248	687	126	18	15

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	139	0	0	0	0	0	1	0	0	0	2	2
	FC	124	3	0	0	0	0	16	0	0	0	0	3
	Total	264	3	0	0	0	0	3	17	0	0	2	6
2011	TC	128	0	0	0	0	0	8	0	0	0	2	0
	FC	159	15	0	0	0	15	51	0	0	0	0	9
	Total	287	15	0	0	0	15	59	0	0	0	2	9
2010	TC	117	99	0	0	0	99	1	0	0	0	2	0
	FC	198	4	0	0	0	4	31	0	0	0	1	15
	Total	315	103	0	0	0	103	32	0	0	0	3	15
2009	TC	125	24	0	0	0	24	4	0	0	0	2	1
	FC	367	0	0	0	0	0	4	0	0	0	1	20
	Total	492	24	0	0	0	24	8	0	0	0	3	21
2008	TC	105	103	0	0	0	103	0	0	0	0	59	1
	FC	325	1	0	0	0	1	35	0	0	49	9	10
	Total	430	103	0	0	0	103	35	0	0	49	69	11

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
73	0	0	0	0	0	0	3	1	0	4	6	405	
52	0	0	0	0	0	0	0	0	0	0	4	168	
125	0	0	0	0	0	0	3	1	0	4	10	573	
86	0	0	0	0	0	0	2	1	0	3	3	467	
56	0	0	0	0	0	0	0	0	0	0	3	141	
142	0	0	0	0	0	0	2	1	0	3	6	608	
82	0	0	0	0	0	0	1	0	21	22	8	471	
82	0	0	0	0	0	0	0	0	0	0	0	268	
163	0	0	0	0	0	0	1	0	21	22	8	740	
63	0	0	0	0	0	0	15	0	0	16	11	707	
65	0	0	0	0	0	0	0	0	0	0	0	98	
128	0	0	0	0	0	0	15	0	0	16	11	805	
99	0	0	0	0	0	0	16	0	0	16	13	756	
31	0	0	0	0	0	0	0	0	0	0	0	90	
130	0	0	0	0	0	0	16	0	0	16	13	846	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total	
							Previous Years	Current Year			
250	10	0	319	610	410	0	1310	240	1550	2560	
25	1	0	50	61	41	0	131	24	155	256	573
160	20	0	280	570	340	0	1070	200	1260	2180	3730
16	2	0	88	57	34	0	107	20	126	218	608
210	30	0	270	700	460	0	1160	150	1310	2470	4900
21	3	0	74	70	46	0	116	15	131	247	740
110	30	0	220	730	490	0	720	470	1200	2420	4130
11	3	0	47	73	49	0	72	47	120	242	805
110	50	0	760	200	420	0	480	220	710	1320	4160
11	5	1	181	20	42	0	48	22	71	132	846

The Royal Bank of Scotland Plc.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	46	0	0	0	0	46	53	232	285	0	119	162	0
	FC	285	13	133	0	8	439	50	265	315	0	1,752	272	0
	Total	331	13	133	0	8	485	103	497	600	0	1,871	434	0
2011	TC	37	0	0	0	0	37	500	200	701	0	15	168	0
	FC	309	24	75	0	9	417	586	343	929	0	2,384	1,124	0
	Total	346	24	75	0	9	454	1,086	544	1,630	0	2,399	1,292	0
2010	TC	40	0	0	0	0	40	67	159	227	0	30	143	0
	FC	172	37	85	0	0	294	393	324	717	0	3,170	710	0
	Total	212	37	85	0	0	333	461	483	944	0	3,201	853	0
2009	TC	20	0	0	0	0	20	28	153	180	0	107	443	0
	FC	128	18	58	0	0	204	77	655	733	0	1,080	628	0
	Total	148	18	58	0	0	223	105	808	913	0	1,187	1,071	0
2008	TC	39	0	0	0	0	39	2	254	256	0	176	490	0
	FC	189	27	81	0	1	298	0	906	906	0	1,228	727	0
	Total	227	27	81	0	1	336	2	1,160	1,162	0	1,404	1,217	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	20	1	13	69	103	5	2	12	20	83	30	1	30	0
2011	16	3	9	6	34	3	1	0	4	30	24	0	23	0
2010	17	2	15	16	50	9	1	0	10	40	32	1	32	0
2009	15	3	25	36	80	8	9	0	17	64	45	1	44	0
2008	35	10	41	16	103	17	25	2	44	58	38	1	37	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	281	281	50	0	0	50	661
0	0	0	2,024	2,024	23	0	0	23	2,802
0	0	0	2,305	2,305	73	0	0	73	3,463
0	0	0	183	183	45	0	0	45	965
0	0	0	3,507	3,507	21	0	0	21	4,876
0	0	0	3,691	3,691	66	0	0	66	5,841
0	0	0	173	173	79	1,723	0	1,803	2,242
0	0	0	3,881	3,881	29	0	0	29	4,920
0	0	0	4,054	4,054	108	1,723	0	1,831	7,162
0	0	0	550	550	170	1,325	0	1,495	2,245
0	0	0	1,709	1,709	31	0	0	31	2,676
0	0	0	2,259	2,259	202	1,325	0	1,526	4,921
0	0	0	666	666	272	1,295	0	1,566	2,526
0	0	0	1,955	1,955	37	0	0	37	3,196
0	0	0	2,621	2,621	309	1,295	0	1,603	5,722

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-29	7	91	11	50	30	0	0	0	30	-6	24	0	24
6	10	68	3	41	24	0	0	0	24	-4	20	0	20
-1	3	73	12	41	20	0	0	0	20	-5	15	0	15
-3	6	110	4	47	59	0	0	0	59	-12	47	0	47
-9	5	91	8	55	28	0	0	0	28	-6	22	0	22

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	49.6	38.1	37.6	53.5	34.4
Shareholders' Equity / Total Assets	44.7	35.9	33.4	30.0	15.6
(Shareholders' Equity - Permanent Assets) / Total Assets	44.0	34.7	30.2	27.9	13.3
Net On Balance Sheet Position / Total Shareholders' Equity	15.9	-35.2	7.4	-120.4	-225.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.6	2.2	-4.7	7.2
Balance-Sheet Ratios					
TC Assets / Total Assets	70.7	76.8	63.7	87.8	89.4
TC Liabilities / Total Liabilities	74.4	61.4	66.2	51.2	49.2
FC Assets / FC Liabilities	114.5	60.1	107.5	25.1	20.9
TC Deposits / Total Deposits	52.8	44.6	37.1	25.4	24.4
TC Loans and Receivables / Total Loans and Receivables	58.5	60.5	50.0	49.6	76.1
Total Deposits / Total Assets	46.0	47.2	42.6	61.1	50.8
Funds Borrowed / Total Assets	0.5	2.5	13.9	3.0	12.2
Assets Quality					
Financial Assets (net) / Total Assets	29.5	24.2	23.5	11.8	29.3
Total Loans and Receivables / Total Assets	21.8	23.4	22.1	15.9	15.3
Total Loans and Receivables / Total Deposits	47.4	49.5	51.7	26.0	30.2
Loans Under Follow-up (gross) / Total Loans and Receivables	12.1	12.8	11.4	14.8	14.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	2.9	1.1	1.2	2.5
Specific Provisions / Loans Under Follow-up	97.6	77.4	90.2	91.9	82.5
Permanent Assets / Total Assets	0.7	1.1	3.2	2.2	2.3
Consumer Loans / Total Loans and Receivables	0.5	0.4	0.5	1.0	0.9
Liquidity					
Liquid Assets / Total Assets	75.7	75.2	73.9	80.8	81.2
Liquid Assets / Short-term Liabilities	164.5	147.1	129.3	125.3	127.3
TC Liquid Assets / Total Assets	56.1	61.7	48.6	76.6	74.2
Profitability					
Net Profit/Losses / Total Assets	4.2	3.2	2.0	5.9	2.6
Net Profit/Losses / Total Shareholders' Equity	9.3	9.0	6.1	19.5	16.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.2	3.9	2.7	7.3	3.3
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	14.4	4.6	5.3	7.4	6.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	90.9	41.2	54.1	54.5	57.5
Non-interest Income (net) / Total Assets	1.4	6.3	4.5	5.7	3.9
Other Operating Expenses / Total Assets	8.8	6.8	5.6	5.8	6.5
Personnel Expenses / Other Operating Expenses	40.3	34.8	58.2	50.2	48.7
Non-interest Income (net) / Other Operating Expenses	15.6	93.5	80.4	99.0	59.5

Turkland Bank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	51	0	86	0	157	40	0	197	334	966	39	20
	FC	112	55	0	0	0	0	0	0	167	150	0	0
	Total	163	55	86	0	157	40	0	197	501	1,116	39	20
2011	TC	37	0	42	0	126	28	0	155	234	644	21	8
	FC	70	43	0	0	24	0	0	24	136	121	0	0
	Total	106	43	42	0	150	28	0	179	370	765	21	8
2010	TC	31	0	9	0	118	31	0	149	190	505	26	11
	FC	42	52	0	0	25	0	0	25	120	133	0	0
	Total	74	52	9	0	143	31	0	175	309	638	26	11
2009	TC	12	0	52	1	93	26	0	120	184	366	23	19
	FC	36	45	0	0	0	0	0	0	81	115	0	0
	Total	47	45	52	1	93	26	0	120	265	482	23	19
2008	TC	15	0	81	1	47	20	0	67	163	289	10	8
	FC	6	63	0	0	0	0	0	0	68	100	0	0
	Total	21	63	81	1	47	20	0	67	231	389	10	8

Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	768	14	118	0	0	132	0	0	0	0	6	28
	FC	441	61	0	0	0	61	0	0	0	0	1	1
	Total	1,209	75	118	0	0	193	0	0	0	0	7	29
2011	TC	487	8	52	0	0	60	0	0	0	0	6	12
	FC	358	47	0	0	0	47	0	0	0	0	0	0
	Total	845	55	52	0	0	107	0	0	0	0	7	12
2010	TC	429	10	0	0	0	10	0	0	0	0	6	15
	FC	315	50	0	0	0	50	0	0	0	0	0	1
	Total	743	60	0	0	0	60	0	0	0	0	6	15
2009	TC	327	7	0	0	0	7	0	0	0	0	3	9
	FC	239	26	0	0	0	26	0	0	0	0	0	0
	Total	566	33	0	0	0	33	0	0	0	0	3	9
2008	TC	218	5	0	0	0	5	0	0	0	0	2	8
	FC	161	129	0	0	0	129	0	0	0	0	1	0
	Total	380	134	0	0	0	134	0	0	0	0	3	9

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
985	0	0	0	0	0	0	6	1	0	7	26	1,352
150	0	0	0	0	0	0	0	0	0	0	0	317
1,135	0	0	0	0	0	0	6	1	0	7	26	1,669
656	0	0	0	0	0	0	6	1	0	7	12	909
121	0	0	0	0	0	0	0	0	0	0	0	257
778	0	0	0	0	0	0	6	1	0	7	12	1,166
520	0	0	0	0	0	0	9	1	0	10	10	729
133	0	0	0	0	0	0	0	0	0	0	0	253
652	0	0	0	0	0	0	9	1	0	10	10	982
370	0	0	0	0	0	0	9	1	0	10	9	573
115	0	0	0	0	0	0	0	0	0	0	0	196
486	0	0	0	0	0	0	9	1	0	10	9	770
291	0	0	0	0	0	0	11	2	0	13	8	475
100	0	0	0	0	0	0	0	0	0	0	28	196
391	0	0	0	0	0	0	11	2	0	13	36	671

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
20	4	0	59	169	19	11	0	7	7	206	1,165	
0	0	0	2	0	0	0	0	0	0	0	503	
21	4	0	61	169	19	11	0	7	7	206	1,669	
14	3	0	35	159	11	9	0	2	2	180	762	
0	0	0	1	0	-1	0	0	0	0	-1	404	
14	3	0	36	159	10	9	0	2	2	179	1,166	
11	3	0	34	111	21	9	0	2	2	142	616	
1	0	0	1	0	0	0	0	0	0	0	366	
12	3	0	36	111	22	9	0	2	2	143	982	
11	2	0	25	114	21	8	0	2	2	145	503	
0	0	1	1	0	0	0	0	0	0	0	266	
11	2	1	26	114	21	8	0	2	2	145	770	
6	3	0	18	112	17	7	0	1	1	136	378	
0	0	2	3	0	0	0	0	0	0	0	293	
6	3	2	21	112	17	7	0	1	1	136	671	

Turkland Bank A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	439	0	0	0	0	439	69	3,025	3,094	0	0	0	0
	FC	89	3	29	0	47	168	36	0	36	0	0	26	0
	Total	528	3	29	0	47	607	105	3,025	3,130	0	0	26	0
2011	TC	358	0	0	0	0	358	64	2,781	2,846	0	2	0	0
	FC	88	6	49	0	45	188	26	0	26	0	3	0	0
	Total	445	6	49	0	45	546	90	2,781	2,871	0	5	0	0
2010	TC	399	0	0	0	0	399	56	3,025	3,081	0	0	0	0
	FC	96	11	70	0	59	236	69	0	69	0	0	0	0
	Total	494	11	70	0	59	635	125	3,025	3,150	0	0	0	0
2009	TC	317	0	0	0	0	317	47	0	47	0	0	0	0
	FC	90	6	49	0	15	160	8	0	8	0	0	9	0
	Total	406	6	49	0	15	477	55	0	55	0	0	9	0
2008	TC	226	0	0	0	0	226	20	0	20	0	0	0	0
	FC	110	9	68	0	15	202	0	0	0	0	0	0	0
	Total	336	9	68	0	15	428	20	0	20	0	0	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	129	0	17	2	148	78	4	4	86	62	13	1	12	0
2011	75	0	14	1	90	48	3	2	53	37	11	0	10	0
2010	60	0	14	2	75	37	2	2	41	34	11	1	11	0
2009	66	0	14	4	84	35	6	0	41	43	9	1	9	0
2008	66	1	11	3	81	38	7	2	47	34	7	0	6	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	249	3,898	0	4,147	7,680
0	0	0	26	26	39	740	0	779	1,009
0	0	0	26	26	288	4,638	0	4,926	8,689
0	0	0	2	2	224	2,940	0	3,164	6,369
0	0	0	3	3	29	647	0	675	892
0	0	0	5	5	252	3,586	0	3,839	7,261
0	0	0	0	0	194	2,915	0	3,109	6,590
0	0	0	0	0	26	593	0	619	924
0	0	0	0	0	220	3,508	0	3,728	7,513
0	0	0	0	0	154	2,008	0	2,162	2,526
0	0	0	9	9	17	594	0	612	789
0	0	0	9	9	172	2,602	0	2,774	3,316
0	0	0	0	0	180	1,194	0	1,374	1,621
0	0	0	0	0	14	556	0	570	772
0	0	0	0	0	194	1,749	0	1,943	2,392

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
2	5	82	17	55	10	0	0	0	10	-3	7	0	7
3	6	56	7	46	3	0	0	0	3	-1	2	0	2
5	19	70	11	56	3	0	0	0	3	-1	2	0	2
7	1	60	15	43	2	0	0	0	2	0	2	0	2
0	4	44	5	39	0	0	0	0	0	0	1	0	1

