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

2008- 2012

Report Code : YU08

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.	
		İller Bankası A.Ş.	
- Privately-owned Banks	**12**	İstanbul Takas ve Saklama Bankası A.Ş.	
Adabank A.Ş.		Merrill Lynch Yatırım Bank A.Ş.	
Akbank T.A.Ş.		Nurol Yatırım Bankası A.Ş.	
Alternatifbank A.Ş.		Standard Chartered Yatırım Bankası Türk A.Ş.	
Anadolubank A.Ş.		Taib Yatırım Bank A.Ş.	
Fibabanka A.Ş.		Türk Eximbank	
Şekerbank T.A.Ş.		Türkiye Kalkınma Bankası A.Ş.	
Tekstil Bankası A.Ş.		Türkiye Sınai Kalkınma Bankası A.Ş.	
Turkish Bank A.Ş.			
Türk Ekonomi Bankası A.Ş.			
Türkiye Garanti Bankası A.Ş.			
Türkiye İş Bankası A.Ş.			
Yapı ve Kredi Bankası A.Ş.			
- Banks Under the Deposit Insurance Fund	**1**		
Birleşik Fon Bankası A.Ş.			
- Foreing Banks	**16**		
Arap Türk Bankası A.Ş.			
Bank Mellat			
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			
Sociéte Générale (SA)			
The Royal Bank of Scotland Plc.			
Turkland Bank A.Ş.			

The Banking System in Turkey

Assets

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	10,299	4,822	6,094	4,118	73,941	26,001	176	104,236	125,451	237,028	9,161	6,893
	FC	46,267	10,125	84	1,115	16,382	3,686	27	21,211	77,686	88,536	171	125
	Total	**56,565**	**14,947**	**6,178**	**5,233**	**90,324**	**29,687**	**203**	**125,447**	**203,137**	**325,563**	**9,332**	**7,018**
2011	**TC**	13,814	4,174	5,301	4,837	66,810	29,087	757	101,492	124,781	188,682	7,039	5,734
	FC	25,020	12,626	385	1,856	12,059	8,649	83	22,646	60,677	81,722	211	94
	Total	**38,835**	**16,800**	**5,686**	**6,694**	**78,869**	**37,736**	**840**	**124,138**	**185,458**	**270,403**	**7,251**	**5,828**
2010	**TC**	14,374	5,540	6,041	4,647	83,180	38,806	127	126,761	152,715	175,665	9,045	7,643
	FC	14,656	10,331	0	1,231	13,533	8,822	7	23,593	48,581	70,527	140	125
	Total	**29,030**	**15,871**	**6,041**	**5,878**	**96,713**	**47,628**	**135**	**150,354**	**201,296**	**246,192**	**9,185**	**7,768**
2009	**TC**	13,702	3,316	5,612	4,136	58,222	44,386	153	106,898	129,528	126,847	9,499	8,046
	FC	9,439	15,327	472	696	12,137	11,370	9	24,212	49,450	49,475	148	104
	Total	**23,141**	**18,643**	**6,085**	**4,833**	**70,360**	**55,756**	**162**	**131,110**	**178,978**	**176,322**	**9,647**	**8,150**
2008	**TC**	15,685	2,124	4,587	2,560	25,008	45,327	357	73,252	95,647	120,024	6,123	4,971
	FC	10,487	14,274	137	910	12,301	10,906	47	24,164	49,062	50,817	72	70
	Total	**26,171**	**16,398**	**4,724**	**3,471**	**37,309**	**56,232**	**404**	**97,416**	**144,709**	**170,841**	**6,195**	**5,041**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	217,491	4,993	20,190	9,277	3,717	38,176	946	702	0	0	10,583	5,990
	FC	110,846	50,153	13,957	7,088	143	71,341	850	318	4	5,971	1,217	2,788
	Total	**328,337**	**55,147**	**34,147**	**16,364**	**3,860**	**109,517**	**1,796**	**1,020**	**4**	**5,971**	**11,800**	**8,778**
2011	**TC**	184,925	5,278	28,716	4,734	3,217	41,944	1,190	181	0	0	8,470	2,950
	FC	101,073	46,281	11,767	2,960	183	61,190	1,077	278	3	3,327	1,201	2,308
	Total	**285,997**	**51,559**	**40,483**	**7,694**	**3,399**	**103,135**	**2,266**	**459**	**3**	**3,327**	**9,671**	**5,258**
2010	**TC**	208,080	7,422	22,348	776	3,351	33,898	1,056	674	0	90	7,987	3,096
	FC	91,020	37,994	5,732	757	342	44,825	687	69	2	2,780	1,408	1,429
	Total	**299,100**	**45,416**	**28,080**	**1,533**	**3,693**	**78,722**	**1,743**	**743**	**2**	**2,870**	**9,395**	**4,525**
2009	**TC**	155,454	5,565	24,508	48	2,844	32,966	730	614	0	86	6,001	2,405
	FC	81,284	27,084	4,095	0	112	31,290	408	27	1	2,862	697	828
	Total	**236,738**	**32,649**	**28,602**	**48**	**2,956**	**64,255**	**1,138**	**640**	**1**	**2,949**	**6,698**	**3,233**
2008	**TC**	136,627	6,040	16,666	0	2,630	25,336	844	484	0	42	5,064	2,366
	FC	75,957	30,624	2,687	0	56	33,367	527	97	1	2,810	710	1,396
	Total	**212,584**	**36,664**	**19,353**	**0**	**2,686**	**58,703**	**1,370**	**581**	**1**	**2,852**	**5,774**	**3,762**

	Permanent Assets											
	Investments and Associates (net)			**Subsidiaries (net)**								
	Accounted with Equity	**Non-consolidated**				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	**Total Assets**
239,296	0	298	309	4,627	1,650	94	4,417	1,186	237	12,819	5,921	383,487
88,582	0	53	0	2,309	0	32	7	3	0	2,404	1,372	170,044
327,878	**0**	**351**	**309**	**6,936**	**1,650**	**126**	**4,424**	**1,189**	**237**	**15,223**	**7,294**	**553,532**
189,987	0	214	288	2,710	1,411	10	4,140	1,026	212	10,010	4,206	328,985
81,839	0	49	0	1,989	0	21	7	5	0	2,071	1,389	145,977
271,826	**0**	**263**	**288**	**4,699**	**1,411**	**31**	**4,147**	**1,030**	**212**	**12,081**	**5,596**	**474,962**
177,067	0	278	338	3,432	1,425	15	4,842	918	215	11,463	4,436	345,681
70,543	0	58	0	1,734	4	21	6	1	0	1,823	1,416	122,362
247,609	**0**	**336**	**338**	**5,166**	**1,429**	**36**	**4,847**	**919**	**215**	**13,286**	**5,852**	**468,043**
128,301	35	213	327	2,741	1,006	1	4,673	835	166	9,997	3,530	271,356
49,518	89	21	0	1,357	4	12	6	1	0	1,489	863	101,320
177,819	**124**	**234**	**327**	**4,098**	**1,009**	**13**	**4,679**	**836**	**166**	**11,486**	**4,392**	**372,676**
121,176	35	141	327	2,016	693	0	4,497	865	189	8,762	2,896	228,482
50,819	103	21	0	1,381	4	12	5	1	0	1,526	1,009	102,416
171,996	**138**	**162**	**327**	**3,396**	**697**	**12**	**4,502**	**866**	**189**	**10,288**	**3,905**	**330,898**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	**Total Liabilities**
9,489	1,862	36	29,608	21,357	10,520	38,333	-7,252	9,640	2,387	72,597	357,873
465	7	13	11,635	0	1,808	29	0	0	0	1,837	195,659
9,954	**1,870**	**50**	**41,243**	**21,357**	**12,327**	**38,362**	**-7,252**	**9,640**	**2,387**	**74,434**	**553,532**
6,721	994	45	20,552	19,357	5,728	30,846	-7,001	7,792	790	56,721	304,142
412	1	17	8,623	0	-85	19	0	0	0	-67	170,820
7,133	**996**	**62**	**29,175**	**19,357**	**5,643**	**30,865**	**-7,001**	**7,792**	**790**	**56,654**	**474,962**
6,338	1,334	48	20,624	21,823	9,713	28,795	-8,374	10,394	2,019	62,350	324,952
392	5	12	6,783	0	455	8	0	0	0	463	143,091
6,730	**1,338**	**60**	**27,408**	**21,823**	**10,168**	**28,803**	**-8,374**	**10,394**	**2,019**	**62,813**	**468,043**
5,763	1,146	20	16,765	18,576	8,261	21,591	-8,167	9,090	923	49,351	254,534
375	8	25	5,230	0	332	6	0	0	0	338	118,141
6,137	**1,154**	**45**	**21,994**	**18,576**	**8,593**	**21,597**	**-8,167**	**9,090**	**923**	**49,688**	**372,676**
4,929	1,111	20	14,860	17,315	6,234	17,505	-8,255	5,988	-2,266	38,788	215,612
359	2	82	5,984	0	-26	4	0	0	0	-22	115,286
5,288	**1,113**	**102**	**20,844**	**17,315**	**6,208**	**17,509**	**-8,255**	**5,988**	**-2,266**	**38,766**	**330,898**

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	37,314	44	48	0	2,587	39,993	96,652	284,246	380,898	15,237	9,533	33,331	18,886
	FC	28,447	3,550	15,764	7	3,658	51,426	21,733	52,257	73,990	20,174	17,921	106,351	33,619
	Total	**65,761**	**3,594**	**15,812**	**7**	**6,245**	**91,419**	**118,385**	**336,503**	**454,888**	**35,410**	**27,454**	**139,682**	**52,505**
2011	**TC**	29,820	35	417	0	2,185	32,456	80,095	199,944	280,038	10,454	10,570	31,841	13,003
	FC	25,340	2,589	14,984	7	3,344	46,264	20,300	43,622	63,922	19,148	23,157	91,036	27,502
	Total	**55,160**	**2,624**	**15,401**	**7**	**5,529**	**78,720**	**100,394**	**243,566**	**343,960**	**29,602**	**33,727**	**122,877**	**40,505**
2010	**TC**	27,489	12	761	0	1,786	30,047	75,608	53,905	129,513	8,791	4,949	31,292	14,486
	FC	22,123	1,715	12,783	30	2,433	39,083	15,457	30,938	46,395	7,602	16,089	74,309	23,228
	Total	**49,611**	**1,727**	**13,543**	**30**	**4,219**	**69,131**	**91,065**	**84,843**	**175,908**	**16,393**	**21,037**	**105,601**	**37,714**
2009	**TC**	20,262	2	7	0	1,041	21,313	62,232	4,849	67,081	5,823	4,580	21,664	7,734
	FC	19,385	1,376	9,456	10	1,842	32,069	17,481	2,851	20,332	2,397	9,162	45,756	15,440
	Total	**39,647**	**1,378**	**9,463**	**10**	**2,883**	**53,382**	**79,713**	**7,700**	**87,413**	**8,220**	**13,741**	**67,420**	**23,173**
2008	**TC**	17,443	1	1	0	763	18,208	46,545	11,650	58,195	7,076	4,509	17,039	4,280
	FC	18,297	1,501	10,154	9	1,511	31,472	9,325	2,679	12,004	4,699	9,433	33,150	7,979
	Total	**35,740**	**1,502**	**10,155**	**9**	**2,274**	**49,680**	**55,870**	**14,329**	**70,199**	**11,775**	**13,942**	**50,189**	**12,259**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	33,014	423	11,632	606	45,675	18,378	1,667	3,492	23,537	22,137	6,687	1,262	5,425	535
2011	23,979	393	10,577	364	35,313	15,081	1,469	2,659	19,208	16,105	5,744	942	4,802	403
2010	23,192	545	12,682	523	36,943	14,934	1,465	1,691	18,090	18,853	5,675	846	4,829	410
2009	24,418	614	13,133	855	39,021	15,934	1,731	1,839	19,504	19,517	5,187	855	4,332	360
2008	24,336	1,165	12,772	1,165	39,438	20,366	2,195	2,414	24,975	14,463	4,873	912	3,961	417

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
16	0	428	62,194	77,431	567,549	887,092	245,846	1,700,487	2,198,809
171	458	3,652	162,173	182,347	23,660	386,757	88,937	499,354	807,117
186	**458**	**4,081**	**224,367**	**259,777**	**591,210**	**1,273,850**	**334,782**	**2,199,842**	**3,005,926**
106	0	1,505	57,024	67,479	7,490,999	618,556	147,643	8,257,198	8,637,171
225	764	2,223	144,908	164,055	23,875	299,216	73,122	396,213	670,455
332	**764**	**3,728**	**201,932**	**231,534**	**7,514,874**	**917,772**	**220,765**	**8,653,411**	**9,307,626**
11	0	562	51,299	60,090	4,507,995	541,252	28,873	5,078,119	5,297,770
489	3,832	1,466	119,414	127,016	19,972	229,005	13,602	262,579	475,073
500	**3,832**	**2,028**	**170,713**	**187,106**	**4,527,967**	**770,258**	**42,474**	**5,340,699**	**5,772,843**
16	0	255	34,248	40,071	3,253,926	376,341	21,012	3,651,279	3,779,743
422	817	836	72,432	74,828	17,483	166,857	4,990	189,329	316,559
438	**817**	**1,091**	**106,680**	**114,899**	**3,271,408**	**543,198**	**26,002**	**3,840,608**	**4,096,302**
23	0	253	26,104	33,181	2,569,371	260,318	15,775	2,845,464	2,955,048
428	271	1,136	52,396	57,095	15,732	127,024	4,730	147,486	248,057
450	**271**	**1,389**	**78,500**	**90,275**	**2,585,103**	**387,342**	**20,505**	**2,992,951**	**3,203,105**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
582	2,347	31,027	5,315	13,366	12,346	0	0	0	12,346	-2,706	9,639	0	9,640
-174	2,863	23,998	3,229	11,021	9,749	0	0	0	9,749	-2,109	7,639	152	7,792
82	3,826	28,000	3,282	11,960	12,758	0	0	0	12,758	-2,408	10,350	44	10,394
776	1,890	26,875	5,641	10,002	11,232	0	0	0	11,232	-2,208	9,024	66	9,090
-96	1,959	20,704	3,555	9,731	7,417	0	0	0	7,417	-1,426	5,992	-3	5,988

The Banking System in Turkey

2008-2012

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	10,056	2,278	5,855	3,291	72,516	25,878	176	101,862	120,051	229,849	9,036	6,801
	FC	45,962	9,234	84	1,086	16,164	3,668	27	20,946	76,226	80,645	169	123
	Total	**56,018**	**11,512**	**5,939**	**4,377**	**88,681**	**29,547**	**203**	**122,808**	**196,277**	**310,493**	**9,205**	**6,924**
2011	**TC**	13,721	1,751	5,246	4,499	65,589	28,810	757	99,655	120,374	182,683	6,902	5,630
	FC	24,789	12,307	385	1,819	11,803	8,628	83	22,332	59,813	76,472	205	88
	Total	**38,509**	**14,059**	**5,631**	**6,318**	**77,392**	**37,438**	**840**	**121,987**	**180,187**	**259,155**	**7,107**	**5,718**
2010	**TC**	14,312	3,394	5,623	4,406	82,073	38,214	127	124,821	148,150	170,234	8,887	7,517
	FC	14,517	10,003	0	1,217	13,272	8,795	7	23,291	47,811	66,771	133	118
	Total	**28,830**	**13,397**	**5,623**	**5,623**	**95,345**	**47,009**	**135**	**148,112**	**195,961**	**237,005**	**9,020**	**7,635**
2009	**TC**	13,641	2,293	4,429	3,963	57,355	44,047	153	105,518	125,881	122,024	9,348	7,933
	FC	9,383	14,910	472	688	11,895	11,340	9	23,932	48,698	46,648	145	102
	Total	**23,024**	**17,203**	**4,902**	**4,651**	**69,250**	**55,387**	**162**	**129,450**	**174,578**	**168,672**	**9,494**	**8,035**
2008	**TC**	15,653	1,250	3,763	2,446	24,333	45,166	357	72,302	92,968	115,180	6,031	4,887
	FC	10,428	14,084	133	898	12,091	10,876	47	23,912	48,558	48,650	69	66
	Total	**26,081**	**15,334**	**3,896**	**3,344**	**36,424**	**56,042**	**404**	**96,214**	**141,526**	**163,830**	**6,100**	**4,953**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	217,491	4,909	19,186	8,597	2,446	35,137	940	702	0	0	9,785	5,847
	FC	110,846	40,907	13,851	6,066	0	60,823	810	318	4	5,864	1,022	2,738
	Total	**328,337**	**45,816**	**33,036**	**14,663**	**2,446**	**95,960**	**1,750**	**1,020**	**4**	**5,864**	**10,806**	**8,586**
2011	**TC**	184,925	5,175	27,901	4,354	2,154	39,584	1,181	181	0	0	7,885	2,865
	FC	101,073	39,848	11,614	2,562	0	54,024	1,037	278	3	3,203	1,108	2,299
	Total	**285,997**	**45,023**	**39,516**	**6,916**	**2,154**	**93,608**	**2,218**	**459**	**3**	**3,203**	**8,994**	**5,164**
2010	**TC**	208,080	7,203	21,818	470	2,381	31,873	1,043	674	0	90	7,502	2,816
	FC	91,020	33,565	5,663	757	0	39,985	672	69	2	2,648	1,375	1,252
	Total	**299,100**	**40,769**	**27,481**	**1,227**	**2,381**	**71,858**	**1,715**	**743**	**2**	**2,738**	**8,877**	**4,068**
2009	**TC**	155,454	5,506	23,859	0	2,177	31,542	720	614	0	86	5,471	2,130
	FC	81,284	23,279	4,073	0	0	27,352	403	27	1	2,728	656	679
	Total	**236,738**	**28,785**	**27,932**	**0**	**2,177**	**58,894**	**1,123**	**640**	**1**	**2,815**	**6,127**	**2,808**
2008	**TC**	136,627	5,920	16,293	0	1,996	24,209	827	484	0	42	4,563	2,068
	FC	75,957	27,370	2,661	0	0	30,031	517	97	1	2,662	693	1,261
	Total	**212,584**	**33,290**	**18,954**	**0**	**1,996**	**54,240**	**1,344**	**581**	**1**	**2,704**	**5,257**	**3,329**

	Permanent Assets											
	Investments and Associates (net)			**Subsidiaries (net)**								
	Accounted with Equity Method	**Non-consolidated**				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	**Total Assets**
232,083	0	239	305	4,563	1,645	94	4,317	1,171	219	12,552	5,843	370,530
80,691	0	50	0	2,223	0	32	7	3	0	2,315	1,286	160,519
312,774	**0**	**289**	**305**	**6,786**	**1,645**	**126**	**4,324**	**1,174**	**219**	**14,868**	**7,130**	**531,049**
183,954	0	161	285	2,654	1,406	10	4,059	1,016	200	9,791	4,142	318,260
76,590	0	48	0	1,901	0	21	7	5	0	1,982	1,297	139,682
260,544	**0**	**210**	**285**	**4,555**	**1,406**	**31**	**4,066**	**1,021**	**200**	**11,772**	**5,439**	**457,942**
171,603	0	211	335	3,353	1,419	15	4,743	909	213	11,198	4,373	335,324
66,787	0	57	0	1,676	0	21	6	1	0	1,761	1,310	117,670
238,390	**0**	**269**	**335**	**5,029**	**1,419**	**36**	**4,748**	**910**	**213**	**12,959**	**5,683**	**452,994**
123,439	35	162	321	2,659	995	1	4,570	828	165	9,735	3,440	262,495
46,692	89	20	0	1,307	0	12	6	1	0	1,436	745	97,570
170,131	**124**	**183**	**321**	**3,966**	**995**	**13**	**4,575**	**829**	**165**	**11,171**	**4,185**	**360,065**
116,324	35	118	321	1,932	689	0	4,400	861	186	8,542	2,819	220,653
48,653	103	20	0	1,331	0	12	5	1	0	1,472	811	99,494
164,977	**138**	**138**	**321**	**3,263**	**689**	**12**	**4,405**	**862**	**187**	**10,014**	**3,630**	**320,147**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	**Total Liabilities**
9,213	1,807	36	28,329	16,281	9,652	37,498	-7,241	9,184	1,943	65,374	346,332
465	7	13	11,242	0	1,777	29	0	0	0	1,807	184,717
9,678	**1,814**	**50**	**39,571**	**16,281**	**11,430**	**37,528**	**-7,241**	**9,184**	**1,943**	**67,181**	**531,049**
6,530	956	45	19,644	14,932	4,961	30,067	-6,990	7,438	448	50,408	294,561
412	1	17	8,358	0	-92	19	0	0	0	-74	163,381
6,942	**957**	**62**	**28,002**	**14,932**	**4,869**	**30,086**	**-6,990**	**7,438**	**448**	**50,334**	**457,942**
6,197	1,290	48	19,661	17,152	8,760	27,967	-8,362	9,984	1,622	55,501	315,115
392	5	12	6,427	0	439	8	0	0	0	447	137,878
6,589	**1,295**	**60**	**26,087**	**17,152**	**9,199**	**27,975**	**-8,362**	**9,984**	**1,622**	**55,948**	**452,994**
5,634	1,067	20	15,741	14,715	7,323	20,904	-8,111	8,629	518	43,461	246,198
375	8	25	4,900	0	325	6	0	0	0	331	113,868
6,009	**1,075**	**45**	**20,642**	**14,715**	**7,648**	**20,910**	**-8,111**	**8,629**	**518**	**43,792**	**360,065**
4,831	1,033	20	13,869	14,237	5,239	16,955	-8,200	5,556	-2,644	33,787	208,492
359	2	82	5,674	0	-11	4	0	0	0	-7	111,654
5,190	**1,035**	**102**	**19,542**	**14,237**	**5,228**	**16,959**	**-8,200**	**5,556**	**-2,644**	**33,781**	**320,147**

Deposit Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	36,371	44	46	0	511	36,973	93,239	280,274	373,513	15,237	9,252	32,196	18,871
	FC	27,910	3,542	15,425	7	3,359	50,243	21,353	50,485	71,838	20,174	17,077	102,167	33,491
	Total	**64,281**	**3,586**	**15,471**	**7**	**3,870**	**87,215**	**114,592**	**330,759**	**445,351**	**35,410**	**26,329**	**134,363**	**52,362**
2011	**TC**	29,023	34	417	0	851	30,326	78,078	195,970	274,048	10,454	9,866	31,515	12,739
	FC	24,587	2,584	14,598	7	3,079	44,856	19,886	41,422	61,309	19,148	22,234	89,339	27,032
	Total	**53,610**	**2,618**	**15,015**	**7**	**3,930**	**75,182**	**97,964**	**237,392**	**335,356**	**29,602**	**32,100**	**120,854**	**39,771**
2010	**TC**	26,428	12	761	0	448	27,649	75,211	52,339	127,550	8,791	4,858	30,770	14,359
	FC	21,156	1,712	12,393	30	1,826	37,118	15,158	28,248	43,406	7,602	15,884	73,141	22,838
	Total	**47,584**	**1,724**	**13,154**	**30**	**2,275**	**64,767**	**90,368**	**80,588**	**170,956**	**16,393**	**20,743**	**103,912**	**37,197**
2009	**TC**	19,258	2	7	0	227	19,494	61,904	4,750	66,654	5,823	4,538	21,241	7,672
	FC	18,927	1,365	9,260	10	1,304	30,867	17,233	2,409	19,642	2,397	9,119	44,779	15,177
	Total	**38,185**	**1,367**	**9,268**	**10**	**1,531**	**50,361**	**79,137**	**7,159**	**86,296**	**8,220**	**13,657**	**66,019**	**22,849**
2008	**TC**	16,794	1	1	0	199	16,995	46,526	11,458	57,984	7,076	4,499	16,754	4,238
	FC	17,858	1,488	9,858	9	1,269	30,482	9,003	2,415	11,418	4,699	9,349	32,600	7,787
	Total	**34,651**	**1,489**	**9,859**	**9**	**1,468**	**47,477**	**55,530**	**13,873**	**69,402**	**11,775**	**13,848**	**49,354**	**12,024**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	32,242	281	11,409	583	44,515	18,378	1,535	3,311	23,224	21,291	6,618	1,248	5,370	517
2011	23,454	281	10,431	357	34,523	15,081	1,363	2,582	19,026	15,497	5,645	935	4,710	393
2010	22,719	475	12,511	465	36,170	14,934	1,381	1,628	17,942	18,227	5,603	836	4,767	390
2009	23,817	559	12,964	795	38,134	15,934	1,594	1,783	19,311	18,823	5,131	847	4,284	346
2008	23,786	1,085	12,594	1,081	38,545	20,366	2,069	2,353	24,789	13,756	4,846	907	3,939	401

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
16	0	428	60,763	75,999	281,792	878,034	244,995	1,404,821	1,891,307
171	458	3,652	157,016	177,190	23,336	361,655	75,504	460,495	759,765
186	**458**	**4,081**	**217,779**	**253,189**	**305,128**	**1,239,689**	**320,499**	**1,865,316**	**2,651,072**
106	0	1,504	55,731	66,185	221,412	610,195	146,677	978,284	1,348,842
225	764	2,217	141,812	160,959	23,593	277,841	61,494	362,928	630,052
332	**764**	**3,722**	**197,542**	**227,144**	**245,006**	**888,035**	**208,171**	**1,341,212**	**1,978,894**
11	0	545	50,544	59,335	206,223	536,230	27,979	770,432	984,966
482	3,067	1,421	116,833	124,435	19,814	212,431	5,285	237,530	442,489
493	**3,067**	**1,966**	**167,377**	**183,770**	**226,037**	**748,661**	**33,264**	**1,007,962**	**1,427,455**
16	0	234	33,699	39,522	184,805	372,616	20,599	578,020	703,690
414	50	820	70,359	72,755	17,307	157,781	4,829	179,918	303,182
430	**50**	**1,054**	**104,058**	**112,277**	**202,113**	**530,397**	**25,428**	**757,938**	**1,006,873**
23	0	244	25,757	32,833	157,692	257,082	15,389	430,163	537,975
369	30	1,074	51,209	55,908	15,583	119,799	4,567	139,949	237,757
392	**30**	**1,318**	**76,965**	**88,741**	**173,276**	**376,881**	**19,956**	**570,113**	**775,732**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
616	2,232	30,027	5,227	13,013	11,787	0	0	0	11,787	-2,603	9,184	0	9,184
-183	2,777	23,193	3,145	10,734	9,314	0	0	0	9,314	-2,028	7,285	152	7,438
65	3,728	27,178	3,240	11,676	12,262	0	0	0	12,262	-2,323	9,939	45	9,984
744	1,814	26,011	5,570	9,761	10,680	0	0	0	10,680	-2,116	8,563	66	8,629
-94	1,894	19,896	3,488	9,504	6,904	0	0	0	6,904	-1,345	5,559	-3	5,556

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	4,164	120	4	21	22,319	16,790	0	39,130	43,418	69,086	2,868	2,269
	FC	15,250	2,655	1	123	3,943	2,383	0	6,449	24,355	17,921	7	7
	Total	**19,414**	**2,775**	**5**	**144**	**26,262**	**19,173**	**0**	**45,578**	**67,772**	**87,007**	**2,875**	**2,276**
2011	**TC**	4,460	31	78	49	21,226	17,980	0	39,256	43,825	57,842	1,913	1,655
	FC	7,277	1,984	0	129	3,525	3,492	0	7,145	16,406	17,583	5	5
	Total	**11,737**	**2,015**	**78**	**178**	**24,751**	**21,472**	**0**	**46,402**	**60,231**	**75,425**	**1,919**	**1,660**
2010	**TC**	6,347	96	1,081	126	25,806	22,408	0	48,340	55,864	56,045	2,369	2,077
	FC	3,171	3,263	0	46	3,822	3,583	0	7,450	13,885	14,998	5	5
	Total	**9,519**	**3,359**	**1,081**	**172**	**29,627**	**25,991**	**0**	**55,790**	**69,749**	**71,043**	**2,374**	**2,082**
2009	**TC**	5,200	157	1,587	221	17,301	26,190	0	43,711	50,656	37,985	2,162	1,875
	FC	2,099	4,185	0	54	3,876	4,098	0	8,029	14,313	10,151	4	4
	Total	**7,299**	**4,342**	**1,587**	**275**	**21,177**	**30,288**	**0**	**51,740**	**64,969**	**48,135**	**2,166**	**1,879**
2008	**TC**	4,834	30	1,501	316	5,602	27,938	0	33,855	40,220	31,871	1,548	1,355
	FC	1,958	3,902	0	71	3,499	3,994	0	7,564	13,424	8,802	4	4
	Total	**6,792**	**3,932**	**1,501**	**387**	**9,100**	**31,932**	**0**	**41,419**	**53,644**	**40,672**	**1,552**	**1,359**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	83,595	638	3,306	1,780	2,444	8,169	20	0	0	0	1,768	1,160
	FC	29,906	6,973	5,236	954	0	13,163	111	0	0	699	187	448
	Total	**113,501**	**7,612**	**8,542**	**2,734**	**2,444**	**21,333**	**130**	**0**	**0**	**699**	**1,955**	**1,607**
2011	**TC**	72,287	213	12,421	405	2,151	15,190	14	0	0	0	1,453	549
	FC	26,024	5,959	2,569	0	0	8,528	169	0	0	0	140	396
	Total	**98,311**	**6,172**	**14,990**	**405**	**2,151**	**23,718**	**183**	**0**	**0**	**0**	**1,593**	**944**
2010	**TC**	86,766	137	6,646	0	2,376	9,159	13	0	0	0	1,290	561
	FC	24,314	4,851	1,279	0	0	6,130	59	0	0	0	98	394
	Total	**111,080**	**4,988**	**7,925**	**0**	**2,376**	**15,288**	**72**	**0**	**0**	**0**	**1,388**	**954**
2009	**TC**	65,654	122	8,867	0	2,168	11,156	5	0	0	0	798	341
	FC	21,681	2,874	957	0	0	3,831	56	0	0	0	99	207
	Total	**87,334**	**2,996**	**9,824**	**0**	**2,168**	**14,987**	**60**	**0**	**0**	**0**	**897**	**548**
2008	**TC**	56,147	141	4,683	0	1,982	6,806	3	0	0	0	603	301
	FC	19,455	3,291	636	0	0	3,926	22	0	0	0	109	252
	Total	**75,602**	**3,432**	**5,318**	**0**	**1,982**	**10,733**	**25**	**0**	**0**	**0**	**712**	**553**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
69,684	0	195	10	1,013	69	0	1,356	74	29	2,747	1,441	117,290
17,922	0	32	0	452	0	32	4	3	0	523	123	42,922
87,606	**0**	**227**	**10**	**1,466**	**69**	**32**	**1,360**	**77**	**29**	**3,271**	**1,564**	**160,212**
58,101	0	117	6	492	60	0	1,237	58	55	2,025	1,105	105,056
17,583	0	31	0	339	0	21	5	5	0	400	88	34,476
75,684	**0**	**148**	**6**	**831**	**60**	**21**	**1,242**	**63**	**55**	**2,424**	**1,193**	**139,532**
56,337	0	153	7	537	71	0	1,401	51	55	2,274	1,192	115,667
14,998	0	36	0	327	0	21	3	1	0	388	98	29,369
71,335	**0**	**189**	**7**	**863**	**71**	**21**	**1,404**	**52**	**55**	**2,662**	**1,290**	**145,036**
38,272	35	105	6	229	70	0	1,415	33	43	1,936	845	91,708
10,151	89	0	0	259	0	12	2	1	0	364	129	24,956
48,423	**124**	**105**	**6**	**488**	**70**	**12**	**1,418**	**34**	**43**	**2,299**	**973**	**116,664**
32,064	35	63	6	168	71	0	1,260	37	63	1,702	572	74,558
8,802	103	0	0	258	0	12	1	1	0	375	207	22,809
40,866	**138**	**63**	**6**	**425**	**71**	**12**	**1,262**	**38**	**63**	**2,077**	**779**	**97,366**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
2,736	570	1	6,253	2,665	2,173	9,301	68	2,859	2,927	17,066	115,083
23	1	0	1,469	0	591	0	0	0	0	591	45,129
2,759	**571**	**1**	**7,722**	**2,665**	**2,763**	**9,301**	**68**	**2,859**	**2,927**	**17,657**	**160,212**
1,790	236	1	4,043	2,557	955	7,012	65	2,198	2,264	12,789	104,309
21	1	0	727	0	-56	0	0	0	0	-56	35,223
1,812	**237**	**1**	**4,771**	**2,557**	**899**	**7,012**	**65**	**2,198**	**2,264**	**12,732**	**139,532**
1,475	419	0	3,758	3,041	1,929	5,761	78	3,348	3,426	14,157	113,839
21	2	0	574	0	179	0	0	0	0	179	31,197
1,496	**421**	**0**	**4,332**	**3,041**	**2,108**	**5,761**	**78**	**3,348**	**3,426**	**14,336**	**145,036**
1,494	357	0	2,995	2,917	1,627	3,257	75	2,984	3,058	10,859	90,663
19	2	0	383	0	106	0	0	0	0	106	26,001
1,513	**359**	**0**	**3,378**	**2,917**	**1,733**	**3,257**	**75**	**2,984**	**3,058**	**10,965**	**116,664**
1,255	340	1	2,504	2,930	1,294	1,995	83	1,831	1,914	8,133	73,590
16	1	8	408	0	-13	0	0	0	0	-13	23,777
1,271	**342**	**9**	**2,912**	**2,930**	**1,281**	**1,995**	**83**	**1,831**	**1,914**	**8,120**	**97,366**