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.2	17.5	14.0	19.3	21.9
Shareholders' Equity / Total Assets	12.4	15.3	14.5	18.8	20.3
(Shareholders' Equity - Permanent Assets) / Total Assets	10.8	13.7	12.0	17.0	18.1
Net On Balance Sheet Position / Total Shareholders' Equity	-1.1	-0.5	0.0	0.1	-1.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.1	-0.2	0.1	-1.2
Balance-Sheet Ratios					
TC Assets / Total Assets	81.0	77.9	74.3	74.5	70.8
TC Liabilities / Total Liabilities	69.8	65.3	62.7	65.4	56.4
FC Assets / FC Liabilities	62.9	63.6	69.0	73.8	66.9
TC Deposits / Total Deposits	63.6	57.7	57.7	57.8	57.5
TC Loans and Receivables / Total Loans and Receivables	86.8	84.4	79.7	76.3	74.5
Total Deposits / Total Assets	72.5	72.4	75.7	73.6	56.6
Funds Borrowed / Total Assets	4.5	4.8	6.1	4.3	20.0
Assets Quality					
Financial Assets (net) / Total Assets	11.8	15.3	17.8	15.6	10.0
Total Loans and Receivables / Total Assets	68.0	66.7	66.4	63.1	58.3
Total Loans and Receivables / Total Deposits	93.8	92.0	87.8	85.8	102.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.4	2.7	4.0	4.7	2.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	1.6	2.3	0.8	0.6
Specific Provisions / Loans Under Follow-up	51.7	40.7	42.7	82.3	77.8
Permanent Assets / Total Assets	1.5	1.6	2.5	1.8	2.2
Consumer Loans / Total Loans and Receivables	1.9	1.6	1.7	1.2	1.1
Liquidity					
Liquid Assets / Total Assets	27.6	29.3	28.3	31.0	31.6
Liquid Assets / Short-term Liabilities	51.9	55.2	45.7	53.5	67.4
TC Liquid Assets / Total Assets	17.6	17.6	16.2	20.4	21.4
Profitability					
Net Profit/Losses / Total Assets	0.4	0.2	0.2	0.2	0.1
Net Profit/Losses / Total Shareholders' Equity	3.5	1.1	1.1	1.1	0.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.3	0.3	0.3	0.1
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.0	2.9	2.9	4.2	4.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.3	59.5	41.5	53.3	69.9
Non-interest Income (net) / Total Assets	1.2	1.6	3.6	2.2	1.5
Other Operating Expenses / Total Assets	3.3	3.9	5.7	5.6	5.8
Personnel Expenses / Other Operating Expenses	52.9	49.7	46.5	52.9	60.8
Non-interest Income (net) / Other Operating Expenses	36.2	41.0	63.5	39.3	26.2

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	191	4	0	0	303	0	0	303	498	1,177	9	9
	FC	97	5	0	2	19	0	0	21	123	155	0	0
	Total	288	9	0	3	322	0	0	324	621	1,332	9	9
2011	TC	70	0	0	1	226	0	0	227	297	810	5	5
	FC	112	11	0	0	23	2	0	25	148	77	0	0
	Total	182	11	0	1	249	2	0	252	445	887	5	5
2010	TC	28	0	0	0	228	0	0	228	256	414	4	4
	FC	65	119	0	0	34	2	0	36	220	55	0	0
	Total	93	119	0	0	262	2	0	264	476	469	4	4
2009	TC	3	4	18	1	71	0	0	72	97	161	1	1
	FC	9	39	0	0	11	2	0	12	61	39	0	0
	Total	12	43	18	1	82	2	0	84	157	200	1	1
2008	TC	2	17	0	1	26	0	0	27	46	62	0	0
	FC	5	14	0	0	5	2	0	7	26	16	0	0
	Total	7	31	0	1	31	2	0	34	72	77	0	0

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2012	TC	0	76	218	756	132	1,182	0	0	0	0	7	11
	FC	0	219	7	89	162	477	2	0	0	0	7	5
	Total	0	295	224	845	295	1,658	2	0	0	0	14	16
2011	TC	0	80	176	437	53	745	0	0	0	0	6	5
	FC	0	147	10	7	216	380	0	0	0	0	0	3
	Total	0	228	186	443	269	1,126	0	0	0	0	6	8
2010	TC	0	153	1	181	49	383	0	0	0	0	1	5
	FC	0	69	0	0	349	418	0	0	0	0	1	0
	Total	0	222	1	181	398	801	0	0	0	0	2	6
2009	TC	0	0	58	35	21	114	0	0	0	0	0	1
	FC	0	65	0	0	71	135	0	0	0	0	18	1
	Total	0	65	58	35	92	249	0	0	0	0	18	2
2008	TC	0	0	2	0	1	3	0	0	0	0	0	2
	FC	0	48	0	0	6	54	0	0	0	0	0	0
	Total	0	48	2	0	7	57	0	0	0	0	0	2

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1,177	0	0	0	0	0	0	4	11	0	15	11	1,702
155	0	0	0	0	0	0	0	0	0	0	1	278
1,332	0	0	0	0	0	0	4	11	0	15	12	1,980
810	0	0	0	0	0	0	2	8	0	11	9	1,127
77	0	0	0	0	0	0	0	0	0	0	0	225
887	0	0	0	0	0	0	2	8	0	11	9	1,351
414	0	0	0	0	0	0	3	8	0	11	3	685
55	0	0	0	0	0	0	0	0	0	0	2	277
469	0	0	0	0	0	0	3	8	0	11	6	962
161	0	11	0	0	6	0	3	5	0	25	2	284
39	0	0	0	0	0	0	0	0	0	0	5	105
200	0	11	0	0	6	0	3	5	0	25	7	389
62	0	8	0	0	1	0	1	1	0	12	4	123
16	0	0	0	0	0	0	0	0	0	0	0	42
77	0	8	0	0	1	0	1	1	0	12	4	165

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
460	80	00	7313	1290	181	400	00	460	460	2341	1,489491	
46	8	0	86	129	20	40	0	46	46	235	1,980	
390	30	00	533	1220	12-1	110	00	260	260	171-1	970382	
39	3	0	56	122	10	11	0	26	26	170	1,351	
100	40	00	201	1060	20	80	00	230	230	1390	542420	
10	4	0	21	106	3	8	0	23	23	139	962	
30	10	00	619	1040	11	20	00	60	60	1131	233156	
3	1	0	25	104	3	2	0	6	6	115	389	
10	10	00	40	750	140	150	00	10	10	1050	11254	
1	1	0	4	75	13	15	0	1	1	104	165	

Aktif Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	348	0	0	0	6	354	775	2,281	3,056	0	0	3	2
	FC	231	0	45	0	8	285	91	0	91	0	608	48	2
	Total	579	0	45	0	14	639	866	2,281	3,148	0	608	50	4
2011	TC	165	0	0	0	6	171	444	2,475	2,919	0	0	20	0
	FC	385	3	52	0	6	445	14	0	14	0	6	67	0
	Total	550	3	52	0	12	616	458	2,475	2,934	0	6	87	0
2010	TC	213	0	0	0	7	220	190	678	868	0	0	0	0
	FC	523	4	117	0	13	657	15	1,633	1,648	0	49	45	0
	Total	736	4	117	0	20	878	205	2,311	2,516	0	49	45	0
2009	TC	93	0	0	0	8	100	49	0	49	0	2	2	0
	FC	161	15	35	0	23	235	21	0	21	0	3	4	0
	Total	254	15	35	0	31	335	70	0	70	0	5	6	0
2008	TC	70	0	0	0	0	70	8	0	8	0	1	0	0
	FC	104	9	48	0	0	161	0	0	0	0	1	0	0
	Total	175	9	48	0	0	231	8	0	8	0	2	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	161	2	24	0	187	0	13	93	106	81	30	7	24	0
2011	74	2	20	1	96	0	15	34	49	47	60	0	60	-5
2010	34	1	10	1	46	0	7	14	21	25	20	1	18	0
2009	22	0	5	0	27	0	3	2	5	22	4	0	4	3
2008	10	0	1	1	12	0	2	0	2	10	2	0	2	2

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	5	5	14,591	758	0	15,349	18,763
0	0	0	658	658	101	1,043	0	1,143	2,178
0	0	0	663	663	14,692	1,800	0	16,492	20,941
0	0	0	20	20	13,549	456	0	14,005	17,115
0	0	0	73	73	7	715	0	722	1,255
0	0	0	93	93	13,556	1,171	0	14,727	18,370
0	0	0	0	0	3,384	351	0	3,735	4,824
0	0	0	94	94	4	367	0	371	2,771
0	0	0	94	94	3,388	718	0	4,106	7,594
0	0	0	4	4	11	48	0	60	214
0	0	0	7	7	5	61	0	66	329
0	0	0	11	11	17	109	0	126	542
0	0	0	1	1	12	17	0	28	107
0	0	0	1	1	8	11	0	20	181
0	0	0	2	2	20	28	0	48	288

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
1	20	126	14	53	59	0	0	0	59	-13	46	0	46
6	2	110	27	44	39	0	0	0	39	-13	26	0	26
4	22	70	9	36	25	0	0	0	25	-3	23	0	23
4	0	32	3	21	8	0	0	0	8	-2	6	0	6
0	0	15	1	14	1	0	0	0	1	0	1	0	1

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	12.3	13.9	12.6	21.3	35.6
Shareholders' Equity / Total Assets	11.9	12.6	14.5	29.5	63.0
(Shareholders' Equity - Permanent Assets) / Total Assets	11.1	11.8	13.3	23.2	55.9
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	-11.7	-3.0	4.7	0.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.1	-0.9	4.6	-0.1
Balance-Sheet Ratios					
TC Assets / Total Assets	85.9	83.4	71.2	73.1	74.5
TC Liabilities / Total Liabilities	75.2	71.8	56.4	59.9	67.5
FC Assets / FC Liabilities	56.7	58.9	66.1	67.1	78.5
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	88.4	91.3	88.2	80.5	79.7
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	14.9	16.8	23.1	16.6	29.2
Assets Quality					
Financial Assets (net) / Total Assets	16.4	18.6	27.4	21.7	20.3
Total Loans and Receivables / Total Assets	67.2	65.7	48.8	51.5	46.8
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.7	0.5	0.8	0.6	0.3
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	87.8
Permanent Assets / Total Assets	0.8	0.8	1.2	6.3	7.1
Consumer Loans / Total Loans and Receivables	27.2	33.2	13.5	0.2	0.0
Liquidity					
Liquid Assets / Total Assets	31.4	32.8	49.3	40.1	42.6
Liquid Assets / Short-term Liabilities	68.4	58.9	87.7	102.6	332.5
TC Liquid Assets / Total Assets	25.2	22.0	26.6	24.9	27.6
Profitability					
Net Profit/Losses / Total Assets	2.3	2.0	2.4	1.6	0.6
Net Profit/Losses / Total Shareholders' Equity	19.7	15.6	16.4	5.5	1.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	2.9	2.6	2.0	0.5
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.8	3.4	2.3	5.4	6.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.6	41.6	31.9	66.3	66.3
Non-interest Income (net) / Total Assets	2.3	4.6	4.7	2.5	3.0
Other Operating Expenses / Total Assets	2.7	3.2	3.7	5.4	8.2
Personnel Expenses / Other Operating Expenses	59.4	60.5	49.1	58.7	68.4
Non-interest Income (net) / Other Operating Expenses	85.4	142.0	126.8	46.2	37.1

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	5	0	5	8	128	0	0	136	146	316	22	5
	FC	52	2	0	4	2	0	0	5	58	306	0	0
	Total	56	2	5	12	130	0	0	142	205	622	22	5
2011	TC	3	14	0	13	91	0	0	104	121	313	35	17
	FC	50	5	0	9	5	0	0	14	69	392	0	0
	Total	53	19	0	21	96	0	0	117	189	705	35	17
2010	TC	5	22	14	11	69	0	0	79	121	409	41	20
	FC	63	2	0	10	5	0	0	15	80	303	0	0
	Total	68	24	14	21	74	0	0	94	201	712	41	20
2009	TC	3	0	14	13	40	21	0	75	92	497	44	11
	FC	54	7	0	1	0	6	0	7	68	280	0	0
	Total	57	7	14	14	40	28	0	82	160	777	44	11
2008	TC	1	0	97	9	36	20	0	65	163	536	12	6
	FC	65	44	0	0	0	4	0	4	113	163	0	0
	Total	66	44	97	9	36	24	0	69	276	699	12	6

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2012	TC	0	0	51	141	5	196	0	0	0	0	9	1
	FC	0	483	0	0	1	484	18	0	0	0	16	0
	Total	0	483	51	141	6	681	19	0	0	0	26	1
2011	TC	0	0	42	54	3	99	1	0	0	0	3	2
	FC	0	657	0	0	1	657	22	0	0	0	25	1
	Total	0	657	42	54	4	756	22	0	0	0	28	3
2010	TC	0	0	24	100	14	139	2	0	0	0	2	1
	FC	0	525	0	0	36	560	12	0	0	0	1	17
	Total	0	525	24	100	50	700	14	0	0	0	3	18
2009	TC	0	3	30	35	14	82	9	0	0	0	1	2
	FC	0	629	0	0	30	659	1	0	0	0	2	1
	Total	0	632	30	35	44	741	10	0	0	0	3	3
2008	TC	0	0	14	0	19	33	3	0	0	0	1	2
	FC	0	689	0	0	32	722	4	0	0	0	5	2
	Total	0	690	14	0	51	754	7	0	0	0	6	4

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
333	0	0	0	0	2	0	1	2	24	29	4	513	
306	0	0	0	113	0	0	0	0	0	113	25	502	
638	0	0	0	113	2	0	1	2	24	143	29	1,015	
331	0	0	0	0	2	0	2	1	16	21	5	476	
392	0	0	0	114	0	0	0	0	0	114	15	590	
722	0	0	0	114	2	0	2	1	16	135	19	1,066	
429	0	0	0	0	3	0	3	2	2	9	4	563	
303	0	0	0	77	0	0	0	0	0	77	33	494	
733	0	0	0	77	3	0	3	2	2	87	36	1,057	
529	0	0	0	1	3	0	5	3	1	13	2	636	
280	0	0	0	71	0	0	0	0	0	71	17	437	
809	0	0	0	73	3	0	5	3	1	84	19	1,073	
543	0	0	0	3	3	0	7	3	1	16	4	725	
163	0	0	0	70	0	0	0	0	0	70	21	367	
706	0	0	0	73	3	0	7	3	1	86	24	1,092	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
110	40	0	2535	1900	250	470	00	130	130	2740	496519	
11	4	0	60	190	25	47	0	13	13	274	1,015	
100	30	0	1948	1790	210	450	-20	10	-10	2440	361705	
10	3	0	66	179	21	45	-2	1	-1	244	1,066	
110	60	0	2231	2190	280	420	00	160	160	3050	466591	
11	6	0	53	219	27	42	0	16	16	305	1,057	
150	20	0	284	2270	28-1	280	00	180	180	300-1	411662	
15	2	0	32	227	27	28	0	18	18	299	1,073	
90	50	01	2011	2220	27-1	380	00	220	220	308-1	361731	
9	5	1	31	222	25	38	0	22	22	307	1,092	

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	79	0	2	0	0	81	0	635	635	0	21	190	0
	FC	154	7	39	0	3	202	5	0	5	0	21	464	100
	Total	233	7	41	0	3	283	5	635	640	0	42	655	100
2011	TC	76	0	0	0	0	76	0	422	422	0	29	102	0
	FC	204	0	51	0	0	255	2	0	2	0	29	403	173
	Total	280	0	51	0	0	331	2	422	425	0	58	505	173
2010	TC	72	0	0	0	0	72	0	22	22	0	3	178	0
	FC	222	0	33	0	0	255	4	515	519	0	4	551	173
	Total	294	0	33	0	0	327	4	537	541	0	7	729	173
2009	TC	45	0	0	0	0	45	6	0	6	0	0	144	0
	FC	234	0	44	0	10	287	3	0	3	0	1	761	174
	Total	279	0	44	0	10	333	9	0	9	0	1	905	174
2008	TC	59	0	0	0	0	59	1	0	1	0	0	32	0
	FC	224	9	70	0	0	303	98	0	98	0	4	114	159
	Total	283	9	70	0	0	362	100	0	100	0	5	147	159