State-owned Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	10,845	24	26	0	119	11,014	14,075	52,131	66,205	0	270	1,889	242
	FC	6,173	1,233	3,781	1	117	11,306	1,346	14,929	16,275	0	772	10,554	337
	Total	**17,018**	**1,257**	**3,807**	**1**	**236**	**22,320**	**15,420**	**67,060**	**82,480**	**0**	**1,041**	**12,443**	**579**
2011	**TC**	8,453	15	405	0	84	8,958	11,821	40,518	52,339	0	257	2,428	79
	FC	5,359	593	3,613	3	90	9,657	1,124	9,981	11,105	0	1,176	6,147	79
	Total	**13,812**	**608**	**4,017**	**3**	**174**	**18,614**	**12,945**	**50,499**	**63,445**	**0**	**1,433**	**8,574**	**158**
2010	**TC**	6,906	5	742	0	42	7,695	12,030	5,637	17,667	0	45	2,916	104
	FC	4,611	182	2,797	3	83	7,677	820	1,845	2,665	0	66	3,881	113
	Total	**11,518**	**188**	**3,539**	**3**	**125**	**15,373**	**12,850**	**7,482**	**20,332**	**0**	**112**	**6,797**	**218**
2009	**TC**	4,589	0	2	0	21	4,612	8,190	4,392	12,581	0	58	943	92
	FC	3,668	284	2,537	9	56	6,553	728	1,954	2,682	0	353	3,175	99
	Total	**8,256**	**284**	**2,539**	**9**	**77**	**11,165**	**8,918**	**6,346**	**15,264**	**0**	**411**	**4,118**	**191**
2008	**TC**	3,410	0	0	0	10	3,420	6,291	2,411	8,702	0	43	537	0
	FC	3,122	285	2,090	6	3	5,507	526	1,768	2,294	0	95	1,657	0
	Total	**6,532**	**285**	**2,090**	**6**	**13**	**8,926**	**6,817**	**4,180**	**10,997**	**0**	**138**	**2,194**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	9,535	17	4,313	17	13,883	6,101	154	1,035	7,290	6,593	1,137	259	878	93
2011	7,190	21	4,008	28	11,247	5,508	110	879	6,497	4,750	966	183	783	51
2010	6,894	124	4,873	92	11,982	5,817	76	602	6,495	5,487	873	153	720	61
2009	6,695	211	5,770	122	12,798	6,269	104	705	7,079	5,719	778	142	636	29
2008	5,924	384	5,936	214	12,458	7,944	144	524	8,612	3,845	811	151	660	43

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	25	2,426	2,426	127,569	391,398	101,287	620,255	699,900
0	0	980	12,642	12,642	5,173	176,643	47,064	228,880	269,103
0	**0**	**1,005**	**15,068**	**15,068**	**132,743**	**568,041**	**148,351**	**849,135**	**969,003**
0	0	81	2,845	2,845	94,649	267,422	62,602	424,672	488,814
0	0	949	8,350	8,350	5,071	120,541	36,469	162,081	191,193
0	**0**	**1,030**	**11,195**	**11,195**	**99,720**	**387,963**	**99,070**	**586,753**	**680,007**
0	0	96	3,162	3,162	47,659	239,504	0	287,163	315,687
0	0	577	4,638	4,638	3,862	86,492	16	90,371	105,351
0	**0**	**674**	**7,800**	**7,800**	**51,521**	**325,997**	**16**	**377,534**	**421,039**
0	0	92	1,185	1,185	37,400	165,219	0	202,619	220,997
0	0	250	3,877	3,877	3,019	58,618	12	61,649	74,762
0	**0**	**342**	**5,062**	**5,062**	**40,419**	**223,838**	**12**	**264,268**	**295,759**
0	0	0	580	580	29,438	103,396	0	132,834	145,536
0	0	29	1,780	1,780	2,167	36,214	2	38,383	47,964
0	**0**	**29**	**2,360**	**2,360**	**31,604**	**139,610**	**2**	**171,217**	**193,500**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
358	603	8,525	1,742	3,065	3,718	0	0	0	3,718	-859	2,859	0	2,859
76	758	6,418	984	2,573	2,861	0	0	0	2,861	-662	2,198	0	2,198
203	1,048	7,519	767	2,645	4,108	0	0	0	4,108	-760	3,348	0	3,348
119	430	6,934	1,055	2,157	3,722	0	0	0	3,722	-739	2,984	0	2,984
-74	475	4,950	753	1,897	2,300	0	0	0	2,300	-469	1,831	0	1,831

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	4,477	1,475	1,908	1,384	42,319	8,880	47	52,630	60,491	122,058	3,837	2,830
	FC	24,469	5,425	60	724	11,521	1,220	0	13,466	43,420	55,001	152	106
	Total	**28,946**	**6,900**	**1,968**	**2,108**	**53,840**	**10,101**	**47**	**66,096**	**103,911**	**177,059**	**3,989**	**2,937**
2011	**TC**	7,546	1,164	1,107	1,505	37,622	10,354	164	49,646	59,462	94,164	3,304	2,712
	FC	13,891	8,055	33	1,297	7,639	5,051	53	14,040	36,019	51,834	187	72
	Total	**21,437**	**9,219**	**1,140**	**2,802**	**45,262**	**15,405**	**217**	**63,686**	**95,481**	**145,999**	**3,491**	**2,784**
2010	**TC**	6,548	1,736	462	1,799	47,985	14,882	22	64,688	73,434	82,151	4,143	3,590
	FC	8,810	5,976	0	503	8,546	5,031	2	14,081	28,867	44,713	73	58
	Total	**15,358**	**7,712**	**462**	**2,302**	**56,531**	**19,913**	**24**	**78,770**	**102,301**	**126,864**	**4,216**	**3,647**
2009	**TC**	6,904	1,625	1,480	1,411	33,537	16,949	74	51,970	61,980	59,659	4,886	4,304
	FC	5,683	8,976	40	319	7,321	7,069	1	14,710	29,409	31,465	59	56
	Total	**12,587**	**10,602**	**1,519**	**1,730**	**40,858**	**24,018**	**75**	**66,680**	**91,388**	**91,124**	**4,946**	**4,360**
2008	**TC**	8,977	840	784	739	14,635	15,134	47	30,554	41,155	59,312	3,213	2,571
	FC	6,444	8,241	115	358	7,905	6,711	33	15,007	29,808	33,803	59	58
	Total	**15,422**	**9,080**	**899**	**1,096**	**22,540**	**21,845**	**80**	**45,561**	**70,963**	**93,115**	**3,272**	**2,629**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	104,288	2,743	14,626	5,174	2	22,544	707	473	0	0	6,803	3,461
	FC	66,275	25,704	8,240	4,562	0	38,506	489	266	4	3,655	712	1,852
	Total	**170,563**	**28,447**	**22,866**	**9,736**	**2**	**61,051**	**1,196**	**739**	**4**	**3,655**	**7,515**	**5,312**
2011	**TC**	87,765	3,364	13,012	3,671	3	20,050	728	92	0	0	5,425	1,541
	FC	61,789	25,826	8,739	2,157	0	36,722	506	225	3	1,894	605	1,472
	Total	**149,554**	**29,191**	**21,751**	**5,828**	**3**	**56,772**	**1,234**	**317**	**3**	**1,894**	**6,030**	**3,013**
2010	**TC**	95,677	4,208	14,199	470	6	18,883	665	349	0	0	5,100	1,533
	FC	54,207	19,497	4,211	757	0	24,465	411	51	2	1,781	549	653
	Total	**149,884**	**23,705**	**18,410**	**1,227**	**6**	**43,348**	**1,076**	**400**	**2**	**1,781**	**5,649**	**2,186**
2009	**TC**	71,153	3,498	14,468	0	9	17,975	493	383	0	0	3,886	1,242
	FC	47,730	14,801	3,114	0	0	17,916	223	2	1	1,687	273	414
	Total	**118,883**	**18,300**	**17,582**	**0**	**9**	**35,891**	**716**	**385**	**1**	**1,687**	**4,159**	**1,656**
2008	**TC**	63,992	3,831	10,856	0	14	14,701	494	64	0	0	3,256	1,148
	FC	44,737	16,933	1,787	0	0	18,720	226	67	1	1,654	224	953
	Total	**108,729**	**20,764**	**12,643**	**0**	**14**	**33,421**	**720**	**132**	**1**	**1,654**	**3,479**	**2,101**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
123,064	0	44	288	3,046	1,566	8	2,363	896	182	8,393	3,317	195,265
55,046	0	19	0	1,547	0	0	3	0	0	1,569	864	100,899
178,111	**0**	**62**	**288**	**4,593**	**1,566**	**8**	**2,366**	**896**	**182**	**9,962**	**4,180**	**296,164**
94,757	0	44	274	1,784	1,337	8	2,284	797	133	6,661	2,166	163,046
51,949	0	18	0	1,379	0	0	2	0	0	1,399	930	90,297
146,705	**0**	**62**	**274**	**3,163**	**1,337**	**8**	**2,286**	**797**	**133**	**8,060**	**3,096**	**253,343**
82,705	0	58	323	2,370	1,337	12	2,673	691	133	7,597	2,207	165,943
44,728	0	21	0	1,270	0	0	2	0	0	1,294	772	75,661
127,433	**0**	**80**	**323**	**3,640**	**1,337**	**12**	**2,675**	**691**	**133**	**8,891**	**2,979**	**241,604**
60,241	0	57	310	2,062	915	0	2,501	627	111	6,583	1,773	130,576
31,468	0	20	0	929	0	0	3	0	0	952	455	62,284
91,709	**0**	**77**	**310**	**2,991**	**915**	**0**	**2,504**	**627**	**111**	**7,535**	**2,227**	**192,860**
59,954	0	55	311	1,444	612	0	2,535	606	112	5,675	1,605	108,390
33,804	0	20	0	866	0	0	3	0	0	889	371	64,872
93,759	**0**	**76**	**311**	**2,310**	**612**	**0**	**2,539**	**606**	**112**	**6,564**	**1,976**	**173,262**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
5,321	1,029	34	17,829	9,532	6,596	16,872	-61	5,235	5,174	38,175	182,836
360	7	9	7,354	0	1,164	29	0	0	0	1,193	113,329
5,682	**1,036**	**44**	**25,183**	**9,532**	**7,760**	**16,902**	**-61**	**5,235**	**5,174**	**39,368**	**296,164**
3,941	550	37	12,314	8,892	3,630	12,809	-2	4,276	4,274	29,605	149,735
330	1	14	5,049	0	29	19	0	0	0	47	103,608
4,271	**550**	**51**	**17,364**	**8,892**	**3,658**	**12,827**	**-2**	**4,276**	**4,274**	**29,652**	**253,343**
3,851	704	37	12,239	9,915	6,088	10,431	-9	5,685	5,676	32,110	158,908
316	3	10	3,776	0	240	8	0	0	0	248	82,696
4,168	**707**	**47**	**16,015**	**9,915**	**6,328**	**10,438**	**-9**	**5,685**	**5,676**	**32,358**	**241,604**
3,451	564	6	10,025	8,175	5,062	7,087	-12	4,655	4,644	24,968	124,122
287	6	15	2,908	0	179	6	0	0	0	185	68,738
3,738	**570**	**21**	**12,933**	**8,175**	**5,241**	**7,093**	**-12**	**4,655**	**4,644**	**25,153**	**192,860**
2,942	560	11	8,474	8,013	3,419	4,696	-15	3,038	3,023	19,151	106,318
293	1	46	3,465	0	19	4	0	0	0	23	66,944
3,235	**561**	**57**	**11,939**	**8,013**	**3,437**	**4,700**	**-15**	**3,038**	**3,023**	**19,173**	**173,262**

Privately-owned Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	19,843	13	19	0	388	20,263	53,683	205,385	259,068	9,936	6,798	17,768	12,881
	FC	16,934	1,491	9,759	1	2,194	30,379	13,616	35,028	48,644	14,883	10,402	60,154	25,811
	Total	**36,777**	**1,504**	**9,778**	**1**	**2,582**	**50,642**	**67,300**	**240,413**	**307,712**	**24,820**	**17,200**	**77,921**	**38,692**
2011	**TC**	15,965	4	12	0	764	16,745	44,139	113,947	158,086	5,913	6,850	16,706	8,216
	FC	14,741	818	9,162	1	1,677	26,398	13,098	30,965	44,062	13,422	12,782	54,129	18,994
	Total	**30,706**	**822**	**9,173**	**1**	**2,441**	**43,143**	**57,237**	**144,912**	**202,149**	**19,335**	**19,632**	**70,835**	**27,209**
2010	**TC**	14,585	6	16	0	379	14,985	43,942	25,462	69,404	4,321	3,329	15,651	8,414
	FC	11,997	443	7,182	2	830	20,455	9,012	15	9,027	4,726	8,078	45,763	14,016
	Total	**26,582**	**449**	**7,199**	**2**	**1,209**	**35,440**	**52,954**	**25,476**	**78,430**	**9,047**	**11,408**	**61,414**	**22,430**
2009	**TC**	11,081	2	5	0	196	11,284	37,750	3	37,753	3,508	2,694	9,178	4,316
	FC	11,333	322	4,931	2	547	17,134	10,920	0	10,920	1,076	4,792	23,706	10,562
	Total	**22,414**	**324**	**4,937**	**2**	**742**	**28,418**	**48,670**	**3**	**48,674**	**4,584**	**7,486**	**32,884**	**14,878**
2008	**TC**	10,176	0	1	0	180	10,357	28,843	3	28,846	2,659	3,237	8,816	2,472
	FC	10,581	305	5,664	3	507	17,059	6,612	0	6,612	1,897	5,767	15,360	4,982
	Total	**20,757**	**306**	**5,664**	**3**	**687**	**27,416**	**35,455**	**4**	**35,459**	**4,556**	**9,005**	**24,176**	**7,454**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	16,968	128	6,067	183	23,345	9,583	1,015	2,018	12,616	10,728	4,203	768	3,435	290
2011	11,885	131	5,616	83	17,715	7,438	931	1,512	9,880	7,835	3,647	586	3,060	313
2010	11,067	252	6,649	198	18,167	7,277	938	855	9,070	9,097	3,723	514	3,208	292
2009	12,112	238	6,181	442	18,973	7,645	1,006	896	9,547	9,426	3,377	548	2,829	282
2008	12,837	452	5,510	613	19,412	9,741	1,333	1,475	12,550	6,862	3,114	590	2,524	308

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
12	0	352	37,811	47,748	91,502	360,506	95,961	547,969	875,048
78	0	2,468	98,912	113,796	15,764	157,497	22,309	195,569	388,388
90	**0**	**2,820**	**136,724**	**161,544**	**107,266**	**518,003**	**118,269**	**743,538**	**1,263,436**
27	0	1,361	33,161	39,073	85,193	251,121	56,351	392,664	606,569
25	0	1,265	87,193	100,615	16,339	129,712	19,569	165,619	336,695
52	**0**	**2,626**	**120,354**	**139,688**	**101,531**	**380,833**	**75,919**	**558,283**	**943,263**
7	0	385	27,787	32,108	100,285	208,475	2,073	310,833	427,330
257	44	810	68,969	73,695	13,698	101,201	484	115,383	218,559
265	**44**	**1,194**	**96,755**	**105,802**	**113,984**	**309,676**	**2,557**	**426,216**	**645,889**
16	0	85	16,289	19,797	118,038	154,360	1,440	273,838	342,672
241	15	543	39,860	40,935	12,026	81,556	332	93,914	162,904
257	**15**	**628**	**56,149**	**60,732**	**130,064**	**235,916**	**1,772**	**367,753**	**505,576**
21	0	235	14,782	17,441	101,375	123,748	1,487	226,610	283,254
256	1	1,012	27,379	29,275	11,517	68,010	350	79,876	132,823
277	**1**	**1,248**	**42,161**	**46,716**	**112,891**	**191,758**	**1,836**	**306,486**	**416,077**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
668	1,118	16,239	2,457	7,113	6,670	0	0	0	6,670	-1,434	5,235	0	5,235
85	1,590	12,884	1,671	5,818	5,395	0	0	0	5,395	-1,118	4,276	0	4,276
228	2,242	15,067	1,815	6,288	6,963	0	0	0	6,963	-1,314	5,649	36	5,685
816	1,074	14,428	3,363	5,262	5,804	0	0	0	5,804	-1,127	4,677	-22	4,655
276	1,143	11,114	2,025	5,368	3,721	0	0	0	3,721	-683	3,038	0	3,038

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	118	1	29	0	106	0	135	254	0	14	14
	FC	0	43	0	0	0	0	0	0	43	0	3	3
	Total	**0**	**161**	**1**	**29**	**0**	**106**	**0**	**135**	**297**	**0**	**17**	**17**
2011	**TC**	0	91	0	115	0	37	0	152	243	0	14	14
	FC	0	46	0	0	0	0	0	0	46	0	3	3
	Total	**0**	**137**	**0**	**115**	**0**	**37**	**0**	**152**	**290**	**0**	**17**	**17**
2010	**TC**	0	183	0	101	0	0	0	101	284	0	21	20
	FC	0	44	0	0	0	0	0	0	44	0	4	4
	Total	**0**	**227**	**0**	**101**	**0**	**0**	**0**	**101**	**328**	**0**	**25**	**24**
2009	**TC**	0	100	3	172	0	0	0	172	275	0	24	19
	FC	0	47	0	0	0	0	0	0	47	0	4	4
	Total	**0**	**147**	**3**	**172**	**0**	**0**	**0**	**172**	**322**	**0**	**29**	**23**
2008	**TC**	0	231	2	53	0	0	0	53	286	2	32	27
	FC	0	47	0	0	0	0	0	0	47	1	3	3
	Total	**0**	**278**	**2**	**53**	**0**	**0**	**0**	**53**	**333**	**2**	**35**	**30**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	1	0	1	0	0	1	0	0	0	0	5	1
	FC	3	0	0	0	0	0	0	0	0	0	22	0
	Total	**5**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**28**	**1**
2011	**TC**	3	0	1	0	0	1	0	0	0	0	4	1
	FC	5	0	0	0	0	0	0	0	0	0	22	0
	Total	**9**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**26**	**1**
2010	**TC**	5	0	1	0	0	1	0	0	0	0	4	2
	FC	7	0	0	0	0	0	0	0	0	0	20	0
	Total	**12**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**24**	**2**
2009	**TC**	5	0	2	0	0	2	0	0	0	0	5	2
	FC	8	0	0	0	0	0	0	0	0	0	20	0
	Total	**13**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**25**	**2**
2008	**TC**	6	0	1	0	0	1	0	0	0	0	4	2
	FC	10	0	0	0	0	0	0	0	0	0	19	0
	Total	**17**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**23**	**2**

	Permanent Assets											
	Investments and Associates (net)			**Subsidiaries (net)**								
	Accounted with Equity Method	**Non-consolidated**		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials							Total	Unclassified Assets	**Total Assets**
1	0	0	0	0	0	0	22	0	0	22	22	298
0	0	0	0	0	0	0	0	0	0	0	3	46
1	**0**	**0**	**0**	**0**	**0**	**0**	**22**	**0**	**0**	**22**	**24**	**344**
1	0	0	0	0	0	0	21	0	0	21	22	288
0	0	0	0	0	0	0	0	0	0	0	3	49
1	**0**	**0**	**0**	**0**	**0**	**0**	**21**	**0**	**0**	**21**	**25**	**337**
1	0	0	0	0	0	0	26	0	0	26	27	338
0	0	0	0	0	0	0	0	0	0	0	3	47
1	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**29**	**385**
5	0	0	0	0	0	0	26	0	0	26	21	327
0	0	0	0	0	0	0	0	0	0	0	3	50
5	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**23**	**377**
7	0	0	0	0	0	0	28	0	0	28	18	339
1	0	0	0	0	0	0	0	0	0	0	5	52
7	**0**	**0**	**0**	**0**	**0**	**0**	**28**	**0**	**0**	**28**	**23**	**391**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	**Total Liabilities**
26	1	0	33	196	0	7,523	-7,473	16	-7,457	262	298
20	0	0	42	0	0	0	0	0	0	0	46
46	**1**	**0**	**76**	**196**	**0**	**7,523**	**-7,473**	**16**	**-7,457**	**262**	**344**
26	1	0	32	188	0	7,236	-7,187	15	-7,172	253	289
20	0	0	43	0	0	0	0	0	0	0	48
46	**1**	**0**	**75**	**188**	**0**	**7,236**	**-7,187**	**15**	**-7,172**	**253**	**337**
41	2	0	49	224	0	8,604	-8,547	1	-8,546	282	337
20	0	0	40	0	0	0	0	0	0	0	48
61	**2**	**0**	**89**	**224**	**0**	**8,604**	**-8,547**	**1**	**-8,546**	**282**	**385**
16	1	0	24	215	0	8,278	-8,223	25	-8,198	295	327
23	0	0	42	0	0	0	0	0	0	0	50
38	**1**	**0**	**66**	**215**	**0**	**8,278**	**-8,223**	**25**	**-8,198**	**295**	**377**
12	4	0	23	216	0	8,353	-8,297	38	-8,260	309	339
23	0	0	42	0	0	0	0	0	0	0	52
35	**4**	**0**	**64**	**216**	**0**	**8,353**	**-8,297**	**38**	**-8,260**	**309**	**391**

Banks Under the Deposit Insurance Fund

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	22	0	0	0	0	22	2,053	0	2,053	0	0	0	0
	FC	29	0	0	0	0	29	0	0	0	0	0	0	0
	Total	**51**	**0**	**0**	**0**	**0**	**51**	**2,053**	**0**	**2,053**	**0**	**0**	**0**	**0**
2011	**TC**	22	0	0	0	0	22	1,078	0	1,078	0	0	0	0
	FC	33	0	0	0	0	33	0	0	0	0	0	0	0
	Total	**56**	**0**	**0**	**0**	**0**	**56**	**1,078**	**0**	**1,078**	**0**	**0**	**0**	**0**
2010	**TC**	32	0	0	0	0	32	1,194	0	1,194	0	0	0	0
	FC	46	0	0	0	0	46	0	0	0	0	0	0	0
	Total	**78**	**0**	**0**	**0**	**0**	**78**	**1,194**	**0**	**1,194**	**0**	**0**	**0**	**0**
2009	**TC**	35	0	0	0	0	35	1,449	0	1,449	0	0	0	0
	FC	50	0	0	0	0	50	0	0	0	0	0	0	0
	Total	**85**	**0**	**0**	**0**	**0**	**85**	**1,449**	**0**	**1,449**	**0**	**0**	**0**	**0**
2008	**TC**	39	0	0	0	0	39	0	0	0	0	0	0	0
	FC	53	0	0	0	0	53	0	0	0	0	0	0	0
	Total	**91**	**0**	**0**	**0**	**0**	**91**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	0	14	6	0	21	0	0	0	0	21	1	0	1	0
2011	1	13	1	0	14	0	0	0	0	14	1	0	1	0
2010	5	13	0	1	19	0	0	0	0	19	2	0	2	0
2009	1	16	0	1	18	0	0	0	0	18	1	0	1	0
2008	6	48	1	1	56	0	0	0	0	56	2	0	1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	5	358	0	363	2,438
0	0	0	0	0	1	65	0	66	95
0	**0**	**0**	**0**	**0**	**6**	**423**	**0**	**429**	**2,533**
0	0	0	0	0	5	348	0	353	1,453
0	0	0	0	0	1	66	0	67	101
0	**0**	**0**	**0**	**0**	**7**	**413**	**0**	**420**	**1,554**
0	0	0	0	0	6	426	0	432	1,659
0	0	0	0	0	1	65	0	66	113
0	**0**	**0**	**0**	**0**	**8**	**491**	**0**	**499**	**1,772**
0	0	0	0	0	6	412	0	418	1,901
0	0	0	0	0	1	64	0	65	115
0	**0**	**0**	**0**	**0**	**7**	**476**	**0**	**483**	**2,016**
0	0	0	0	0	5	438	0	443	482
0	0	0	0	0	1	68	0	70	122
0	**0**	**0**	**0**	**0**	**6**	**506**	**0**	**513**	**604**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
8	5	34	1	13	19	0	0	0	19	-4	16	0	16
8	14	37	6	14	18	0	0	0	18	-3	15	0	15
15	21	56	40	15	1	0	0	0	1	0	1	0	1
31	7	57	9	15	33	0	0	0	33	-8	25	0	25
9	5	71	7	16	48	0	0	0	48	-11	38	0	38

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	1,415	565	3,942	1,858	7,878	102	129	9,967	15,889	38,704	2,318	1,688
	FC	6,244	1,110	23	239	701	65	27	1,031	8,408	7,723	7	6
	Total	**7,658**	**1,676**	**3,965**	**2,097**	**8,579**	**167**	**155**	**10,998**	**24,297**	**46,427**	**2,324**	**1,694**
2011	**TC**	1,715	465	4,062	2,829	6,740	439	594	10,601	16,843	30,676	1,670	1,250
	FC	3,621	2,222	352	393	639	85	29	1,146	7,342	7,056	10	7
	Total	**5,336**	**2,688**	**4,414**	**3,221**	**7,379**	**524**	**623**	**11,747**	**24,185**	**37,732**	**1,680**	**1,257**
2010	**TC**	1,417	1,378	4,080	2,380	8,282	925	105	11,692	18,568	32,037	2,354	1,831
	FC	2,536	720	0	668	905	181	5	1,759	5,016	7,061	51	51
	Total	**3,953**	**2,098**	**4,080**	**3,048**	**9,187**	**1,105**	**111**	**13,451**	**23,583**	**39,097**	**2,405**	**1,882**
2009	**TC**	1,537	411	1,359	2,160	6,517	908	79	9,664	12,970	24,380	2,276	1,736
	FC	1,601	1,702	433	315	698	173	8	1,194	4,929	5,033	77	37
	Total	**3,137**	**2,112**	**1,792**	**2,474**	**7,215**	**1,081**	**88**	**10,858**	**17,899**	**29,413**	**2,353**	**1,773**
2008	**TC**	1,841	149	1,476	1,339	4,096	2,094	310	7,840	11,306	23,996	1,238	934
	FC	2,025	1,895	18	469	687	171	13	1,341	5,280	6,045	2	1
	Total	**3,867**	**2,045**	**1,495**	**1,808**	**4,783**	**2,266**	**323**	**9,180**	**16,586**	**30,041**	**1,240**	**936**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	29,607	1,528	1,253	1,642	0	4,423	213	229	0	0	1,209	1,225
	FC	14,661	8,229	374	550	0	9,153	210	53	0	1,509	100	439
	Total	**44,268**	**9,757**	**1,627**	**2,192**	**0**	**13,576**	**423**	**282**	**0**	**1,509**	**1,309**	**1,665**
2011	**TC**	24,869	1,598	2,468	278	0	4,343	439	89	0	0	1,003	773
	FC	13,254	8,063	306	405	0	8,774	361	53	0	1,309	341	432
	Total	**38,123**	**9,661**	**2,774**	**683**	**0**	**13,117**	**800**	**142**	**0**	**1,309**	**1,344**	**1,205**
2010	**TC**	25,632	2,858	972	0	0	3,831	365	325	0	90	1,108	720
	FC	12,492	9,218	172	0	0	9,390	202	18	0	866	708	205
	Total	**38,124**	**12,076**	**1,145**	**0**	**0**	**13,221**	**567**	**343**	**0**	**956**	**1,816**	**925**
2009	**TC**	18,642	1,886	523	0	0	2,409	222	230	0	86	782	544
	FC	11,866	5,604	1	0	0	5,605	124	25	0	1,042	264	58
	Total	**30,508**	**7,490**	**524**	**0**	**0**	**8,014**	**346**	**255**	**0**	**1,128**	**1,046**	**602**
2008	**TC**	16,482	1,947	753	0	0	2,700	330	420	0	42	700	617
	FC	11,754	7,146	238	0	0	7,384	269	30	0	1,007	342	56
	Total	**28,236**	**9,094**	**991**	**0**	**0**	**10,085**	**599**	**450**	**0**	**1,050**	**1,042**	**673**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
39,334	0	0	7	504	9	86	576	201	8	1,390	1,064	57,677
7,723	0	0	0	223	0	0	0	0	0	223	297	16,651
47,057	**0**	**0**	**7**	**727**	**9**	**86**	**576**	**201**	**8**	**1,614**	**1,361**	**74,329**
31,096	0	0	6	378	9	2	516	161	12	1,084	848	49,871
7,059	0	0	0	183	0	0	0	0	0	183	276	14,860
38,155	**0**	**0**	**6**	**561**	**9**	**2**	**516**	**161**	**12**	**1,267**	**1,124**	**64,730**
32,560	0	0	5	447	10	3	643	168	25	1,301	947	53,376
7,061	0	0	0	79	0	0	0	0	0	79	437	12,593
39,621	**0**	**0**	**5**	**526**	**10**	**3**	**643**	**168**	**25**	**1,381**	**1,384**	**65,969**
24,920	0	0	5	368	10	1	628	169	11	1,191	802	39,884
5,073	0	0	0	120	0	0	0	0	0	120	159	10,281
29,993	**0**	**0**	**5**	**488**	**10**	**1**	**628**	**169**	**11**	**1,311**	**961**	**50,165**
24,299	0	0	3	321	6	0	577	219	12	1,137	624	37,366
6,046	0	0	0	207	0	0	0	0	0	207	228	11,761
30,345	**0**	**0**	**3**	**528**	**6**	**0**	**577**	**219**	**12**	**1,344**	**852**	**49,127**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1,130	206	1	4,214	3,887	884	3,802	225	1,074	1,299	9,871	48,115
61	0	4	2,377	0	23	0	0	0	0	23	26,214
1,191	**206**	**5**	**6,590**	**3,887**	**906**	**3,802**	**225**	**1,074**	**1,299**	**9,894**	**74,329**
773	169	8	3,255	3,294	376	3,010	133	948	1,081	7,761	40,229
40	0	2	2,538	0	-64	0	0	0	0	-64	24,502
812	**169**	**10**	**5,793**	**3,294**	**311**	**3,010**	**133**	**948**	**1,081**	**7,697**	**64,730**
830	166	11	3,616	3,972	743	3,171	116	950	1,066	8,952	42,031
35	0	2	2,036	0	20	0	0	0	0	20	23,938
865	**166**	**13**	**5,652**	**3,972**	**763**	**3,171**	**116**	**950**	**1,066**	**8,972**	**65,969**
673	144	14	2,697	3,409	634	2,282	49	965	1,014	7,339	31,086
45	0	9	1,568	0	40	0	0	0	0	40	19,078
719	**144**	**23**	**4,264**	**3,409**	**674**	**2,282**	**49**	**965**	**1,014**	**7,378**	**50,165**
621	129	9	2,868	3,078	527	1,911	30	649	679	6,195	28,246
27	0	27	1,759	0	-17	0	0	0	0	-17	20,881
648	**129**	**36**	**4,627**	**3,078**	**510**	**1,911**	**30**	**649**	**679**	**6,179**	**49,127**