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	69	1	11	3	84	0	33	17	50	34	5	1	4	0
2011	66	1	5	1	73	0	35	10	46	27	8	1	7	0
2010	72	0	8	2	82	0	36	8	44	38	11	1	10	0
2009	85	0	9	5	100	0	38	4	42	58	10	2	8	0
2008	83	2	13	6	104	0	39	3	42	61	10	1	8	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	212	212	69	718	0	787	1,714
0	0	0	585	585	179	1,343	0	1,522	2,314
0	0	0	797	797	247	2,061	0	2,309	4,029
0	0	0	131	131	52	743	0	794	1,424
0	0	0	605	605	235	1,442	0	1,677	2,540
0	0	0	737	737	287	2,185	0	2,471	3,964
0	0	0	182	182	24	927	0	951	1,226
9	0	0	737	737	52	1,871	0	1,923	3,433
9	0	0	918	918	77	2,797	0	2,874	4,660
0	0	0	144	144	15	738	0	753	948
11	0	0	946	946	77	2,019	0	2,096	3,333
11	0	0	1,090	1,090	92	2,757	0	2,849	4,281
0	0	0	33	33	25	612	0	637	730
82	0	0	360	360	36	1,643	0	1,679	2,439
82	0	0	392	392	61	2,255	0	2,316	3,170

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
6	4	49	9	24	16	0	0	0	16	-3	13	0	13
-3	2	33	4	28	1	0	0	0	1	-1	1	0	1
12	6	65	11	34	20	0	0	0	20	-4	16	0	16
8	1	74	17	34	23	0	0	0	23	-5	18	0	18
-2	1	68	8	32	28	0	0	0	28	-6	22	0	22

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	26.3	24.0	30.3	29.0	32.4
Shareholders' Equity / Total Assets	27.0	22.8	28.8	27.9	28.1
(Shareholders' Equity - Permanent Assets) / Total Assets	11.3	8.5	18.7	17.1	19.6
Net On Balance Sheet Position / Total Shareholders' Equity	33.7	8.0	29.1	10.2	-14.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.9	-8.9	-2.0	-3.9	-2.3
Balance-Sheet Ratios					
TC Assets / Total Assets	50.5	44.7	53.3	59.3	66.4
TC Liabilities / Total Liabilities	48.8	33.9	44.1	38.3	33.0
FC Assets / FC Liabilities	96.8	83.7	83.6	66.0	50.2
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	52.1	45.8	58.6	65.4	76.9
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	47.6	61.6	49.7	58.9	63.1
Assets Quality					
Financial Assets (net) / Total Assets	14.0	11.0	8.9	7.6	6.3
Total Loans and Receivables / Total Assets	62.9	67.8	69.3	75.5	64.6
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.4	4.9	5.6	5.4	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	2.5	2.8	4.0	0.9
Specific Provisions / Loans Under Follow-up	22.4	49.2	49.8	25.5	48.1
Permanent Assets / Total Assets	15.7	14.3	10.2	10.9	8.5
Consumer Loans / Total Loans and Receivables	12.8	15.8	22.0	20.3	22.9
Liquidity					
Liquid Assets / Total Assets	20.2	17.7	19.0	12.3	23.1
Liquid Assets / Short-term Liabilities	239.8	307.7	231.4	124.0	163.4
TC Liquid Assets / Total Assets	14.4	11.3	11.4	6.6	13.1
Profitability					
Net Profit/Losses / Total Assets	1.3	0.1	1.5	1.7	2.0
Net Profit/Losses / Total Shareholders' Equity	4.7	0.3	5.3	6.0	7.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	0.1	1.9	2.1	2.6
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	2.5	2.4	2.5	4.9	5.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.6	75.8	41.2	70.9	83.0
Non-interest Income (net) / Total Assets	1.5	0.6	2.6	1.5	0.6
Other Operating Expenses / Total Assets	2.4	2.6	3.2	3.2	2.9
Personnel Expenses / Other Operating Expenses	46.2	44.9	44.3	39.9	43.8
Non-interest Income (net) / Other Operating Expenses	62.3	22.9	81.8	48.0	21.2

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	7	0	0	1	0	0	1	8	44	2	2
	FC	0	5	0	0	0	0	0	0	6	5	0	0
	Total	1	12	0	0	1	0	0	1	14	49	2	2
2011	TC	0	0	0	1	0	0	0	1	2	49	0	0
	FC	0	1	0	0	0	1	0	1	2	6	0	0
	Total	1	1	0	1	0	1	0	2	4	54	0	0
2010	TC	0	0	0	0	0	0	0	0	0	51	0	0
	FC	0	7	0	0	0	1	0	1	9	6	0	0
	Total	0	7	0	1	0	1	0	1	9	57	0	0
2009	TC	0	0	0	0	0	1	0	1	1	52	0	0
	FC	0	0	0	0	0	1	0	1	2	6	0	0
	Total	1	0	0	0	0	2	0	2	3	57	0	0
2008	TC	0	10	15	3	0	1	0	3	29	25	0	0
	FC	2	26	0	0	0	1	0	1	30	3	0	0
	Total	3	36	15	3	0	2	0	4	58	28	0	0

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2012	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	11	11	0	0	0	0	0	0
	Total	0	0	0	0	11	11	0	0	0	0	0	0
2011	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	10	10	0	0	0	0	0	0
	Total	0	0	0	0	10	10	0	0	0	0	0	0
2010	TC	0	0	0	0	0	0	1	0	0	0	0	0
	FC	0	0	0	0	10	10	0	0	0	0	0	0
	Total	0	0	0	0	10	10	1	0	0	0	0	0
2009	TC	0	1	1	0	0	1	0	0	0	0	0	0
	FC	0	3	0	0	3	5	0	0	0	0	0	0
	Total	0	3	1	0	3	7	0	0	0	0	0	0
2008	TC	0	3	2	0	0	5	0	0	0	0	0	0
	FC	0	20	0	0	14	34	0	0	0	0	0	0
	Total	0	23	2	0	14	40	0	0	0	0	0	0

Permanent Assets												Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
44	0	0	0	0	0	0	0	0	0	0	1	52
5	0	0	0	0	0	0	0	0	0	0	0	11
49	0	0	0	0	0	0	0	0	0	0	1	64
49	0	0	0	0	0	0	0	0	0	0	0	51
6	0	0	0	0	0	0	0	0	0	0	0	8
54	0	0	0	0	0	0	0	0	0	0	0	59
51	0	0	0	0	0	0	0	0	0	0	1	52
6	0	0	0	0	0	0	0	0	0	0	0	15
57	0	0	0	0	0	0	0	0	0	0	1	67
52	0	0	0	0	0	0	0	0	0	0	1	54
6	0	0	0	0	0	0	0	0	0	0	2	9
57	0	0	0	0	0	0	0	0	0	0	3	63
25	0	0	0	0	0	0	0	0	0	0	1	54
3	0	0	0	0	0	0	0	0	0	0	3	36
28	0	0	0	0	0	0	0	0	0	0	4	90

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
1	1	0	1	34	1	15	0	2	2	52	53
0	0	0	0	0	0	0	0	0	0	0	11
1	1	0	1	34	1	15	0	2	2	52	64
1	1	0	2	32	1	12	0	2	2	47	48
0	0	0	0	0	0	0	0	0	0	0	10
1	1	0	2	32	1	12	0	2	2	47	59
1	1	0	2	39	2	12	0	2	2	55	57
0	0	0	0	0	0	0	0	0	0	0	10
1	1	0	2	39	2	12	0	2	2	55	67
1	1	0	2	40	2	8	0	5	5	54	58
0	0	0	0	0	0	0	0	0	0	0	5
1	1	0	2	40	2	8	0	5	5	54	63
1	1	0	2	39	2	3	0	5	5	49	56
0	0	0	0	0	0	0	0	0	0	0	34
1	1	0	2	39	2	3	0	5	5	49	90

Diler Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	60	0	0	0	0	60	0	0	0	0	0	0	0
	FC	1	0	0	0	0	1	0	0	0	0	0	0	0
	Total	61	0	0	0	0	61	0	0	0	0	0	0	0
2011	TC	53	0	0	0	0	53	0	0	0	0	0	10	0
	FC	1	0	0	0	0	1	0	0	0	0	0	10	0
	Total	54	0	0	0	0	54	0	0	0	0	0	19	0
2010	TC	32	0	0	0	0	32	0	0	0	0	0	14	0
	FC	1	0	0	0	0	1	0	0	0	0	98	15	0
	Total	33	0	0	0	0	33	0	0	0	0	98	29	0
2009	TC	34	0	0	0	0	34	4	0	4	0	7	0	2
	FC	2	0	0	0	0	2	4	0	4	0	7	0	36
	Total	35	0	0	0	0	35	9	0	9	0	14	0	38
2008	TC	42	0	0	0	0	42	2	0	2	0	0	0	0
	FC	14	0	0	0	0	14	18	0	18	0	0	0	0
	Total	56	0	0	0	0	56	20	0	20	0	0	0	0

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	5	1	0	0	6	0	0	0	0	6	0	0	0	0
2011	4	0	0	0	5	0	0	0	0	5	0	0	0	0
2010	5	0	0	0	5	0	0	0	0	5	0	0	0	0
2009	6	0	0	1	7	0	0	0	0	7	0	0	0	0
2008	2	2	1	1	6	0	0	0	0	6	0	0	0	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	0	7	0	7	67
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	7	0	7	68
0	0	0	10	10	0	6	0	7	69
0	0	0	10	10	0	0	0	0	11
0	0	0	19	19	0	6	0	7	80
0	0	0	14	14	0	1	0	1	48
0	0	0	113	113	0	0	0	0	114
0	0	0	128	128	0	1	0	1	162
0	0	0	9	9	0	0	0	0	47
0	0	0	44	44	0	0	0	0	50
0	0	0	53	53	0	0	0	0	97
0	0	0	0	0	0	0	0	0	44
0	0	0	0	0	0	0	0	0	32
0	0	0	0	0	0	0	0	0	76

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

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	56.3	52.0	62.5	55.4	64.8
Shareholders' Equity / Total Assets	81.0	79.5	81.7	86.2	53.9
(Shareholders' Equity - Permanent Assets) / Total Assets	80.9	79.4	81.5	85.9	53.9
Net On Balance Sheet Position / Total Shareholders' Equity	1.2	-6.3	9.9	7.5	3.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	1.2	0.7	-2.7	3.4
Balance-Sheet Ratios					
TC Assets / Total Assets	82.4	87.2	77.1	85.0	60.0
TC Liabilities / Total Liabilities	83.4	82.2	85.2	91.5	61.8
FC Assets / FC Liabilities	106.1	71.8	154.3	176.2	104.8
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	88.9	89.9	89.1	90.2	88.2
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0	0.0	4.9	26.0
Assets Quality					
Financial Assets (net) / Total Assets	1.6	4.1	2.2	2.8	4.9
Total Loans and Receivables / Total Assets	77.4	92.5	85.1	90.5	31.0
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.5	0.1	0.1	0.1	0.2
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	0.1	0.2	0.2	0.3	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Liquidity					
Liquid Assets / Total Assets	21.5	4.9	12.5	1.8	62.9
Liquid Assets / Short-term Liabilities	129.2	27.5	12.5	1.8	290.0
TC Liquid Assets / Total Assets	12.5	3.2	0.3	0.3	30.9
Profitability					
Net Profit/Losses / Total Assets	2.9	3.6	3.2	7.4	5.2
Net Profit/Losses / Total Shareholders' Equity	3.6	4.5	3.9	8.5	9.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.7	4.6	4.1	9.2	6.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	6.5	7.7	7.3	10.7	6.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.4	89.1	96.8	84.5	72.7
Non-interest Income (net) / Total Assets	0.5	0.9	0.2	2.0	2.4
Other Operating Expenses / Total Assets	3.3	3.8	3.4	3.1	2.1
Personnel Expenses / Other Operating Expenses	52.1	42.5	46.2	50.6	48.9
Non-interest Income (net) / Other Operating Expenses	14.8	24.6	7.0	62.9	112.8

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Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	0	0	0	0	0	0	0	0	58	6	5
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	58	6	5
2011	TC	0	0	0	0	0	0	0	0	0	74	5	5
	FC	1	0	0	0	0	0	0	0	0	1	2	0
	Total	1	0	0	0	0	0	0	0	0	1	75	5
2010	TC	0	0	0	2	0	0	0	2	2	56	8	6
	FC	1	0	0	0	0	0	0	0	1	2	0	0
	Total	1	0	0	2	0	0	0	2	3	57	8	6
2009	TC	1	0	0	3	5	0	0	8	9	50	8	6
	FC	0	0	0	0	0	0	0	0	0	1	0	0
	Total	1	0	0	3	5	0	0	8	9	51	8	6
2008	TC	0	11	0	2	2	0	0	4	15	22	4	2
	FC	1	1	0	0	0	0	0	0	2	1	0	0
	Total	1	12	0	2	2	0	0	4	17	23	4	2

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	0	4	0	0	2	6	0	0	0	0	0	4
	FC	0	5	0	0	1	6	0	0	0	0	0	0
	Total	0	9	0	0	3	12	0	0	0	0	0	4
2011	TC	0	5	0	0	27	32	0	0	0	0	0	2
	FC	0	3	0	0	0	4	0	0	0	0	0	0
	Total	0	9	0	0	27	36	0	0	0	0	0	2
2010	TC	0	6	2	0	5	12	0	0	0	0	0	1
	FC	0	2	0	0	5	8	0	0	0	0	0	0
	Total	0	8	2	0	10	20	0	0	0	0	0	1
2009	TC	0	4	2	0	10	16	0	0	0	0	0	1
	FC	0	7	0	0	0	7	0	0	0	0	0	0
	Total	0	10	2	0	10	23	0	0	0	0	0	1
2008	TC	0	0	0	0	0	1	1	0	0	0	0	0
	FC	0	8	0	0	0	9	0	0	0	0	0	0
	Total	0	8	0	0	1	9	1	0	0	0	0	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
59	0	0	0	0	0	0	0	0	0	0	4	62	
0	0	0	0	0	0	0	0	0	0	0	0	0	
59	0	0	0	0	0	0	0	0	0	0	4	63	
74	0	0	0	0	0	0	0	0	0	0	2	76	
2	0	0	0	0	0	0	0	0	0	0	0	3	
76	0	0	0	0	0	0	0	0	0	0	2	79	
57	0	0	0	0	0	0	0	0	0	0	1	61	
2	0	0	0	0	5	5	0	0	0	5	0	8	
59	0	0	0	0	5	5	0	0	0	5	1	68	
52	0	0	0	0	0	0	0	0	1	1	1	63	
1	0	0	0	0	5	5	0	0	0	5	0	6	
53	0	0	0	0	5	5	0	0	1	6	1	69	
24	0	0	0	0	0	0	0	0	2	2	0	42	
1	0	0	0	0	5	5	0	0	0	5	1	8	
25	0	0	0	0	5	5	0	0	2	7	1	50	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
101	0	0	5	280	20	120	0	30	30	450	560
101	0	0	5	280	20	120	0	30	30	450	630
101	0	0	3	260	10	90	0	20	20	400	750
101	0	0	3	260	10	90	0	20	20	400	790
101	0	0	2	330	20	90	0	30	30	460	610
101	0	0	2	330	20	90	0	30	30	460	680
101	0	0	1	340	20	70	0	20	20	450	620
101	0	0	1	340	20	70	0	20	20	450	690
000	0	0	2	160	70	90	0	60	60	390	410
000	0	0	0	0	0	0	0	0	0	0	90
000	0	0	2	160	70	90	0	60	60	390	500

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Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	67	0	0	0	0	67	0	34	34	0	0	6	0
	FC	0	0	0	0	0	0	0	2	2	0	0	6	0
	Total	67	0	0	0	0	67	0	36	36	0	0	12	0
2011	TC	58	0	0	0	0	58	0	64	64	0	1	0	0
	FC	0	2	0	0	0	2	0	24	24	0	1	0	0
	Total	58	2	0	0	0	60	0	87	87	0	1	0	0
2010	TC	61	0	0	0	0	61	0	122	122	0	1	0	0
	FC	1	0	0	0	0	1	0	20	20	0	1	0	0
	Total	62	0	0	0	0	62	0	142	142	0	1	0	0
2009	TC	41	0	0	0	0	41	0	0	0	0	11	0	0
	FC	1	0	0	0	0	1	0	0	0	0	11	0	0
	Total	42	0	0	0	0	42	0	0	0	0	22	0	0
2008	TC	38	0	0	0	0	38	0	0	0	0	8	0	0
	FC	9	0	2	0	0	11	0	0	0	0	11	6	0
	Total	47	0	2	0	0	49	0	0	0	0	19	6	0