Foreign Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	5,661	8	1	0	4	5,674	23,428	22,759	46,187	5,300	2,184	12,539	5,748
	FC	4,774	818	1,884	4	1,048	8,528	6,391	528	6,919	5,291	5,904	31,459	7,343
	Total	**10,435**	**825**	**1,885**	**4**	**1,052**	**14,203**	**29,819**	**23,287**	**53,106**	**10,591**	**8,088**	**43,999**	**13,091**
2011	**TC**	4,583	15	0	0	3	4,601	21,039	41,504	62,544	4,542	2,759	12,381	4,444
	FC	4,454	1,174	1,824	3	1,313	8,768	5,665	476	6,141	5,726	8,276	29,064	7,959
	Total	**9,037**	**1,188**	**1,825**	**3**	**1,316**	**13,369**	**26,704**	**41,981**	**68,685**	**10,268**	**11,035**	**41,445**	**12,404**
2010	**TC**	4,904	1	2	0	28	4,936	18,044	21,241	39,285	4,470	1,484	12,203	5,840
	FC	4,502	1,086	2,414	25	913	8,940	5,326	26,389	31,715	2,876	7,740	23,497	8,709
	Total	**9,406**	**1,088**	**2,416**	**25**	**940**	**13,875**	**23,370**	**47,630**	**71,000**	**7,346**	**9,224**	**35,701**	**14,549**
2009	**TC**	3,554	0	0	0	10	3,564	14,515	355	14,870	2,315	1,786	11,120	3,264
	FC	3,877	760	1,792	0	701	7,130	5,585	455	6,040	1,321	3,974	17,897	4,516
	Total	**7,430**	**760**	**1,792**	**0**	**711**	**10,694**	**20,100**	**810**	**20,910**	**3,636**	**5,759**	**29,017**	**7,780**
2008	**TC**	3,170	0	0	0	9	3,179	11,393	9,043	20,436	4,417	1,219	7,401	1,766
	FC	4,102	898	2,104	0	759	7,864	1,865	646	2,511	2,802	3,487	15,584	2,805
	Total	**7,272**	**899**	**2,104**	**0**	**768**	**11,043**	**13,258**	**9,689**	**22,947**	**7,220**	**4,706**	**22,984**	**4,571**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	5,738	122	1,023	383	7,266	2,694	366	258	3,318	3,949	1,277	221	1,056	134
2011	4,378	116	807	246	5,547	2,135	323	191	2,649	2,898	1,032	166	866	29
2010	4,753	86	990	174	6,002	1,840	367	170	2,377	3,625	1,005	168	837	38
2009	5,009	93	1,013	230	6,346	2,020	484	182	2,686	3,660	975	157	818	35
2008	5,019	201	1,147	253	6,619	2,681	592	354	3,627	2,993	919	166	753	50

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
4	0	51	20,525	25,826	62,716	125,772	47,747	236,235	313,921
93	458	205	45,462	50,752	2,397	27,450	6,132	35,979	102,179
96	**458**	**256**	**65,987**	**76,578**	**65,114**	**153,222**	**53,878**	**272,214**	**416,100**
79	0	62	19,725	24,267	41,565	91,304	27,725	160,594	252,006
200	764	4	46,268	51,994	2,182	27,522	5,457	35,161	102,064
279	**764**	**67**	**65,993**	**76,261**	**43,747**	**118,826**	**33,181**	**195,755**	**354,070**
3	0	64	19,595	24,065	58,273	87,825	25,906	172,004	240,289
225	3,022	34	43,226	46,102	2,252	24,673	4,784	31,709	118,466
228	**3,022**	**98**	**62,822**	**70,168**	**60,525**	**112,498**	**30,690**	**203,713**	**358,755**
0	0	56	16,226	18,540	29,362	52,624	19,159	101,145	138,120
173	34	28	26,621	27,943	2,261	17,544	4,485	24,290	65,402
173	**34**	**84**	**42,847**	**46,483**	**31,623**	**70,168**	**23,644**	**125,434**	**203,521**
1	0	8	10,395	14,812	26,875	29,499	13,902	70,277	108,704
113	28	33	22,050	24,852	1,898	15,507	4,216	21,621	56,848
114	**28**	**42**	**32,445**	**39,664**	**28,773**	**45,006**	**18,118**	**91,898**	**165,552**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-418	507	5,229	1,027	2,822	1,380	0	0	0	1,380	-306	1,074	0	1,074
-352	415	3,855	485	2,329	1,040	0	0	0	1,040	-245	796	152	948
-382	417	4,535	617	2,728	1,191	0	0	0	1,191	-250	941	9	950
-222	303	4,593	1,145	2,328	1,121	0	0	0	1,121	-243	877	87	965
-305	270	3,761	703	2,224	834	0	0	0	834	-181	653	-3	649

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	243	2,544	239	826	1,425	123	0	2,374	5,400	7,179	125	91
	FC	304	891	0	29	218	18	0	265	1,460	7,891	2	2
	Total	**547**	**3,435**	**239**	**855**	**1,643**	**141**	**0**	**2,639**	**6,860**	**15,070**	**127**	**94**
2011	**TC**	94	2,423	55	339	1,221	276	0	1,836	4,407	5,999	138	104
	FC	232	318	0	37	256	21	0	314	864	5,249	6	6
	Total	**325**	**2,741**	**55**	**376**	**1,477**	**297**	**0**	**2,150**	**5,272**	**11,248**	**144**	**110**
2010	**TC**	61	2,146	417	241	1,107	592	0	1,940	4,565	5,431	158	126
	FC	139	328	0	14	261	27	0	302	769	3,756	7	7
	Total	**200**	**2,475**	**417**	**256**	**1,368**	**619**	**0**	**2,242**	**5,335**	**9,187**	**165**	**133**
2009	**TC**	62	1,023	1,183	174	867	339	0	1,380	3,648	4,823	151	113
	FC	56	417	0	8	242	30	0	280	752	2,826	3	3
	Total	**117**	**1,440**	**1,183**	**182**	**1,109**	**369**	**0**	**1,660**	**4,400**	**7,650**	**153**	**115**
2008	**TC**	32	875	824	114	675	160	0	950	2,680	4,845	92	84
	FC	59	189	4	12	210	30	0	252	503	2,166	4	4
	Total	**90**	**1,064**	**827**	**127**	**885**	**190**	**0**	**1,201**	**3,183**	**7,011**	**95**	**87**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	84	1,004	680	1,271	3,039	6	0	0	0	798	143
	FC	0	9,246	106	1,022	143	10,518	40	0	0	108	196	49
	Total	**0**	**9,331**	**1,110**	**1,702**	**1,414**	**13,557**	**46**	**0**	**0**	**108**	**994**	**192**
2011	**TC**	0	103	815	379	1,063	2,360	8	0	0	0	585	85
	FC	0	6,433	152	398	183	7,166	40	0	0	124	93	9
	Total	**0**	**6,536**	**967**	**778**	**1,245**	**9,526**	**48**	**0**	**0**	**124**	**678**	**94**
2010	**TC**	0	219	530	306	970	2,024	13	0	0	0	485	281
	FC	0	4,429	69	0	342	4,840	15	0	0	132	32	177
	Total	**0**	**4,648**	**599**	**306**	**1,312**	**6,864**	**29**	**0**	**0**	**132**	**517**	**458**
2009	**TC**	0	59	649	48	667	1,424	10	0	0	0	530	276
	FC	0	3,805	22	0	112	3,938	5	0	0	134	41	149
	Total	**0**	**3,864**	**670**	**48**	**779**	**5,361**	**15**	**0**	**0**	**134**	**571**	**425**
2008	**TC**	0	120	373	0	634	1,127	17	0	0	0	501	298
	FC	0	3,255	26	0	56	3,337	10	0	0	148	17	135
	Total	**0**	**3,375**	**399**	**0**	**690**	**4,464**	**27**	**0**	**0**	**148**	**518**	**433**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
7,213	0	60	4	64	5	0	101	15	18	267	78	12,957
7,891	0	2	0	86	0	0	0	0	0	88	86	9,525
15,104	**0**	**62**	**4**	**150**	**5**	**0**	**101**	**15**	**18**	**355**	**164**	**22,483**
6,033	0	53	3	56	5	0	81	9	12	220	65	10,725
5,249	0	1	0	88	0	0	0	0	0	89	93	6,295
11,282	**0**	**53**	**3**	**145**	**5**	**0**	**81**	**9**	**12**	**309**	**157**	**17,020**
5,463	0	67	3	79	7	0	99	9	1	265	63	10,357
3,756	0	0	0	58	4	0	0	0	0	62	106	4,693
9,219	**0**	**67**	**3**	**136**	**10**	**0**	**99**	**9**	**1**	**327**	**169**	**15,050**
4,862	0	51	6	82	11	0	103	7	1	262	90	8,861
2,826	0	0	0	50	4	0	0	0	0	54	118	3,750
7,688	**0**	**52**	**6**	**132**	**14**	**0**	**103**	**7**	**1**	**316**	**207**	**12,611**
4,853	0	23	6	83	4	0	97	4	2	220	77	7,829
2,166	0	0	0	50	4	0	0	0	0	54	198	2,922
7,019	**0**	**24**	**6**	**133**	**7**	**0**	**97**	**4**	**2**	**274**	**275**	**10,751**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
276	56	0	1,279	5,076	867	835	-11	455	444	7,223	11,541
0	0	0	393	0	31	0	0	0	0	31	10,942
277	**56**	**0**	**1,672**	**5,076**	**898**	**835**	**-11**	**455**	**444**	**7,253**	**22,483**
191	38	0	908	4,424	767	779	-11	354	343	6,313	9,581
0	0	0	266	0	7	0	0	0	0	7	7,439
191	**38**	**0**	**1,174**	**4,424**	**774**	**779**	**-11**	**354**	**343**	**6,320**	**17,020**
142	43	0	964	4,670	954	828	-12	410	397	6,849	9,837
0	0	0	357	0	16	0	0	0	0	16	5,213
142	**43**	**0**	**1,320**	**4,670**	**969**	**828**	**-12**	**410**	**397**	**6,865**	**15,050**
129	79	0	1,023	3,861	938	687	-56	461	405	5,890	8,337
0	0	0	329	0	7	0	0	0	0	7	4,274
129	**79**	**0**	**1,352**	**3,861**	**944**	**687**	**-56**	**461**	**405**	**5,897**	**12,611**
99	78	0	992	3,078	995	550	-55	432	377	5,001	7,119
0	0	0	310	0	-15	0	0	0	0	-15	3,632
99	**78**	**0**	**1,302**	**3,078**	**980**	**550**	**-55**	**432**	**377**	**4,986**	**10,751**

Development and Investment Banks

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	943	0	1	0	2,076	3,020	3,413	3,972	7,385	0	281	1,136	15
	FC	537	8	339	0	299	1,183	380	1,772	2,152	0	844	4,184	128
	Total	**1,480**	**8**	**341**	**0**	**2,375**	**4,204**	**3,793**	**5,744**	**9,537**	**0**	**1,125**	**5,320**	**143**
2011	**TC**	797	0	0	0	1,333	2,130	2,017	3,974	5,990	0	703	326	264
	FC	753	5	385	0	266	1,408	413	2,200	2,614	0	924	1,696	470
	Total	**1,549**	**5**	**385**	**0**	**1,599**	**3,538**	**2,430**	**6,174**	**8,604**	**0**	**1,627**	**2,023**	**734**
2010	**TC**	1,061	0	0	0	1,337	2,399	398	1,565	1,963	0	90	522	126
	FC	966	3	389	0	607	1,965	299	2,689	2,988	0	204	1,168	391
	Total	**2,027**	**3**	**389**	**0**	**1,944**	**4,364**	**697**	**4,255**	**4,952**	**0**	**295**	**1,690**	**517**
2009	**TC**	1,004	0	0	0	814	1,819	328	99	427	0	42	423	62
	FC	458	10	196	0	538	1,202	248	442	690	0	43	977	263
	Total	**1,463**	**10**	**196**	**0**	**1,353**	**3,021**	**575**	**541**	**1,117**	**0**	**85**	**1,401**	**325**
2008	**TC**	650	0	0	0	564	1,213	19	192	211	0	10	285	43
	FC	439	13	296	0	241	990	322	264	586	0	84	550	192
	Total	**1,089**	**13**	**296**	**0**	**805**	**2,203**	**341**	**456**	**797**	**0**	**94**	**835**	**235**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	772	142	223	22	1,160	0	132	181	313	847	69	14	55	18
2011	525	112	145	7	790	0	105	76	182	608	99	7	92	10
2010	473	70	171	59	773	0	84	64	147	626	72	10	62	19
2009	602	55	170	60	886	0	138	55	193	694	56	8	48	14
2008	550	80	179	84	893	0	126	61	186	707	27	5	22	16

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	1,431	1,431	285,757	9,058	851	295,666	307,502
0	0	0	5,157	5,157	325	25,102	13,432	38,859	47,351
0	**0**	**0**	**6,588**	**6,588**	**286,081**	**34,161**	**14,283**	**334,525**	**354,854**
0	0	0	1,294	1,294	7,269,587	8,361	966	7,278,914	7,288,329
0	0	5	3,096	3,096	282	21,375	11,628	33,285	40,403
0	**0**	**6**	**4,390**	**4,390**	**7,269,869**	**29,736**	**12,594**	**7,312,199**	**7,328,732**
0	0	17	755	755	4,301,771	5,023	893	4,307,687	4,312,804
7	765	45	2,580	2,580	159	16,574	8,317	25,050	32,584
7	**765**	**62**	**3,336**	**3,336**	**4,301,930**	**21,597**	**9,210**	**4,332,737**	**4,345,388**
0	0	21	549	549	3,069,120	3,725	413	3,073,259	3,076,053
8	767	16	2,073	2,073	175	9,075	161	9,411	13,377
8	**767**	**37**	**2,622**	**2,622**	**3,069,296**	**12,801**	**574**	**3,082,670**	**3,089,430**
0	0	9	347	347	2,411,678	3,237	386	2,415,301	2,417,073
59	241	62	1,187	1,187	149	7,225	163	7,537	10,300
59	**241**	**71**	**1,535**	**1,535**	**2,411,828**	**10,462**	**549**	**2,422,838**	**2,427,373**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-34	115	1,001	88	354	559	0	0	0	559	-104	455	0	455
9	86	805	83	287	435	0	0	0	435	-81	354	0	354
18	98	822	42	285	495	0	0	0	495	-85	411	-1	410
32	76	864	70	241	552	0	0	0	552	-91	461	0	461
-3	65	807	67	227	513	0	0	0	513	-81	432	0	432

Development and Investment Banks 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	2,519	19	0	7	14,285	9,820	0	24,112	26,651	26,944	870	531
	FC	6,313	805	0	55	1,948	1,801	0	3,804	10,922	3,173	7	7
	Total	**8,832**	**824**	**0**	**62**	**16,232**	**11,622**	**0**	**27,916**	**37,573**	**30,117**	**877**	**538**
2011	**TC**	2,585	25	0	38	13,848	11,294	0	25,180	27,791	26,219	348	243
	FC	3,255	515	0	17	1,754	2,006	0	3,777	7,547	2,905	5	5
	Total	**5,840**	**540**	**0**	**55**	**15,602**	**13,301**	**0**	**28,957**	**35,338**	**29,124**	**353**	**248**
2010	**TC**	3,723	22	0	103	17,490	15,732	0	33,325	37,070	25,157	411	274
	FC	1,272	2,237	0	14	1,840	1,974	0	3,828	7,336	2,657	5	5
	Total	**4,995**	**2,259**	**0**	**117**	**19,330**	**17,706**	**0**	**37,153**	**44,406**	**27,814**	**416**	**279**
2009	**TC**	3,439	3	0	208	9,747	18,724	0	28,679	32,121	16,099	395	314
	FC	843	2,531	0	23	2,224	2,204	0	4,451	7,825	960	4	4
	Total	**4,282**	**2,534**	**0**	**231**	**11,971**	**20,929**	**0**	**33,130**	**39,946**	**17,059**	**399**	**319**
2008	**TC**	3,653	4	0	300	1,861	20,627	0	22,788	26,446	13,818	279	226
	FC	742	1,735	0	11	2,391	2,244	0	4,645	7,123	584	4	4
	Total	**4,395**	**1,739**	**0**	**311**	**4,252**	**22,870**	**0**	**27,434**	**33,568**	**14,402**	**283**	**230**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	39,370	369	2,378	829	1,830	5,406	17	0	0	0	362	503
	FC	11,358	941	2,381	0	0	3,323	7	0	0	0	131	150
	Total	**50,728**	**1,310**	**4,760**	**829**	**1,830**	**8,729**	**24**	**0**	**0**	**0**	**494**	**654**
2011	**TC**	36,496	27	9,542	0	1,584	11,153	12	0	0	0	282	325
	FC	9,770	200	1,010	0	0	1,210	4	0	0	0	81	139
	Total	**46,267**	**226**	**10,552**	**0**	**1,584**	**12,363**	**16**	**0**	**0**	**0**	**363**	**464**
2010	**TC**	50,300	14	2,435	0	1,715	4,164	3	0	0	0	280	305
	FC	10,912	34	0	0	0	34	0	0	0	0	68	145
	Total	**61,212**	**48**	**2,435**	**0**	**1,715**	**4,198**	**3**	**0**	**0**	**0**	**347**	**450**
2009	**TC**	37,115	7	4,268	0	1,515	5,789	0	0	0	0	178	194
	FC	8,869	3	0	0	0	3	0	0	0	0	68	93
	Total	**45,984**	**10**	**4,268**	**0**	**1,515**	**5,792**	**0**	**0**	**0**	**0**	**246**	**287**
2008	**TC**	31,557	11	3,407	0	1,366	4,784	0	0	0	0	157	180
	FC	7,766	2	0	0	0	2	1	0	0	0	68	116
	Total	**39,323**	**13**	**3,407**	**0**	**1,366**	**4,786**	**2**	**0**	**0**	**0**	**225**	**295**

	Permanent Assets											
	Investments and Associates (net)			**Subsidiaries (net)**								
	Accounted with Equity Method	**Non-consolidated**		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials							Total	Unclassified Assets	**Total Assets**
27,283	0	25	3	75	3	0	394	23	28	552	510	54,995
3,174	0	0	0	303	0	32	3	3	0	341	15	14,452
30,456	**0**	**25**	**3**	**378**	**3**	**32**	**397**	**26**	**28**	**892**	**526**	**69,447**
26,324	0	22	2	48	2	0	377	22	21	495	403	55,012
2,905	0	0	0	236	0	21	4	5	0	265	21	10,738
29,229	**0**	**22**	**2**	**284**	**2**	**21**	**381**	**26**	**21**	**760**	**424**	**65,751**
25,295	0	23	2	53	3	0	400	16	7	504	387	63,256
2,657	0	0	0	254	0	21	2	1	0	278	26	10,297
27,952	**0**	**23**	**2**	**307**	**3**	**21**	**402**	**17**	**7**	**782**	**413**	**73,553**
16,179	35	20	2	50	2	0	379	7	4	499	295	49,095
960	0	0	0	212	0	12	2	1	0	228	11	9,023
17,139	**35**	**20**	**2**	**263**	**2**	**12**	**381**	**8**	**4**	**727**	**306**	**58,118**
13,871	35	20	2	28	2	0	381	4	2	474	213	41,004
584	0	0	0	211	0	12	1	1	0	225	11	7,943
14,455	**35**	**20**	**2**	**239**	**2**	**12**	**382**	**5**	**2**	**699**	**224**	**48,946**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	**Total Liabilities**
1,278	219	0	2,379	1,066	457	4,300	68	1,130	1,198	7,021	54,177
3	0	0	291	0	299	0	0	0	0	299	15,271
1,280	**219**	**0**	**2,670**	**1,066**	**756**	**4,300**	**68**	**1,130**	**1,198**	**7,320**	**69,447**
772	110	0	1,501	1,023	61	3,368	65	860	925	5,377	54,528
2	0	0	227	0	15	0	0	0	0	15	11,223
774	**110**	**0**	**1,729**	**1,023**	**76**	**3,368**	**65**	**860**	**925**	**5,392**	**65,751**
595	197	0	1,380	1,216	634	2,723	78	1,807	1,884	6,458	62,301
2	0	0	215	0	91	0	0	0	0	91	11,252
598	**197**	**0**	**1,595**	**1,216**	**725**	**2,723**	**78**	**1,807**	**1,884**	**6,549**	**73,553**
793	181	0	1,346	1,167	476	1,464	75	1,639	1,713	4,819	49,070
2	0	0	163	0	13	0	0	0	0	13	9,048
795	**181**	**0**	**1,509**	**1,167**	**489**	**1,464**	**75**	**1,639**	**1,713**	**4,832**	**58,118**
669	193	1	1,201	1,172	314	907	75	1,000	1,075	3,468	41,011
0	0	0	186	0	-18	0	0	0	0	-18	7,936
670	**193**	**1**	**1,386**	**1,172**	**297**	**907**	**75**	**1,000**	**1,075**	**3,451**	**48,946**

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	2,330	2	25	0	0	2,358	3,453	16,665	20,118	0	3	611	0
	FC	2,824	407	975	0	0	4,206	353	8,446	8,799	0	45	4,173	0
	Total	**5,154**	**409**	**1,001**	**0**	**0**	**6,564**	**3,806**	**25,111**	**28,917**	**0**	**48**	**4,783**	**0**
2011	**TC**	1,655	1	0	0	0	1,656	3,174	9,489	12,663	0	55	462	0
	FC	2,424	152	670	0	0	3,246	399	2,999	3,398	0	55	1,969	0
	Total	**4,079**	**153**	**670**	**0**	**0**	**4,902**	**3,572**	**12,489**	**16,061**	**0**	**110**	**2,432**	**0**
2010	**TC**	1,264	1	0	0	0	1,266	2,766	5,635	8,401	0	5	994	0
	FC	1,897	18	479	0	0	2,395	239	1,845	2,084	0	5	1,040	0
	Total	**3,162**	**19**	**479**	**0**	**0**	**3,660**	**3,005**	**7,480**	**10,485**	**0**	**10**	**2,035**	**0**
2009	**TC**	870	0	0	0	0	870	2,215	4,387	6,601	0	17	0	0
	FC	1,375	16	313	0	0	1,703	230	1,954	2,185	0	17	62	0
	Total	**2,245**	**16**	**313**	**0**	**0**	**2,573**	**2,445**	**6,341**	**8,786**	**0**	**34**	**62**	**0**
2008	**TC**	610	0	0	0	0	610	1,839	2,406	4,246	0	34	0	0
	FC	1,063	8	332	0	0	1,402	144	1,768	1,912	0	34	54	0
	Total	**1,673**	**8**	**332**	**0**	**0**	**2,012**	**1,983**	**4,175**	**6,158**	**0**	**68**	**54**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	3,695	10	2,606	5	6,315	2,686	32	655	3,373	2,943	398	77	321	42
2011	3,025	14	2,564	6	5,609	3,007	3	454	3,464	2,145	317	61	256	13
2010	2,811	86	3,123	10	6,030	3,189	1	233	3,424	2,606	296	48	248	16
2009	2,632	148	3,841	8	6,628	3,421	1	374	3,796	2,832	247	43	204	13
2008	2,117	245	3,840	64	6,267	4,081	1	262	4,344	1,923	307	39	268	12

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	614	614	12,921	85,308	3	98,233	121,322
0	0	0	4,217	4,217	1,087	5,117	250	6,454	23,676
0	**0**	**0**	**4,831**	**4,831**	**14,008**	**90,425**	**253**	**104,687**	**144,999**
0	0	0	517	517	8,676	78,428	0	87,103	101,939
0	0	0	2,024	2,024	557	5,155	35	5,747	14,416
0	**0**	**0**	**2,541**	**2,541**	**9,233**	**83,583**	**35**	**92,851**	**116,355**
0	0	0	999	999	5,877	64,318	0	70,195	80,860
0	0	0	1,046	1,046	314	3,234	16	3,565	9,089
0	**0**	**0**	**2,044**	**2,044**	**6,191**	**67,552**	**16**	**73,760**	**89,949**
0	0	0	17	17	3,784	40,765	0	44,549	52,037
0	0	0	79	79	302	644	12	958	4,925
0	**0**	**0**	**96**	**96**	**4,086**	**41,410**	**12**	**45,507**	**56,962**
0	0	0	34	34	3,718	32,146	0	35,864	40,753
0	0	0	88	88	409	488	2	898	4,301
0	**0**	**0**	**122**	**122**	**4,127**	**32,633**	**2**	**36,762**	**45,053**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-22	183	3,466	765	1,206	1,494	0	0	0	1,494	-364	1,130	0	1,130
-25	152	2,541	331	1,073	1,137	0	0	0	1,137	-278	860	0	860
-6	475	3,340	70	1,095	2,175	0	0	0	2,175	-368	1,807	0	1,807
29	163	3,241	295	884	2,061	0	0	0	2,061	-423	1,639	0	1,639
-25	159	2,337	256	808	1,273	0	0	0	1,273	-272	1,000	0	1,000

Türkiye Cumhuriyeti Ziraat Bankası A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	685	88	4	5	3,656	5,179	0	8,840	9,617	20,352	836	689
	FC	4,640	1,029	1	40	350	558	0	948	6,617	7,599	0	0
	Total	**5,325**	**1,117**	**5**	**45**	**4,005**	**5,737**	**0**	**9,788**	**16,235**	**27,951**	**836**	**689**
2011	**TC**	1,028	5	0	10	3,113	4,909	0	8,031	9,063	15,697	683	574
	FC	1,948	599	0	43	660	819	0	1,522	4,069	7,198	0	0
	Total	**2,976**	**604**	**0**	**52**	**3,773**	**5,728**	**0**	**9,553**	**13,133**	**22,894**	**683**	**574**
2010	**TC**	1,354	39	58	22	2,838	5,259	0	8,120	9,571	15,539	855	713
	FC	908	442	0	21	762	930	0	1,713	3,064	5,873	0	0
	Total	**2,262**	**481**	**58**	**43**	**3,600**	**6,189**	**0**	**9,832**	**12,635**	**21,412**	**855**	**713**
2009	**TC**	988	40	0	13	1,602	6,497	0	8,111	9,139	10,859	778	634
	FC	606	491	0	14	620	1,230	0	1,863	2,960	4,145	0	0
	Total	**1,594**	**530**	**0**	**26**	**2,222**	**7,727**	**0**	**9,975**	**12,099**	**15,004**	**778**	**634**
2008	**TC**	794	24	0	12	741	6,413	0	7,166	7,985	8,946	587	487
	FC	616	969	0	42	365	1,021	0	1,428	3,014	3,066	0	0
	Total	**1,411**	**993**	**0**	**54**	**1,106**	**7,434**	**0**	**8,594**	**10,999**	**12,011**	**587**	**487**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	23,090	232	30	295	600	1,158	0	0	0	0	486	473
	FC	11,011	2,882	132	574	0	3,588	22	0	0	0	27	69
	Total	**34,101**	**3,114**	**163**	**869**	**600**	**4,746**	**22**	**0**	**0**	**0**	**513**	**542**
2011	**TC**	18,107	155	1,660	203	550	2,568	0	0	0	0	431	162
	FC	9,001	2,419	347	0	0	2,766	27	0	0	0	30	71
	Total	**27,108**	**2,574**	**2,007**	**203**	**550**	**5,335**	**27**	**0**	**0**	**0**	**462**	**233**
2010	**TC**	19,306	98	1,236	0	630	1,965	0	0	0	0	352	191
	FC	7,351	1,763	299	0	0	2,062	19	0	0	0	9	68
	Total	**26,657**	**1,861**	**1,535**	**0**	**630**	**4,026**	**19**	**0**	**0**	**0**	**361**	**260**
2009	**TC**	13,735	94	2,433	0	614	3,141	0	0	0	0	242	76
	FC	6,777	854	256	0	0	1,110	42	0	0	0	8	45
	Total	**20,511**	**948**	**2,689**	**0**	**614**	**4,251**	**42**	**0**	**0**	**0**	**250**	**121**
2008	**TC**	12,673	95	796	0	570	1,461	0	0	0	0	200	67
	FC	6,205	619	325	0	0	943	10	0	0	0	8	26
	Total	**18,878**	**713**	**1,121**	**0**	**570**	**2,404**	**10**	**0**	**0**	**0**	**207**	**93**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
20,498	0	5	3	703	0	0	479	16	1	1,207	514	31,836
7,599	0	32	0	62	0	0	0	0	0	94	25	14,335
28,097	**0**	**37**	**3**	**765**	**0**	**0**	**479**	**16**	**1**	**1,301**	**539**	**46,172**
15,806	0	8	0	299	0	0	414	11	34	766	292	25,927
7,198	0	31	0	42	0	0	0	0	0	72	21	11,360
23,004	**0**	**39**	**0**	**340**	**0**	**0**	**414**	**11**	**34**	**838**	**313**	**37,288**
15,681	0	33	1	290	0	0	460	9	48	840	411	26,503
5,873	0	36	0	0	0	0	0	0	0	36	17	8,990
21,554	**0**	**69**	**1**	**290**	**0**	**0**	**460**	**9**	**48**	**876**	**428**	**35,493**
11,003	0	22	0	38	0	0	532	5	39	637	302	21,081
4,145	89	0	0	0	0	0	0	0	0	89	30	7,225
15,148	**89**	**22**	**0**	**38**	**0**	**0**	**532**	**5**	**39**	**726**	**333**	**28,305**
9,046	0	19	0	29	0	0	418	18	61	546	144	17,721
3,066	103	0	0	0	0	0	0	0	0	103	49	6,232
12,112	**103**	**19**	**0**	**29**	**0**	**0**	**418**	**18**	**61**	**649**	**193**	**23,953**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
772	214	1	1,945	533	1,015	2,581	0	1,107	1,107	5,235	31,428
7	0	0	125	0	19	0	0	0	0	19	14,743
779	**214**	**1**	**2,070**	**533**	**1,034**	**2,581**	**0**	**1,107**	**1,107**	**5,255**	**46,172**
505	75	1	1,175	511	533	1,795	0	837	837	3,676	25,526
7	0	0	135	0	-141	0	0	0	0	-141	11,762
512	**75**	**1**	**1,309**	**511**	**392**	**1,795**	**0**	**837**	**837**	**3,535**	**37,288**
409	131	0	1,084	608	681	1,384	0	978	978	3,652	26,006
8	0	0	104	0	-29	0	0	0	0	-29	9,487
417	**131**	**0**	**1,188**	**608**	**652**	**1,384**	**0**	**978**	**978**	**3,623**	**35,493**
334	101	0	754	583	590	732	0	761	761	2,667	20,296
7	0	0	101	0	21	0	0	0	0	21	8,009
341	**101**	**0**	**855**	**583**	**611**	**732**	**0**	**761**	**761**	**2,688**	**28,305**
279	64	0	610	586	553	376	8	477	485	2,000	16,743
6	0	0	50	0	11	0	0	0	0	11	7,210
285	**64**	**0**	**660**	**586**	**564**	**376**	**8**	**477**	**485**	**2,011**	**23,953**

Türkiye Halk Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	4,029	13	1	0	119	4,161	5,428	26,070	31,497	0	124	254	61
	FC	2,449	491	1,197	0	117	4,253	609	0	609	0	479	2,829	59
	Total	**6,477**	**505**	**1,197**	**0**	**235**	**8,415**	**6,036**	**26,070**	**32,106**	**0**	**603**	**3,083**	**120**
2011	**TC**	3,120	2	405	0	84	3,611	4,244	24,546	28,790	0	104	372	30
	FC	2,083	255	1,265	0	89	3,692	362	0	362	0	822	1,188	27
	Total	**5,203**	**257**	**1,670**	**0**	**173**	**7,303**	**4,606**	**24,546**	**29,152**	**0**	**926**	**1,560**	**57**
2010	**TC**	2,501	0	740	0	42	3,283	4,474	2	4,476	0	21	396	43
	FC	1,850	73	903	0	83	2,909	336	0	336	0	30	1,151	51
	Total	**4,352**	**73**	**1,643**	**0**	**125**	**6,193**	**4,810**	**2**	**4,811**	**0**	**51**	**1,547**	**94**
2009	**TC**	1,718	0	0	0	20	1,738	2,327	2	2,328	0	11	511	0
	FC	1,444	65	1,047	0	54	2,610	387	0	387	0	244	2,482	0
	Total	**3,162**	**65**	**1,047**	**0**	**74**	**4,347**	**2,714**	**2**	**2,715**	**0**	**255**	**2,994**	**0**
2008	**TC**	1,183	0	0	0	10	1,193	1,614	2	1,616	0	3	468	0
	FC	1,092	37	834	0	3	1,966	280	0	280	0	55	535	0
	Total	**2,275**	**37**	**834**	**0**	**13**	**3,159**	**1,894**	**2**	**1,895**	**0**	**58**	**1,003**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	2,870	5	955	4	3,834	1,742	64	120	1,925	1,909	436	70	366	27
2011	2,147	4	826	2	2,978	1,298	52	207	1,557	1,421	344	46	298	20
2010	2,071	35	980	4	3,090	1,349	32	156	1,537	1,553	303	47	256	27
2009	1,972	59	1,140	10	3,181	1,499	35	197	1,731	1,451	254	39	215	5
2008	1,769	99	1,301	15	3,184	2,032	34	122	2,188	997	207	34	174	18

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	25	463	463	44,387	255,908	0	300,295	336,417
0	0	267	3,635	3,635	3,390	155,173	0	158,563	167,059
0	**0**	**292**	**4,098**	**4,098**	**47,777**	**411,081**	**0**	**458,858**	**503,477**
0	0	81	586	586	35,227	156,236	0	191,463	224,450
0	0	731	2,769	2,769	3,709	101,752	0	105,462	112,284
0	**0**	**812**	**3,355**	**3,355**	**38,937**	**257,989**	**0**	**296,925**	**336,735**
0	0	96	556	556	31,812	142,019	0	173,831	182,146
0	0	577	1,809	1,809	3,211	70,736	0	73,947	79,001
0	**0**	**674**	**2,365**	**2,365**	**35,023**	**212,755**	**0**	**247,778**	**261,147**
0	0	92	614	614	26,390	98,085	0	124,475	129,156
0	0	243	2,969	2,969	2,526	47,868	0	50,394	56,360
0	**0**	**335**	**3,583**	**3,583**	**28,917**	**145,953**	**0**	**174,870**	**185,515**
0	0	0	471	471	18,497	50,404	0	68,901	72,180
0	0	0	590	590	1,584	26,601	0	28,186	31,021
0	**0**	**0**	**1,061**	**1,061**	**20,081**	**77,005**	**0**	**97,087**	**103,202**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
237	154	2,692	378	894	1,420	0	0	0	1,420	-313	1,107	0	1,107
85	243	2,067	282	706	1,079	0	0	0	1,079	-242	837	0	837
56	280	2,172	223	728	1,221	0	0	0	1,221	-243	978	0	978
7	122	1,800	302	557	941	0	0	0	941	-180	761	0	761
-91	170	1,268	205	470	594	0	0	0	594	-116	477	0	477

Türkiye Halk Bankası A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	959	13	0	9	4,379	1,790	0	6,178	7,150	21,790	1,162	1,049
	FC	4,297	821	0	28	1,645	24	0	1,697	6,815	7,149	0	0
	Total	**5,257**	**834**	**0**	**37**	**6,024**	**1,814**	**0**	**7,875**	**13,965**	**28,939**	**1,162**	**1,049**
2011	**TC**	847	2	78	2	4,266	1,777	0	6,045	6,971	15,927	883	838
	FC	2,074	870	0	70	1,111	666	0	1,846	4,790	7,480	0	0
	Total	**2,921**	**871**	**78**	**71**	**5,376**	**2,444**	**0**	**7,891**	**11,761**	**23,406**	**883**	**838**
2010	**TC**	1,270	36	1,023	1	5,478	1,416	0	6,895	9,223	15,349	1,102	1,091
	FC	991	583	0	11	1,220	679	0	1,910	3,485	6,468	0	0
	Total	**2,261**	**619**	**1,023**	**12**	**6,698**	**2,096**	**0**	**8,805**	**12,708**	**21,817**	**1,102**	**1,091**
2009	**TC**	773	115	1,587	0	5,952	969	0	6,921	9,396	11,027	989	926
	FC	650	1,163	0	18	1,033	664	0	1,714	3,528	5,045	0	0
	Total	**1,423**	**1,278**	**1,587**	**18**	**6,985**	**1,633**	**0**	**8,635**	**12,924**	**16,073**	**989**	**926**
2008	**TC**	387	1	1,501	3	2,999	898	0	3,900	5,790	9,107	682	643
	FC	600	1,198	0	19	743	729	0	1,491	3,288	5,152	0	0
	Total	**987**	**1,199**	**1,501**	**22**	**3,742**	**1,627**	**0**	**5,391**	**9,077**	**14,259**	**682**	**643**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	21,135	37	898	656	13	1,605	3	0	0	0	919	184
	FC	7,537	3,150	2,722	380	0	6,253	82	0	0	699	29	228
	Total	**28,672**	**3,188**	**3,620**	**1,036**	**13**	**7,857**	**85**	**0**	**0**	**699**	**948**	**412**
2011	**TC**	17,684	31	1,219	203	17	1,469	2	0	0	0	740	62
	FC	7,252	3,340	1,212	0	0	4,552	138	0	0	0	28	186
	Total	**24,936**	**3,371**	**2,430**	**203**	**17**	**6,020**	**140**	**0**	**0**	**0**	**768**	**247**
2010	**TC**	17,160	25	2,975	0	30	3,030	10	0	0	0	658	64
	FC	6,051	3,054	980	0	0	4,034	40	0	0	0	22	180
	Total	**23,211**	**3,079**	**3,955**	**0**	**30**	**7,064**	**50**	**0**	**0**	**0**	**680**	**245**
2009	**TC**	14,804	20	2,166	0	39	2,225	4	0	0	0	378	71
	FC	6,035	2,017	701	0	0	2,719	14	0	0	0	24	69
	Total	**20,839**	**2,038**	**2,867**	**0**	**39**	**4,944**	**19**	**0**	**0**	**0**	**401**	**140**
2008	**TC**	11,917	35	480	0	46	561	3	0	0	0	246	55
	FC	5,484	2,670	311	0	0	2,981	10	0	0	0	33	110
	Total	**17,401**	**2,705**	**791**	**0**	**46**	**3,542**	**13**	**0**	**0**	**0**	**280**	**165**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
21,904	0	165	5	235	66	0	483	35	0	989	416	30,458
7,149	0	0	0	88	0	0	1	0	0	89	83	14,135
29,052	**0**	**165**	**5**	**323**	**66**	**0**	**484**	**35**	**0**	**1,077**	**499**	**44,593**
15,971	0	87	3	145	57	0	446	25	0	764	410	24,117
7,480	0	0	0	61	0	0	1	0	0	63	45	12,378
23,451	**0**	**87**	**3**	**207**	**57**	**0**	**447**	**25**	**0**	**827**	**456**	**36,494**
15,361	0	97	4	194	68	0	541	26	0	929	394	25,908
6,468	0	0	0	73	0	0	1	0	0	74	55	10,081
21,829	**0**	**97**	**4**	**267**	**68**	**0**	**542**	**26**	**0**	**1,003**	**449**	**35,989**
11,090	0	63	4	141	68	0	505	20	0	800	248	21,533
5,045	0	0	0	47	0	0	0	0	0	47	87	8,708
16,135	**0**	**63**	**4**	**187**	**68**	**0**	**505**	**20**	**0**	**847**	**335**	**30,241**
9,147	0	23	4	110	69	0	461	14	0	682	215	15,833
5,152	0	0	0	47	0	0	0	0	0	47	147	8,634
14,299	**0**	**23**	**4**	**157**	**69**	**0**	**462**	**14**	**0**	**729**	**362**	**24,467**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
686	137	0	1,929	1,066	701	2,420	0	623	623	4,809	29,478
13	1	0	1,052	0	273	0	0	0	0	273	15,115
700	**137**	**0**	**2,982**	**1,066**	**973**	**2,420**	**0**	**623**	**623**	**5,082**	**44,593**
513	51	0	1,367	1,023	361	1,849	0	502	502	3,736	24,256
12	1	0	365	0	69	0	0	0	0	69	12,238
525	**52**	**0**	**1,733**	**1,023**	**431**	**1,849**	**0**	**502**	**502**	**3,805**	**36,494**
470	91	0	1,295	1,216	614	1,654	0	563	563	4,047	25,531
11	2	0	255	0	117	0	0	0	0	117	10,458
482	**93**	**0**	**1,550**	**1,216**	**731**	**1,654**	**0**	**563**	**563**	**4,165**	**35,989**
367	75	0	895	1,167	561	1,061	0	584	584	3,373	21,297
10	2	0	118	0	72	0	0	0	0	72	8,944
377	**77**	**0**	**1,014**	**1,167**	**633**	**1,061**	**0**	**584**	**584**	**3,445**	**30,241**
307	83	0	693	1,172	426	713	0	353	353	2,664	15,836
10	1	8	172	0	-6	0	0	0	0	-6	8,631
316	**85**	**8**	**865**	**1,172**	**421**	**713**	**0**	**353**	**353**	**2,658**	**24,467**

Türkiye Vakıflar Bankası T.A.O.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	4,486	8	0	0	0	4,495	5,194	9,396	14,590	0	143	1,025	182
	FC	900	335	1,609	1	1	2,847	384	6,483	6,867	0	247	3,552	278
	Total	**5,386**	**344**	**1,609**	**1**	**1**	**7,341**	**5,578**	**15,879**	**21,457**	**0**	**390**	**4,577**	**459**
2011	**TC**	3,678	12	0	0	0	3,690	4,403	6,483	10,887	0	99	1,594	49
	FC	853	186	1,677	3	1	2,719	363	6,982	7,345	0	299	2,989	52
	Total	**4,531**	**198**	**1,677**	**3**	**1**	**6,410**	**4,767**	**13,465**	**18,232**	**0**	**398**	**4,583**	**101**
2010	**TC**	3,140	4	2	0	0	3,146	4,790	0	4,790	0	19	1,526	62
	FC	864	91	1,415	3	0	2,374	245	0	245	0	32	1,689	63
	Total	**4,004**	**96**	**1,417**	**3**	**0**	**5,520**	**5,035**	**0**	**5,035**	**0**	**51**	**3,215**	**124**
2009	**TC**	2,001	0	2	0	1	2,004	3,649	4	3,652	0	31	431	92
	FC	849	204	1,177	9	2	2,240	111	0	111	0	92	631	99
	Total	**2,849**	**204**	**1,179**	**9**	**3**	**4,244**	**3,759**	**4**	**3,763**	**0**	**123**	**1,062**	**191**
2008	**TC**	1,617	0	0	0	0	1,617	2,837	4	2,841	0	6	69	0
	FC	967	241	924	6	1	2,138	103	0	103	0	6	1,068	0
	Total	**2,584**	**241**	**924**	**6**	**1**	**3,755**	**2,940**	**4**	**2,944**	**0**	**12**	**1,137**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	2,970	2	753	9	3,734	1,673	58	261	1,992	1,742	303	112	191	24
2011	2,018	3	618	21	2,660	1,203	55	218	1,476	1,184	306	77	229	18
2010	2,012	3	769	79	2,863	1,279	43	212	1,534	1,328	274	58	216	17
2009	2,090	5	789	104	2,988	1,349	68	134	1,552	1,436	277	60	217	11
2008	2,037	40	795	134	3,007	1,831	109	141	2,081	926	297	79	219	12

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	1,349	1,349	70,261	50,182	101,284	221,727	242,160
0	0	713	4,790	4,790	696	16,353	46,814	63,863	78,367
0	**0**	**713**	**6,139**	**6,139**	**70,957**	**66,535**	**148,098**	**285,589**	**320,527**
0	0	0	1,742	1,742	50,746	32,758	62,602	146,106	162,425
0	0	217	3,557	3,557	804	13,633	36,434	50,872	64,493
0	**0**	**217**	**5,299**	**5,299**	**51,550**	**46,391**	**99,036**	**196,977**	**226,918**
0	0	0	1,607	1,607	9,970	33,168	0	43,138	52,681
0	0	0	1,784	1,784	337	12,522	0	12,859	17,262
0	**0**	**0**	**3,390**	**3,390**	**10,307**	**45,690**	**0**	**55,997**	**69,943**
0	0	0	554	554	7,225	26,369	0	33,594	39,805
0	0	7	829	829	191	10,106	0	10,297	13,477
0	**0**	**7**	**1,383**	**1,383**	**7,416**	**36,475**	**0**	**43,891**	**53,281**
0	0	0	75	75	7,223	20,847	0	28,070	32,603
0	0	29	1,102	1,102	174	9,125	0	9,299	12,642
0	**0**	**29**	**1,177**	**1,177**	**7,397**	**29,972**	**0**	**37,368**	**45,245**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
144	266	2,367	599	964	804	0	0	0	804	-181	623	0	623
16	362	1,810	371	794	645	0	0	0	645	-143	502	0	502
154	292	2,008	474	822	712	0	0	0	712	-149	563	0	563
83	145	1,893	458	715	720	0	0	0	720	-136	584	0	584
42	147	1,345	293	618	434	0	0	0	434	-81	353	0	353

Türkiye Vakıflar Bankası T.A.O.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	20	0	0	0	0	0	0	20	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**20**	**0**	**0**	**0**	**0**	**0**	**0**	**20**	**0**	**3**	**3**
2011	**TC**	0	19	0	0	0	0	0	0	19	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**19**	**0**	**0**	**0**	**0**	**0**	**0**	**20**	**0**	**3**	**3**
2010	**TC**	0	22	0	0	0	0	0	0	23	0	3	3
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**23**	**0**	**0**	**0**	**0**	**0**	**0**	**23**	**0**	**3**	**3**
2009	**TC**	0	0	3	19	0	0	0	19	22	0	4	4
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**3**	**19**	**0**	**0**	**0**	**19**	**22**	**0**	**4**	**4**
2008	**TC**	0	0	3	18	0	0	0	18	21	0	10	10
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**3**	**18**	**0**	**0**	**0**	**18**	**22**	**0**	**10**	**10**

Liabilities
(EUR Million)

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

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

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
0	0	0	0	34	0	0	-16	0	-16	18	21
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**34**	**0**	**0**	**-16**	**0**	**-16**	**18**	**21**
0	0	0	1	33	0	0	-15	0	-15	18	21
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**1**	**33**	**0**	**0**	**-15**	**0**	**-15**	**18**	**21**
0	0	0	1	39	0	0	-18	0	-18	21	25
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**1**	**39**	**0**	**0**	**-18**	**0**	**-18**	**21**	**25**
0	0	0	0	37	0	0	-18	0	-17	20	24
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**37**	**0**	**0**	**-18**	**0**	**-17**	**20**	**24**
0	0	0	0	38	0	0	-19	1	-18	20	23
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**38**	**0**	**0**	**-19**	**1**	**-18**	**20**	**23**

Adabank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	2	0	0	0	0	2	0	0	0	0	0	0	0
	FC	4	0	0	0	0	4	0	0	0	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2011	**TC**	2	0	0	0	0	2	0	0	0	0	0	0	0
	FC	4	0	0	0	0	4	0	0	0	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	2	0	0	0	0	2	0	0	0	0	0	0	0
	FC	4	0	0	0	0	4	0	0	0	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	3	0	0	0	0	3	1	0	1	0	0	0	0
	FC	5	0	0	0	0	5	0	0	0	0	0	0	0
	Total	**8**	**0**	**0**	**0**	**0**	**8**	**1**	**0**	**1**	**0**	**0**	**0**	**0**
2008	**TC**	3	0	0	0	0	3	0	0	0	0	0	0	0
	FC	6	0	0	0	0	6	0	0	0	0	0	0	0
	Total	**8**	**0**	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

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

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

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

Adabank A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	1,432	2	0	80	12,941	1,551	0	14,572	16,006	25,026	476	436
	FC	5,673	1,149	0	155	4,934	0	0	5,089	11,911	12,311	0	0
	Total	**7,105**	**1,151**	**0**	**235**	**17,875**	**1,551**	**0**	**19,661**	**27,916**	**37,337**	**476**	**436**
2011	**TC**	1,976	1	0	228	13,372	1,558	0	15,159	17,136	17,138	517	479
	FC	3,702	1,153	0	165	2,125	416	0	2,705	7,560	11,594	0	0
	Total	**5,678**	**1,153**	**0**	**393**	**15,497**	**1,974**	**0**	**17,864**	**24,695**	**28,731**	**517**	**479**
2010	**TC**	1,097	5	0	381	18,629	2,607	0	21,617	22,719	15,573	623	623
	FC	1,869	863	0	122	1,916	617	0	2,654	5,386	10,166	0	0
	Total	**2,966**	**868**	**0**	**502**	**20,545**	**3,224**	**0**	**24,271**	**28,105**	**25,739**	**623**	**623**
2009	**TC**	1,169	1	0	70	12,961	4,608	0	17,639	18,808	11,215	806	806
	FC	1,043	1,381	0	76	652	2,784	0	3,513	5,937	7,322	27	27
	Total	**2,212**	**1,381**	**0**	**146**	**13,613**	**7,392**	**0**	**21,152**	**24,746**	**18,537**	**833**	**833**
2008	**TC**	2,297	1	0	61	2,529	6,540	0	9,130	11,428	12,245	517	517
	FC	1,305	1,922	0	42	417	3,098	0	3,558	6,785	8,556	17	17
	Total	**3,602**	**1,924**	**0**	**103**	**2,947**	**9,638**	**0**	**12,688**	**18,214**	**20,802**	**534**	**534**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	21,839	110	3,605	1,015	0	4,730	77	225	0	0	1,021	583
	FC	14,876	5,876	4,801	1,741	0	12,418	150	56	0	0	142	52
	Total	**36,715**	**5,986**	**8,406**	**2,757**	**0**	**17,149**	**227**	**281**	**0**	**0**	**1,163**	**636**
2011	**TC**	17,858	126	2,239	740	0	3,106	82	46	0	0	850	231
	FC	13,574	6,736	2,992	1,103	0	10,831	144	44	0	0	74	53
	Total	**31,432**	**6,862**	**5,232**	**1,843**	**0**	**13,937**	**225**	**90**	**0**	**0**	**924**	**284**
2010	**TC**	20,456	127	5,155	470	0	5,753	88	151	0	0	734	323
	FC	12,227	4,921	300	757	0	5,978	102	0	0	0	33	67
	Total	**32,683**	**5,049**	**5,455**	**1,227**	**0**	**11,731**	**190**	**151**	**0**	**0**	**767**	**390**
2009	**TC**	16,127	64	5,862	0	0	5,926	87	182	0	0	559	285
	FC	9,939	3,741	407	0	0	4,147	55	0	0	0	5	50
	Total	**26,066**	**3,805**	**6,268**	**0**	**0**	**10,073**	**142**	**182**	**0**	**0**	**564**	**335**
2008	**TC**	13,573	107	3,785	0	0	3,893	8	33	0	0	427	270
	FC	10,889	5,189	14	0	0	5,204	23	65	0	0	6	66
	Total	**24,462**	**5,297**	**3,799**	**0**	**0**	**9,096**	**31**	**98**	**0**	**0**	**433**	**337**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
25,066	0	0	2	79	0	0	339	48	1	469	504	42,045
12,311	0	0	0	169	0	0	1	0	0	170	20	24,411
37,377	**0**	**0**	**2**	**249**	**0**	**0**	**339**	**48**	**1**	**639**	**524**	**66,456**
17,176	0	0	2	82	0	0	321	41	1	447	378	35,136
11,594	0	0	0	332	0	0	1	0	0	333	27	19,514
28,769	**0**	**0**	**2**	**415**	**0**	**0**	**322**	**41**	**1**	**780**	**405**	**54,649**
15,573	0	0	2	103	0	0	431	45	2	582	304	39,178
10,166	0	0	0	332	0	0	1	0	0	333	12	15,896
25,739	**0**	**0**	**2**	**434**	**0**	**0**	**432**	**45**	**2**	**915**	**315**	**55,074**
11,215	0	0	1	97	0	0	368	30	2	499	359	30,880
7,322	0	0	0	332	0	0	1	0	0	333	8	13,601
18,537	**0**	**0**	**1**	**429**	**0**	**0**	**370**	**30**	**2**	**831**	**367**	**44,481**
12,245	0	0	1	100	0	0	374	17	2	494	296	24,464
8,556	0	0	0	331	0	0	1	0	0	332	15	15,689
20,802	**0**	**0**	**1**	**431**	**0**	**0**	**375**	**17**	**2**	**827**	**311**	**40,153**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
488	278	33	2,706	1,706	1,822	4,402	0	1,258	1,258	9,187	38,463
140	2	0	543	0	157	0	0	0	0	157	27,994
628	**281**	**33**	**3,249**	**1,706**	**1,979**	**4,402**	**0**	**1,258**	**1,258**	**9,344**	**66,456**
315	97	35	1,656	1,637	1,204	3,415	0	980	980	7,237	29,856
126	0	0	441	0	-53	0	0	0	0	-53	24,793
441	**98**	**35**	**2,097**	**1,637**	**1,151**	**3,415**	**0**	**980**	**980**	**7,183**	**54,649**
299	179	34	1,807	1,946	2,225	2,971	0	1,390	1,390	8,532	36,548
101	3	0	305	0	16	0	0	0	0	16	18,526
400	**182**	**34**	**2,113**	**1,946**	**2,240**	**2,971**	**0**	**1,390**	**1,390**	**8,547**	**55,074**
264	144	4	1,526	1,400	1,912	2,056	0	1,272	1,272	6,641	30,219
76	6	1	193	0	-18	0	0	0	0	-18	14,262
341	**150**	**6**	**1,719**	**1,400**	**1,895**	**2,056**	**0**	**1,272**	**1,272**	**6,623**	**44,481**
214	127	6	1,085	1,406	1,684	1,439	0	799	799	5,329	23,879
92	1	4	256	0	-75	0	0	0	0	-75	16,274
306	**128**	**10**	**1,341**	**1,406**	**1,609**	**1,439**	**0**	**799**	**799**	**5,254**	**40,153**

Akbank T.A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	2,730	0	8	0	72	2,809	13,437	114,643	128,080	2,261	789	2,479	2,774
	FC	2,504	85	1,966	0	661	5,217	2,779	0	2,779	3,210	1,216	14,309	5,811
	Total	**5,234**	**85**	**1,974**	**0**	**733**	**8,026**	**16,216**	**114,643**	**130,859**	**5,471**	**2,005**	**16,788**	**8,585**
2011	**TC**	1,988	0	1	0	265	2,254	10,859	38,892	49,751	1,363	531	5,427	1,223
	FC	1,717	49	1,704	0	264	3,735	2,481	0	2,481	502	1,311	15,446	4,796
	Total	**3,706**	**49**	**1,705**	**0**	**529**	**5,989**	**13,340**	**38,892**	**52,231**	**1,865**	**1,843**	**20,874**	**6,019**
2010	**TC**	1,972	1	6	0	257	2,237	10,949	0	10,949	2,477	301	2,178	1,317
	FC	1,224	33	1,338	0	211	2,807	2,150	0	2,150	0	1,101	9,483	3,276
	Total	**3,196**	**34**	**1,344**	**0**	**469**	**5,044**	**13,099**	**0**	**13,099**	**2,477**	**1,401**	**11,661**	**4,593**
2009	**TC**	1,314	0	0	0	115	1,430	7,906	0	7,906	2,376	204	328	690
	FC	1,258	27	774	0	130	2,189	2,037	0	2,037	0	294	5,044	2,541
	Total	**2,572**	**28**	**774**	**0**	**245**	**3,620**	**9,943**	**0**	**9,943**	**2,376**	**498**	**5,372**	**3,231**
2008	**TC**	1,291	0	0	0	87	1,378	5,913	0	5,913	2,386	142	82	203
	FC	902	29	810	0	24	1,764	2,839	0	2,839	1,648	185	1,779	286
	Total	**2,192**	**29**	**810**	**0**	**111**	**3,142**	**8,752**	**0**	**8,752**	**4,034**	**328**	**1,861**	**488**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	3,066	3	1,730	15	4,814	2,007	132	457	2,596	2,217	876	136	740	24
2011	2,072	3	1,644	5	3,724	1,606	106	379	2,090	1,634	763	117	646	21
2010	1,992	42	2,167	2	4,202	1,717	93	310	2,121	2,081	744	107	637	13
2009	2,268	64	1,938	3	4,273	1,651	126	352	2,129	2,144	696	99	597	20
2008	2,828	133	1,571	15	4,547	2,264	236	412	2,912	1,635	622	110	512	14

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	49	6,092	8,352	12,866	29,191	95,371	137,429	276,671
0	0	736	22,072	25,282	1,549	12,461	22,041	36,051	69,329
0	**0**	**786**	**28,164**	**33,635**	**14,416**	**41,652**	**117,412**	**173,480**	**346,000**
0	0	1,048	8,230	9,593	10,884	20,146	55,818	86,847	148,444
0	0	428	21,982	22,485	1,992	11,686	19,111	32,789	61,489
0	**0**	**1,476**	**30,212**	**32,077**	**12,875**	**31,832**	**74,929**	**119,636**	**209,933**
0	0	67	3,864	6,341	10,976	17,144	1,623	29,743	49,270
0	0	12	13,872	13,872	1,358	8,184	63	9,605	28,433
1	**0**	**79**	**17,736**	**20,213**	**12,334**	**25,328**	**1,686**	**39,348**	**77,703**
4	0	83	1,310	3,686	7,338	15,917	1,030	24,286	37,308
4	0	0	7,883	7,883	863	5,409	30	6,302	18,412
8	**0**	**83**	**9,194**	**11,569**	**8,202**	**21,326**	**1,060**	**30,588**	**55,720**
8	0	0	436	2,822	6,444	15,825	1,006	23,275	33,388
8	0	0	2,258	3,906	1,062	5,053	32	6,147	14,656
17	**0**	**0**	**2,694**	**6,728**	**7,506**	**20,877**	**1,038**	**29,422**	**48,044**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
171	178	3,329	472	1,236	1,622	0	0	0	1,622	-364	1,258	0	1,258
-49	238	2,489	265	996	1,228	0	0	0	1,228	-248	980	0	980
16	420	3,168	252	1,176	1,739	0	0	0	1,739	-349	1,390	0	1,390
72	245	3,079	521	1,019	1,538	0	0	0	1,538	-266	1,272	0	1,272
21	347	2,529	538	1,025	966	0	0	0	966	-167	799	0	799