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	10	0	0	0	10	0	1	1	2	8	1	0	1	0
2011	7	0	0	0	7	0	1	1	2	6	1	0	1	0
2010	6	0	0	0	6	0	1	0	1	5	1	0	1	0
2009	9	0	0	0	9	0	1	0	1	8	1	0	1	0
2008	17	0	0	0	18	0	3	3	6	11	1	0	1	1

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	6	6	0	118	561	679	786
0	0	0	6	6	0	15	23	38	46
0	0	0	12	12	0	133	583	717	832
0	0	0	1	1	2	165	735	902	1,024
0	0	0	1	1	0	39	137	176	202
0	0	0	1	1	2	204	871	1,077	1,227
0	0	0	1	1	0	160	714	874	1,057
0	0	0	1	1	0	62	228	290	312
0	0	0	1	1	0	221	942	1,163	1,369
0	0	0	11	11	3	132	594	729	781
0	0	0	11	11	0	66	232	297	309
0	0	0	22	22	3	198	826	1,026	1,090
0	0	0	8	8	2	124	541	667	714
0	0	0	17	17	0	72	228	300	327
0	0	0	25	25	2	196	769	967	1,041

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

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	42.7	34.1	41.5	42.8	49.2
Shareholders' Equity / Total Assets	72.7	50.0	67.1	64.7	77.8
(Shareholders' Equity - Permanent Assets) / Total Assets	71.8	49.3	57.2	53.2	58.9
Net On Balance Sheet Position / Total Shareholders' Equity	-12.8	-1.6	1.0	-1.2	1.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.2	0.0	0.2	1.2
Balance-Sheet Ratios					
TC Assets / Total Assets	99.7	96.5	88.7	90.6	83.1
TC Liabilities / Total Liabilities	90.1	95.3	88.5	89.9	82.1
FC Assets / FC Liabilities	3.2	75.7	97.8	92.6	94.4
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	100.0	97.8	96.9	98.3	95.4
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	14.5	11.1	12.3	15.1	16.7
Assets Quality					
Financial Assets (net) / Total Assets	0.0	0.3	3.3	12.1	7.9
Total Loans and Receivables / Total Assets	93.6	95.6	86.0	76.3	50.8
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	9.9	7.2	13.2	15.3	15.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.6	2.6	3.9	8.8
Specific Provisions / Loans Under Follow-up	91.2	91.9	80.2	74.7	44.5
Permanent Assets / Total Assets	0.9	0.7	10.0	11.5	18.8
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.2	0.3	0.1
Liquidity					
Liquid Assets / Total Assets	0.4	1.8	4.4	13.5	33.1
Liquid Assets / Short-term Liabilities	1.8	4.2	25.4	59.1	359.4
TC Liquid Assets / Total Assets	0.0	0.4	3.3	13.0	29.6
Profitability					
Net Profit/Losses / Total Assets	5.5	2.7	4.4	2.6	12.3
Net Profit/Losses / Total Shareholders' Equity	7.6	5.5	6.6	4.0	15.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	6.9	3.4	5.1	2.9	14.5
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	12.1	6.7	7.2	5.2	20.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.2	80.8	64.3	33.8	71.1
Non-interest Income (net) / Total Assets	1.0	1.2	3.4	3.8	6.3
Other Operating Expenses / Total Assets	6.3	4.1	5.5	5.7	10.6
Personnel Expenses / Other Operating Expenses	53.8	54.1	54.8	53.0	57.9
Non-interest Income (net) / Other Operating Expenses	16.2	30.2	61.3	67.6	59.3

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Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	1,954	0	6	0	0	0	6	1,960	4,810	0	0
	FC	0	7	0	0	0	0	0	0	7	225	0	0
	Total	0	1,961	0	6	0	0	0	6	1,967	5,035	0	0
2011	TC	0	1,817	0	0	0	0	0	0	1,817	3,896	0	0
	FC	0	4	0	0	0	0	0	0	4	225	0	0
	Total	0	1,821	0	0	0	0	0	0	1,821	4,121	0	0
2010	TC	0	1,842	0	0	0	0	0	0	1,842	4,119	0	0
	FC	0	5	0	0	0	0	0	0	5	218	0	0
	Total	0	1,846	0	0	0	0	0	0	1,847	4,338	0	0
2009	TC	0	1,078	3	0	1	0	0	1	1,082	4,012	0	0
	FC	0	4	0	0	0	0	0	0	4	139	0	0
	Total	0	1,082	3	0	1	0	0	1	1,086	4,152	0	0
2008	TC	0	888	12	0	1	0	0	1	901	3,461	0	0
	FC	0	6	0	0	0	0	0	0	6	55	0	0
	Total	0	894	12	0	1	0	0	1	907	3,516	0	0

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for	Subordinated Loans	Miscellaneous Payables	Other Resources
										Prop. & Equip. Held for Sale Purposes and Terminated Operations			
2012	TC	0	0	0	0	1,508	1,508	0	0	0	0	26	15
	FC	0	232	0	0	0	232	0	0	0	0	0	0
	Total	0	232	0	0	1,508	1,740	0	0	0	0	27	15
2011	TC	0	0	0	0	1,254	1,254	0	0	0	0	14	10
	FC	0	230	0	0	0	230	0	0	0	0	1	0
	Total	0	230	0	0	1,254	1,484	0	0	0	0	15	10
2010	TC	0	0	0	0	1,153	1,153	0	0	0	0	50	14
	FC	0	224	0	0	0	224	0	0	0	0	3	0
	Total	0	224	0	0	1,153	1,377	0	0	0	0	53	14
2009	TC	0	0	0	0	831	831	0	0	0	0	94	24
	FC	0	144	0	0	0	144	0	0	0	0	1	0
	Total	0	144	0	0	831	975	0	0	0	0	95	24
2008	TC	0	0	0	0	776	776	0	0	0	0	130	17
	FC	0	62	0	0	0	62	0	0	0	0	0	0
	Total	0	62	0	0	776	838	0	0	0	0	130	17

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
4,810	0	0	0	0	0	0	72	5	0	77	33	6,879	
225	0	0	0	0	0	0	0	0	0	0	1	232	
5,035	0	0	0	0	0	0	72	5	0	77	33	7,112	
3,896	0	0	0	0	0	0	60	1	0	61	27	5,801	
225	0	0	0	0	0	0	0	0	0	0	1	230	
4,121	0	0	0	0	0	0	60	1	0	61	29	6,031	
4,119	0	0	0	0	0	0	73	1	0	74	32	6,068	
218	0	0	0	0	0	0	0	0	0	0	3	226	
4,338	0	0	0	0	0	0	73	1	0	74	35	6,294	
4,012	0	0	0	0	0	0	79	0	0	79	67	5,240	
139	0	0	0	0	0	0	0	0	0	0	1	145	
4,152	0	0	0	0	0	0	79	0	0	79	67	5,385	
3,461	0	0	0	0	0	0	65	0	0	65	53	4,480	
55	0	0	0	0	0	0	0	0	0	0	0	61	
3,516	0	0	0	0	0	0	65	0	0	65	53	4,541	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
640	310	00	1360	4,3510	4980	2170	50	1640	1690	5,2350	6,879233	
64	31	0	136	4,351	498	217	5	164	169	5,235	7,112	
290	250	00	781	3,6770	4670	1910	20	1310	1330	4,4680	5,801231	
29	25	0	79	3,677	467	191	2	131	133	4,468	6,031	
220	300	00	1163	3,8400	5740	2260	10	1560	1580	4,7970	6,067227	
22	30	0	119	3,840	574	226	1	156	158	4,797	6,294	
150	900	00	2241	3,1520	5920	2080	00	2320	2320	4,1850	5,239145	
15	90	0	224	3,152	592	208	0	232	232	4,185	5,385	
100	760	00	2320	2,5130	5780	1820	00	1980	1990	3,4710	4,47962	
10	76	0	232	2,513	578	182	0	198	199	3,471	4,541	

İller Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	447	0	0	0	0	447	3,162	0	3,162	0	0	0	0
	FC	2	0	0	0	0	2	383	0	383	0	0	0	0
	Total	449	0	0	0	0	449	3,545	0	3,545	0	0	0	0
2011	TC	460	0	0	0	0	460	2,118	0	2,118	0	0	0	0
	FC	3	0	0	0	0	3	429	0	429	0	0	0	0
	Total	462	0	0	0	0	462	2,547	0	2,547	0	0	0	0
2010	TC	774	0	0	0	0	774	293	0	293	0	0	0	0
	FC	0	0	0	0	0	0	306	0	306	0	0	0	0
	Total	774	0	0	0	0	774	599	0	599	0	0	0	0
2009	TC	1,004	0	0	0	0	1,004	303	0	303	0	0	0	0
	FC	0	0	0	0	0	0	196	0	196	0	0	0	0
	Total	1,004	0	0	0	0	1,004	499	0	499	0	0	0	0
2008	TC	538	0	0	0	0	538	0	0	0	0	0	0	0
	FC	4	0	0	0	0	4	277	0	277	0	0	0	0
	Total	543	0	0	0	0	543	277	0	277	0	0	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	245	119	0	0	364	0	0	0	0	364	7	0	7	0
2011	198	92	0	0	290	0	0	0	0	290	7	0	7	0
2010	235	50	0	19	303	0	0	0	0	303	20	0	20	0
2009	338	36	0	16	390	0	0	0	0	390	20	0	20	0
2008	259	50	0	46	355	0	0	0	0	355	6	0	5	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	998	82	0	1,080	4,689
0	0	0	0	0	0	3	0	3	388
0	0	0	0	0	998	85	0	1,083	5,077
0	0	0	0	0	414	59	0	473	3,050
0	0	0	0	0	0	9	0	9	440
0	0	0	0	0	414	67	0	481	3,490
0	0	0	0	0	569	61	0	630	1,697
0	0	0	0	0	28	14	0	42	348
0	0	0	0	0	597	75	0	672	2,045
0	0	0	0	0	937	0	0	937	2,244
0	0	0	0	0	92	0	0	92	289
0	0	0	0	0	1,030	0	0	1,030	2,532
0	0	0	0	0	1,168	0	0	1,168	1,707
0	0	0	0	0	100	0	0	100	381
0	0	0	0	0	1,268	0	0	1,268	2,087

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	36	408	23	164	222	0	0	0	222	-58	164	0	164
0	20	318	1	140	177	0	0	0	177	-46	131	0	131
0	23	346	0	131	215	0	0	0	215	-59	156	0	156
0	33	444	0	124	319	0	0	0	319	-87	232	0	232
0	19	379	1	107	271	0	0	0	271	-73	198	0	198

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	62.5	64.9	73.1	66.4	70.8
Shareholders' Equity / Total Assets	73.6	74.1	76.2	77.7	76.4
(Shareholders' Equity - Permanent Assets) / Total Assets	72.5	73.1	75.0	76.3	75.0
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	96.7	96.2	96.4	97.3	98.7
TC Liabilities / Total Liabilities	96.7	96.2	96.4	97.3	98.6
FC Assets / FC Liabilities	99.9	99.8	99.8	99.6	99.3
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	95.5	94.5	95.0	96.6	98.4
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	3.3	3.8	3.6	2.7	1.4
Assets Quality					
Financial Assets (net) / Total Assets	0.1	0.0	0.0	0.0	0.0
Total Loans and Receivables / Total Assets	70.8	68.3	68.9	77.1	77.4
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	100.0
Permanent Assets / Total Assets	1.1	1.0	1.2	1.5	1.4
Consumer Loans / Total Loans and Receivables	0.2	0.2	0.2	0.2	0.3
Liquidity					
Liquid Assets / Total Assets	27.7	30.2	29.3	20.2	20.0
Liquid Assets / Short-term Liabilities	178.9	199.8	193.5	158.0	130.7
TC Liquid Assets / Total Assets	27.6	30.1	29.3	20.1	19.8
Profitability					
Net Profit/Losses / Total Assets	2.3	2.2	2.5	4.3	4.4
Net Profit/Losses / Total Shareholders' Equity	3.1	2.9	3.3	5.5	5.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.1	2.9	3.4	5.9	6.0
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	5.1	4.8	4.8	7.2	7.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.3	91.4	87.6	88.0	93.6
Non-interest Income (net) / Total Assets	0.6	0.5	0.7	1.0	0.5
Other Operating Expenses / Total Assets	2.3	2.3	2.1	2.3	2.3
Personnel Expenses / Other Operating Expenses	59.6	58.4	56.2	58.2	65.1
Non-interest Income (net) / Other Operating Expenses	26.6	19.5	32.7	42.8	22.6

İstanbul Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	70	1,161	8	2	1	0	0	3	1,242	60	1	1
	FC	115	634	0	0	0	0	0	0	749	0	0	0
	Total	185	1,795	8	2	1	0	0	3	1,991	60	1	1
2011	TC	41	811	4	2	0	25	0	27	884	43	1	1
	FC	33	274	0	0	0	0	0	0	308	0	0	0
	Total	74	1,086	4	2	1	25	0	27	1,192	43	1	1
2010	TC	44	348	524	3	0	12	0	16	933	12	1	0
	FC	2	19	0	0	0	0	0	0	20	0	0	0
	Total	46	367	524	3	0	12	0	16	953	12	1	0
2009	TC	3	194	714	4	0	49	0	53	964	4	1	0
	FC	1	19	0	0	0	0	0	0	20	0	0	0
	Total	4	213	714	4	0	49	0	53	984	4	1	0
2008	TC	27	193	614	2	0	63	0	66	900	4	0	0
	FC	1	9	0	0	0	0	0	0	10	0	0	0
	Total	28	202	614	2	0	63	0	66	910	4	0	0

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	0	0	0	0	0	0	0	0	0	0	957	152
	FC	0	596	0	0	0	596	0	0	0	0	153	0
	Total	0	596	0	0	0	596	0	0	0	0	1,110	152
2011	TC	0	0	0	0	0	0	0	0	0	0	684	82
	FC	0	238	0	0	0	238	0	0	0	0	68	0
	Total	0	238	0	0	0	238	0	0	0	0	752	82
2010	TC	0	114	0	0	0	114	0	0	0	0	551	92
	FC	0	0	0	0	0	0	0	0	0	0	19	0
	Total	0	114	0	0	0	114	0	0	0	0	570	92
2009	TC	0	61	0	0	0	61	0	0	0	0	619	109
	FC	0	0	0	0	0	0	0	0	0	0	19	0
	Total	0	61	0	0	0	61	0	0	0	0	639	109
2008	TC	0	108	0	0	0	108	0	0	0	0	539	82
	FC	0	0	0	0	0	0	0	0	0	0	9	0
	Total	0	108	0	0	0	108	0	0	0	0	548	82

	Permanent Assets										Un- classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non- consolidated Financials	Non- consolidated Financials							
		Financials	Non- Financials									
60	0	0	0	3	0	0	7	1	0	10	4	1,316
0	0	0	0	0	0	0	0	0	0	0	0	749
60	0	0	0	3	0	0	7	1	0	10	4	2,065
43	0	0	0	3	0	0	5	1	0	9	4	940
0	0	0	0	0	0	0	0	0	0	0	0	308
43	0	0	0	3	0	0	5	1	0	9	4	1,247
13	0	0	0	3	0	0	7	0	0	10	2	958
0	0	0	0	0	0	0	0	0	0	0	0	20
13	0	0	0	3	0	0	7	0	0	10	2	979
5	0	0	0	3	0	0	7	0	0	11	2	982
0	0	0	0	0	0	0	0	0	0	0	0	20
5	0	0	0	3	0	0	7	0	0	11	2	1,003
4	0	0	0	3	0	0	7	0	0	10	2	916
0	0	0	0	0	0	0	0	0	0	0	0	10
4	0	0	0	3	0	0	7	0	0	10	2	925