Akbank T.A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	129	0	0	5	267	446	0	719	847	1,766	100	58
	FC	139	24	0	2	66	0	0	69	231	410	0	0
	Total	**267**	**24**	**0**	**8**	**334**	**446**	**0**	**787**	**1,079**	**2,176**	**100**	**58**
2011	**TC**	67	0	12	75	119	322	0	516	595	1,332	88	40
	FC	139	31	0	9	0	17	0	26	196	395	0	0
	Total	**206**	**31**	**12**	**84**	**119**	**339**	**0**	**542**	**791**	**1,727**	**88**	**40**
2010	**TC**	31	1	0	86	0	190	0	276	308	1,248	73	29
	FC	81	23	0	2	0	0	0	2	106	287	0	0
	Total	**112**	**24**	**0**	**88**	**0**	**190**	**0**	**278**	**414**	**1,536**	**73**	**29**
2009	**TC**	42	3	0	4	15	222	0	240	286	1,030	90	56
	FC	57	23	0	1	0	0	0	1	81	208	0	0
	Total	**100**	**26**	**0**	**5**	**15**	**222**	**0**	**241**	**367**	**1,239**	**90**	**56**
2008	**TC**	23	0	164	15	21	89	0	124	311	871	60	31
	FC	76	170	18	6	15	0	0	21	285	211	0	0
	Total	**99**	**170**	**182**	**21**	**35**	**89**	**0**	**145**	**596**	**1,082**	**60**	**31**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	1,276	19	565	62	0	647	3	0	0	0	25	59
	FC	504	418	32	0	0	451	6	0	4	110	11	2
	Total	**1,781**	**438**	**597**	**62**	**0**	**1,098**	**9**	**0**	**4**	**110**	**36**	**61**
2011	**TC**	988	20	257	0	0	277	1	0	0	0	21	27
	FC	503	416	11	0	0	426	9	0	3	112	26	2
	Total	**1,491**	**436**	**268**	**0**	**0**	**703**	**10**	**0**	**3**	**112**	**47**	**29**
2010	**TC**	754	13	143	0	0	155	6	0	0	0	29	29
	FC	434	300	0	0	0	300	2	0	2	79	26	2
	Total	**1,188**	**313**	**143**	**0**	**0**	**456**	**7**	**0**	**2**	**79**	**55**	**30**
2009	**TC**	702	18	41	0	0	59	3	0	0	0	17	17
	FC	487	167	0	0	0	167	1	0	1	0	9	0
	Total	**1,189**	**185**	**41**	**0**	**0**	**227**	**4**	**0**	**1**	**0**	**26**	**17**
2008	**TC**	687	22	5	0	0	27	5	0	0	0	16	17
	FC	557	228	0	0	0	228	8	0	1	0	10	0
	Total	**1,244**	**250**	**5**	**0**	**0**	**255**	**13**	**0**	**1**	**0**	**25**	**17**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
1,808	0	0	0	11	0	0	9	8	7	35	63	2,752
410	0	0	0	0	0	0	0	0	0	0	4	646
2,218	**0**	**0**	**0**	**11**	**0**	**0**	**9**	**8**	**7**	**35**	**67**	**3,398**
1,379	0	0	0	10	0	0	10	1	12	33	34	2,041
395	0	0	0	0	0	0	0	0	0	0	5	596
1,774	**0**	**0**	**0**	**10**	**0**	**0**	**10**	**1**	**12**	**33**	**38**	**2,637**
1,292	0	0	0	12	0	0	9	1	14	37	36	1,673
287	0	0	0	0	0	0	0	0	0	0	6	399
1,579	**0**	**0**	**0**	**12**	**0**	**0**	**9**	**1**	**14**	**37**	**42**	**2,072**
1,064	0	0	0	12	0	0	8	1	14	34	18	1,403
208	0	0	0	0	0	0	0	0	0	0	1	291
1,272	**0**	**0**	**0**	**12**	**0**	**0**	**8**	**1**	**14**	**34**	**20**	**1,694**
900	0	0	0	11	0	0	10	1	6	28	19	1,259
211	0	0	0	0	0	0	0	0	0	0	1	497
1,111	**0**	**0**	**0**	**11**	**0**	**0**	**10**	**1**	**6**	**28**	**20**	**1,756**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
49	8	0	144	179	3	30	0	29	29	241	2,308
0	0	0	133	0	1	0	0	0	0	1	1,090
49	**8**	**0**	**277**	**179**	**4**	**30**	**0**	**29**	**29**	**243**	**3,398**
35	9	0	93	123	-3	64	2	12	14	198	1,557
0	0	0	152	0	0	0	0	0	0	0	1,081
35	**9**	**0**	**245**	**123**	**-3**	**64**	**2**	**12**	**14**	**198**	**2,637**
25	4	0	93	146	0	63	3	13	16	225	1,227
0	0	0	111	0	0	0	0	0	0	0	846
26	**4**	**0**	**204**	**146**	**0**	**63**	**3**	**13**	**16**	**225**	**2,072**
22	4	0	63	140	0	34	1	29	29	203	1,027
0	0	1	12	0	0	0	0	0	0	0	667
22	**4**	**1**	**75**	**140**	**0**	**34**	**1**	**29**	**29**	**203**	**1,694**
16	6	0	60	141	1	6	4	25	28	176	950
0	0	2	21	0	0	0	0	0	0	0	806
16	**6**	**2**	**81**	**141**	**1**	**6**	**4**	**25**	**28**	**176**	**1,756**

Alternatifbank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	495	0	0	0	0	495	350	0	350	0	36	341	314
	FC	220	12	130	0	0	362	343	0	343	0	70	389	429
	Total	**715**	**12**	**130**	**0**	**0**	**857**	**693**	**0**	**693**	**0**	**105**	**729**	**743**
2011	**TC**	436	1	0	0	0	437	262	0	262	0	37	220	416
	FC	192	87	153	0	17	448	16	0	16	0	87	204	441
	Total	**628**	**88**	**153**	**0**	**17**	**886**	**278**	**0**	**278**	**0**	**124**	**425**	**856**
2010	**TC**	472	2	0	0	0	474	267	0	267	0	33	246	94
	FC	186	94	171	0	11	461	59	0	59	0	56	288	112
	Total	**658**	**96**	**171**	**0**	**11**	**936**	**326**	**0**	**326**	**0**	**89**	**534**	**206**
2009	**TC**	366	0	4	0	0	370	398	0	398	0	9	77	85
	FC	192	55	111	0	6	364	62	0	62	0	11	180	87
	Total	**559**	**55**	**115**	**0**	**6**	**734**	**459**	**0**	**459**	**0**	**20**	**257**	**172**
2008	**TC**	295	0	0	0	0	295	213	0	213	0	78	148	79
	FC	170	8	100	0	10	288	15	0	15	0	117	170	89
	Total	**465**	**8**	**100**	**0**	**10**	**583**	**227**	**0**	**227**	**0**	**196**	**318**	**168**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	283	0	81	1	366	129	19	39	188	178	17	3	15	0
2011	179	1	29	3	211	88	15	13	116	95	14	1	13	0
2010	140	2	21	2	164	69	8	5	83	82	14	1	12	0
2009	176	1	37	6	220	92	10	6	108	112	16	4	13	0
2008	186	4	11	10	210	101	15	1	118	92	14	4	9	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	691	691	112	2,530	3	2,645	4,181
0	0	0	887	887	120	240	0	360	1,951
0	**0**	**0**	**1,577**	**1,577**	**232**	**2,770**	**3**	**3,006**	**6,133**
0	0	0	673	673	109	2,221	2	2,332	3,704
0	0	0	732	732	77	330	0	407	1,603
0	**0**	**0**	**1,405**	**1,405**	**186**	**2,552**	**2**	**2,739**	**5,308**
0	0	0	373	373	71	2,029	1	2,100	3,214
0	0	0	456	456	73	317	0	391	1,367
0	**0**	**0**	**829**	**829**	**144**	**2,346**	**1**	**2,491**	**4,581**
0	0	0	170	170	56	1,775	1	1,832	2,770
0	0	0	277	277	14	328	0	341	1,045
0	**0**	**0**	**448**	**448**	**69**	**2,103**	**1**	**2,173**	**3,815**
0	0	0	306	306	56	1,442	0	1,499	2,312
135	1	0	512	512	16	408	0	425	1,240
135	**1**	**0**	**818**	**818**	**73**	**1,850**	**0**	**1,923**	**3,552**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-2	27	218	96	84	37	0	0	0	37	-8	29	0	29
-4	14	118	35	66	17	0	0	0	17	-6	12	0	12
-14	62	142	28	98	17	0	0	0	17	-3	13	0	13
-9	22	138	52	50	36	0	0	0	36	-7	29	0	29
-6	25	121	32	58	31	0	0	0	31	-7	25	0	25

Alternatifbank A.Ş. 2008-2012

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

Anadolubank A.Ş.

Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	61	9	34	58	0	4	0	62	166	1,710	58	58
	FC	221	59	0	12	294	0	0	306	587	71	0	0
	Total	**282**	**69**	**34**	**71**	**294**	**4**	**0**	**368**	**753**	**1,781**	**58**	**58**
2011	**TC**	60	0	0	134	0	3	0	138	198	1,443	41	34
	FC	145	101	0	41	0	221	0	261	508	77	0	0
	Total	**206**	**101**	**0**	**175**	**0**	**224**	**0**	**399**	**706**	**1,520**	**41**	**34**
2010	**TC**	84	0	0	12	0	107	0	120	203	1,379	42	36
	FC	88	51	0	48	0	219	0	267	407	87	0	0
	Total	**172**	**51**	**0**	**60**	**0**	**326**	**0**	**387**	**610**	**1,466**	**42**	**36**
2009	**TC**	55	0	0	77	0	146	0	223	279	1,043	38	31
	FC	62	79	0	16	0	138	0	154	295	85	0	0
	Total	**117**	**79**	**0**	**93**	**0**	**284**	**0**	**377**	**573**	**1,127**	**38**	**31**
2008	**TC**	8	0	8	6	0	179	0	185	201	803	21	19
	FC	152	19	71	19	0	140	0	159	401	114	0	0
	Total	**160**	**19**	**79**	**25**	**0**	**319**	**0**	**344**	**602**	**917**	**21**	**19**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	1,141	8	15	0	0	23	2	0	0	0	34	91
	FC	531	89	210	0	0	299	0	0	0	0	1	6
	Total	**1,672**	**97**	**225**	**0**	**0**	**322**	**2**	**0**	**0**	**0**	**35**	**97**
2011	**TC**	980	7	2	0	0	8	19	0	0	0	21	65
	FC	521	154	212	0	0	366	1	0	0	0	1	7
	Total	**1,500**	**160**	**214**	**0**	**0**	**374**	**19**	**0**	**0**	**0**	**22**	**72**
2010	**TC**	807	5	15	0	0	20	37	0	0	0	23	51
	FC	476	128	238	0	0	366	0	0	0	0	1	8
	Total	**1,283**	**133**	**253**	**0**	**0**	**386**	**38**	**0**	**0**	**0**	**24**	**59**
2009	**TC**	652	2	49	0	0	51	28	0	0	0	13	34
	FC	498	105	85	0	0	190	0	0	0	0	0	4
	Total	**1,150**	**107**	**134**	**0**	**0**	**241**	**29**	**0**	**0**	**0**	**14**	**38**
2008	**TC**	589	6	2	0	0	8	2	0	0	0	8	26
	FC	389	201	99	0	0	300	1	0	0	0	1	3
	Total	**978**	**207**	**101**	**0**	**0**	**308**	**3**	**0**	**0**	**0**	**9**	**28**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
1,710	0	0	0	13	0	0	10	1	3	27	66	1,970
71	0	0	0	51	0	0	0	0	0	51	4	712
1,781	**0**	**0**	**0**	**64**	**0**	**0**	**10**	**1**	**3**	**78**	**70**	**2,682**
1,450	0	0	0	13	0	0	8	1	5	26	55	1,729
77	0	0	0	49	0	0	0	0	0	49	3	637
1,528	**0**	**0**	**0**	**62**	**0**	**0**	**8**	**1**	**5**	**75**	**58**	**2,366**
1,386	0	0	0	15	0	0	9	1	5	30	37	1,656
87	0	0	0	30	0	0	0	0	0	30	5	529
1,473	**0**	**0**	**0**	**45**	**0**	**0**	**9**	**1**	**5**	**60**	**42**	**2,184**
1,050	0	0	0	8	0	0	8	1	3	20	30	1,378
85	0	0	0	29	0	0	0	0	0	29	2	409
1,134	**0**	**0**	**0**	**37**	**0**	**0**	**8**	**1**	**3**	**48**	**31**	**1,787**
804	0	0	0	8	0	0	8	1	0	17	19	1,042
114	0	0	0	26	0	0	0	0	0	26	4	544
918	**0**	**0**	**0**	**34**	**0**	**0**	**8**	**1**	**0**	**43**	**23**	**1,586**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
35	25	0	186	256	-16	104	0	71	71	414	1,765
0	0	0	7	0	80	0	0	0	0	80	917
35	**25**	**0**	**194**	**256**	**64**	**104**	**0**	**71**	**71**	**494**	**2,682**
24	10	0	139	246	0	65	0	35	35	345	1,473
0	0	0	8	0	-1	0	0	0	0	-1	893
24	**10**	**0**	**147**	**246**	**-1**	**65**	**0**	**35**	**35**	**344**	**2,366**
19	8	0	139	292	0	17	0	60	60	369	1,334
0	0	0	9	0	-1	0	0	0	0	-1	850
19	**8**	**0**	**147**	**292**	**-1**	**17**	**0**	**60**	**60**	**368**	**2,184**
16	5	0	97	191	0	49	0	56	56	296	1,095
0	0	0	5	0	-1	0	0	0	0	-1	692
16	**5**	**0**	**101**	**191**	**-2**	**49**	**0**	**56**	**56**	**295**	**1,787**
13	8	0	57	192	-1	9	0	41	41	240	894
0	0	0	4	0	-1	0	0	0	0	-1	692
13	**8**	**0**	**61**	**192**	**-3**	**9**	**0**	**41**	**41**	**239**	**1,586**

Anadolubank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	426	0	0	0	1	427	238	6,062	6,300	0	12	35	234
	FC	77	4	117	0	69	267	0	0	0	0	281	726	327
	Total	**503**	**4**	**117**	**0**	**70**	**694**	**238**	**6,062**	**6,300**	**0**	**293**	**761**	**561**
2011	**TC**	356	0	0	0	1	357	217	11,168	11,385	0	11	108	49
	FC	58	8	98	0	59	223	0	0	0	0	206	908	52
	Total	**414**	**8**	**98**	**0**	**60**	**579**	**217**	**11,168**	**11,385**	**0**	**217**	**1,015**	**101**
2010	**TC**	368	0	0	0	0	369	204	8,625	8,829	0	3	149	47
	FC	71	4	71	0	46	192	4	0	4	0	161	1,320	53
	Total	**439**	**4**	**71**	**0**	**47**	**561**	**208**	**8,625**	**8,833**	**0**	**165**	**1,469**	**100**
2009	**TC**	233	0	0	0	0	233	184	3	187	0	5	140	66
	FC	69	1	74	0	29	172	1	0	1	0	119	685	82
	Total	**302**	**1**	**74**	**0**	**29**	**406**	**185**	**3**	**188**	**0**	**123**	**825**	**148**
2008	**TC**	248	0	0	0	0	248	165	3	168	0	14	82	1
	FC	85	10	49	0	89	232	0	0	0	0	185	474	60
	Total	**333**	**10**	**49**	**0**	**89**	**480**	**165**	**3**	**168**	**0**	**199**	**556**	**60**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	270	1	48	5	323	121	3	25	149	175	27	6	21	0
2011	195	1	25	2	222	93	5	7	105	117	32	5	28	0
2010	168	0	37	2	208	68	3	12	83	125	34	4	30	7
2009	170	0	43	4	217	73	6	13	93	124	31	3	28	0
2008	186	3	26	7	222	103	11	7	121	101	27	3	24	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	281	281	1,145	1,768	0	2,913	9,920
0	0	0	1,334	1,334	127	185	0	313	1,914
0	**0**	**0**	**1,615**	**1,615**	**1,273**	**1,953**	**0**	**3,226**	**11,834**
0	0	0	167	167	1,255	1,404	0	2,659	14,569
0	0	23	1,189	1,189	106	266	0	371	1,783
0	**0**	**23**	**1,356**	**1,356**	**1,361**	**1,670**	**0**	**3,031**	**16,351**
0	0	0	200	200	1,935	1,197	0	3,132	12,529
0	0	23	1,557	1,557	93	293	0	386	2,139
0	**0**	**23**	**1,757**	**1,757**	**2,028**	**1,490**	**0**	**3,518**	**14,668**
0	0	0	211	211	1,409	745	0	2,155	2,786
0	0	3	888	888	76	284	0	359	1,421
0	**0**	**3**	**1,100**	**1,100**	**1,485**	**1,029**	**0**	**2,514**	**4,207**
0	0	0	97	97	1,085	398	0	1,484	1,997
0	0	13	732	732	62	358	0	420	1,384
0	**0**	**13**	**829**	**829**	**1,147**	**756**	**0**	**1,903**	**3,380**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
12	6	214	32	92	90	0	0	0	90	-19	71	0	71
-15	7	137	16	76	45	0	0	0	45	-10	35	0	35
-7	8	162	8	82	73	0	0	0	73	-13	60	0	60
-1	7	158	19	68	71	0	0	0	71	-14	56	0	56
-5	4	124	10	63	51	0	0	0	51	-10	41	0	41

Anadolubank A.Ş.

2008-2012

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

Fibabanka A.Ş.

Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	39	0	0	17	0	0	0	17	56	935	13	6
	FC	144	11	13	2	46	0	0	48	216	432	0	0
	Total	**183**	**11**	**13**	**19**	**46**	**0**	**0**	**65**	**272**	**1,367**	**13**	**6**
2011	**TC**	32	0	0	17	0	0	0	17	49	582	7	2
	FC	68	8	0	5	6	0	0	11	87	275	0	0
	Total	**100**	**8**	**0**	**22**	**6**	**0**	**0**	**29**	**136**	**857**	**7**	**2**
2010	**TC**	3	10	0	45	0	0	0	45	58	295	10	4
	FC	24	26	0	2	0	0	0	2	52	9	0	0
	Total	**27**	**36**	**0**	**47**	**0**	**0**	**0**	**47**	**110**	**305**	**10**	**4**
2009	**TC**	48	16	0	16	0	0	0	16	80	319	10	3
	FC	29	33	0	2	0	0	0	2	64	14	0	0
	Total	**77**	**49**	**0**	**18**	**0**	**0**	**1**	**19**	**144**	**333**	**10**	**3**
2008	**TC**	39	0	19	7	0	0	7	14	72	400	5	1
	FC	35	27	0	2	0	0	3	4	66	10	0	0
	Total	**74**	**27**	**19**	**9**	**0**	**0**	**9**	**18**	**138**	**410**	**5**	**1**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	653	3	4	95	0	102	5	0	0	0	3	14
	FC	493	129	37	0	0	166	1	0	0	38	1	1
	Total	**1,147**	**132**	**41**	**95**	**0**	**268**	**6**	**0**	**0**	**38**	**4**	**15**
2011	**TC**	621	0	3	0	0	3	6	0	0	0	43	4
	FC	218	12	0	0	0	12	0	0	0	0	1	1
	Total	**839**	**12**	**3**	**0**	**0**	**15**	**7**	**0**	**0**	**0**	**43**	**5**
2010	**TC**	130	0	0	0	0	0	9	0	0	0	0	3
	FC	235	1	0	0	0	1	2	0	0	0	0	0
	Total	**365**	**1**	**0**	**0**	**0**	**1**	**11**	**0**	**0**	**0**	**0**	**3**
2009	**TC**	129	0	0	0	0	0	0	6	0	0	0	4
	FC	286	0	0	0	0	0	0	9	0	0	1	0
	Total	**415**	**0**	**0**	**0**	**0**	**0**	**1**	**15**	**0**	**0**	**1**	**4**
2008	**TC**	104	0	0	0	0	0	5	6	0	0	0	2
	FC	358	0	0	0	0	0	0	12	0	0	0	1
	Total	**462**	**0**	**0**	**0**	**0**	**0**	**6**	**19**	**0**	**0**	**0**	**3**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
941	0	0	0	0	0	0	7	3	3	12	4	1,014
432	0	0	0	0	0	0	0	0	0	0	1	649
1,373	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**3**	**3**	**12**	**6**	**1,663**
587	0	0	0	0	0	0	5	2	3	10	10	655
275	0	0	0	0	0	0	0	0	0	0	0	362
862	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**2**	**3**	**10**	**10**	**1,018**
302	0	0	0	0	0	0	3	1	1	5	13	378
9	0	0	0	0	0	0	0	0	0	0	0	61
311	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**1**	**1**	**5**	**13**	**439**
326	0	0	0	0	0	0	4	1	0	5	11	422
14	0	0	0	0	0	0	0	0	0	0	0	78
339	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**1**	**0**	**5**	**11**	**500**
404	0	0	0	0	0	0	4	0	0	4	9	489
10	0	0	0	0	0	0	0	0	0	0	0	77
414	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**9**	**566**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
18	4	0	44	182	11	0	-50	19	-30	163	963
0	0	0	41	0	0	0	0	0	0	0	700
18	**4**	**0**	**85**	**182**	**12**	**0**	**-50**	**19**	**-30**	**163**	**1,663**
11	2	0	66	133	11	0	-50	2	-48	96	787
0	0	0	2	0	-1	0	0	0	0	-1	231
11	**2**	**0**	**68**	**133**	**10**	**0**	**-50**	**2**	**-48**	**95**	**1,018**
5	1	0	18	99	13	0	-52	-7	-59	52	201
0	0	0	2	0	0	0	0	0	0	0	238
5	**1**	**0**	**20**	**99**	**13**	**0**	**-52**	**-7**	**-59**	**52**	**439**
5	1	0	17	95	13	0	-42	-8	-50	57	202
0	0	0	11	0	0	0	0	0	0	0	297
5	**1**	**0**	**28**	**95**	**13**	**0**	**-42**	**-8**	**-50**	**57**	**500**
5	2	0	20	95	8	0	-35	1	-34	69	194
0	0	0	14	0	0	0	0	0	0	0	372
5	**2**	**0**	**34**	**95**	**8**	**0**	**-35**	**1**	**-34**	**69**	**566**

Fibabanka A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	50	1	0	0	0	51	131	3,649	3,780	0	87	184	184
	FC	46	10	24	0	0	80	49	30	79	0	212	704	338
	Total	**96**	**11**	**24**	**0**	**0**	**131**	**180**	**3,679**	**3,860**	**0**	**299**	**889**	**522**
2011	**TC**	34	0	0	0	0	34	34	2,117	2,151	0	40	335	89
	FC	40	0	19	0	0	59	193	0	193	0	137	911	104
	Total	**74**	**0**	**19**	**0**	**0**	**93**	**227**	**2,117**	**2,344**	**0**	**177**	**1,246**	**193**
2010	**TC**	32	0	0	0	0	32	48	464	512	0	5	78	16
	FC	5	0	0	0	0	6	4	0	4	0	6	646	23
	Total	**37**	**0**	**0**	**0**	**0**	**38**	**53**	**464**	**516**	**0**	**11**	**724**	**39**
2009	**TC**	9	0	0	0	0	9	303	210	514	49	0	63	0
	FC	3	0	1	0	0	3	1,084	0	1,084	425	5	340	21
	Total	**12**	**0**	**1**	**0**	**0**	**13**	**1,387**	**210**	**1,597**	**474**	**5**	**403**	**21**
2008	**TC**	3	0	0	0	0	3	34	147	181	71	0	131	0
	FC	7	0	2	0	0	9	35	0	35	573	6	499	0
	Total	**10**	**0**	**2**	**0**	**0**	**13**	**69**	**147**	**215**	**644**	**7**	**630**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	141	0	2	0	143	78	5	4	87	56	4	1	3	0
2011	66	1	1	0	69	34	6	0	40	29	5	0	5	0
2010	31	2	1	1	35	19	0	0	19	16	3	0	2	0
2009	34	2	2	3	41	25	0	0	25	16	2	0	2	0
2008	38	4	9	3	53	30	0	1	31	23	2	1	2	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	455	455	90	7,799	1	7,891	12,177
0	0	0	1,254	1,254	27	4,652	3	4,682	6,095
0	**0**	**0**	**1,709**	**1,709**	**117**	**12,451**	**4**	**12,573**	**18,272**
0	0	0	463	463	60	3,578	0	3,638	6,286
0	0	0	1,152	1,152	16	2,838	0	2,854	4,259
0	**0**	**0**	**1,615**	**1,615**	**75**	**6,416**	**0**	**6,491**	**10,544**
0	0	0	99	99	13	1,374	0	1,387	2,030
0	0	0	675	675	15	1,862	0	1,878	2,563
0	**0**	**0**	**773**	**773**	**29**	**3,236**	**0**	**3,265**	**4,592**
0	0	0	63	112	32	589	11	632	1,267
0	2	0	368	794	28	894	40	963	2,844
0	**2**	**0**	**432**	**905**	**60**	**1,484**	**51**	**1,595**	**4,111**
0	0	0	131	202	83	318	4	404	791
0	0	0	506	1,078	48	582	29	659	1,781
0	**0**	**0**	**637**	**1,281**	**130**	**900**	**33**	**1,063**	**2,572**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
16	2	77	10	41	26	0	0	0	26	-6	19	0	19
2	1	37	7	27	3	0	0	0	3	-1	2	0	2
-4	2	16	1	22	-8	0	0	0	-8	0	-7	0	-7
-4	2	15	2	23	-10	0	0	0	-10	2	-8	0	-8
-5	7	26	2	24	1	0	0	0	1	1	1	0	1

Fibabanka A.Ş. 2008-2012

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

Şekerbank T.A.Ş.

Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	94	4	32	59	432	420	0	911	1,042	3,523	162	97
	FC	539	41	0	6	5	3	0	14	594	664	0	0
	Total	**633**	**46**	**32**	**65**	**437**	**423**	**0**	**925**	**1,636**	**4,187**	**162**	**97**
2011	**TC**	152	0	13	113	1,178	264	0	1,556	1,720	2,843	142	95
	FC	416	30	0	3	0	5	0	9	455	546	64	18
	Total	**568**	**30**	**13**	**116**	**1,178**	**270**	**0**	**1,564**	**2,175**	**3,389**	**206**	**113**
2010	**TC**	173	0	0	252	732	476	0	1,460	1,632	2,743	225	167
	FC	165	42	0	38	4	5	0	47	254	608	0	0
	Total	**337**	**42**	**0**	**290**	**736**	**481**	**0**	**1,507**	**1,887**	**3,351**	**225**	**167**
2009	**TC**	109	0	0	297	460	638	0	1,396	1,506	1,948	188	139
	FC	110	26	0	30	20	0	0	51	187	293	0	0
	Total	**219**	**27**	**0**	**328**	**480**	**639**	**0**	**1,447**	**1,693**	**2,241**	**188**	**139**
2008	**TC**	109	0	1	7	345	656	0	1,007	1,116	1,929	111	71
	FC	116	33	0	38	39	0	0	78	227	281	0	0
	Total	**225**	**33**	**1**	**45**	**384**	**656**	**0**	**1,085**	**1,343**	**2,210**	**111**	**71**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	2,958	25	14	406	2	448	4	0	0	0	69	53
	FC	1,364	294	0	0	0	294	2	0	0	30	12	1
	Total	**4,323**	**319**	**14**	**406**	**2**	**742**	**7**	**0**	**0**	**30**	**81**	**55**
2011	**TC**	2,686	23	655	371	3	1,052	3	0	0	0	47	30
	FC	1,029	283	0	0	0	283	3	0	0	15	20	1
	Total	**3,715**	**306**	**655**	**371**	**3**	**1,335**	**6**	**0**	**0**	**15**	**67**	**31**
2010	**TC**	2,707	19	566	0	6	591	49	0	0	0	44	26
	FC	1,040	246	0	0	0	246	6	0	0	15	1	1
	Total	**3,746**	**265**	**566**	**0**	**6**	**837**	**55**	**0**	**0**	**15**	**45**	**28**
2009	**TC**	2,062	16	137	0	9	162	54	0	0	0	26	24
	FC	1,036	119	0	0	0	119	3	0	0	15	3	0
	Total	**3,099**	**135**	**137**	**0**	**9**	**281**	**57**	**0**	**0**	**15**	**29**	**24**
2008	**TC**	1,907	17	21	0	14	52	41	0	0	0	12	36
	FC	874	253	7	0	0	260	9	0	0	15	4	0
	Total	**2,781**	**270**	**28**	**0**	**14**	**312**	**51**	**0**	**0**	**15**	**16**	**36**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
3,588	0	0	2	43	0	0	173	11	0	228	56	4,915
664	0	0	0	3	0	0	0	0	0	3	15	1,276
4,253	**0**	**0**	**2**	**46**	**0**	**0**	**173**	**11**	**0**	**231**	**71**	**6,190**
2,889	0	0	2	37	0	0	122	8	0	169	42	4,821
593	0	0	0	2	0	0	0	0	0	2	22	1,071
3,482	**0**	**0**	**2**	**39**	**0**	**0**	**122**	**8**	**0**	**171**	**63**	**5,892**
2,801	0	0	2	43	0	0	113	9	0	167	33	4,633
608	0	0	0	2	0	0	0	0	0	2	34	899
3,409	**0**	**0**	**2**	**45**	**0**	**0**	**113**	**9**	**0**	**169**	**67**	**5,532**
1,997	0	0	2	25	0	0	96	10	2	136	24	3,662
293	0	0	0	2	0	0	0	0	0	2	35	517
2,290	**0**	**0**	**2**	**28**	**0**	**0**	**96**	**10**	**2**	**138**	**59**	**4,179**
1,969	0	0	2	19	1	0	99	7	0	128	23	3,237
281	0	0	0	2	0	0	0	0	0	2	23	533
2,250	**0**	**0**	**2**	**21**	**1**	**0**	**99**	**7**	**0**	**131**	**46**	**3,770**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
143	25	1	296	426	65	184	0	102	103	778	4,480
0	0	6	52	0	0	0	0	0	0	0	1,710
143	**25**	**7**	**348**	**426**	**65**	**184**	**0**	**102**	**103**	**778**	**6,190**
102	19	1	201	409	12	129	0	48	48	598	4,537
1	0	2	43	0	0	0	0	0	0	0	1,355
102	**19**	**3**	**244**	**409**	**12**	**129**	**0**	**48**	**48**	**598**	**5,892**
106	16	3	243	365	32	201	0	83	83	681	4,222
0	0	0	24	0	0	0	0	0	0	0	1,310
106	**16**	**3**	**267**	**365**	**32**	**201**	**0**	**83**	**83**	**681**	**5,532**
82	8	1	195	233	68	210	0	71	71	583	3,002
0	0	0	22	0	0	0	0	0	0	0	1,177
82	**8**	**1**	**216**	**233**	**68**	**210**	**0**	**71**	**71**	**583**	**4,179**
85	14	4	191	188	54	149	0	68	68	457	2,607
0	0	1	29	0	0	0	0	0	0	0	1,163
85	**14**	**4**	**220**	**188**	**53**	**149**	**0**	**68**	**68**	**457**	**3,770**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	1,292	1	0	0	5	1,298	507	11,664	12,171	0	51	451	36
	FC	381	92	175	0	53	701	49	0	49	0	50	1,331	29
	Total	**1,673**	**93**	**175**	**0**	**57**	**1,999**	**555**	**11,664**	**12,219**	**0**	**101**	**1,783**	**65**
2011	**TC**	1,228	0	0	0	5	1,233	489	12,332	12,821	0	23	180	79
	FC	433	55	182	0	59	728	84	0	84	0	25	853	65
	Total	**1,662**	**55**	**182**	**0**	**63**	**1,961**	**573**	**12,332**	**12,905**	**0**	**48**	**1,034**	**144**
2010	**TC**	1,326	1	0	0	6	1,332	435	13,891	14,326	0	2	385	8
	FC	349	23	161	0	29	562	9	0	9	0	2	838	9
	Total	**1,675**	**23**	**161**	**0**	**34**	**1,894**	**444**	**13,891**	**14,335**	**0**	**4**	**1,223**	**17**
2009	**TC**	967	0	0	0	0	967	565	0	565	0	0	413	6
	FC	298	22	84	0	16	420	43	0	43	0	0	754	6
	Total	**1,265**	**22**	**84**	**0**	**16**	**1,388**	**608**	**0**	**608**	**0**	**0**	**1,167**	**11**
2008	**TC**	909	0	0	0	0	909	403	0	403	0	3	419	2
	FC	260	11	73	1	10	355	0	0	0	0	16	697	2
	Total	**1,168**	**11**	**73**	**1**	**10**	**1,264**	**403**	**0**	**403**	**0**	**19**	**1,116**	**4**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	615	0	121	2	738	286	11	84	382	356	96	11	85	0
2011	422	0	137	1	561	240	11	78	329	231	85	10	75	2
2010	404	0	116	5	525	202	6	43	252	274	61	8	54	6
2009	423	0	156	9	588	216	10	28	254	334	58	9	48	1
2008	448	2	158	12	620	260	13	53	326	294	53	9	44	4

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	538	538	818	56,493	16	57,327	71,333
0	0	0	1,410	1,410	416	12,793	1	13,211	15,370
0	**0**	**0**	**1,948**	**1,948**	**1,234**	**69,286**	**18**	**70,537**	**86,704**
0	0	0	283	283	782	35,962	5	36,749	51,086
0	0	0	943	943	476	9,024	180	9,680	11,435
0	**0**	**0**	**1,226**	**1,226**	**1,258**	**44,986**	**185**	**46,429**	**62,521**
0	0	0	395	395	694	31,719	6	32,418	48,472
0	0	0	848	848	223	6,500	129	6,853	8,271
0	**0**	**0**	**1,243**	**1,243**	**917**	**38,219**	**135**	**39,271**	**56,743**
0	0	0	419	419	446	24,024	3	24,474	26,425
0	0	0	760	760	113	5,004	18	5,134	6,357
0	**0**	**0**	**1,179**	**1,179**	**558**	**29,029**	**21**	**29,608**	**32,782**
0	0	0	424	424	222	16,901	1	17,125	18,861
0	0	0	714	714	130	3,929	0	4,059	5,128
0	**0**	**0**	**1,139**	**1,139**	**352**	**20,830**	**1**	**21,183**	**23,989**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
11	83	535	141	262	132	0	0	0	132	-30	102	0	102
1	49	359	71	224	64	0	0	0	64	-16	48	0	48
23	58	414	71	239	104	0	0	0	104	-21	83	0	83
-38	55	400	109	198	93	0	0	0	93	0	93	-22	71
-78	100	365	79	200	85	0	0	0	85	-18	68	0	68

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2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	41	3	0	0	136	0	0	136	181	864	58	40
	FC	113	47	0	1	3	0	0	5	165	252	0	0
	Total	**155**	**50**	**0**	**2**	**139**	**0**	**0**	**141**	**346**	**1,116**	**58**	**40**
2011	**TC**	40	4	0	9	132	0	0	141	184	796	44	26
	FC	85	40	0	1	9	0	0	11	135	211	0	0
	Total	**124**	**44**	**0**	**10**	**141**	**0**	**0**	**151**	**319**	**1,007**	**44**	**26**
2010	**TC**	42	0	0	2	144	0	0	146	188	707	46	29
	FC	43	37	0	0	10	0	0	10	90	186	0	0
	Total	**85**	**37**	**0**	**2**	**154**	**0**	**0**	**156**	**278**	**893**	**46**	**29**
2009	**TC**	27	0	0	0	96	0	0	96	123	615	46	26
	FC	38	28	0	1	10	0	0	11	77	101	0	0
	Total	**66**	**28**	**0**	**2**	**105**	**0**	**0**	**107**	**201**	**716**	**46**	**26**
2008	**TC**	19	28	173	2	0	171	0	173	394	603	25	11
	FC	54	84	0	2	10	0	0	12	149	136	0	0
	Total	**73**	**112**	**173**	**4**	**10**	**171**	**0**	**184**	**543**	**739**	**25**	**11**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	643	14	5	0	0	19	1	0	0	0	4	25
	FC	515	92	0	0	0	92	0	0	0	0	0	3
	Total	**1,158**	**106**	**5**	**0**	**0**	**111**	**1**	**0**	**0**	**0**	**4**	**29**
2011	**TC**	556	15	52	0	0	67	9	0	0	0	1	24
	FC	452	84	0	0	0	84	2	0	0	0	0	4
	Total	**1,008**	**99**	**52**	**0**	**0**	**151**	**11**	**0**	**0**	**0**	**2**	**28**
2010	**TC**	521	8	70	0	0	78	2	0	0	0	3	13
	FC	350	25	0	0	0	25	1	0	0	0	0	4
	Total	**871**	**33**	**70**	**0**	**0**	**102**	**3**	**0**	**0**	**0**	**3**	**16**
2009	**TC**	339	4	3	0	0	6	1	0	0	0	4	11
	FC	338	65	0	0	0	65	1	0	0	0	0	3
	Total	**677**	**68**	**3**	**0**	**0**	**71**	**2**	**0**	**0**	**0**	**4**	**13**
2008	**TC**	416	46	97	0	0	143	2	0	0	0	5	12
	FC	256	319	0	0	0	319	4	0	0	0	1	3
	Total	**672**	**365**	**97**	**0**	**0**	**462**	**6**	**0**	**0**	**0**	**6**	**15**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
882	0	0	0	7	0	0	40	1	0	47	38	1,148
252	0	0	0	0	0	0	0	0	0	0	3	420
1,134	**0**	**0**	**0**	**7**	**0**	**0**	**40**	**1**	**0**	**47**	**40**	**1,568**
813	0	0	0	5	0	0	33	1	0	39	28	1,064
211	0	0	0	0	0	0	0	0	0	0	17	363
1,024	**0**	**0**	**0**	**5**	**0**	**0**	**33**	**1**	**0**	**39**	**45**	**1,428**
724	0	0	0	6	0	0	37	1	0	45	17	974
186	0	0	0	0	0	0	0	0	0	0	2	278
910	**0**	**0**	**0**	**6**	**0**	**0**	**37**	**1**	**0**	**45**	**19**	**1,252**
635	0	0	0	4	0	0	33	1	0	38	19	815
101	0	0	0	1	0	0	0	0	0	1	1	180
736	**0**	**0**	**0**	**5**	**0**	**0**	**33**	**1**	**0**	**39**	**20**	**996**
617	0	0	0	3	0	0	36	1	16	56	12	1,078
136	0	0	0	2	0	0	0	0	0	2	19	306
753	**0**	**0**	**0**	**5**	**0**	**0**	**36**	**1**	**16**	**58**	**31**	**1,384**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
17	4	0	51	179	21	32	0	11	11	244	958
0	0	0	4	0	0	0	0	0	0	0	610
17	**4**	**0**	**55**	**179**	**21**	**32**	**0**	**11**	**11**	**244**	**1,568**
13	5	0	53	172	7	22	0	9	9	210	886
0	0	0	6	0	0	0	0	0	0	0	542
13	**5**	**0**	**58**	**172**	**8**	**22**	**0**	**9**	**9**	**211**	**1,428**
11	3	0	32	204	10	19	0	7	7	241	872
0	0	0	5	0	0	0	0	0	0	0	380
11	**3**	**0**	**37**	**204**	**11**	**19**	**0**	**7**	**7**	**241**	**1,252**
8	2	0	25	196	4	13	0	6	6	218	589
0	0	0	4	0	0	0	0	0	0	0	407
8	**2**	**0**	**29**	**196**	**4**	**13**	**0**	**6**	**6**	**218**	**996**
7	4	0	30	197	2	7	0	6	6	211	800
0	0	1	9	0	0	0	0	0	0	0	584
7	**4**	**1**	**39**	**197**	**1**	**7**	**0**	**6**	**6**	**211**	**1,384**

Tekstil Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	298	0	0	0	0	298	141	0	141	0	10	103	29
	FC	129	1	86	0	18	234	16	0	16	0	43	391	31
	Total	**427**	**1**	**86**	**0**	**18**	**532**	**157**	**0**	**157**	**0**	**53**	**494**	**60**
2011	**TC**	221	0	0	0	0	222	145	0	145	0	72	109	180
	FC	142	3	124	0	11	280	12	0	12	0	94	273	294
	Total	**363**	**3**	**124**	**0**	**11**	**501**	**156**	**0**	**156**	**0**	**166**	**383**	**475**
2010	**TC**	198	0	0	0	0	198	161	2,734	2,896	0	37	40	168
	FC	151	2	72	1	8	234	27	0	27	0	106	122	192
	Total	**349**	**2**	**72**	**1**	**8**	**432**	**188**	**2,734**	**2,923**	**0**	**143**	**162**	**360**
2009	**TC**	174	0	0	0	0	174	144	0	144	0	36	100	94
	FC	132	0	33	1	12	177	0	0	0	0	216	293	103
	Total	**306**	**0**	**33**	**1**	**12**	**351**	**144**	**0**	**144**	**0**	**252**	**392**	**197**
2008	**TC**	212	0	0	0	0	212	142	0	142	0	75	93	7
	FC	173	5	63	1	17	258	0	0	0	0	178	147	8
	Total	**385**	**5**	**63**	**1**	**17**	**470**	**142**	**0**	**142**	**0**	**253**	**240**	**15**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	128	1	16	0	145	72	4	4	80	64	9	1	7	0
2011	93	1	11	0	105	55	3	4	62	43	8	1	7	0
2010	76	1	13	1	91	39	2	3	44	47	10	1	9	0
2009	96	3	15	3	117	49	7	1	57	60	11	2	9	0
2008	162	8	28	1	198	86	25	12	123	75	14	2	12	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	141	141	68	1,184	13	1,265	1,845
0	0	14	479	479	25	415	0	440	1,168
0	**0**	**14**	**620**	**620**	**93**	**1,599**	**13**	**1,705**	**3,014**
0	0	0	362	362	51	882	14	947	1,675
0	0	0	661	661	12	339	0	351	1,304
0	**0**	**0**	**1,024**	**1,024**	**63**	**1,221**	**14**	**1,298**	**2,979**
0	0	0	245	245	44	750	0	794	4,134
0	0	0	420	420	9	372	0	382	1,063
0	**0**	**0**	**665**	**665**	**54**	**1,122**	**0**	**1,176**	**5,197**
0	0	0	230	230	49	631	0	680	1,227
0	0	0	611	611	12	327	0	338	1,127
0	**0**	**0**	**841**	**841**	**61**	**957**	**0**	**1,018**	**2,354**
0	0	0	175	175	146	516	0	662	1,191
0	0	57	389	389	21	220	0	241	888
0	**0**	**57**	**565**	**565**	**167**	**736**	**0**	**902**	**2,079**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-2	8	77	17	45	14	0	0	0	14	-3	11	0	11
3	7	60	9	40	11	0	0	0	11	-2	9	0	9
3	7	66	11	46	9	0	0	0	9	-2	7	0	7
6	6	81	26	47	8	0	0	0	8	-1	6	0	6
-8	7	87	20	60	7	0	0	0	7	-1	6	0	6

Tekstil Bankası A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	4	125	0	0	31	0	0	31	160	135	3	1
	FC	22	29	0	0	0	0	0	0	51	32	0	0
	Total	**26**	**154**	**0**	**0**	**31**	**0**	**0**	**31**	**211**	**167**	**3**	**2**
2011	**TC**	11	72	13	0	30	0	0	30	125	61	4	2
	FC	15	94	0	0	3	0	0	3	112	44	2	2
	Total	**25**	**165**	**13**	**0**	**33**	**0**	**0**	**33**	**236**	**105**	**6**	**3**
2010	**TC**	12	167	0	0	33	0	0	33	213	140	7	2
	FC	12	41	0	1	8	0	0	9	62	56	2	2
	Total	**25**	**208**	**0**	**1**	**41**	**0**	**0**	**43**	**275**	**197**	**9**	**4**
2009	**TC**	7	134	11	0	29	0	0	29	181	61	4	2
	FC	13	143	0	0	13	0	0	14	170	45	3	2
	Total	**19**	**277**	**11**	**0**	**43**	**0**	**0**	**43**	**350**	**106**	**7**	**4**
2008	**TC**	7	14	68	0	41	0	0	41	131	75	3	1
	FC	11	121	0	1	8	0	0	8	141	18	1	1
	Total	**18**	**135**	**68**	**1**	**49**	**0**	**0**	**49**	**271**	**93**	**4**	**3**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	169	10	22	0	0	32	0	0	0	0	1	9
	FC	94	28	0	0	0	28	0	0	0	0	1	0
	Total	**263**	**38**	**22**	**0**	**0**	**60**	**0**	**0**	**0**	**0**	**1**	**9**
2011	**TC**	104	2	12	0	0	14	0	0	0	0	1	4
	FC	120	57	0	0	0	57	0	0	0	0	0	0
	Total	**225**	**60**	**12**	**0**	**0**	**72**	**0**	**0**	**0**	**0**	**1**	**5**
2010	**TC**	193	44	26	0	0	71	0	0	0	0	0	5
	FC	120	33	0	0	0	33	0	0	0	0	0	0
	Total	**313**	**78**	**26**	**0**	**0**	**104**	**0**	**0**	**0**	**0**	**1**	**5**
2009	**TC**	103	66	24	0	0	90	0	0	0	0	0	1
	FC	144	68	0	0	0	68	0	0	0	0	0	0
	Total	**247**	**134**	**24**	**0**	**0**	**158**	**0**	**0**	**0**	**0**	**0**	**1**
2008	**TC**	96	20	35	0	0	55	0	0	0	0	0	1
	FC	98	64	0	0	0	64	1	0	0	0	0	0
	Total	**194**	**85**	**35**	**0**	**0**	**120**	**1**	**0**	**0**	**0**	**0**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
136	0	0	0	0	13	0	4	0	0	17	10	324
32	0	0	0	0	0	0	0	0	0	0	0	84
169	**0**	**0**	**0**	**0**	**13**	**0**	**4**	**0**	**0**	**17**	**10**	**408**
64	0	0	0	13	0	0	4	0	0	17	5	211
44	0	0	0	0	0	0	0	0	0	0	0	156
108	**0**	**0**	**0**	**13**	**0**	**0**	**4**	**0**	**0**	**17**	**6**	**367**
145	0	0	0	13	0	0	5	0	0	18	6	382
56	0	0	0	0	0	0	0	0	0	0	0	119
202	**0**	**0**	**0**	**13**	**0**	**0**	**5**	**0**	**0**	**18**	**6**	**501**
63	0	0	0	12	0	0	6	0	0	18	1	263
46	0	0	0	0	0	0	0	0	0	0	0	216
109	**0**	**0**	**0**	**12**	**0**	**0**	**6**	**0**	**0**	**18**	**2**	**479**
76	0	0	0	12	0	0	6	0	0	19	1	226
18	0	0	0	0	0	0	0	0	0	0	1	159
95	**0**	**0**	**0**	**12**	**0**	**0**	**6**	**0**	**0**	**19**	**1**	**386**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
2	1	0	13	67	0	2	0	1	1	71	285
0	0	0	1	0	0	0	0	0	0	0	123
2	**1**	**0**	**14**	**67**	**0**	**2**	**0**	**1**	**1**	**71**	**408**
1	1	0	7	33	23	1	6	0	7	63	189
0	0	0	1	0	-1	0	0	0	0	-1	178
1	**1**	**0**	**8**	**33**	**22**	**1**	**6**	**0**	**7**	**63**	**367**
1	1	0	7	39	28	1	6	2	8	76	347
0	0	0	0	0	0	0	0	0	0	0	154
1	**1**	**0**	**8**	**39**	**28**	**1**	**6**	**2**	**8**	**76**	**501**
1	0	0	2	37	27	1	5	1	6	71	267
0	0	0	0	0	0	0	0	0	0	0	212
1	**0**	**0**	**3**	**37**	**27**	**1**	**5**	**1**	**6**	**71**	**479**
1	1	0	3	38	26	1	1	5	6	70	225
0	0	0	1	0	-2	0	0	0	0	-2	161
1	**1**	**0**	**4**	**38**	**24**	**1**	**1**	**5**	**6**	**68**	**386**

Turkish Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	10	0	0	0	0	10	10	290	300	0	0	34	0
	FC	24	0	2	0	0	26	4	52	56	0	0	46	0
	Total	**34**	**0**	**2**	**0**	**0**	**36**	**14**	**342**	**356**	**0**	**0**	**80**	**0**
2011	**TC**	13	0	0	0	0	13	24	0	24	0	0	9	0
	FC	33	0	0	0	1	34	18	0	18	0	0	9	0
	Total	**46**	**0**	**0**	**0**	**1**	**47**	**42**	**0**	**42**	**0**	**0**	**17**	**0**
2010	**TC**	16	0	0	0	0	16	14	0	14	0	0	38	0
	FC	15	0	1	0	13	30	7	0	7	0	0	189	0
	Total	**32**	**0**	**1**	**0**	**13**	**46**	**21**	**0**	**21**	**0**	**0**	**227**	**0**
2009	**TC**	18	0	0	0	0	18	12	0	12	0	0	5	0
	FC	16	0	1	0	54	71	27	0	27	0	0	107	0
	Total	**34**	**0**	**1**	**0**	**54**	**89**	**39**	**0**	**39**	**0**	**0**	**112**	**0**
2008	**TC**	15	0	0	0	0	15	10	0	10	0	0	5	0
	FC	21	0	1	0	54	75	11	0	11	0	0	118	0
	Total	**35**	**0**	**1**	**0**	**54**	**90**	**21**	**0**	**21**	**0**	**0**	**122**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	19	3	3	0	26	13	0	1	14	12	1	1	1	1
2011	14	4	3	0	21	10	0	1	11	10	1	0	1	1
2010	12	8	3	0	24	9	1	1	11	13	1	0	1	1
2009	11	5	6	3	25	11	1	2	14	11	2	0	1	1
2008	15	7	7	4	33	16	1	2	19	14	1	0	1	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	34	34	23	237	0	259	603
0	0	0	46	46	72	232	0	304	432
0	**0**	**0**	**80**	**80**	**95**	**469**	**0**	**564**	**1,035**
0	0	0	9	9	47	148	0	195	240
0	0	0	9	9	60	249	0	308	369
0	**0**	**0**	**17**	**17**	**106**	**397**	**0**	**503**	**609**
0	0	0	38	38	42	164	0	206	274
0	0	0	189	189	24	263	0	287	513
0	**0**	**0**	**227**	**227**	**66**	**427**	**0**	**493**	**786**
0	0	0	5	5	55	141	0	196	231
0	0	0	107	107	22	219	0	242	447
0	**0**	**0**	**112**	**112**	**77**	**360**	**0**	**438**	**678**
0	0	0	5	5	45	93	0	137	167
0	0	0	118	118	4	153	0	158	361
0	**0**	**0**	**122**	**122**	**49**	**246**	**0**	**295**	**528**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
1	3	17	1	15	1	0	0	0	1	0	1	0	1
2	1	14	1	12	0	0	0	0	0	0	0	0	0
0	2	16	1	13	2	0	0	0	2	0	2	0	2
1	1	15	2	13	1	0	0	0	1	0	1	0	1
0	4	20	3	12	5	0	0	0	5	-1	5	0	5

Turkish Bank A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	328	188	725	224	1,811	0	7	2,042	3,283	10,210	274	164
	FC	1,569	114	0	36	5	0	0	41	1,725	2,338	0	0
	Total	**1,897**	**302**	**725**	**261**	**1,815**	**0**	**7**	**2,083**	**5,008**	**12,548**	**274**	**164**
2011	**TC**	614	54	209	350	1,678	0	9	2,037	2,914	8,227	297	212
	FC	1,030	85	0	169	219	0	0	387	1,503	2,185	0	0
	Total	**1,644**	**140**	**209**	**518**	**1,896**	**0**	**9**	**2,424**	**4,417**	**10,412**	**297**	**212**
2010	**TC**	383	201	0	84	1,458	106	5	1,653	2,236	4,425	175	115
	FC	604	141	0	11	202	0	0	214	959	1,234	0	0
	Total	**986**	**342**	**0**	**95**	**1,660**	**106**	**5**	**1,867**	**3,195**	**5,659**	**175**	**115**
2009	**TC**	161	27	285	77	746	411	14	1,248	1,721	3,181	200	112
	FC	545	161	40	11	29	0	0	40	786	928	0	0
	Total	**706**	**188**	**324**	**88**	**775**	**411**	**15**	**1,288**	**2,506**	**4,108**	**200**	**112**
2008	**TC**	251	12	328	23	500	374	47	944	1,535	2,921	94	50
	FC	733	229	26	19	60	0	1	81	1,069	1,021	0	0
	Total	**984**	**240**	**355**	**42**	**560**	**374**	**48**	**1,025**	**2,604**	**3,942**	**94**	**50**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	8,902	117	17	211	0	345	75	72	0	0	365	492
	FC	3,347	2,092	0	0	0	2,092	24	0	0	442	9	1
	Total	**12,249**	**2,208**	**17**	**211**	**0**	**2,436**	**99**	**72**	**0**	**442**	**374**	**493**
2011	**TC**	6,015	980	452	102	0	1,534	65	21	0	0	316	255
	FC	3,350	1,712	0	0	0	1,712	38	0	0	291	25	1
	Total	**9,365**	**2,692**	**452**	**102**	**0**	**3,246**	**102**	**21**	**0**	**291**	**341**	**256**
2010	**TC**	4,091	979	36	0	0	1,015	31	28	0	0	154	148
	FC	1,747	775	0	0	0	775	15	0	0	230	10	1
	Total	**5,839**	**1,754**	**36**	**0**	**0**	**1,790**	**46**	**28**	**0**	**230**	**164**	**149**
2009	**TC**	2,738	368	500	0	0	868	14	34	0	0	114	111
	FC	1,659	402	0	0	0	402	10	0	0	226	6	0
	Total	**4,397**	**770**	**500**	**0**	**0**	**1,270**	**24**	**34**	**0**	**226**	**120**	**111**
2008	**TC**	2,612	794	95	0	0	888	46	32	0	0	112	105
	FC	1,734	352	0	0	0	352	37	0	0	232	2	2
	Total	**4,346**	**1,146**	**95**	**0**	**0**	**1,241**	**83**	**32**	**0**	**232**	**114**	**107**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
10,320	0	0	0	45	0	0	105	189	26	366	420	14,389
2,338	0	0	0	26	0	0	0	0	0	26	84	4,174
12,658	**0**	**0**	**0**	**72**	**0**	**0**	**105**	**189**	**26**	**392**	**504**	**18,562**
8,312	0	0	0	44	0	0	104	179	0	327	283	11,836
2,185	0	0	0	25	0	0	0	0	0	25	39	3,751
10,497	**0**	**0**	**0**	**69**	**0**	**0**	**104**	**179**	**0**	**352**	**321**	**15,587**
4,485	0	0	0	28	0	0	53	5	0	87	197	7,005
1,234	0	0	0	30	0	0	0	0	0	30	32	2,255
5,719	**0**	**0**	**0**	**58**	**0**	**0**	**53**	**5**	**0**	**116**	**230**	**9,260**
3,268	0	1	0	43	0	0	72	5	0	122	163	5,273
928	0	0	0	29	0	0	0	0	0	29	15	1,757
4,196	**0**	**1**	**0**	**72**	**0**	**0**	**72**	**5**	**0**	**150**	**178**	**7,030**
2,966	0	0	0	43	0	0	78	5	0	126	137	4,764
1,021	0	0	0	29	0	0	0	0	0	29	25	2,144
3,987	**0**	**0**	**0**	**72**	**0**	**0**	**78**	**5**	**0**	**155**	**162**	**6,908**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
288	59	0	1,351	940	334	563	4	207	211	2,047	12,645
0	0	0	477	0	2	0	0	0	0	2	5,917
288	**59**	**0**	**1,828**	**940**	**335**	**563**	**4**	**207**	**211**	**2,049**	**18,562**
199	41	0	896	902	283	456	4	85	88	1,729	10,174
0	0	0	355	0	-5	0	0	0	0	-5	5,413
200	**41**	**0**	**1,252**	**902**	**278**	**456**	**4**	**85**	**88**	**1,724**	**15,587**
83	40	0	485	535	46	155	0	146	146	882	6,473
10	0	0	265	0	0	0	0	0	0	0	2,787
93	**40**	**0**	**750**	**535**	**46**	**155**	**0**	**146**	**146**	**882**	**9,260**
56	16	0	346	513	9	147	0	98	98	768	4,719
6	0	0	248	0	2	0	0	0	0	2	2,311
62	**16**	**0**	**593**	**513**	**11**	**147**	**0**	**98**	**98**	**770**	**7,030**
55	22	0	372	516	5	71	0	77	77	668	4,541
8	0	0	281	0	-1	0	0	0	0	-1	2,367
64	**22**	**0**	**654**	**516**	**4**	**71**	**0**	**77**	**77**	**667**	**6,908**

Türk Ekonomi Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	1,452	0	2	0	263	1,717	3,463	0	3,463	1,653	834	1,849	2,712
	FC	1,400	385	590	0	302	2,677	734	0	734	306	1,837	3,862	4,589
	Total	**2,851**	**385**	**592**	**0**	**565**	**4,393**	**4,197**	**0**	**4,197**	**1,959**	**2,672**	**5,711**	**7,301**
2011	**TC**	1,225	0	0	0	184	1,409	2,694	0	2,694	829	648	1,580	2,375
	FC	1,050	140	540	0	161	1,890	632	0	632	22	1,242	2,840	3,767
	Total	**2,275**	**140**	**540**	**0**	**344**	**3,299**	**3,326**	**0**	**3,326**	**851**	**1,890**	**4,420**	**6,142**
2010	**TC**	854	0	0	0	112	966	1,606	0	1,606	167	226	637	1,024
	FC	616	27	329	0	41	1,014	203	0	203	72	762	1,064	1,272
	Total	**1,470**	**27**	**329**	**0**	**153**	**1,980**	**1,809**	**0**	**1,809**	**239**	**988**	**1,701**	**2,295**
2009	**TC**	660	0	0	0	55	715	1,436	0	1,436	219	252	402	449
	FC	590	18	235	0	42	885	297	0	297	136	489	592	638
	Total	**1,250**	**18**	**235**	**0**	**97**	**1,600**	**1,733**	**0**	**1,733**	**355**	**741**	**994**	**1,087**
2008	**TC**	592	0	0	0	40	632	1,021	0	1,021	273	228	488	160
	FC	588	24	249	0	62	923	87	0	87	197	1,055	702	163
	Total	**1,180**	**24**	**249**	**0**	**102**	**1,555**	**1,108**	**0**	**1,108**	**470**	**1,282**	**1,190**	**323**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	1,480	4	171	24	1,679	739	113	41	893	787	369	140	229	8
2011	1,001	4	186	1	1,192	435	133	60	629	563	231	93	137	7
2010	586	3	130	9	728	241	79	34	355	374	268	65	203	7
2009	592	6	135	30	763	277	81	31	389	374	168	56	112	6
2008	692	19	141	69	922	413	115	64	591	330	141	51	90	9

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	5,395	7,049	7,407	33,754	57	41,219	53,447
0	0	0	10,289	10,595	815	7,882	15	8,711	22,716
0	**0**	**0**	**15,684**	**17,643**	**8,222**	**41,636**	**72**	**49,930**	**76,164**
0	0	0	4,603	5,432	6,076	28,414	54	34,544	44,079
0	0	0	7,848	7,871	561	8,494	13	9,067	19,460
0	**0**	**0**	**12,452**	**13,303**	**6,636**	**36,908**	**67**	**43,611**	**63,539**
0	0	0	1,887	2,054	3,700	11,125	20	14,845	19,470
243	0	0	3,340	3,412	277	3,408	4	3,689	8,318
243	**0**	**0**	**5,227**	**5,466**	**3,976**	**14,534**	**24**	**18,534**	**27,788**
0	0	0	1,103	1,322	55,493	8,302	12	63,807	67,281
225	0	0	1,945	2,081	225	3,247	2	3,474	6,736
225	**0**	**0**	**3,047**	**3,403**	**55,718**	**11,549**	**14**	**67,281**	**74,017**
0	0	0	876	1,149	33,694	6,834	10	40,538	43,340
98	0	279	2,296	2,493	273	3,308	0	3,582	7,085
98	**0**	**279**	**3,172**	**3,642**	**33,967**	**10,142**	**10**	**44,120**	**50,425**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-35	39	1,028	117	638	273	0	0	0	273	-66	207	0	207
-10	36	734	54	564	116	0	0	0	116	-31	85	0	85
-2	23	605	81	383	141	0	0	0	141	-31	110	36	146
23	15	529	82	327	120	0	0	0	120	-22	98	0	98
14	39	482	60	329	92	0	0	0	92	-16	77	0	77