				Shareholders' Equity								Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
18018	303	000	1,1301531,283	34034	54054	66066	101	31031	32032	1870187	1,3167492,065	
909	202	000	77868846	32032	51051	60060	101	18018	19019	1630163	9413061,247	
606	202	000	65119671	39039	63063	72072	101	18018	19019	1940194	95919979	
505	202	000	73419754	40040	65065	57057	101	25025	26026	1880188	983191,003	
303	404	000	6299638	39039	64064	46046	101	30030	30030	1790179	9169925	

İstanbul Takas ve Saklama Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	0	0	0	0	2,730	2,730	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	2,730	2,730	0	0	0	0	0	0	0
2011	TC	0	0	0	0	1,708	1,708	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	1,708	1,708	0	0	0	0	0	0	0
2010	TC	0	0	0	0	1,761	1,761	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	1,761	1,761	0	0	0	0	0	0	0
2009	TC	0	0	0	0	1,114	1,114	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	1,114	1,114	0	0	0	0	0	0	0
2008	TC	0	0	0	0	790	790	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	790	790	0	0	0	0	0	0	0

Income-Expenditure

(USD Million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	6	43	1	0	50	0	8	0	8	43	30	5	25	3
2011	1	21	2	0	24	0	8	0	8	17	27	3	24	4
2010	1	19	5	1	26	0	6	0	6	19	15	1	14	3
2009	0	24	9	2	35	0	10	0	10	25	13	1	12	4
2008	2	25	12	4	43	0	13	0	13	30	1	1	0	3

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	0	0	360,602	7,318	0	367,921	370,651
0	0	0	0	0	0	499	0	499	499
0	0	0	0	0	360,602	7,817	0	368,420	371,150
0	0	0	0	0	9,390,566	5,813	0	9,396,379	9,398,088
0	0	0	0	0	0	852	0	852	852
0	0	0	0	0	9,390,566	6,665	0	9,397,231	9,398,939
0	0	0	0	0	5,744,694	2,395	0	5,747,089	5,748,849
0	0	0	0	0	0	407	0	407	407
0	0	0	0	0	5,744,694	2,802	0	5,747,496	5,749,256
0	0	0	0	0	4,419,424	1,782	0	4,421,206	4,422,320
0	0	0	0	0	0	244	0	244	244
0	0	0	0	0	4,419,424	2,026	0	4,421,450	4,422,564
0	0	0	0	0	3,378,213	1,647	0	3,379,860	3,380,650
0	0	0	0	0	0	134	0	134	134
0	0	0	0	0	3,378,213	1,781	0	3,379,994	3,380,784

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	0	70	5	26	39	0	0	0	39	-8	31	0	31
0	0	45	4	18	23	0	0	0	23	-4	18	0	18
0	7	43	1	19	22	0	0	0	22	-4	18	0	18
0	8	49	1	18	31	0	0	0	31	-5	25	0	25
0	18	52	1	15	36	0	0	0	36	-7	30	0	30

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.9	26.3	36.9	51.8	60.1
Shareholders' Equity / Total Assets	9.0	13.1	19.8	18.8	19.4
(Shareholders' Equity - Permanent Assets) / Total Assets	8.5	12.4	18.7	17.6	18.2
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	0.7	0.6	0.5	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.7	0.6	0.5	0.4
Balance-Sheet Ratios					
TC Assets / Total Assets	63.7	75.3	97.9	98.0	99.0
TC Liabilities / Total Liabilities	63.7	75.4	98.0	98.1	99.0
FC Assets / FC Liabilities	100.0	100.4	105.7	105.2	107.6
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	100.0	100.0	100.0	100.0	100.0
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	28.8	19.1	11.7	6.0	11.7
Assets Quality					
Financial Assets (net) / Total Assets	0.1	2.2	1.7	5.3	7.1
Total Loans and Receivables / Total Assets	2.9	3.5	1.4	0.5	0.4
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.5	2.0	8.1	21.9	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	6.2	19.2	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	23.0	12.2	-
Permanent Assets / Total Assets	0.5	0.7	1.1	1.2	1.1
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Liquidity					
Liquid Assets / Total Assets	96.4	93.6	96.1	93.3	91.5
Liquid Assets / Short-term Liabilities	107.6	109.8	125.7	120.9	114.9
TC Liquid Assets / Total Assets	60.1	68.9	94.0	91.2	90.4
Profitability					
Net Profit/Losses / Total Assets	1.5	1.5	1.9	2.5	3.2
Net Profit/Losses / Total Shareholders' Equity	16.6	11.3	9.4	13.4	16.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.8	2.3	3.1	3.9
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	2.1	1.3	2.0	2.5	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.9	35.7	44.1	50.5	58.4
Non-interest Income (net) / Total Assets	1.3	2.2	2.5	2.4	2.3
Other Operating Expenses / Total Assets	1.2	1.4	2.0	1.8	1.6
Personnel Expenses / Other Operating Expenses	59.1	71.4	73.2	75.3	75.5
Non-interest Income (net) / Other Operating Expenses	106.2	156.4	123.5	138.2	145.4

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	38	0	0	795	0	0	0	795	833	0	0	0
	FC	63	92	0	4	0	0	0	4	158	15	0	0
	Total	101	92	0	799	0	0	0	799	992	15	0	0
2011	TC	1	183	0	174	0	0	0	174	358	0	0	0
	FC	27	0	0	0	0	0	0	0	28	5	0	0
	Total	28	183	0	175	0	0	0	175	386	5	0	0
2010	TC	0	116	13	36	0	0	0	36	165	0	0	0
	FC	9	0	0	0	0	0	0	0	10	0	0	0
	Total	10	116	13	36	0	0	0	36	175	0	0	0
2009	TC	72	14	0	14	0	0	0	14	100	0	0	0
	FC	7	0	0	0	0	0	0	0	7	0	0	0
	Total	79	14	0	14	0	0	0	14	107	0	0	0
2008	TC	12	7	0	21	0	0	0	21	40	0	0	0
	FC	1	4	0	0	0	0	0	0	6	0	0	0
	Total	13	12	0	21	0	0	0	21	45	0	0	0

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	0	0	404	0	0	404	0	0	0	0	0	0
	FC	0	578	0	0	0	578	12	0	0	0	0	0
	Total	0	578	404	0	0	982	12	0	0	0	0	0
2011	TC	0	0	68	0	0	68	0	0	0	0	2	0
	FC	0	322	0	0	0	322	3	0	0	0	0	0
	Total	0	322	68	0	0	390	3	0	0	0	2	0
2010	TC	0	0	0	0	0	0	0	0	0	0	1	0
	FC	0	171	0	0	0	171	0	0	0	0	0	0
	Total	0	171	0	0	0	171	0	0	0	0	1	0
2009	TC	0	0	7	0	0	7	0	0	0	0	9	0
	FC	0	84	0	0	0	84	0	0	0	0	0	0
	Total	0	84	7	0	0	90	0	0	0	0	9	0
2008	TC	0	0	0	0	0	0	0	0	0	0	9	0
	FC	0	18	0	0	0	18	0	0	0	0	0	0
	Total	0	18	0	0	0	18	0	0	0	0	9	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
0	0	0	0	2	0	0	0	0	0	2	6	842	
15	0	0	0	0	0	0	0	0	0	0	53	227	
15	0	0	0	2	0	0	0	0	0	2	60	1,069	
0	0	0	0	2	0	0	0	0	0	2	5	365	
5	0	0	0	0	0	0	0	0	0	0	41	74	
5	0	0	0	2	0	0	0	0	0	2	46	439	
0	0	0	0	2	0	0	1	0	0	3	4	172	
0	0	0	0	0	0	0	0	0	0	0	39	48	
0	0	0	0	2	0	0	1	0	0	3	43	220	
0	0	0	0	2	0	0	1	0	0	4	6	110	
0	0	0	0	0	0	0	0	0	0	0	22	29	
0	0	0	0	2	0	0	1	0	0	4	28	139	
0	0	0	0	2	0	0	2	0	0	4	7	51	
0	0	0	0	0	0	0	0	0	0	0	0	6	
0	0	0	0	2	0	0	2	0	0	4	7	57	

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year			Total	
15015	202	000	171229	28028	000	909	000	20020	20020	58058	4805891,069	
708	101	000	11314	26026	000	606	000	202	202	35035	114325439	
707	101	000	909	33033	000	000	-20-2	10010	808	40040	49171220	
606	101	000	16017	34034	000	000	-70-7	505	-20-2	32032	5584139	
202	202	000	13013	33033	000	000	-60-6	-10-1	-70-7	26026	391857	

Merrill Lynch Yatırım Bank A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	0	0	0	0	0	0	556	0	556	0	0	1,037	0
	FC	0	0	0	0	0	0	0	0	0	0	0	1,017	0
	Total	0	0	0	0	0	0	556	0	556	0	0	2,054	0
2011	TC	0	0	0	0	0	0	23	0	23	0	507	56	0
	FC	0	0	0	0	0	0	0	0	0	0	508	56	0
	Total	0	0	0	0	0	0	23	0	23	0	1,015	112	0
2010	TC	0	0	0	0	0	0	0	0	0	0	99	23	0
	FC	0	0	0	0	0	0	0	0	0	0	99	23	0
	Total	0	0	0	0	0	0	0	0	0	0	199	46	0
2009	TC	0	0	0	0	0	0	6	0	6	0	40	14	0
	FC	0	0	0	0	0	0	0	0	0	0	40	14	0
	Total	0	0	0	0	0	0	6	0	6	0	80	29	0
2008	TC	0	0	0	0	0	0	0	0	0	0	4	10	0
	FC	0	0	0	0	0	0	0	0	0	0	85	10	0
	Total	0	0	0	0	0	0	0	0	0	0	89	20	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	0	3	62	2	67	0	2	20	23	44	0	0	0	6
2011	0	4	6	1	11	0	0	2	2	9	2	0	2	0
2010	0	7	7	3	17	0	1	3	4	13	3	0	2	5
2009	0	6	4	0	10	0	0	2	2	8	2	1	1	0
2008	0	1	14	0	15	0	2	4	6	9	0	0	0	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	1,037	1,037	0	0	0	0	1,594
0	0	0	1,017	1,017	0	0	5	5	1,022
0	0	0	2,054	2,054	0	0	5	5	2,616
0	0	0	563	563	0	0	0	0	586
0	0	0	564	564	0	0	0	0	564
0	0	0	1,126	1,126	0	0	0	0	1,149
0	0	0	123	123	26	0	0	26	149
0	0	0	123	123	0	0	0	0	123
0	0	0	245	245	26	0	0	26	272
0	0	0	55	55	25	0	0	25	85
0	0	0	55	55	0	0	0	0	55
0	0	0	109	109	25	0	0	25	140
0	0	0	14	14	35	0	0	35	49
0	0	0	95	95	0	0	0	0	95
0	0	0	109	109	35	0	0	35	145

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-21	15	44	1	18	25	0	0	0	25	-4	20	0	20
-5	14	20	0	17	3	0	0	0	3	-1	2	0	2
-5	14	30	0	19	11	0	0	0	11	-1	10	0	10
0	14	23	0	16	7	0	0	0	7	-1	5	0	5
6	8	23	9	15	-1	0	0	0	-1	0	-1	0	-1

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	27.9	32.5	55.9	72.1	108.9
Shareholders' Equity / Total Assets	5.4	8.0	18.4	23.0	46.1
(Shareholders' Equity - Permanent Assets) / Total Assets	5.2	7.5	17.0	20.3	38.2
Net On Balance Sheet Position / Total Shareholders' Equity	-613.4	-706.6	-302.8	-171.3	-47.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.0	3.6	0.0	-0.8	316.0
Balance-Sheet Ratios					
TC Assets / Total Assets	78.8	83.2	78.0	79.0	90.3
TC Liabilities / Total Liabilities	44.9	26.0	22.4	39.7	68.1
FC Assets / FC Liabilities	38.5	22.7	28.4	34.8	30.4
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	0.0	0.0	-	-	-
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	54.0	73.3	77.5	60.2	31.4
Assets Quality					
Financial Assets (net) / Total Assets	74.7	39.8	16.4	10.0	36.4
Total Loans and Receivables / Total Assets	1.4	1.1	0.0	0.0	0.0
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0	-	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	-	-	-
Specific Provisions / Loans Under Follow-up	-	-	-	-	-
Permanent Assets / Total Assets	0.2	0.5	1.4	2.7	7.9
Consumer Loans / Total Loans and Receivables	0.0	0.0	-	-	-
Liquidity					
Liquid Assets / Total Assets	92.8	88.0	79.3	76.9	79.6
Liquid Assets / Short-term Liabilities	195.9	110.0	129.6	134.7	225.6
TC Liquid Assets / Total Assets	77.9	81.6	74.9	71.8	70.0
Profitability					
Net Profit/Losses / Total Assets	1.9	0.5	4.3	3.7	-1.5
Net Profit/Losses / Total Shareholders' Equity	35.4	6.2	23.5	16.1	-3.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	0.7	4.9	4.8	-1.5
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	4.1	2.0	5.9	5.9	16.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	100.8	45.5	43.8	35.5	39.5
Non-interest Income (net) / Total Assets	0.0	2.4	7.6	10.6	25.0
Other Operating Expenses / Total Assets	1.7	3.8	8.4	11.6	26.2
Personnel Expenses / Other Operating Expenses	61.0	60.3	68.8	64.8	67.1
Non-interest Income (net) / Other Operating Expenses	-1.9	64.4	90.2	92.0	95.1

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets									Loans and Receivables		
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	1	3	0	5	32	0	0	37	40	76	0	0
	FC	3	5	0	0	0	0	0	0	8	8	0	0
	Total	4	7	0	5	32	0	0	37	47	85	0	0
2011	TC	1	5	0	3	14	0	0	17	23	60	12	12
	FC	2	1	0	0	0	0	0	0	4	2	0	0
	Total	3	6	0	3	15	0	0	18	27	62	12	12
2010	TC	0	10	0	1	7	0	0	8	18	33	18	16
	FC	7	23	0	0	6	0	0	6	36	43	0	0
	Total	7	33	0	1	13	0	0	14	54	76	18	16
2009	TC	6	0	0	3	7	0	0	10	16	22	16	15
	FC	7	14	0	0	6	0	0	6	27	41	0	0
	Total	12	14	0	3	14	0	0	16	42	63	16	15
2008	TC	1	3	0	2	4	0	0	6	10	20	17	14
	FC	3	10	0	0	6	0	0	6	19	27	0	0
	Total	4	13	0	2	10	0	0	12	29	47	17	14

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for	Subordinated Loans	Miscellaneous Payables	Other
										Prop. & Equip. Held for Sale Purposes and Terminated Operations			
2012	TC	0	18	28	0	3	50	0	0	0	0	3	1
	FC	0	12	0	0	9	21	0	0	0	0	2	0
	Total	0	30	28	0	12	70	0	0	0	0	5	1
2011	TC	0	32	8	0	2	42	0	0	0	0	0	0
	FC	0	12	0	0	6	17	0	0	0	0	0	0
	Total	0	44	8	0	7	59	0	0	0	0	1	0
2010	TC	0	13	2	0	11	26	0	0	0	0	1	0
	FC	0	18	0	0	57	76	0	0	0	0	1	0
	Total	0	31	2	0	68	102	0	0	0	0	2	0
2009	TC	0	0	5	0	5	10	0	0	0	0	0	0
	FC	0	11	0	0	57	68	0	0	0	0	2	0
	Total	0	11	5	0	62	78	0	0	0	0	2	0
2008	TC	0	0	1	0	4	5	0	0	0	0	0	0
	FC	0	24	0	0	25	49	0	0	0	0	1	1
	Total	0	24	1	0	29	53	0	0	0	0	1	1