Türk Ekonomi Bankası A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	552	952	0	288	14,867	392	0	15,547	17,050	24,402	901	730
	FC	6,319	2,351	0	217	430	190	0	837	9,507	14,581	0	0
	Total	**6,870**	**3,303**	**0**	**505**	**15,297**	**582**	**0**	**16,384**	**26,557**	**38,982**	**901**	**730**
2011	**TC**	650	860	0	176	11,154	1,300	0	12,630	14,140	20,189	627	512
	FC	2,730	5,009	0	502	631	659	53	1,845	9,584	13,992	0	0
	Total	**3,380**	**5,870**	**0**	**678**	**11,785**	**1,959**	**53**	**14,474**	**23,724**	**34,182**	**627**	**512**
2010	**TC**	1,539	1,217	0	372	14,525	2,229	0	17,126	19,882	17,978	944	772
	FC	2,115	2,832	0	105	1,209	639	0	1,953	6,901	13,396	0	0
	Total	**3,654**	**4,049**	**0**	**477**	**15,735**	**2,868**	**0**	**19,079**	**26,783**	**31,374**	**944**	**772**
2009	**TC**	1,796	1,175	467	366	11,770	2,782	0	14,917	18,356	13,141	1,044	846
	FC	1,408	2,714	0	61	1,342	647	0	2,050	6,172	9,871	0	0
	Total	**3,204**	**3,890**	**467**	**427**	**13,112**	**3,428**	**0**	**16,967**	**24,528**	**23,012**	**1,044**	**846**
2008	**TC**	1,207	668	19	239	6,979	2,838	0	10,056	11,950	12,929	581	370
	FC	1,386	1,582	0	73	1,152	733	32	1,991	4,959	10,255	0	0
	Total	**2,593**	**2,251**	**19**	**312**	**8,131**	**3,571**	**32**	**12,047**	**16,910**	**23,185**	**581**	**370**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	21,320	1,785	5,214	823	0	7,821	250	0	0	0	1,795	700
	FC	15,983	7,459	543	1,677	0	9,678	121	0	0	50	161	145
	Total	**37,303**	**9,243**	**5,756**	**2,500**	**0**	**17,499**	**371**	**0**	**0**	**50**	**1,956**	**845**
2011	**TC**	19,550	1,794	3,412	852	0	6,058	203	0	0	0	1,425	277
	FC	15,044	6,604	1,071	664	0	8,338	114	0	0	443	31	472
	Total	**34,595**	**8,398**	**4,483**	**1,516**	**0**	**14,397**	**317**	**0**	**0**	**443**	**1,456**	**749**
2010	**TC**	21,411	2,488	5,046	0	0	7,535	119	0	0	0	1,418	373
	FC	13,945	5,605	430	0	0	6,035	106	1	0	431	13	123
	Total	**35,355**	**8,094**	**5,476**	**0**	**0**	**13,570**	**225**	**1**	**0**	**431**	**1,432**	**496**
2009	**TC**	16,845	1,489	4,843	0	0	6,332	52	0	0	0	1,092	330
	FC	12,468	4,582	73	0	0	4,655	55	2	0	408	10	105
	Total	**29,313**	**6,071**	**4,917**	**0**	**0**	**10,987**	**107**	**2**	**0**	**408**	**1,102**	**434**
2008	**TC**	13,598	974	4,900	0	0	5,874	139	0	0	0	906	294
	FC	11,114	4,110	117	0	0	4,227	56	2	0	366	8	106
	Total	**24,712**	**5,083**	**5,017**	**0**	**0**	**10,101**	**195**	**2**	**0**	**366**	**914**	**400**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
24,573	0	7	2	156	44	0	481	23	54	769	873	43,266
14,581	0	0	0	903	0	0	0	0	0	903	50	25,041
39,154	**0**	**7**	**2**	**1,059**	**44**	**0**	**481**	**23**	**54**	**1,672**	**923**	**68,307**
20,304	0	7	1	125	43	0	509	23	50	757	465	35,665
13,992	0	0	0	720	0	0	0	0	0	720	44	24,341
34,296	**0**	**7**	**1**	**845**	**43**	**0**	**509**	**23**	**50**	**1,477**	**508**	**60,006**
18,149	0	14	1	134	8	0	584	15	48	804	503	39,337
13,396	0	0	0	663	0	0	0	0	0	663	22	20,983
31,545	**0**	**14**	**1**	**797**	**8**	**0**	**585**	**15**	**48**	**1,467**	**526**	**60,320**
13,340	0	13	1	126	7	0	533	10	38	727	399	32,821
9,871	0	0	0	335	0	0	1	0	0	336	19	16,398
23,210	**0**	**13**	**1**	**462**	**7**	**0**	**533**	**10**	**38**	**1,063**	**418**	**49,219**
13,140	0	12	1	103	5	0	508	7	38	674	412	26,176
10,255	0	0	0	273	0	0	1	0	0	274	29	15,517
23,396	**0**	**12**	**1**	**376**	**5**	**0**	**508**	**7**	**38**	**948**	**441**	**41,694**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
955	220	0	3,921	1,791	1,086	4,533	0	1,309	1,309	8,720	41,782
16	4	0	497	0	337	29	0	0	0	367	26,525
971	**224**	**0**	**4,418**	**1,791**	**1,423**	**4,563**	**0**	**1,309**	**1,309**	**9,086**	**68,307**
735	109	0	2,748	1,719	615	3,409	0	1,256	1,256	6,999	35,356
14	0	0	1,074	0	175	19	0	0	0	193	24,650
749	**109**	**0**	**3,822**	**1,719**	**790**	**3,427**	**0**	**1,256**	**1,256**	**7,192**	**60,006**
621	158	0	2,689	2,044	1,400	2,832	0	1,530	1,530	7,806	39,440
15	0	0	690	0	203	8	0	0	0	211	20,880
636	**158**	**0**	**3,378**	**2,044**	**1,603**	**2,839**	**0**	**1,530**	**1,530**	**8,016**	**60,320**
471	164	0	2,110	1,960	1,230	1,498	0	1,382	1,382	6,071	31,357
15	0	2	595	0	138	6	0	0	0	144	17,862
487	**164**	**2**	**2,705**	**1,960**	**1,368**	**1,504**	**0**	**1,382**	**1,382**	**6,214**	**49,219**
366	177	0	1,883	1,969	750	816	0	821	821	4,355	25,710
11	0	11	560	0	79	4	0	0	0	83	15,984
377	**177**	**11**	**2,442**	**1,969**	**830**	**820**	**0**	**821**	**821**	**4,439**	**41,694**

Türkiye Garanti Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	2,967	2	3	0	0	2,972	10,104	4,260	14,364	0	1,742	5,168	4,041
	FC	4,036	305	2,328	0	28	6,697	4,352	25,827	30,179	0	2,135	14,498	6,419
	Total	**7,003**	**307**	**2,331**	**0**	**28**	**9,669**	**14,456**	**30,087**	**44,542**	**0**	**3,877**	**19,666**	**10,460**
2011	**TC**	2,368	2	5	0	0	2,374	9,669	3,449	13,119	0	1,723	3,579	2,074
	FC	3,738	209	2,252	0	29	6,228	3,484	21,261	24,745	805	2,451	13,796	4,020
	Total	**6,106**	**211**	**2,256**	**0**	**29**	**8,602**	**13,153**	**24,710**	**37,863**	**805**	**4,174**	**17,375**	**6,094**
2010	**TC**	2,409	0	3	0	0	2,413	9,784	0	9,784	0	948	4,011	2,356
	FC	3,482	80	1,632	0	28	5,222	2,669	0	2,669	81	1,862	12,119	4,661
	Total	**5,891**	**80**	**1,636**	**0**	**28**	**7,635**	**12,452**	**0**	**12,453**	**81**	**2,810**	**16,130**	**7,017**
2009	**TC**	2,106	0	0	0	0	2,107	7,210	0	7,210	0	899	2,696	1,619
	FC	3,478	58	1,210	0	0	4,746	1,986	0	1,986	1	1,397	4,101	4,137
	Total	**5,584**	**59**	**1,210**	**0**	**0**	**6,853**	**9,196**	**0**	**9,197**	**1**	**2,296**	**6,797**	**5,756**
2008	**TC**	1,932	0	0	0	52	1,983	6,716	0	6,716	0	864	4,351	789
	FC	3,183	58	1,463	0	0	4,704	1,677	0	1,677	52	1,177	6,764	3,058
	Total	**5,115**	**58**	**1,463**	**0**	**52**	**6,688**	**8,392**	**0**	**8,393**	**52**	**2,041**	**11,115**	**3,847**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	3,599	94	1,654	55	5,403	2,109	380	475	2,964	2,439	1,063	207	856	1
2011	2,698	96	1,450	46	4,290	1,619	381	371	2,371	1,919	976	155	821	2
2010	2,583	109	1,821	109	4,623	1,751	355	203	2,309	2,314	1,030	147	883	3
2009	2,802	103	1,829	140	4,873	1,837	312	353	2,502	2,371	975	208	767	37
2008	2,699	123	1,385	189	4,396	2,024	334	548	2,907	1,490	898	222	676	48

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
12	0	1	10,964	10,964	27,726	151,777	0	179,503	207,802
78	0	1,260	24,390	24,390	7,608	94,384	0	101,992	163,258
90	**0**	**1,260**	**35,354**	**35,354**	**35,334**	**246,161**	**0**	**281,495**	**371,060**
27	0	24	7,427	7,427	28,549	102,545	0	131,094	154,014
25	0	185	20,477	21,282	8,242	77,436	0	85,678	137,932
52	**0**	**209**	**27,903**	**28,709**	**36,791**	**179,982**	**0**	**216,772**	**291,946**
7	0	50	7,371	7,371	38,630	90,316	0	128,947	148,515
14	44	603	19,305	19,386	7,297	66,086	0	73,383	100,660
21	**44**	**653**	**26,676**	**26,757**	**45,927**	**156,402**	**0**	**202,330**	**249,174**
12	0	1	5,228	5,228	21,087	65,314	0	86,401	100,946
12	15	288	9,948	9,949	7,172	54,209	0	61,381	78,062
23	**15**	**289**	**15,176**	**15,177**	**28,259**	**119,523**	**0**	**147,782**	**179,008**
13	0	4	6,020	6,020	18,202	52,034	0	70,237	84,956
16	0	394	11,408	11,460	7,307	43,425	0	50,732	68,574
28	**0**	**398**	**17,429**	**17,480**	**25,510**	**95,459**	**0**	**120,969**	**153,530**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
262	127	3,685	502	1,510	1,673	0	0	0	1,673	-364	1,309	0	1,309
136	369	3,248	337	1,312	1,599	0	0	0	1,599	-343	1,256	0	1,256
177	310	3,687	284	1,480	1,923	0	0	0	1,923	-393	1,530	0	1,530
411	130	3,716	753	1,199	1,763	0	0	0	1,763	-381	1,382	0	1,382
118	140	2,471	266	1,192	1,013	0	0	0	1,013	-193	821	0	821

Türkiye Garanti Bankası A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	1,106	44	0	383	8,532	4,667	0	13,582	14,732	30,451	850	668
	FC	5,698	567	0	203	2,702	4	0	2,909	9,174	15,052	14	14
	Total	**6,804**	**612**	**0**	**586**	**11,234**	**4,670**	**0**	**16,490**	**23,906**	**45,504**	**864**	**682**
2011	**TC**	2,072	98	0	278	7,509	5,504	0	13,291	15,461	24,062	791	791
	FC	3,549	824	18	367	4,216	6	0	4,589	8,980	13,429	21	21
	Total	**5,621**	**922**	**18**	**645**	**11,725**	**5,510**	**0**	**17,880**	**24,441**	**37,491**	**812**	**812**
2010	**TC**	1,942	90	0	232	10,476	6,614	0	17,322	19,353	21,326	1,146	1,146
	FC	2,205	1,460	0	125	4,784	6	0	4,914	8,580	9,929	25	25
	Total	**4,147**	**1,550**	**0**	**357**	**15,260**	**6,620**	**0**	**22,236**	**27,933**	**31,255**	**1,171**	**1,171**
2009	**TC**	2,704	94	0	190	7,195	5,415	0	12,800	15,598	16,071	1,267	1,267
	FC	1,384	3,841	0	43	4,930	619	0	5,592	10,818	6,487	25	25
	Total	**4,088**	**3,935**	**0**	**233**	**12,125**	**6,034**	**0**	**18,392**	**26,416**	**22,558**	**1,292**	**1,292**
2008	**TC**	4,187	102	0	154	4,034	1,618	0	5,806	10,095	15,372	1,005	1,005
	FC	1,362	3,080	0	58	5,927	5	0	5,990	10,432	6,947	25	25
	Total	**5,549**	**3,182**	**0**	**212**	**9,962**	**1,623**	**0**	**11,796**	**20,527**	**22,319**	**1,029**	**1,029**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	27,712	379	4,434	1,947	0	6,760	167	0	0	0	1,457	749
	FC	17,224	4,204	1,330	767	0	6,301	148	0	0	769	110	1,201
	Total	**44,936**	**4,583**	**5,765**	**2,714**	**0**	**13,061**	**314**	**0**	**0**	**769**	**1,567**	**1,950**
2011	**TC**	24,688	86	5,561	1,157	0	6,805	187	0	0	0	1,186	332
	FC	15,542	4,476	2,402	390	0	7,268	164	0	0	0	182	594
	Total	**40,230**	**4,562**	**7,963**	**1,547**	**0**	**14,073**	**351**	**0**	**0**	**0**	**1,367**	**926**
2010	**TC**	28,997	54	3,119	0	0	3,173	191	0	0	0	1,106	224
	FC	13,950	3,859	1,825	0	0	5,684	158	0	0	0	135	295
	Total	**42,947**	**3,913**	**4,943**	**0**	**0**	**8,857**	**349**	**0**	**0**	**0**	**1,241**	**519**
2009	**TC**	20,848	1,118	2,979	0	0	4,097	152	0	0	0	829	196
	FC	12,837	3,430	2,147	0	0	5,576	75	0	0	0	75	78
	Total	**33,685**	**4,547**	**5,126**	**0**	**0**	**9,674**	**227**	**0**	**0**	**0**	**904**	**274**
2008	**TC**	18,934	1,301	1,846	0	0	3,146	168	0	0	0	675	164
	FC	10,851	3,871	1,439	0	0	5,310	75	0	0	0	79	300
	Total	**29,786**	**5,172**	**3,285**	**0**	**0**	**8,457**	**243**	**0**	**0**	**0**	**754**	**464**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
30,633	0	36	281	1,304	1,508	0	775	45	31	3,979	831	50,176
15,052	0	0	0	154	0	0	2	0	0	156	252	24,634
45,686	**0**	**36**	**281**	**1,458**	**1,508**	**0**	**776**	**45**	**31**	**4,136**	**1,083**	**74,810**
24,062	0	35	270	886	1,294	0	760	26	24	3,295	560	43,378
13,429	0	0	0	83	0	0	1	0	0	85	284	22,777
37,491	**0**	**35**	**270**	**970**	**1,294**	**0**	**761**	**26**	**24**	**3,379**	**843**	**66,155**
21,326	0	43	319	1,339	1,328	0	890	16	26	3,960	703	45,342
9,929	0	0	0	20	0	0	1	0	0	21	259	18,789
31,255	**0**	**43**	**319**	**1,359**	**1,328**	**0**	**891**	**16**	**26**	**3,982**	**962**	**64,131**
16,071	0	41	306	1,074	907	0	868	15	13	3,224	461	35,354
6,487	0	0	0	19	0	0	1	0	0	21	162	17,487
22,558	**0**	**41**	**306**	**1,094**	**907**	**0**	**869**	**15**	**13**	**3,245**	**622**	**52,841**
15,372	0	41	307	478	605	0	879	27	8	2,346	395	28,209
6,947	0	0	0	20	0	0	1	0	0	21	122	17,522
22,319	**0**	**41**	**307**	**498**	**605**	**0**	**881**	**27**	**8**	**2,367**	**518**	**45,730**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
2,287	231	0	4,891	1,919	2,094	4,075	0	1,412	1,412	9,500	48,862
7	0	0	2,235	0	188	0	0	0	0	188	25,948
2,294	**231**	**0**	**7,126**	**1,919**	**2,282**	**4,075**	**0**	**1,412**	**1,412**	**9,687**	**74,810**
1,710	154	0	3,569	1,841	1,223	3,121	0	1,092	1,092	7,277	42,339
10	0	0	950	0	56	0	0	0	0	56	23,816
1,721	**154**	**0**	**4,519**	**1,841**	**1,279**	**3,121**	**0**	**1,092**	**1,092**	**7,333**	**66,155**
1,759	171	0	3,452	2,190	1,998	2,613	0	1,451	1,451	8,252	43,873
8	0	2	597	0	27	0	0	0	0	27	20,258
1,767	**171**	**2**	**4,049**	**2,190**	**2,025**	**2,613**	**0**	**1,451**	**1,451**	**8,279**	**64,131**
1,623	141	0	2,941	1,437	1,527	2,209	0	1,107	1,107	6,281	34,167
7	0	8	244	0	17	0	0	0	0	17	18,674
1,631	**141**	**8**	**3,185**	**1,437**	**1,544**	**2,209**	**0**	**1,107**	**1,107**	**6,297**	**52,841**
1,405	120	0	2,531	1,292	629	1,793	0	708	708	4,421	29,033
48	0	25	527	0	8	0	0	0	0	8	16,697
1,453	**120**	**25**	**3,058**	**1,292**	**637**	**1,793**	**0**	**708**	**708**	**4,430**	**45,730**

Türkiye İş Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	5,315	8	0	0	9	5,333	12,538	45,481	58,019	0	1,956	4,846	1,077
	FC	4,173	545	1,955	0	198	6,871	2,310	0	2,310	0	2,334	13,481	3,182
	Total	**9,488**	**554**	**1,955**	**0**	**208**	**12,204**	**14,848**	**45,481**	**60,330**	**0**	**4,290**	**18,327**	**4,259**
2011	**TC**	4,058	1	0	0	8	4,068	10,076	37,145	47,221	0	2,108	4,424	478
	FC	3,791	202	2,116	0	401	6,510	3,577	86	3,663	0	4,478	12,060	2,512
	Total	**7,849**	**203**	**2,116**	**0**	**410**	**10,578**	**13,653**	**37,231**	**50,884**	**0**	**6,586**	**16,484**	**2,990**
2010	**TC**	3,180	2	0	0	1	3,183	11,096	0	11,096	0	644	4,112	1,010
	FC	2,476	101	1,511	0	164	4,253	2,547	14	2,561	0	2,244	10,460	1,580
	Total	**5,657**	**103**	**1,511**	**0**	**165**	**7,436**	**13,643**	**14**	**13,657**	**0**	**2,888**	**14,572**	**2,591**
2009	**TC**	2,336	1	0	0	24	2,361	12,234	0	12,234	0	333	2,492	624
	FC	2,128	69	1,202	0	74	3,473	5,070	0	5,070	0	916	3,947	1,004
	Total	**4,464**	**71**	**1,202**	**0**	**98**	**5,834**	**17,304**	**0**	**17,304**	**0**	**1,249**	**6,439**	**1,629**
2008	**TC**	1,850	0	0	0	0	1,851	7,364	0	7,364	0	1,243	1,179	1,028
	FC	1,922	61	1,621	0	36	3,640	1,489	0	1,489	0	1,529	780	1,015
	Total	**3,772**	**61**	**1,621**	**0**	**36**	**5,490**	**8,853**	**0**	**8,853**	**0**	**2,772**	**1,959**	**2,043**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	4,130	5	1,556	18	5,710	2,332	111	739	3,182	2,528	818	91	728	178
2011	2,919	7	1,523	11	4,460	2,037	94	462	2,593	1,867	652	68	585	227
2010	2,894	72	1,784	17	4,768	2,072	249	217	2,538	2,230	658	56	602	180
2009	3,157	44	1,408	151	4,761	2,132	274	84	2,489	2,272	632	48	585	152
2008	3,181	122	1,489	176	4,967	2,579	360	332	3,271	1,696	616	52	565	134

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	1	7,880	7,880	19,206	49,064	0	68,270	139,503
0	0	179	19,176	19,176	3,261	15,502	0	18,764	47,121
0	**0**	**180**	**27,056**	**27,056**	**22,468**	**64,567**	**0**	**87,034**	**186,624**
0	0	0	7,010	7,010	17,996	37,889	0	55,885	114,184
0	0	314	19,365	19,365	3,067	12,611	0	15,677	45,216
0	**0**	**314**	**26,375**	**26,375**	**21,063**	**50,500**	**0**	**71,563**	**159,400**
0	0	0	5,766	5,766	15,586	34,419	0	50,005	70,051
0	0	0	14,284	14,284	2,549	7,992	0	10,540	31,639
0	**0**	**0**	**20,051**	**20,051**	**18,135**	**42,410**	**0**	**60,546**	**101,690**
0	0	0	3,449	3,449	11,961	25,095	0	37,056	55,100
0	0	8	5,875	5,875	1,938	6,253	0	8,191	22,610
0	**0**	**8**	**9,324**	**9,324**	**13,899**	**31,348**	**0**	**45,247**	**77,709**
0	0	232	3,682	3,682	17,667	19,179	0	36,846	49,743
0	0	267	3,590	3,590	1,951	5,359	0	7,311	16,030
0	**0**	**499**	**7,272**	**7,272**	**19,619**	**24,539**	**0**	**44,157**	**65,773**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
252	500	4,185	516	1,912	1,757	0	0	0	1,757	-346	1,412	0	1,412
125	537	3,340	566	1,425	1,350	0	0	0	1,350	-258	1,092	0	1,092
66	764	3,840	553	1,559	1,729	0	0	0	1,729	-278	1,451	0	1,451
191	501	3,699	1,067	1,258	1,375	0	0	0	1,375	-268	1,107	0	1,107
222	305	2,921	757	1,322	843	0	0	0	843	-135	708	0	708

Türkiye İş Bankası A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	691	127	1,117	268	3,301	1,401	40	5,011	6,946	23,036	939	569
	FC	4,032	1,033	47	90	3,036	1,023	0	4,149	9,261	8,857	138	92
	Total	**4,723**	**1,160**	**1,164**	**358**	**6,337**	**2,425**	**40**	**9,160**	**16,208**	**31,893**	**1,077**	**661**
2011	**TC**	1,904	54	860	142	2,451	1,403	154	4,150	6,968	18,074	751	519
	FC	2,080	688	15	41	436	3,728	0	4,205	6,987	9,360	100	32
	Total	**3,983**	**742**	**875**	**183**	**2,887**	**5,130**	**154**	**8,355**	**13,956**	**27,435**	**851**	**550**
2010	**TC**	1,245	34	462	378	1,988	2,552	17	4,936	6,677	16,632	859	667
	FC	1,628	484	0	51	412	3,545	2	4,010	6,122	8,763	46	31
	Total	**2,873**	**518**	**462**	**429**	**2,400**	**6,097**	**19**	**8,946**	**12,798**	**25,395**	**905**	**698**
2009	**TC**	833	191	714	310	266	2,726	60	3,362	5,100	11,354	1,199	1,014
	FC	1,022	579	0	79	324	2,881	0	3,284	4,885	6,126	5	2
	Total	**1,855**	**770**	**714**	**389**	**590**	**5,607**	**60**	**6,647**	**9,986**	**17,480**	**1,205**	**1,017**
2008	**TC**	869	13	19	215	186	2,669	0	3,070	3,972	11,563	787	486
	FC	1,249	1,001	0	98	277	2,735	0	3,110	5,360	6,264	16	15
	Total	**2,118**	**1,015**	**19**	**313**	**463**	**5,405**	**0**	**6,180**	**9,332**	**17,827**	**803**	**501**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	17,670	272	730	614	0	1,616	122	176	0	0	2,030	685
	FC	11,344	5,024	1,287	378	0	6,689	36	210	0	2,215	263	438
	Total	**29,014**	**5,296**	**2,017**	**992**	**0**	**8,305**	**158**	**386**	**0**	**2,215**	**2,293**	**1,123**
2011	**TC**	14,337	310	370	449	0	1,129	161	26	0	0	1,557	297
	FC	11,654	5,305	2,052	0	0	7,357	32	180	0	1,033	246	337
	Total	**25,991**	**5,615**	**2,422**	**449**	**0**	**8,485**	**193**	**206**	**0**	**1,033**	**1,804**	**634**
2010	**TC**	15,739	471	22	0	0	492	141	171	0	0	1,587	340
	FC	9,916	3,604	1,419	0	0	5,022	21	49	0	1,027	329	153
	Total	**25,655**	**4,074**	**1,440**	**0**	**0**	**5,515**	**162**	**221**	**0**	**1,027**	**1,917**	**493**
2009	**TC**	10,733	354	30	0	0	384	104	167	0	0	1,231	234
	FC	8,324	2,124	402	0	0	2,526	21	0	0	1,038	165	175
	Total	**19,057**	**2,477**	**432**	**0**	**0**	**2,910**	**125**	**167**	**0**	**1,038**	**1,396**	**409**
2008	**TC**	11,577	545	70	0	0	616	83	0	0	0	1,095	222
	FC	7,974	2,344	111	0	0	2,455	12	0	0	1,041	113	475
	Total	**19,551**	**2,889**	**181**	**0**	**0**	**3,071**	**95**	**0**	**0**	**1,041**	**1,208**	**697**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
23,406	0	0	2	1,387	1	8	420	567	56	2,441	452	33,245
8,902	0	19	0	241	0	0	0	0	0	260	430	18,853
32,308	**0**	**19**	**2**	**1,628**	**1**	**8**	**420**	**567**	**56**	**2,701**	**881**	**52,098**
18,307	0	2	0	569	1	8	413	516	41	1,550	318	27,144
9,428	0	18	0	167	0	0	0	0	0	185	491	17,092
27,735	**0**	**20**	**0**	**736**	**1**	**8**	**413**	**516**	**41**	**1,735**	**809**	**44,236**
16,824	0	2	0	677	1	12	538	598	39	1,866	371	25,738
8,778	0	21	0	193	0	0	0	0	0	214	400	15,514
25,602	**0**	**23**	**0**	**870**	**1**	**12**	**538**	**598**	**39**	**2,080**	**771**	**41,252**
11,539	0	2	0	660	1	0	507	554	41	1,764	299	18,703
6,129	0	20	0	182	0	0	0	0	0	202	211	11,427
17,668	**0**	**22**	**0**	**842**	**1**	**0**	**507**	**554**	**41**	**1,966**	**510**	**30,130**
11,863	0	2	0	666	1	0	536	540	41	1,785	292	17,912
6,266	0	20	0	182	0	0	0	0	0	203	132	11,960
18,129	**0**	**22**	**0**	**848**	**1**	**0**	**536**	**540**	**41**	**1,988**	**423**	**29,872**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1,040	174	0	4,226	1,854	1,176	2,946	0	816	816	6,791	30,304
197	0	3	3,363	0	399	0	0	0	0	399	21,794
1,236	**174**	**3**	**7,589**	**1,854**	**1,575**	**2,946**	**0**	**816**	**816**	**7,190**	**52,098**
806	105	0	2,953	1,779	265	2,127	0	760	760	4,930	23,348
178	0	12	2,019	0	-142	0	0	0	0	-142	20,887
985	**105**	**12**	**4,971**	**1,779**	**122**	**2,127**	**0**	**760**	**760**	**4,788**	**44,236**
927	124	0	3,291	2,115	348	1,558	0	1,003	1,003	5,025	24,547
183	0	8	1,770	0	-4	0	0	0	0	-4	16,705
1,109	**124**	**8**	**5,061**	**2,115**	**344**	**1,558**	**0**	**1,003**	**1,003**	**5,021**	**41,252**
906	79	0	2,721	2,029	286	871	0	632	632	3,818	17,655
183	0	3	1,585	0	41	0	0	0	0	41	12,475
1,089	**79**	**3**	**4,305**	**2,029**	**327**	**871**	**0**	**632**	**632**	**3,858**	**30,130**
779	80	1	2,261	2,038	269	406	0	489	489	3,202	17,655
134	0	3	1,777	0	11	0	0	0	0	11	12,217
913	**80**	**4**	**4,038**	**2,038**	**280**	**406**	**0**	**489**	**489**	**3,213**	**29,872**

Yapı ve Kredi Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	4,806	0	6	0	38	4,851	12,764	19,335	32,100	6,023	1,281	2,277	1,481
	FC	3,940	52	2,387	1	864	7,243	2,981	9,118	12,099	11,367	2,225	10,417	4,656
	Total	**8,746**	**52**	**2,392**	**1**	**903**	**12,094**	**15,745**	**28,454**	**44,199**	**17,389**	**3,506**	**12,694**	**6,137**
2011	**TC**	4,069	0	6	0	302	4,377	9,705	10,961	20,666	3,721	1,696	1,069	1,342
	FC	3,582	65	1,994	1	676	6,318	2,794	9,618	12,413	12,092	2,887	7,739	3,047
	Total	**7,651**	**65**	**2,000**	**1**	**978**	**10,694**	**12,499**	**20,579**	**33,078**	**15,813**	**4,583**	**8,808**	**4,389**
2010	**TC**	3,786	0	6	0	3	3,794	9,426	212	9,637	1,677	1,135	3,855	2,389
	FC	3,421	81	1,895	1	278	5,676	1,339	0	1,339	4,573	1,785	9,880	2,861
	Total	**7,207**	**81**	**1,901**	**1**	**281**	**9,471**	**10,764**	**212**	**10,976**	**6,250**	**2,920**	**13,735**	**5,250**
2009	**TC**	2,903	0	1	0	2	2,905	7,659	0	7,659	913	956	2,525	683
	FC	3,166	71	1,209	1	184	4,630	1,398	0	1,398	939	1,351	8,004	1,965
	Total	**6,069**	**71**	**1,209**	**1**	**185**	**7,535**	**9,058**	**0**	**9,058**	**1,852**	**2,307**	**10,529**	**2,647**
2008	**TC**	2,830	0	0	0	1	2,832	6,896	0	6,896	0	589	1,968	204
	FC	3,272	99	1,235	1	206	4,814	495	0	495	0	1,326	3,731	301
	Total	**6,102**	**99**	**1,236**	**1**	**207**	**7,646**	**7,391**	**0**	**7,391**	**0**	**1,915**	**5,699**	**505**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	3,236	14	684	62	3,997	1,696	236	149	2,081	1,915	923	173	751	78
2011	2,294	12	609	14	2,928	1,255	183	136	1,574	1,354	883	135	748	52
2010	2,213	13	556	51	2,833	1,108	142	26	1,276	1,557	901	124	777	76
2009	2,417	12	611	94	3,134	1,305	178	27	1,511	1,623	790	119	670	67
2008	2,441	31	692	129	3,293	1,894	222	45	2,160	1,132	728	136	592	97

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	301	5,341	11,363	22,040	26,710	498	49,248	97,562
0	0	279	17,577	28,944	1,744	8,750	248	10,742	59,029
0	**0**	**580**	**22,918**	**40,307**	**23,784**	**35,460**	**747**	**59,990**	**156,591**
0	0	289	4,397	8,118	19,444	21,508	459	41,411	74,572
0	0	314	13,987	26,079	1,748	9,278	265	11,291	56,100
0	**0**	**603**	**18,384**	**34,197**	**21,192**	**30,786**	**724**	**52,702**	**130,671**
0	0	268	7,647	9,324	28,608	19,612	423	48,643	71,399
0	0	172	14,697	19,270	1,794	7,785	289	9,868	36,153
0	**0**	**440**	**22,344**	**28,594**	**30,402**	**27,397**	**712**	**58,511**	**107,552**
0	0	0	4,164	5,077	20,144	12,416	394	32,954	48,596
0	0	245	11,564	12,503	1,592	6,275	283	8,151	26,682
0	**0**	**245**	**15,728**	**17,580**	**21,736**	**18,692**	**677**	**41,104**	**75,278**
0	0	0	2,761	2,761	23,813	10,526	469	34,808	47,297
0	0	2	5,361	5,361	689	5,797	317	6,803	17,472
0	**0**	**2**	**8,121**	**8,121**	**24,502**	**16,323**	**786**	**41,611**	**64,769**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-17	144	2,872	552	1,276	1,044	0	0	0	1,044	-228	816	0	816
-104	332	2,382	318	1,101	964	0	0	0	964	-204	760	0	760
-32	587	2,964	527	1,211	1,226	0	0	0	1,226	-224	1,003	0	1,003
159	91	2,610	730	1,080	800	0	0	0	800	-168	632	0	632
-2	172	1,990	259	1,106	626	0	0	0	626	-137	489	0	489