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
76	0	0	0	0	0	0	0	0	0	1	2	119	
8	0	0	0	0	0	0	0	0	0	0	5	21	
85	0	0	0	0	0	0	0	0	0	1	7	140	
60	0	0	0	0	0	0	0	0	0	1	1	85	
2	0	0	0	0	0	0	0	0	0	0	6	12	
62	0	0	0	0	0	0	0	0	0	1	7	97	
35	0	0	0	0	0	0	0	0	0	1	8	62	
43	0	0	0	0	0	0	0	0	0	0	0	79	
78	0	0	0	0	0	0	0	0	0	1	9	141	
22	0	0	0	0	0	0	0	0	0	0	9	47	
41	0	0	0	0	0	0	0	0	0	0	2	70	
64	0	0	0	0	0	0	0	0	0	0	11	117	
23	0	0	0	0	0	0	0	0	0	0	5	37	
27	0	0	0	0	0	0	0	0	0	0	4	50	
50	0	0	0	0	0	0	0	0	0	0	9	88	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
303	2	0	9	25	29	1	2	2	4	59	117
	0	0	2	0	0	0	0	0	0	0	23
	3	2	0	11	25	29	1	2	2	4	140
	20	0	0	3	24	4	0	2	3	6	79
	0	0	0	0	0	0	0	0	0	0	18
	2	0	0	4	24	4	0	2	3	6	97
	10	0	0	2	29	4	0	3	0	3	65
	0	0	0	1	0	0	0	0	0	0	76
	1	0	0	3	29	4	0	3	0	3	141
	10	0	0	2	30	3	0	1	2	3	47
	0	0	0	2	0	0	0	0	0	0	70
	1	0	0	4	30	3	0	1	2	3	117
	10	0	0	1	30	0	0	0	1	1	38
	0	0	0	1	0	0	0	0	0	0	50
	1	0	0	3	30	0	0	0	1	1	88

Nurol Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	82	0	0	0	0	82	0	1,157	1,157	0	0	3	0
	FC	124	3	9	0	0	136	0	0	0	0	0	3	0
	Total	206	3	9	0	0	218	0	1,157	1,157	0	0	5	0
2011	TC	71	0	0	0	0	71	0	1,110	1,110	0	3	3	0
	FC	111	0	6	0	0	117	0	0	0	0	3	3	0
	Total	183	0	6	0	0	189	0	1,110	1,110	0	6	6	0
2010	TC	57	0	0	0	0	57	0	916	917	0	0	0	0
	FC	122	0	3	0	0	125	0	0	0	0	0	0	0
	Total	178	0	3	0	0	182	0	916	917	0	0	0	0
2009	TC	50	0	0	0	0	50	0	0	0	0	0	0	0
	FC	87	0	4	0	0	91	0	0	0	0	0	0	0
	Total	137	0	4	0	0	141	0	0	0	0	0	0	0
2008	TC	17	0	0	0	0	17	0	0	0	0	0	0	0
	FC	116	0	4	0	0	120	0	0	0	0	0	0	0
	Total	134	0	4	0	0	137	1	0	1	0	0	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	9	0	1	0	11	0	4	0	4	6	2	0	2	0
2011	5	0	1	0	6	0	3	0	3	3	2	0	1	0
2010	6	0	1	0	7	0	3	0	4	3	2	0	2	0
2009	7	1	1	1	9	0	3	0	4	6	2	0	1	0
2008	6	1	1	0	9	0	3	0	3	6	1	0	1	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	3	3	30	44	0	73	1,315
0	0	0	3	3	0	57	0	57	196
0	0	0	5	5	30	100	0	130	1,511
0	0	0	6	6	14	17	0	31	1,219
0	0	0	6	6	1	46	0	47	170
0	0	0	12	12	15	63	0	78	1,389
0	0	0	0	0	13	26	0	39	1,012
0	0	0	0	0	8	44	0	51	177
0	0	0	0	0	21	70	0	90	1,189
0	0	0	0	0	1	21	0	21	72
0	0	0	0	0	7	29	0	36	127
0	0	0	0	0	7	50	0	57	198
0	0	0	0	0	1	17	0	18	36
0	0	0	0	0	8	25	0	32	153
0	0	0	0	0	9	42	0	51	188

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

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.0	17.2	18.6	24.7	22.2
Shareholders' Equity / Total Assets	42.2	35.0	25.6	30.6	35.9
(Shareholders' Equity - Permanent Assets) / Total Assets	41.5	34.3	23.6	29.6	33.0
Net On Balance Sheet Position / Total Shareholders' Equity	-2.4	-11.2	7.2	0.9	0.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.1	6.8	7.2	0.9	0.7
Balance-Sheet Ratios					
TC Assets / Total Assets	84.8	87.7	44.1	40.2	42.6
TC Liabilities / Total Liabilities	83.8	81.7	45.9	40.4	42.8
FC Assets / FC Liabilities	93.7	67.1	103.3	100.4	100.3
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	90.1	96.8	44.8	35.3	45.6
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	21.1	45.3	22.2	9.0	27.0
Assets Quality					
Financial Assets (net) / Total Assets	26.1	18.4	10.0	14.0	13.7
Total Loans and Receivables / Total Assets	60.6	64.0	54.9	54.1	56.6
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.3	19.3	22.6	25.3	33.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.2	2.6	1.4	4.7
Specific Provisions / Loans Under Follow-up	60.6	98.9	88.7	94.5	85.9
Permanent Assets / Total Assets	0.7	0.8	2.0	1.0	2.8
Consumer Loans / Total Loans and Receivables	0.3	0.3	0.3	0.3	0.6
Liquidity					
Liquid Assets / Total Assets	33.9	27.9	38.5	36.1	33.1
Liquid Assets / Short-term Liabilities	77.9	76.0	71.6	130.6	127.8
TC Liquid Assets / Total Assets	28.4	23.7	12.9	13.4	11.0
Profitability					
Net Profit/Losses / Total Assets	1.3	3.5	0.2	1.3	1.2
Net Profit/Losses / Total Shareholders' Equity	3.1	10.1	0.6	4.4	3.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	3.8	-0.1	1.7	1.6
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	4.5	2.3	1.7	4.3	6.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.1	21.0	36.0	63.1	87.2
Non-interest Income (net) / Total Assets	2.5	8.0	2.3	2.1	0.6
Other Operating Expenses / Total Assets	4.9	5.7	4.0	4.5	5.0
Personnel Expenses / Other Operating Expenses	41.2	39.8	44.9	47.9	49.0
Non-interest Income (net) / Other Operating Expenses	51.3	140.7	56.8	46.7	11.7

Standard Chartered Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	35	0	0	0	0	0	0	35	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	35	0	0	0	0	0	0	35	0	3	3
2011	TC	0	33	1	0	0	0	0	0	34	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	34	1	0	0	0	0	0	34	0	3	3
2010	TC	0	29	7	0	0	0	0	0	35	0	3	3
	FC	0	2	0	0	0	0	0	0	2	0	0	0
	Total	0	31	7	0	0	0	0	0	37	0	3	3
2009	TC	0	22	10	0	0	0	0	0	32	0	3	3
	FC	0	3	0	0	0	0	0	0	3	0	0	0
	Total	0	25	10	0	0	0	0	0	35	0	3	3
2008	TC	0	23	0	6	0	0	0	6	28	3	3	3
	FC	2	2	0	0	0	0	0	0	4	0	0	0
	Total	2	25	0	6	0	0	0	6	33	3	3	3

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Terminated Operations			
2012	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
2011	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	1
	Total	0	0	0	0	0	0	0	0	0	0	0	1
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	2
	Total	0	0	0	0	0	0	0	0	0	0	0	2
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	3	3
	Total	0	0	0	0	0	0	0	0	0	0	3	3
2008	TC	0	5	0	0	0	5	7	0	0	0	1	0
	FC	0	0	0	0	0	0	0	0	0	2	0	2
	Total	0	5	0	0	0	5	8	0	0	2	1	2

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

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total	
							Previous Years	Current Year			
303	000	000	303	2300	400	2200	-110	-30	-130	350	380
202	101	000	303	2100	400	1600	-100	40	-60	350	380
202	101	000	404	2100	400	1600	-100	40	-60	350	400
202	000	000	303	2600	400	1700	-130	40	-90	380	410
202	000	000	505	2600	400	1700	-130	40	-90	380	430
202	000	000	202	2700	6200	1100	-710	60	-650	360	380
202	000	000	808	2700	6200	1100	-710	60	-650	360	500
202	000	000	11011	2500	6100	1100	-690	00	-690	270	420
202	000	000	14014	2500	6100	1100	-690	00	-690	270	460

Standard Chartered Yatırım Bankası Türk A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	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
2011	TC	1	0	0	0	0	1	1	0	1	0	0	0	0
	FC	52	0	55	0	62	169	1	0	1	0	0	0	0
	Total	52	0	55	0	62	169	2	0	2	0	0	0	0
2010	TC	1	0	0	0	0	1	2	0	2	0	0	0	0
	FC	110	0	193	0	95	398	2	0	2	0	0	0	0
	Total	111	0	193	0	95	398	3	0	3	0	0	0	0
2009	TC	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	116	0	70	0	108	294	1	0	1	0	0	0	0
	Total	116	0	70	0	108	294	3	0	3	0	0	0	0
2008	TC	1	0	0	0	0	1	0	0	0	0	0	184	0
	FC	92	0	119	0	97	308	0	0	0	0	0	188	0
	Total	92	0	119	0	97	308	0	0	0	0	1	371	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	0	2	0	0	3	0	0	0	0	3	2	0	2	0
2011	0	2	0	0	2	0	0	0	0	2	8	0	8	0
2010	0	2	0	0	2	0	0	0	0	2	10	0	10	0
2009	0	3	0	0	3	0	0	0	0	2	12	0	12	0
2008	7	8	8	0	23	0	10	1	11	11	5	0	5	0

				Custody and Pledged Securities					Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	0	0	0	0	0	0	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	7	7	7	0	0	0	0	176
0	0	7	7	7	0	0	0	0	177
0	0	0	0	0	0	0	0	0	2
0	0	7	7	7	0	0	0	0	406
0	0	7	7	7	0	0	0	0	408
0	0	0	0	0	0	0	0	0	2
0	0	7	7	7	0	0	0	0	303
0	0	7	7	7	0	0	0	0	305
0	0	0	184	184	0	0	0	0	185
0	0	43	231	231	2	0	0	2	541
0	0	43	415	415	2	0	0	2	725

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

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	122.3	28.9	16.6	19.8	13.9
Shareholders' Equity / Total Assets	91.0	89.1	88.9	82.2	58.0
(Shareholders' Equity - Permanent Assets) / Total Assets	87.3	85.4	84.3	74.6	46.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	2.5	4.2	2.9	4.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.0	0.1	-0.1	5.5
Balance-Sheet Ratios					
TC Assets / Total Assets	99.9	94.8	91.7	85.5	88.6
TC Liabilities / Total Liabilities	100.0	97.0	95.4	87.9	90.9
FC Assets / FC Liabilities	638.5	173.2	181.8	119.6	125.5
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	0.0	0.5	0.0	0.0	10.7
Assets Quality					
Financial Assets (net) / Total Assets	0.0	0.0	0.0	0.0	12.7
Total Loans and Receivables / Total Assets	0.0	0.1	0.2	0.1	5.7
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	17,179.3	8,411.5	5,080.2	11,661.4	127.0
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	100.0
Permanent Assets / Total Assets	3.7	3.7	4.6	7.7	11.4
Consumer Loans / Total Loans and Receivables	100.0	100.0	100.0	0.0	1.8
Liquidity					
Liquid Assets / Total Assets	91.5	86.5	87.2	80.1	70.7
Liquid Assets / Short-term Liabilities	46,379.3	3,698.6	5,199.1	1,187.2	661.9
TC Liquid Assets / Total Assets	91.4	85.4	82.6	73.6	61.2
Profitability					
Net Profit/Losses / Total Assets	-6.5	10.8	8.6	14.8	-0.7
Net Profit/Losses / Total Shareholders' Equity	-7.2	12.1	9.6	18.0	-1.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-7.3	13.6	11.2	17.9	-0.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	6.5	6.1	5.5	5.6	24.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.0	21.6	19.0	15.2	112.3
Non-interest Income (net) / Total Assets	6.3	22.3	23.5	31.3	-2.7
Other Operating Expenses / Total Assets	20.1	14.9	16.7	19.0	22.0
Personnel Expenses / Other Operating Expenses	44.1	45.4	49.1	39.9	50.9
Non-interest Income (net) / Other Operating Expenses	31.2	149.8	140.7	164.8	-12.2

Taib Yatırım Bank A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	0	3	1	0	0	0	1	4	0	0	0
	FC	0	2	0	0	0	0	0	0	2	0	0	0
	Total	0	2	3	1	0	0	0	1	6	0	0	0
2011	TC	1	0	0	4	0	0	0	4	5	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1	0	0	4	0	0	0	4	5	0	0	0
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	1	0	0	0
2009	TC	0	0	0	0	0	0	0	0	1	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	1	0	0	0
2008	TC	0	0	1	1	0	0	0	1	2	1	0	0
	FC	0	2	0	0	0	0	0	0	2	0	0	0
	Total	0	2	1	1	0	0	0	1	4	1	0	0

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	0	1	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	1	0	0	0	1	0	0	0	0	0	0
2011	TC	0	3	0	0	0	3	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	3	0	0	0	3	0	0	0	0	0	0
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0
2009	TC	0	0	0	0	0	0	0	0	0	0	5	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	5	0
2008	TC	0	0	1	0	0	1	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	1	0	0	1	0	0	0	0	0	0

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
0	0	0	0	0	4	0	0	0	0	5	0	9	
0	0	0	0	0	0	0	0	0	0	0	0	2	
0	0	0	0	0	4	0	0	0	0	5	0	11	
0	0	0	0	3	4	0	0	0	0	7	0	12	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	3	4	0	0	0	0	7	0	12	
0	0	0	0	3	5	0	0	0	0	8	0	9	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	3	5	0	0	0	0	8	0	9	
0	0	0	0	10	5	0	0	0	0	16	0	17	
0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	10	5	0	0	0	0	16	0	17	
1	0	0	0	10	0	0	0	0	0	10	0	12	
0	0	0	0	0	0	0	0	0	0	0	0	2	
1	0	0	0	10	0	0	0	0	0	10	0	14	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
							Previous Years	Current Year		Total	
0	0	0	1	21	0	0	-11	-1	-12	9	11
0	0	0	0	0	0	0	0	0	0	0	0
1	0	0	1	21	0	0	-11	-1	-12	9	11
0	0	0	0	18	0	0	-8	-2	-10	8	12
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	1	18	0	0	-8	-2	-10	8	12
0	0	0	0	18	0	0	-7	-2	-10	8	9
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	18	0	0	-7	-2	-10	8	9
0	0	0	6	18	0	0	-5	-2	-8	11	17
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	6	18	0	0	-5	-2	-8	11	17
0	0	0	0	18	0	0	-3	-2	-5	13	14
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	18	0	0	-3	-2	-5	13	14

Taib Yatırım Bank A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	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	1	0	1	0	0	0	0
2011	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	5	0	0
	Total	0	0	0	0	0	0	0	0	0	0	5	0	0
2009	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	TC	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	13	0	0
	Total	0	0	0	0	0	0	0	0	0	0	13	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	1	0	0	0	0	0	0	0	0	0

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

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

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	130.9	96.5	76.5	60.2	78.5
Shareholders' Equity / Total Assets	84.7	68.6	91.3	64.6	90.0
(Shareholders' Equity - Permanent Assets) / Total Assets	43.2	9.3	-2.2	-26.9	20.1
Net On Balance Sheet Position / Total Shareholders' Equity	14.4	0.2	-1.6	0.7	13.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	21.0	0.2	-1.6	0.7	13.8
Balance-Sheet Ratios					
TC Assets / Total Assets	85.4	99.6	97.8	97.9	86.7
TC Liabilities / Total Liabilities	97.7	99.8	96.4	98.0	99.1
FC Assets / FC Liabilities	623.6	175.5	61.3	105.6	1,452.5
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	8.1	27.1	3.4	1.2	2.0
Assets Quality					
Financial Assets (net) / Total Assets	8.2	32.4	3.4	1.1	6.6
Total Loans and Receivables / Total Assets	3.9	0.1	0.0	0.6	4.2
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	8.0	260.9	-	41.1	6.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0	-	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0	100.0	100.0	100.0
Permanent Assets / Total Assets	41.5	59.3	93.5	91.4	69.9
Consumer Loans / Total Loans and Receivables	0.0	100.0	-	0.0	0.0
Liquidity					
Liquid Assets / Total Assets	53.1	39.8	5.6	7.3	24.9
Liquid Assets / Short-term Liabilities	2,302.9	295.6	131.0	317.1	299.3
TC Liquid Assets / Total Assets	38.8	39.6	3.6	5.4	11.8
Profitability					
Net Profit/Losses / Total Assets	-7.7	-21.4	-25.9	-12.3	-14.3
Net Profit/Losses / Total Shareholders' Equity	-9.1	-31.2	-28.3	-19.1	-15.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-7.7	-21.4	-25.9	-12.3	-14.3
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	0.3	-0.4	-1.7	0.0	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	1.3	-22.1	-35.2	0.8	47.5
Non-interest Income (net) / Total Assets	19.8	2.1	6.4	4.9	3.1
Other Operating Expenses / Total Assets	27.5	23.2	31.4	16.3	19.6
Personnel Expenses / Other Operating Expenses	41.6	49.7	45.8	46.1	50.5
Non-interest Income (net) / Other Operating Expenses	72.0	9.3	20.5	29.9	16.0

Türk Eximbank

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	67	223	268	11	145	0	425	715	1,795	63	63
	FC	11	383	0	19	0	24	0	43	437	5,716	0	0
	Total	11	449	223	288	11	169	0	467	1,151	7,511	63	63
2011	TC	0	189	66	168	6	247	0	421	676	1,376	61	61
	FC	13	85	0	22	0	24	0	46	144	2,894	0	0
	Total	14	274	66	190	6	271	0	467	820	4,270	61	61
2010	TC	0	321	0	199	10	547	0	756	1,077	911	79	79
	FC	0	255	0	2	0	33	0	36	291	1,794	0	0
	Total	0	576	0	202	10	580	0	792	1,368	2,705	79	79
2009	TC	0	75	871	104	9	174	0	288	1,234	898	70	70
	FC	0	438	0	8	0	33	0	41	480	1,730	0	0
	Total	0	513	871	112	9	208	0	329	1,714	2,628	70	70
2008	TC	0	70	304	26	2	124	0	153	526	1,423	37	37
	FC	0	24	0	15	0	35	0	50	74	1,209	0	0
	Total	0	94	304	42	2	159	0	203	601	2,632	37	37

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds						Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	0	0	6	0	0	6	6	0	0	0	11	3
	FC	0	5,032	0	1,259	0	6,291	11	0	0	92	60	60
	Total	0	5,032	6	1,259	0	6,297	16	0	0	92	71	63
2011	TC	0	0	84	0	0	84	6	0	0	0	7	6
	FC	0	2,269	93	508	0	2,871	7	0	0	110	16	7
	Total	0	2,269	177	508	0	2,954	12	0	0	110	22	13
2010	TC	0	0	0	0	4	4	14	0	0	0	5	258
	FC	0	1,044	0	0	0	1,044	3	0	0	126	4	218
	Total	0	1,044	0	0	4	1,049	16	0	0	126	10	476
2009	TC	0	0	0	0	5	5	0	0	0	0	7	258
	FC	0	1,220	0	0	0	1,220	3	0	0	142	4	209
	Total	0	1,220	0	0	5	1,224	4	0	0	142	11	467
2008	TC	0	0	0	0	4	4	0	0	0	0	7	312
	FC	0	586	10	0	0	596	4	0	0	159	1	182
	Total	0	586	10	0	4	601	4	0	0	159	8	494

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
1,795	0	0	0	0	0	0	11	0	0	11	15	2,536
5,716	0	0	0	0	0	0	0	0	0	0	13	6,166
7,511	0	0	0	0	0	0	11	0	0	11	28	8,702
1,376	0	0	0	0	0	0	5	0	0	5	7	2,064
2,894	0	0	0	0	0	0	0	0	0	0	12	3,050
4,270	0	0	0	0	0	0	5	0	0	5	19	5,114
911	0	0	0	0	0	0	5	0	0	5	6	1,999
1,794	0	0	0	0	0	0	0	0	0	0	6	2,091
2,705	0	0	0	0	0	0	5	0	0	5	12	4,090
898	0	0	0	0	0	0	5	0	0	6	8	2,146
1,730	0	0	0	0	0	0	0	0	0	0	7	2,216
2,628	0	0	0	0	0	0	5	0	0	6	15	4,362
1,423	0	0	0	0	0	0	5	0	0	5	3	1,957
1,209	0	0	0	0	0	0	0	0	0	0	7	1,291
2,632	0	0	0	0	0	0	5	0	0	5	10	3,248

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
930	20	00	115223	1,1250	3430	4750	00	1240	1240	2,0680	2,1886,514	
93	2	0	337	1,125	343	475	0	124	124	2,068	8,702	
700	10	00	89140	1,0590	3190	4310	00	1220	1220	1,9310	2,1043,010	
70	1	0	229	1,059	319	431	0	122	122	1,931	5,114	
530	10	00	331351	1,3010	3950	4970	00	1670	1670	2,3600	2,6951,395	
53	1	0	681	1,301	396	497	0	167	167	2,360	4,090	
550	10	00	321359	1,3450	4080	4760	00	2300	2300	2,4580	2,7841,579	
55	1	0	679	1,345	408	476	0	230	230	2,459	4,362	
490	10	00	369347	8720	5080	3080	00	2440	2440	1,9310	2,304944	
49	1	0	716	872	508	308	0	244	244	1,931	3,248	

Türk Eximbank

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	0	0	0	0	0	0	0	689	689	0	286	196	0
	FC	0	0	0	0	384	384	0	1,036	1,036	0	278	2,655	0
	Total	0	0	0	0	384	384	0	1,726	1,726	0	563	2,851	0
2011	TC	0	0	0	0	0	0	1	459	459	0	277	174	0
	FC	0	0	0	0	275	275	0	775	775	0	283	585	0
	Total	0	0	0	0	275	275	1	1,234	1,235	0	560	758	0
2010	TC	0	0	0	0	0	0	1	6	7	0	0	410	0
	FC	0	0	0	0	702	702	0	222	222	0	0	522	0
	Total	0	0	0	0	702	702	1	227	229	0	0	932	0
2009	TC	0	0	0	0	0	0	1	0	1	0	0	377	0
	FC	0	0	0	0	566	566	9	0	9	0	0	530	0
	Total	0	0	0	0	566	566	10	0	10	0	0	907	0
2008	TC	0	0	0	0	0	0	0	0	0	0	0	77	0
	FC	0	0	0	0	236	236	14	0	14	0	0	267	0
	Total	0	0	0	0	236	236	14	0	14	0	0	344	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income														
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income	
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net		
2012	263	13	40	8	323	0	45	55	100	223	3	3	-1	0	
2011	122		12	30	1	166	0	19	7	26	140	3	3	0	0
2010	112		8	39	47	205	0	18	0	18	188	1	6	-6	0
2009	217		7	25	46	294	0	34	0	34	260	2	6	-4	0
2008	234		15	28	30	308	0	31	0	31	277	0	2	-2	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	481	481	0	13	25	38	1,209
0	0	0	2,933	2,933	0	102	4,076	4,178	8,531
0	0	0	3,414	3,414	0	115	4,101	4,215	9,739
0	0	0	451	451	0	12	16	28	938
0	0	0	867	867	0	106	1,669	1,775	3,692
0	0	0	1,318	1,318	0	118	1,685	1,803	4,630
0	0	0	410	410	0	20	0	20	438
0	0	0	522	522	0	107	0	107	1,552
0	0	0	932	932	0	127	0	127	1,990
0	0	0	377	377	0	21	0	21	399
0	0	0	530	530	0	114	0	114	1,219
0	0	0	907	907	0	135	0	135	1,618
0	0	0	77	77	0	13	0	13	89
0	0	0	267	267	0	64	0	64	581
0	0	0	344	344	0	76	0	76	671

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
-33	50	238	35	79	124	0	0	0	124	0	124	0	124
20	44	204	43	39	122	0	0	0	122	0	122	0	122
12	28	222	14	41	167	0	0	0	167	0	167	0	167
27	24	307	37	39	230	0	0	0	230	0	230	0	230
10	21	306	17	46	244	0	0	0	244	0	244	0	244

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	25.1	95.9	142.8	125.7	104.9
Shareholders' Equity / Total Assets	23.8	37.8	57.7	56.4	59.5
(Shareholders' Equity - Permanent Assets) / Total Assets	23.6	37.7	57.6	56.2	59.3
Net On Balance Sheet Position / Total Shareholders' Equity	-16.9	1.8	18.4	15.3	4.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.4	0.0	0.6	0.5	1.1
Balance-Sheet Ratios					
TC Assets / Total Assets	29.1	40.4	48.9	49.2	60.3
TC Liabilities / Total Liabilities	25.1	41.1	65.9	63.8	70.9
FC Assets / FC Liabilities	94.7	101.3	149.9	140.4	136.7
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	23.9	32.2	33.7	34.2	54.1
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	57.8	44.4	25.5	28.0	18.1
Assets Quality					
Financial Assets (net) / Total Assets	5.4	9.1	19.4	7.5	6.3
Total Loans and Receivables / Total Assets	86.3	83.5	66.1	60.2	81.0
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	1.4	2.9	2.6	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	0.1	0.2
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.1	0.1	0.1
Liquidity					
Liquid Assets / Total Assets	11.3	10.7	19.3	34.5	13.6
Liquid Assets / Short-term Liabilities	80.0	189.8	5,372.4	12,739.0	2,064.8
TC Liquid Assets / Total Assets	6.5	8.4	13.0	24.3	12.4
Profitability					
Net Profit/Losses / Total Assets	1.4	2.4	4.1	5.3	7.5
Net Profit/Losses / Total Shareholders' Equity	6.0	6.3	7.1	9.4	12.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	2.4	4.1	5.3	7.5
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	2.6	2.7	4.3	5.2	8.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	93.3	67.9	78.6	74.2	87.9
Non-interest Income (net) / Total Assets	0.2	1.3	0.8	1.1	0.9
Other Operating Expenses / Total Assets	0.9	0.8	1.0	0.9	1.4
Personnel Expenses / Other Operating Expenses	53.3	36.4	37.8	37.6	39.2
Non-interest Income (net) / Other Operating Expenses	19.9	163.9	82.0	118.6	64.3

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	0	125	76	1	51	17	0	69	269	140	55	28
	FC	0	22	0	0	0	0	0	0	22	1,101	0	0
	Total	0	147	76	1	51	17	0	69	292	1,241	55	28
2011	TC	0	79	0	35	316	19	0	369	448	138	50	25
	FC	0	2	0	0	0	0	0	0	2	821	0	0
	Total	0	81	0	35	316	19	0	369	451	959	50	25
2010	TC	0	81	0	32	80	33	0	145	227	126	51	33
	FC	0	1	0	0	0	0	0	0	1	622	0	0
	Total	0	82	0	32	80	33	0	145	227	748	51	33
2009	TC	0	4	74	83	3	54	0	140	219	144	63	44
	FC	0	53	0	0	0	0	0	0	53	377	0	0
	Total	0	57	74	83	3	54	0	140	272	521	63	44
2008	TC	0	3	112	72	4	17	0	93	208	166	43	43
	FC	0	28	0	0	0	0	0	0	28	221	0	0
	Total	0	31	112	72	4	17	0	93	236	387	43	43

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for	Subordinated Loans	Miscellaneous Payables	Other External Resources
										Prop. & Equip. Held for Sale Purposes and Terminated Operations			
2012	TC	0	0	46	0	26	72	1	0	0	0	2	2
	FC	0	1,182	0	0	0	1,182	0	0	0	0	1	0
	Total	0	1,182	46	0	27	1,254	1	0	0	0	3	2
2011	TC	0	0	269	0	35	304	1	0	0	0	2	2
	FC	0	868	0	0	0	868	0	0	0	0	0	0
	Total	0	868	269	0	35	1,173	1	0	0	0	3	2
2010	TC	0	0	0	0	59	60	0	0	0	0	2	3
	FC	0	622	0	0	0	622	0	0	0	0	0	0
	Total	0	622	0	0	59	682	0	0	0	0	2	3
2009	TC	0	1	0	0	75	77	0	0	0	0	2	3
	FC	0	426	0	0	0	426	0	0	0	0	0	1
	Total	0	427	0	0	75	502	0	0	0	0	2	4
2008	TC	0	3	0	0	84	87	0	0	0	0	1	3
	FC	0	240	0	0	0	240	0	0	0	0	0	2
	Total	0	243	0	0	84	327	0	0	0	0	1	5

	Permanent Assets											Total Assets	
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total			Un-classified Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
		Financials	Non-Financials										
167	0	0	4	4	0	0	30	0	0	39	12	487	
1,101	0	3	0	0	0	0	0	0	0	3	1	1,127	
1,268	0	3	4	4	0	0	30	0	0	42	13	1,615	
163	0	0	3	3	0	0	24	0	0	31	12	654	
821	0	1	0	0	0	0	0	0	0	1	1	825	
984	0	1	3	3	0	0	24	0	0	32	12	1,479	
144	0	0	4	4	0	0	28	0	0	36	8	414	
622	0	1	0	0	0	0	0	0	0	1	1	625	
766	0	1	4	4	0	0	28	0	0	37	8	1,039	
163	0	0	3	6	2	0	29	0	0	41	11	434	
377	0	1	0	0	0	0	0	0	0	1	1	432	
539	0	1	3	6	2	0	29	0	0	42	12	865	
166	0	0	3	6	1	0	26	1	0	37	12	423	
221	0	0	0	0	0	0	0	0	0	0	0	250	
387	0	0	3	6	1	0	26	1	0	37	12	673	

Shareholders' Equity											Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total	
							Previous Years	Current Year			
270	30	0	341	900	1190	910	00	250	250	3250	
270	30	0	361	900	1190	910	00	250	250	3250	1,1830
270	30	0	361	900	1190	910	00	250	250	3250	1,6150
190	20	0	260	850	1090	730	00	130	130	2800	6100
190	20	0	270	850	1090	730	00	130	130	2800	8690
190	20	0	270	850	1090	730	00	130	130	2800	1,4790
150	30	0	230	1040	1370	800	00	140	140	3340	4170
150	30	0	230	1040	1370	800	00	140	140	3340	6220
150	30	0	230	1040	1370	800	00	140	140	3340	1,0390
170	50	0	260	1080	1420	690	00	170	170	3360	4390
170	50	0	280	1080	1420	690	00	170	170	3360	4270
170	50	0	280	1080	1420	690	00	170	170	3360	8650
130	70	0	250	1050	1390	500	00	240	240	3180	4300
130	70	0	270	1050	1390	500	00	240	240	3180	2430
130	70	0	270	1050	1390	500	00	240	240	3180	6730

Türkiye Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	0	0	0	0	0	0	0	26	26	0	1	48	0
	FC	0	0	32	0	0	32	9	387	396	0	1	47	0
	Total	0	0	32	0	0	32	9	414	423	0	3	96	0
2011	TC	0	0	0	0	0	0	0	58	58	0	2	30	0
	FC	0	0	42	0	0	42	11	545	556	0	2	30	0
	Total	0	0	42	0	0	42	11	602	613	0	5	60	0
2010	TC	0	0	0	0	0	0	1	56	57	0	6	0	0
	FC	0	0	5	0	0	5	12	851	864	0	5	0	0
	Total	0	0	5	0	0	5	13	908	921	0	11	0	0
2009	TC	0	0	0	0	0	0	0	16	16	0	0	0	0
	FC	0	0	7	0	0	7	14	395	409	0	0	0	0
	Total	0	0	7	0	0	7	14	410	424	0	0	0	0
2008	TC	0	0	0	0	0	0	0	33	33	0	0	0	0
	FC	0	0	3	0	0	3	13	129	142	0	0	0	0
	Total	0	0	3	0	0	3	13	162	176	0	0	0	0

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	62	4	16	12	94	0	16	14	30	64	4	1	3	0
2011	48	7	14	0	69	0	12	8	20	48	3	0	3	0
2010	35	2	12	3	52	0	7	4	11	41	3	0	3	2
2009	31	0	16	9	56	0	9	5	15	41	10	1	10	0
2008	35	5	14	16	70	0	11	5	16	54	8	0	7	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total				Total	
0	0	0	49	49	1	1,105	1	1,107	1,182
0	0	0	49	49	0	4,140	1	4,141	4,619
0	0	0	98	98	1	5,245	2	5,248	5,801
0	0	0	33	33	2	1,170	1	1,172	1,263
0	0	0	32	32	0	3,797	1	3,798	4,428
0	0	0	65	65	2	4,967	1	4,971	5,691
0	0	0	6	6	4	1,616	1	1,622	1,684
0	0	0	5	5	0	3,189	0	3,190	4,064
0	0	0	11	11	5	4,806	1	4,811	5,748
0	0	0	0	0	10	1,974	1	1,984	2,000
0	0	0	0	0	0	2,685	0	2,685	3,101
0	0	0	0	0	10	4,659	1	4,669	5,101
0	0	0	0	0	10	1,904	0	1,915	1,948
0	0	0	0	0	0	1,944	0	1,944	2,089
0	0	0	0	0	11	3,848	0	3,859	4,037

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
1	11	78	9	39	31	0	0	0	31	-6	25	0	25
-2	8	58	9	32	17	0	0	0	17	-4	13	0	13
2	11	59	3	38	19	0	0	0	19	-5	14	0	14
4	10	65	8	36	21	0	0	0	21	-4	17	0	17
6	15	82	19	33	30	0	0	0	30	-6	24	0	24

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	25.2	58.3	75.2	70.0	79.2
Shareholders' Equity / Total Assets	20.1	18.9	32.2	38.8	47.3
(Shareholders' Equity - Permanent Assets) / Total Assets	15.8	15.1	26.9	31.8	41.8
Net On Balance Sheet Position / Total Shareholders' Equity	-17.2	-15.5	1.0	1.4	2.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.0	-4.0	1.0	1.4	2.3
Balance-Sheet Ratios					
TC Assets / Total Assets	30.2	44.2	39.9	50.1	62.8
TC Liabilities / Total Liabilities	26.7	41.3	40.1	50.7	63.9
FC Assets / FC Liabilities	95.3	95.0	100.4	101.1	103.0
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	13.2	16.6	18.8	30.1	42.8
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	73.2	58.7	59.9	49.4	36.1
Assets Quality					
Financial Assets (net) / Total Assets	4.3	25.0	14.0	16.2	13.8
Total Loans and Receivables / Total Assets	78.5	66.5	73.8	62.3	57.5
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	4.3	5.1	6.6	11.7	11.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.1	2.6	2.3	3.5	0.0
Specific Provisions / Loans Under Follow-up	50.6	49.0	64.9	70.3	100.0
Permanent Assets / Total Assets	4.3	3.9	5.3	7.0	5.5
Consumer Loans / Total Loans and Receivables	0.2	0.3	0.4	0.6	0.8
Liquidity					
Liquid Assets / Total Assets	17.0	29.2	18.7	25.2	32.6
Liquid Assets / Short-term Liabilities	232.0	132.1	282.7	2,877.8	3,474.2
TC Liquid Assets / Total Assets	15.6	29.1	18.6	19.1	28.5
Profitability					
Net Profit/Losses / Total Assets	1.5	0.9	1.3	2.0	3.6
Net Profit/Losses / Total Shareholders' Equity	7.6	4.5	4.1	5.1	7.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.2	1.8	2.4	4.5
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	3.7	3.1	3.9	4.1	5.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.6	78.0	68.3	54.4	45.0
Non-interest Income (net) / Total Assets	0.9	0.7	1.8	2.7	4.2
Other Operating Expenses / Total Assets	2.4	2.2	3.6	4.2	4.8
Personnel Expenses / Other Operating Expenses	69.3	72.6	72.6	73.1	75.3
Non-interest Income (net) / Other Operating Expenses	37.5	31.2	48.7	65.7	85.8

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2012	TC	14	1	0	4	1,353	0	0	1,357	1,373	995	5	5
	FC	60	20	0	10	267	0	0	277	357	2,879	3	3
	Total	75	21	0	14	1,620	0	0	1,634	1,730	3,874	8	8
2011	TC	3	4	0	38	926	67	0	1,031	1,038	1,002	6	6
	FC	61	28	0	17	302	0	0	320	409	2,368	8	8
	Total	64	32	0	55	1,228	67	0	1,351	1,446	3,371	14	14
2010	TC	3	100	0	38	1,085	198	0	1,322	1,425	1,128	7	7
	FC	39	5	0	6	304	0	0	310	353	1,976	9	9
	Total	42	105	0	44	1,390	198	0	1,632	1,779	3,104	17	17
2009	TC	0	82	0	26	1,112	189	0	1,327	1,409	1,109	11	11
	FC	2	22	0	3	331	0	0	334	358	1,459	4	4
	Total	2	104	0	29	1,444	189	0	1,661	1,767	2,568	15	15
2008	TC	0	2	0	16	870	0	0	887	889	1,070	12	12
	FC	2	95	5	2	283	0	0	284	386	1,341	5	5
	Total	2	97	5	18	1,153	0	0	1,171	1,275	2,411	17	17

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities					
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	TC	0	12	572	0	1	586	1	0	0	0	37	0
	FC	0	3,861	134	0	4	3,999	11	0	0	50	18	0
	Total	0	3,873	706	0	5	4,584	12	0	0	50	56	0
2011	TC	0	13	408	0	1	421	3	0	0	0	39	0
	FC	0	3,576	94	0	3	3,674	20	0	0	50	9	0
	Total	0	3,589	502	0	4	4,095	24	0	0	50	48	0
2010	TC	0	7	679	127	0	813	2	0	0	0	35	0
	FC	0	3,244	93	0	0	3,336	5	0	0	51	13	0
	Total	0	3,250	771	127	0	4,149	7	0	0	51	48	0
2009	TC	0	16	833	0	0	849	5	0	0	0	25	0
	FC	0	2,894	31	0	0	2,925	3	0	0	51	10	0
	Total	0	2,910	864	0	0	3,774	8	0	0	51	35	0
2008	TC	0	49	503	0	0	552	12	0	0	0	13	0
	FC	0	2,866	27	0	0	2,893	6	0	0	46	7	0
	Total	0	2,915	530	0	0	3,445	18	0	0	46	20	0

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
995	0	79	1	76	0	0	5	0	0	161	10	2,539
2,879	0	0	0	0	0	0	0	0	0	0	14	3,250
3,874	0	79	1	76	0	0	5	0	0	161	24	5,788
1,002	0	68	1	63	0	0	5	0	0	136	10	2,187
2,368	0	0	0	0	0	0	0	0	0	0	42	2,819
3,371	0	68	1	63	0	0	5	0	0	136	52	5,006
1,128	0	89	0	92	0	0	10	0	0	193	14	2,761
1,976	0	0	0	0	0	0	0	0	0	0	55	2,385
3,104	0	89	0	92	0	0	10	0	0	193	70	5,146
1,109	0	63	6	96	0	0	15	0	0	179	18	2,716
1,459	0	0	0	0	0	0	0	0	0	0	109	1,926
2,568	0	63	6	96	0	0	15	0	0	179	127	4,642
1,070	0	25	5	93	0	0	17	0	0	141	12	2,113
1,341	0	0	0	0	0	0	0	0	0	0	241	1,967
2,411	0	25	5	93	0	0	17	0	0	141	254	4,080

Shareholders' Equity												Total Liabilities
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total	Total		
							Previous Years	Current Year				
810	180	00	13879	6190	5139	1050	00	1730	1730	94839	1,6724,117	
81	18	0	217	619	90	105	0	173	173	987	5,788	
580	90	00	10880	4240	211	1510	00	1350	1350	71211	1,2423,764	
58	9	0	188	424	13	151	0	135	135	723	5,006	
590	100	00	10569	4550	6421	1440	00	1380	1380	80121	1,7193,426	
59	10	0	174	455	85	144	0	138	138	822	5,146	
650	100	00	10564	4030	469	1240	00	1180	1180	6919	1,6442,998	
65	10	0	169	403	55	124	0	118	118	700	4,642	
470	110	00	8359	3290	-4-20	1100	00	780	780	513-20	1,1482,932	
47	11	0	142	329	-24	110	0	78	78	493	4,080	

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments			
		Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Trading Transactions		
												Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	TC	161	0	0	0	2	164	9	417	426	0	62	15	18
	FC	196	0	322	0	0	519	12	912	925	0	205	1,280	67
	Total	358	0	322	0	2	682	21	1,330	1,351	0	268	1,296	85
2011	TC	147	0	0	0	11	158	23	553	576	0	91	27	341
	FC	218	2	294	0	0	514	78	1,503	1,581	0	362	1,043	436
	Total	365	2	294	0	11	672	100	2,057	2,157	0	453	1,069	777
2010	TC	208	0	0	0	20	228	44	292	336	0	12	71	169
	FC	313	0	169	0	1	483	61	353	414	0	12	405	349
	Total	521	0	169	0	21	711	105	645	750	0	23	476	518
2009	TC	180	0	0	0	51	232	101	127	228	0	0	73	87
	FC	60	0	121	0	68	250	108	242	350	0	0	98	169
	Total	241	0	121	0	120	482	209	369	578	0	0	171	256
2008	TC	145	0	0	0	0	145	15	236	251	0	0	97	60
	FC	52	0	171	0	5	228	30	241	271	0	2	186	111
	Total	197	0	171	0	5	373	46	477	523	0	2	283	170

Income-Expenditure

(USD Million)

USD million)

Year	Operating Income													
	Interest Income from					Interest Expenses on				Net Interest Income/ Expenses	Net Fees and Commissions			Dividend Income
	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total		Fees and Commiss. Received From	Fees and Commiss. Paid	Net	
2012	188	0	139	4	332	0	51	38	89	242	7	1	7	16
2011	155	4	109	3	272	0	42	36	79	193	6	1	5	14
2010	127	5	147	3	282	0	32	56	88	194	11	3	9	15
2009	152	3	174	6	336	0	99	65	164	172	5	1	5	13
2008	117	4	159	12	290	0	62	68	130	160	3	1	3	16

					Custody and Pledged Securities				Total Off Balance-Sheet Commitments
FX	Interest Rate				Items Held in	Pledged	Accepted Indepen. Guaran. and Warran.		
Futures	Futures	Others	Total	Total	Custody	Securities		Total	
0	0	0	95	95	709	1,789	536	3,034	3,720
0	0	0	1,553	1,553	149	25,915	13,617	39,681	42,677
0	0	0	1,648	1,648	858	27,704	14,154	42,715	46,396
0	0	0	460	460	567	2,375	499	3,441	4,635
0	0	0	1,841	1,841	121	20,650	13,237	34,008	37,943
0	0	1	2,301	2,301	688	23,025	13,736	37,449	42,578
0	0	22	274	274	875	1,156	479	2,510	3,349
0	1,023	54	1,842	1,842	119	16,093	10,887	27,100	29,839
0	1,023	76	2,116	2,116	994	17,249	11,367	29,610	33,188
0	0	31	190	190	1,146	650	0	1,796	2,447
0	1,105	15	1,387	1,387	71	7,858	0	7,929	9,916
0	1,105	46	1,578	1,578	1,217	8,509	0	9,725	12,363
0	0	13	170	170	1,129	203	0	1,333	1,899
0	338	44	681	681	55	6,235	0	6,290	7,471
0	338	57	851	851	1,185	6,438	0	7,623	9,370

Trading Profit/Loss (Net)	Other Operating Income	Total Oper. Profit/Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiar.	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov. for Income Taxes from Continuing Oper. (+/-)	Net Profit/Loss from Contin. Oper.	Net Profit/Loss from Termin. Oper.	Net Profit (Loss)
0	11	275	19	41	215	0	0	0	215	-42	173	0	173
-6	15	221	18	34	168	0	0	0	168	-33	135	0	135
-2	17	231	16	41	175	0	0	0	175	-37	138	0	138
2	17	207	29	37	142	0	0	0	142	-24	118	0	118
-18	7	167	35	34	97	0	0	0	97	-19	78	0	78

Ratios

(%)

	2012	2011	2010	2009	2008
Capital Ratios					
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.4	19.1	22.7	24.9	21.1
Shareholders' Equity / Total Assets	17.1	14.4	16.0	15.1	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	14.3	11.7	12.2	11.2	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	4.7	0.3	-4.1	0.3	9.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.0	1.4	1.9	1.3	4.6
Balance-Sheet Ratios					
TC Assets / Total Assets	43.9	43.7	53.7	58.5	51.8
TC Liabilities / Total Liabilities	28.9	24.8	33.4	35.4	28.1
FC Assets / FC Liabilities	78.9	74.9	69.6	64.3	67.1
TC Deposits / Total Deposits	-	-	-	-	-
TC Loans and Receivables / Total Loans and Receivables	25.7	29.7	36.3	43.2	44.4
Total Deposits / Total Assets	0.0	0.0	0.0	0.0	0.0
Funds Borrowed / Total Assets	66.9	71.7	63.2	62.7	71.4
Assets Quality					
Financial Assets (net) / Total Assets	28.2	27.0	31.7	35.8	28.7
Total Loans and Receivables / Total Assets	66.9	67.3	60.3	55.3	59.1
Total Loans and Receivables / Total Deposits	-	-	-	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.2	0.4	0.5	0.6	0.7
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	2.8	2.7	3.8	3.9	3.5
Consumer Loans / Total Loans and Receivables	0.0	0.0	0.0	0.0	0.0
Liquidity					
Liquid Assets / Total Assets	29.9	27.6	30.7	34.0	31.2
Liquid Assets / Short-term Liabilities	219.5	194.6	171.1	164.7	181.7
TC Liquid Assets / Total Assets	23.7	19.4	23.8	26.3	21.8
Profitability					
Net Profit/Losses / Total Assets	3.0	2.7	2.7	2.5	1.9
Net Profit/Losses / Total Shareholders' Equity	17.5	18.7	16.7	16.8	15.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.7	3.4	3.4	3.0	2.4
Income-Expenditure Structure					
Net Interest Income After Specific Provisions / Total Assets	4.2	3.8	3.7	3.7	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.9	85.8	81.2	82.4	91.3
Non-interest Income (net) / Total Assets	0.6	0.6	0.7	0.8	0.2
Other Operating Expenses / Total Assets	0.7	0.7	0.8	0.8	0.8
Personnel Expenses / Other Operating Expenses	60.4	63.9	57.6	59.7	59.2
Non-interest Income (net) / Other Operating Expenses	81.3	80.6	92.8	96.8	19.8

Glossary

1. Terms used in Financial Statements

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

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

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

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

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

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

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

Unclassified Liabilities = Factoring Payables + Payables to Leasing Transactions

2. Formulas Used in the Calculation of Ratios

Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100 : "Capital Adequacy Ratio" that is calculated in the "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Exchange Rates (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2002	December	1.6397	2008	March	1.3064
2003	March	1.7001	2008	June	1.2186
2003	June	1.4076	2008	September	1.2316
2003	September	1.3844	2008	December	1.5218
2003	December	1.3933	2009	March	1.6682
2004	March	1.3102	2009	June	1.5247
2004	June	1.4809	2009	September	1.4770
2004	September	1.4973	2009	December	1.4873
2004	December	1.3363	2010	March	1.5157
2005	March	1.3462	2010	June	1.5735
2005	June	1.3337	2010	September	1.4434
2005	September	1.3422	2010	December	1.5376
2005	December	1.3418	2011	March	1.5363
2006	March	1.3417	2011	June	1.6157
2006	June	1.5697	2011	September	1.8512
2006	September	1.4971	2011	December	1.8889
2006	December	1.4056	2012	March	1.7729
2007	March	1.3801	2012	June	1.8065
2007	June	1.3046	2012	September	1.7847
2007	September	1.2048	2012	December	1.7776
2007	December	1.1593			

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.