Yapı ve Kredi Bankası A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	118	1	29	0	106	0	135	254	0	14	14
	FC	0	43	0	0	0	0	0	0	43	0	3	3
	Total	**0**	**161**	**1**	**29**	**0**	**106**	**0**	**135**	**297**	**0**	**17**	**17**
2011	**TC**	0	91	0	115	0	37	0	152	243	0	14	14
	FC	0	46	0	0	0	0	0	0	46	0	3	3
	Total	**0**	**137**	**0**	**115**	**0**	**37**	**0**	**152**	**290**	**0**	**17**	**17**
2010	**TC**	0	183	0	101	0	0	0	101	284	0	21	20
	FC	0	44	0	0	0	0	0	0	44	0	4	4
	Total	**0**	**227**	**0**	**101**	**0**	**0**	**0**	**101**	**328**	**0**	**25**	**24**
2009	**TC**	0	100	3	172	0	0	0	172	275	0	24	19
	FC	0	47	0	0	0	0	0	0	47	0	4	4
	Total	**0**	**147**	**3**	**172**	**0**	**0**	**0**	**172**	**322**	**0**	**29**	**23**
2008	**TC**	0	231	2	53	0	0	0	53	286	2	32	27
	FC	0	47	0	0	0	0	0	0	47	1	3	3
	Total	**0**	**278**	**2**	**53**	**0**	**0**	**0**	**53**	**333**	**2**	**35**	**30**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	1	0	1	0	0	1	0	0	0	0	5	1
	FC	3	0	0	0	0	0	0	0	0	0	22	0
	Total	**5**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**28**	**1**
2011	**TC**	3	0	1	0	0	1	0	0	0	0	4	1
	FC	5	0	0	0	0	0	0	0	0	0	22	0
	Total	**9**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**26**	**1**
2010	**TC**	5	0	1	0	0	1	0	0	0	0	4	2
	FC	7	0	0	0	0	0	0	0	0	0	20	0
	Total	**12**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**24**	**2**
2009	**TC**	5	0	2	0	0	2	0	0	0	0	5	2
	FC	8	0	0	0	0	0	0	0	0	0	20	0
	Total	**13**	**0**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**25**	**2**
2008	**TC**	6	0	1	0	0	1	0	0	0	0	4	2
	FC	10	0	0	0	0	0	0	0	0	0	19	0
	Total	**17**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**23**	**2**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
1	0	0	0	0	0	0	22	0	0	22	22	298
0	0	0	0	0	0	0	0	0	0	0	3	46
1	**0**	**0**	**0**	**0**	**0**	**0**	**22**	**0**	**0**	**22**	**24**	**344**
1	0	0	0	0	0	0	21	0	0	21	22	288
0	0	0	0	0	0	0	0	0	0	0	3	49
1	**0**	**0**	**0**	**0**	**0**	**0**	**21**	**0**	**0**	**21**	**25**	**337**
1	0	0	0	0	0	0	26	0	0	26	27	338
0	0	0	0	0	0	0	0	0	0	0	3	47
1	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**29**	**385**
5	0	0	0	0	0	0	26	0	0	26	21	327
0	0	0	0	0	0	0	0	0	0	0	3	50
5	**0**	**0**	**0**	**0**	**0**	**0**	**26**	**0**	**0**	**26**	**23**	**377**
7	0	0	0	0	0	0	28	0	0	28	18	339
1	0	0	0	0	0	0	0	0	0	0	5	52
7	**0**	**0**	**0**	**0**	**0**	**0**	**28**	**0**	**0**	**28**	**23**	**391**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
26	1	0	33	196	0	7,523	-7,473	16	-7,457	262	298
20	0	0	42	0	0	0	0	0	0	0	46
46	**1**	**0**	**76**	**196**	**0**	**7,523**	**-7,473**	**16**	**-7,457**	**262**	**344**
26	1	0	32	188	0	7,236	-7,187	15	-7,172	253	289
20	0	0	43	0	0	0	0	0	0	0	48
46	**1**	**0**	**75**	**188**	**0**	**7,236**	**-7,187**	**15**	**-7,172**	**253**	**337**
41	2	0	49	224	0	8,604	-8,547	1	-8,546	282	337
20	0	0	40	0	0	0	0	0	0	0	48
61	**2**	**0**	**89**	**224**	**0**	**8,604**	**-8,547**	**1**	**-8,546**	**282**	**385**
16	1	0	24	215	0	8,278	-8,223	25	-8,198	295	327
23	0	0	42	0	0	0	0	0	0	0	50
38	**1**	**0**	**66**	**215**	**0**	**8,278**	**-8,223**	**25**	**-8,198**	**295**	**377**
12	4	0	23	216	0	8,353	-8,297	38	-8,260	309	339
23	0	0	42	0	0	0	0	0	0	0	52
35	**4**	**0**	**64**	**216**	**0**	**8,353**	**-8,297**	**38**	**-8,260**	**309**	**391**

Birleşik Fon Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	22	0	0	0	0	22	2,053	0	2,053	0	0	0	0
	FC	29	0	0	0	0	29	0	0	0	0	0	0	0
	Total	**51**	**0**	**0**	**0**	**0**	**51**	**2,053**	**0**	**2,053**	**0**	**0**	**0**	**0**
2011	**TC**	22	0	0	0	0	22	1,078	0	1,078	0	0	0	0
	FC	33	0	0	0	0	33	0	0	0	0	0	0	0
	Total	**56**	**0**	**0**	**0**	**0**	**56**	**1,078**	**0**	**1,078**	**0**	**0**	**0**	**0**
2010	**TC**	32	0	0	0	0	32	1,194	0	1,194	0	0	0	0
	FC	46	0	0	0	0	46	0	0	0	0	0	0	0
	Total	**78**	**0**	**0**	**0**	**0**	**78**	**1,194**	**0**	**1,194**	**0**	**0**	**0**	**0**
2009	**TC**	35	0	0	0	0	35	1,449	0	1,449	0	0	0	0
	FC	50	0	0	0	0	50	0	0	0	0	0	0	0
	Total	**85**	**0**	**0**	**0**	**0**	**85**	**1,449**	**0**	**1,449**	**0**	**0**	**0**	**0**
2008	**TC**	39	0	0	0	0	39	0	0	0	0	0	0	0
	FC	53	0	0	0	0	53	0	0	0	0	0	0	0
	Total	**91**	**0**	**0**	**0**	**0**	**91**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	0	14	6	0	21	0	0	0	0	21	1	0	1	0
2011	1	13	1	0	14	0	0	0	0	14	1	0	1	0
2010	5	13	0	1	19	0	0	0	0	19	2	0	2	0
2009	1	16	0	1	18	0	0	0	0	18	1	0	1	0
2008	6	48	1	1	56	0	0	0	0	56	2	0	1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	5	358	0	363	2,438
0	0	0	0	0	1	65	0	66	95
0	**0**	**0**	**0**	**0**	**6**	**423**	**0**	**429**	**2,533**
0	0	0	0	0	5	348	0	353	1,453
0	0	0	0	0	1	66	0	67	101
0	**0**	**0**	**0**	**0**	**7**	**413**	**0**	**420**	**1,554**
0	0	0	0	0	6	426	0	432	1,659
0	0	0	0	0	1	65	0	66	113
0	**0**	**0**	**0**	**0**	**8**	**491**	**0**	**499**	**1,772**
0	0	0	0	0	6	412	0	418	1,901
0	0	0	0	0	1	64	0	65	115
0	**0**	**0**	**0**	**0**	**7**	**476**	**0**	**483**	**2,016**
0	0	0	0	0	5	438	0	443	482
0	0	0	0	0	1	68	0	70	122
0	**0**	**0**	**0**	**0**	**6**	**506**	**0**	**513**	**604**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
8	5	34	1	13	19	0	0	0	19	-4	16	0	16
8	14	37	6	14	18	0	0	0	18	-3	15	0	15
15	21	56	40	15	1	0	0	0	1	0	1	0	1
31	7	57	9	15	33	0	0	0	33	-8	25	0	25
9	5	71	7	16	48	0	0	0	48	-11	38	0	38

Birleşik Fon Bankası A.Ş.

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

Arap Türk Bankası A.Ş.

Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	15	26	254	52	0	11	0	63	358	127	4	4
	FC	73	314	0	31	0	47	0	77	464	187	0	0
	Total	**88**	**339**	**254**	**82**	**0**	**58**	**0**	**140**	**822**	**314**	**4**	**4**
2011	**TC**	10	18	79	53	0	26	0	79	186	158	2	2
	FC	88	500	0	11	0	56	0	68	657	201	0	0
	Total	**98**	**519**	**79**	**64**	**1**	**82**	**0**	**147**	**842**	**359**	**2**	**2**
2010	**TC**	0	1	0	67	0	53	0	120	121	105	3	3
	FC	35	53	0	14	0	56	0	71	159	136	0	0
	Total	**35**	**54**	**0**	**82**	**1**	**109**	**0**	**191**	**280**	**241**	**3**	**3**
2009	**TC**	1	0	0	69	0	54	0	122	123	95	3	3
	FC	21	23	0	29	0	63	0	92	136	69	0	0
	Total	**22**	**23**	**0**	**97**	**0**	**116**	**0**	**214**	**259**	**163**	**3**	**3**
2008	**TC**	0	9	0	52	0	17	0	69	79	66	3	3
	FC	19	5	0	29	0	55	0	84	109	87	0	0
	Total	**20**	**15**	**0**	**81**	**0**	**72**	**0**	**154**	**188**	**153**	**3**	**3**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	240	1	0	0	0	1	2	0	0	0	0	6
	FC	199	535	0	0	0	535	0	0	0	0	0	1
	Total	**439**	**536**	**0**	**0**	**0**	**536**	**2**	**0**	**0**	**0**	**1**	**7**
2011	**TC**	100	1	84	0	0	84	0	0	0	0	0	3
	FC	697	189	0	0	0	189	0	0	0	0	1	2
	Total	**796**	**190**	**84**	**0**	**0**	**274**	**0**	**0**	**0**	**0**	**1**	**5**
2010	**TC**	40	0	23	0	0	23	0	0	0	0	0	3
	FC	115	212	0	0	0	212	0	0	0	0	1	4
	Total	**155**	**212**	**23**	**0**	**0**	**235**	**0**	**0**	**0**	**0**	**1**	**8**
2009	**TC**	6	0	49	0	0	49	0	0	0	0	0	0
	FC	78	178	0	0	0	178	0	0	0	0	1	2
	Total	**84**	**178**	**49**	**0**	**0**	**227**	**0**	**0**	**0**	**0**	**1**	**2**
2008	**TC**	2	1	25	0	0	25	0	0	0	0	0	1
	FC	44	165	0	0	0	165	9	0	0	0	1	2
	Total	**46**	**166**	**25**	**0**	**0**	**191**	**9**	**0**	**0**	**0**	**2**	**3**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials							Total	Unclassified Assets	Total Assets
127	0	0	0	17	0	0	10	1	0	28	6	519
187	0	0	0	0	0	0	0	0	0	0	2	653
314	**0**	**0**	**0**	**17**	**0**	**0**	**10**	**1**	**0**	**28**	**8**	**1,172**
158	0	0	0	16	0	0	9	1	0	26	4	374
201	0	0	0	0	0	0	0	0	0	0	1	859
359	**0**	**0**	**0**	**16**	**0**	**0**	**9**	**1**	**0**	**26**	**5**	**1,233**
105	0	0	0	17	0	0	11	1	0	29	4	260
136	0	0	0	0	0	0	0	0	0	0	1	295
241	**0**	**0**	**0**	**17**	**0**	**0**	**11**	**1**	**0**	**29**	**5**	**555**
95	0	0	0	15	0	0	10	1	0	27	1	246
69	0	0	0	0	0	0	0	0	0	0	0	205
163	**0**	**0**	**0**	**15**	**0**	**0**	**10**	**1**	**0**	**27**	**1**	**451**
66	0	0	0	13	0	0	9	0	0	23	11	179
87	0	0	0	0	0	0	0	0	0	0	0	196
153	**0**	**0**	**0**	**13**	**0**	**0**	**9**	**0**	**0**	**23**	**11**	**375**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
10	1	0	19	102	4	3	42	25	67	176	436
0	0	0	2	0	0	0	0	0	0	0	736
11	**1**	**0**	**21**	**102**	**4**	**3**	**42**	**25**	**67**	**176**	**1,172**
9	2	0	15	98	4	2	22	20	41	145	344
0	0	0	3	0	0	0	0	0	0	0	889
9	**2**	**0**	**18**	**98**	**4**	**2**	**22**	**20**	**41**	**145**	**1,233**
6	1	0	10	117	4	1	15	12	26	149	222
0	0	0	6	0	0	0	0	0	0	0	333
7	**1**	**0**	**16**	**117**	**4**	**1**	**15**	**12**	**26**	**149**	**555**
5	1	0	6	112	4	1	3	12	15	132	192
0	0	0	3	0	0	0	0	0	0	0	258
5	**1**	**0**	**9**	**112**	**4**	**1**	**3**	**12**	**15**	**132**	**451**
4	1	0	5	113	4	1	2	1	3	121	153
0	0	0	12	0	0	0	0	0	0	0	222
4	**1**	**0**	**17**	**113**	**4**	**1**	**2**	**1**	**3**	**121**	**375**

Arap Türk Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	52	2	0	0	0	54	2	0	2	0	0	60	0
	FC	480	27	109	0	0	616	0	0	0	0	0	57	0
	Total	**532**	**29**	**109**	**0**	**0**	**671**	**2**	**0**	**2**	**0**	**0**	**117**	**0**
2011	**TC**	29	0	0	0	0	29	2	0	2	0	0	0	0
	FC	509	5	87	0	0	601	0	0	0	0	0	0	0
	Total	**538**	**5**	**87**	**0**	**0**	**630**	**2**	**0**	**2**	**0**	**0**	**0**	**0**
2010	**TC**	3	0	0	0	0	3	3	0	3	0	0	22	0
	FC	606	7	145	0	0	758	0	0	0	0	0	22	0
	Total	**609**	**7**	**145**	**0**	**0**	**761**	**3**	**0**	**3**	**0**	**0**	**44**	**0**
2009	**TC**	1	0	0	0	0	1	3	0	3	0	0	36	0
	FC	404	8	134	0	0	545	65	0	65	0	0	36	0
	Total	**404**	**8**	**134**	**0**	**0**	**546**	**68**	**0**	**68**	**0**	**0**	**72**	**0**
2008	**TC**	1	0	0	0	0	1	2	0	2	0	10	0	130
	FC	251	0	81	0	6	338	15	0	15	0	11	49	132
	Total	**251**	**0**	**81**	**0**	**6**	**339**	**17**	**0**	**17**	**0**	**21**	**49**	**262**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	22	8	11	9	51	9	2	2	13	38	17	0	16	1
2011	15	6	11	1	34	7	1	1	9	26	19	0	18	1
2010	12	0	11	0	23	1	1	1	3	21	14	0	13	2
2009	12	0	17	0	29	1	2	3	6	24	11	0	11	0
2008	11	1	14	0	27	1	4	2	8	20	4	0	4	3

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	60	60	90	13	0	104	220
0	0	0	57	57	50	42	0	92	766
0	**0**	**0**	**117**	**117**	**140**	**55**	**0**	**196**	**985**
0	0	0	0	0	104	9	0	112	143
0	0	0	0	0	34	113	0	147	749
0	**0**	**0**	**0**	**0**	**138**	**122**	**0**	**260**	**892**
0	0	0	22	22	73	8	0	81	109
0	0	0	22	22	25	152	0	177	957
0	**0**	**0**	**44**	**44**	**98**	**159**	**0**	**258**	**1,066**
0	0	5	41	41	57	6	0	64	108
0	0	5	41	41	14	132	0	145	796
0	**0**	**10**	**82**	**82**	**71**	**138**	**0**	**209**	**904**
0	0	0	140	140	5	1	0	6	149
0	0	0	192	192	0	100	0	100	646
0	**0**	**0**	**332**	**332**	**5**	**101**	**0**	**106**	**795**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-1	1	56	2	22	31	0	0	0	31	-6	25	0	25
1	1	46	4	18	25	0	0	0	25	-5	20	0	20
-1	1	35	2	19	14	0	0	0	14	-3	12	0	12
-5	0	30	2	13	15	0	0	0	15	-3	12	0	12
-21	9	15	3	12	-1	0	0	0	-1	2	1	0	1

Arap Türk Bankası A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	2	28	29	0	19	0	0	19	78	6	3	1
	FC	21	46	0	0	12	0	0	12	78	4	0	0
	Total	**23**	**73**	**29**	**0**	**31**	**0**	**0**	**31**	**157**	**10**	**3**	**1**
2011	**TC**	5	56	26	0	35	0	0	35	122	27	3	1
	FC	72	1,000	0	0	10	0	0	10	1,083	210	0	0
	Total	**78**	**1,056**	**26**	**0**	**45**	**0**	**0**	**45**	**1,205**	**237**	**3**	**1**
2010	**TC**	5	0	0	74	65	0	0	140	145	4	0	0
	FC	74	0	0	115	10	0	0	125	199	541	0	0
	Total	**79**	**0**	**0**	**189**	**75**	**0**	**0**	**265**	**343**	**545**	**0**	**0**
2009	**TC**	0	12	0	0	14	0	0	14	26	0	0	0
	FC	14	34	0	0	0	0	0	0	48	106	0	0
	Total	**14**	**45**	**0**	**0**	**14**	**0**	**0**	**14**	**74**	**106**	**0**	**0**
2008	**TC**	0	7	0	0	11	0	0	11	19	0	0	0
	FC	10	34	0	0	0	0	0	0	44	85	0	0
	Total	**10**	**42**	**0**	**0**	**11**	**0**	**0**	**11**	**63**	**85**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	17	0	0	0	0	0	0	0	0	0	0	0
	FC	73	0	0	0	0	0	0	0	0	0	3	0
	Total	**89**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**1**
2011	**TC**	94	0	0	0	0	0	0	0	0	0	0	2
	FC	1,171	92	0	0	0	92	0	0	0	0	17	1
	Total	**1,265**	**92**	**0**	**0**	**0**	**92**	**0**	**0**	**0**	**0**	**17**	**4**
2010	**TC**	92	0	0	0	0	0	0	0	0	0	17	0
	FC	133	20	0	0	0	20	0	0	0	0	571	8
	Total	**225**	**20**	**0**	**0**	**0**	**20**	**0**	**0**	**0**	**0**	**588**	**8**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	58	10	0	0	0	10	0	0	0	0	77	2
	Total	**58**	**10**	**0**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**77**	**2**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	33	12	0	0	0	12	0	0	0	0	72	7
	Total	**34**	**12**	**0**	**0**	**0**	**12**	**0**	**0**	**0**	**0**	**72**	**8**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
8	0	0	0	0	0	0	4	0	0	4	1	91
4	0	0	0	0	0	0	0	0	0	0	0	83
13	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**1**	**174**
29	0	0	0	0	0	0	4	0	0	4	0	156
210	0	0	0	0	0	0	0	0	0	0	0	1,293
240	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**0**	**1,448**
4	0	0	0	0	0	0	4	0	0	4	0	154
541	0	0	0	0	0	0	0	0	0	0	0	739
545	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**0**	**893**
0	0	0	0	0	0	0	4	0	0	4	0	30
106	0	0	0	0	0	0	0	0	0	0	0	154
106	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**0**	**184**
1	0	0	0	0	0	0	4	0	0	4	1	25
85	0	0	0	0	0	0	0	0	0	0	0	129
85	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**1**	**154**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	1	0	2	67	0	1	0	11	11	78	97
1	0	0	4	0	0	0	0	0	0	0	77
2	**1**	**0**	**6**	**67**	**0**	**1**	**0**	**11**	**11**	**78**	**174**
1	4	0	7	22	0	1	18	24	42	64	166
1	0	0	20	0	0	0	0	0	0	0	1,283
2	**4**	**0**	**27**	**22**	**0**	**1**	**18**	**24**	**42**	**64**	**1,448**
1	2	0	20	26	0	1	9	13	22	49	161
1	0	0	579	0	0	0	0	0	0	0	732
1	**2**	**0**	**599**	**26**	**0**	**1**	**9**	**13**	**22**	**49**	**893**
0	1	0	2	25	0	1	0	9	9	34	36
0	0	0	80	0	0	0	0	0	0	0	148
1	**1**	**0**	**82**	**25**	**0**	**1**	**0**	**9**	**9**	**34**	**184**
1	2	0	3	15	0	1	4	7	11	26	29
0	0	0	79	0	0	0	0	0	0	0	125
1	**2**	**0**	**82**	**15**	**0**	**1**	**4**	**7**	**11**	**26**	**154**

Bank Mellat

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	1	0	0	0	0	1	0	0	0	0	0	0	0
	FC	6	0	0	0	0	6	0	0	0	0	0	0	0
	Total	**7**	**0**	**0**	**0**	**0**	**7**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2011	**TC**	1	0	0	0	0	1	0	0	0	0	0	0	0
	FC	8	0	4	0	16	27	0	0	0	0	0	0	0
	Total	**8**	**0**	**4**	**0**	**16**	**28**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	0	0	0	0	0	1	0	0	0	0	0	0	0
	FC	38	0	13	0	0	51	0	0	0	0	0	0	0
	Total	**38**	**0**	**14**	**0**	**0**	**51**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	9	0	8	0	0	16	17	0	17	0	0	0	0
	Total	**9**	**0**	**8**	**0**	**0**	**17**	**18**	**0**	**18**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	1	1	0	0	0	0	0	0	0
	FC	2	0	12	0	0	14	0	0	0	0	0	0	0
	Total	**2**	**0**	**12**	**0**	**1**	**15**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	8	17	3	3	33	17	2	0	18	14	4	0	4	0
2011	28	36	4	0	69	42	3	0	45	24	11	0	11	0
2010	14	3	3	0	20	2	8	0	9	11	7	0	7	0
2009	9	1	2	0	12	1	4	0	5	7	5	0	5	0
2008	6	2	2	0	9	1	4	0	5	5	4	0	4	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	0	8	1	9	10
0	0	0	0	0	0	17	0	17	23
0	**0**	**0**	**0**	**0**	**0**	**25**	**1**	**27**	**34**
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	2	0	0	2	29
0	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**30**
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	1	0	0	1	52
0	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**53**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	34
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**34**
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	0	0	14
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**15**

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

Bank Mellat

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	87	49	57	33	155	0	0	187	380	852	71	45
	FC	68	42	0	6	0	0	0	6	116	361	0	0
	Total	**155**	**91**	**57**	**38**	**155**	**0**	**0**	**193**	**496**	**1,213**	**71**	**45**
2011	**TC**	97	174	0	156	351	69	0	575	846	623	44	30
	FC	45	7	0	11	0	0	0	11	63	314	0	0
	Total	**143**	**180**	**0**	**167**	**351**	**69**	**0**	**586**	**909**	**938**	**44**	**30**
2010	**TC**	49	238	0	80	112	467	0	658	945	510	57	32
	FC	53	12	0	5	55	0	0	60	125	254	0	0
	Total	**102**	**250**	**0**	**85**	**167**	**467**	**0**	**718**	**1,070**	**764**	**57**	**32**
2009	**TC**	38	158	12	54	150	463	0	667	875	393	73	39
	FC	38	94	0	0	60	0	0	61	193	162	0	0
	Total	**77**	**252**	**12**	**54**	**210**	**463**	**0**	**728**	**1,068**	**555**	**73**	**39**
2008	**TC**	54	66	33	89	214	455	0	758	912	343	36	18
	FC	30	11	0	0	75	0	1	76	117	151	0	0
	Total	**84**	**77**	**33**	**89**	**289**	**455**	**1**	**834**	**1,028**	**494**	**36**	**18**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	821	19	37	0	0	56	4	0	0	0	15	38
	FC	571	68	0	0	0	68	5	0	0	0	5	1
	Total	**1,392**	**86**	**37**	**0**	**0**	**124**	**9**	**0**	**0**	**0**	**19**	**39**
2011	**TC**	636	322	346	0	0	668	10	0	0	0	11	17
	FC	294	72	0	0	0	72	13	0	0	0	4	1
	Total	**930**	**394**	**346**	**0**	**0**	**740**	**22**	**0**	**0**	**0**	**15**	**18**
2010	**TC**	562	355	280	0	0	634	4	0	0	90	7	16
	FC	357	87	0	0	0	87	5	10	0	0	1	3
	Total	**919**	**442**	**280**	**0**	**0**	**721**	**9**	**10**	**0**	**90**	**8**	**19**
2009	**TC**	504	334	190	0	0	524	1	0	0	86	3	10
	FC	361	70	0	0	0	70	0	10	0	0	1	0
	Total	**864**	**404**	**190**	**0**	**0**	**594**	**1**	**10**	**0**	**86**	**4**	**11**
2008	**TC**	558	428	119	0	0	548	1	0	0	42	4	4
	FC	283	23	0	0	0	23	0	14	0	0	3	0
	Total	**842**	**452**	**119**	**0**	**0**	**571**	**2**	**14**	**0**	**42**	**7**	**5**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Non-Financials	Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Unclassified Assets	Total Assets
Total		Financials	Non-Financials									
878	0	0	0	38	0	0	11	10	5	63	85	1,406
361	0	0	0	0	0	0	0	0	0	0	11	488
1,239	**0**	**0**	**0**	**38**	**0**	**0**	**11**	**10**	**5**	**63**	**96**	**1,894**
638	0	0	0	55	0	0	12	8	6	82	67	1,634
314	0	0	0	0	0	0	0	0	0	0	3	381
953	**0**	**0**	**0**	**55**	**0**	**0**	**12**	**8**	**6**	**82**	**70**	**2,014**
535	0	0	0	65	0	0	15	9	4	94	61	1,635
254	0	0	0	0	0	0	0	0	0	0	6	385
789	**0**	**0**	**0**	**65**	**0**	**0**	**15**	**9**	**4**	**94**	**67**	**2,020**
427	0	0	0	63	0	0	18	2	1	84	55	1,441
162	0	0	0	0	0	0	0	0	0	0	4	359
590	**0**	**0**	**0**	**63**	**0**	**0**	**18**	**2**	**1**	**84**	**58**	**1,800**
361	0	0	0	57	0	0	18	2	0	77	10	1,359
151	0	0	0	0	0	0	0	0	0	0	5	272
512	**0**	**0**	**0**	**57**	**0**	**0**	**18**	**2**	**0**	**77**	**15**	**1,632**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
23	5	0	84	243	6	25	0	-1	-1	274	1,235
9	0	0	20	0	0	0	0	0	0	0	659
32	**5**	**0**	**104**	**243**	**6**	**25**	**0**	**-1**	**-1**	**274**	**1,894**
18	4	0	60	233	0	9	0	15	15	257	1,621
9	0	0	27	0	0	0	0	0	0	0	393
27	**4**	**0**	**87**	**233**	**0**	**9**	**0**	**15**	**15**	**257**	**2,014**
15	3	0	136	185	3	22	0	7	7	217	1,549
7	0	1	26	0	1	0	0	0	0	1	471
23	**3**	**1**	**162**	**185**	**4**	**22**	**0**	**7**	**7**	**218**	**2,020**
15	3	0	118	177	7	11	0	10	10	205	1,350
6	0	1	18	0	1	0	0	0	0	1	450
21	**3**	**1**	**136**	**177**	**8**	**11**	**0**	**10**	**10**	**206**	**1,800**
9	5	0	66	108	4	17	0	6	6	135	1,307
6	0	1	25	0	-7	0	0	0	0	-7	325
15	**5**	**1**	**91**	**108**	**-3**	**17**	**0**	**6**	**6**	**128**	**1,632**

Burgan Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	195	0	0	0	0	195	174	0	174	0	67	55	445
	FC	69	40	49	0	98	256	41	0	41	0	218	415	763
	Total	**263**	**41**	**49**	**0**	**98**	**451**	**216**	**0**	**216**	**0**	**285**	**470**	**1,208**
2011	**TC**	159	0	0	0	0	160	140	0	140	0	131	177	475
	FC	55	37	79	0	349	521	31	0	31	0	352	482	792
	Total	**214**	**37**	**79**	**0**	**350**	**681**	**172**	**0**	**172**	**0**	**483**	**660**	**1,267**
2010	**TC**	118	0	0	0	0	118	78	0	78	0	80	69	182
	FC	46	15	81	0	373	515	52	0	52	90	216	472	523
	Total	**163**	**15**	**81**	**0**	**374**	**633**	**131**	**0**	**131**	**90**	**296**	**542**	**704**
2009	**TC**	81	0	0	0	1	81	53	0	53	0	6	10	50
	FC	47	9	46	0	337	439	17	0	17	83	13	59	111
	Total	**127**	**9**	**46**	**0**	**338**	**521**	**71**	**0**	**71**	**83**	**19**	**69**	**161**
2008	**TC**	88	0	0	0	0	88	103	0	103	0	7	32	3
	FC	38	9	54	0	364	464	13	0	13	86	32	39	21
	Total	**125**	**9**	**54**	**0**	**364**	**552**	**116**	**0**	**116**	**86**	**39**	**71**	**24**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	151	14	28	17	210	93	22	20	135	76	12	2	10	7
2011	88	24	44	16	172	56	35	37	128	45	14	2	12	10
2010	73	21	93	10	197	56	65	27	148	48	15	1	14	0
2009	81	12	101	8	202	70	65	19	153	49	16	1	15	0
2008	84	6	109	15	215	82	70	25	178	37	10	1	10	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	568	568	685	3,725	0	4,410	5,347
0	0	0	1,396	1,396	96	3,137	1	3,234	4,928
0	**0**	**0**	**1,964**	**1,964**	**781**	**6,862**	**1**	**7,645**	**10,275**
0	0	0	783	783	775	2,572	0	3,347	4,430
0	0	0	1,626	1,626	154	3,231	2	3,386	5,565
0	**0**	**0**	**2,410**	**2,410**	**928**	**5,803**	**2**	**6,733**	**9,995**
0	0	0	331	331	1,095	1,900	5	3,001	3,529
0	0	0	1,211	1,301	151	2,886	4	3,042	4,909
0	**0**	**0**	**1,542**	**1,632**	**1,246**	**4,786**	**10**	**6,043**	**8,438**
0	0	0	66	66	528	1,272	0	1,800	2,001
0	0	0	183	266	119	2,317	0	2,436	3,158
0	**0**	**0**	**249**	**332**	**646**	**3,589**	**0**	**4,235**	**5,159**
0	0	0	42	42	316	1,059	0	1,375	1,608
0	0	0	92	177	116	2,148	0	2,264	2,919
0	**0**	**0**	**134**	**220**	**433**	**3,207**	**0**	**3,640**	**4,527**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
10	4	107	37	68	3	0	0	0	3	-3	-1	0	-1
16	3	86	8	60	18	0	0	0	18	-2	15	0	15
13	4	79	9	60	9	0	0	0	9	-2	7	0	7
18	2	83	26	44	13	0	0	0	13	-3	10	0	10
4	4	54	10	37	7	0	0	0	7	-1	6	0	6

Burgan Bank A.Ş. 2008-2012

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

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Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	58	71	938	304	105	0	0	408	1,475	984	105	95
	FC	248	10	0	8	0	0	0	8	265	280	0	0
	Total	**305**	**81**	**938**	**311**	**105**	**0**	**0**	**416**	**1,741**	**1,264**	**105**	**95**
2011	**TC**	28	2	1,023	125	375	0	0	500	1,554	870	132	122
	FC	155	8	0	13	0	0	0	13	177	215	0	0
	Total	**183**	**10**	**1,023**	**139**	**375**	**0**	**0**	**513**	**1,730**	**1,086**	**132**	**122**
2010	**TC**	11	601	551	307	240	0	0	547	1,710	863	158	147
	FC	87	36	0	4	0	0	0	4	127	247	0	0
	Total	**98**	**637**	**551**	**311**	**240**	**0**	**0**	**551**	**1,837**	**1,109**	**158**	**147**
2009	**TC**	84	140	303	144	431	0	0	575	1,102	744	188	173
	FC	58	52	0	7	15	0	0	22	131	216	0	0
	Total	**141**	**192**	**303**	**151**	**446**	**0**	**0**	**597**	**1,233**	**959**	**188**	**173**
2008	**TC**	59	19	657	68	353	0	0	421	1,155	899	122	97
	FC	86	1	0	64	15	0	0	79	166	255	0	0
	Total	**145**	**20**	**657**	**132**	**368**	**0**	**0**	**500**	**1,321**	**1,153**	**122**	**97**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	1,265	56	0	0	0	56	5	0	0	0	89	53
	FC	940	266	0	0	0	266	7	0	0	0	3	3
	Total	**2,205**	**322**	**0**	**0**	**0**	**322**	**12**	**0**	**0**	**0**	**92**	**55**
2011	**TC**	1,417	27	154	0	0	182	14	0	0	0	82	40
	FC	794	0	0	0	0	0	16	0	0	0	1	4
	Total	**2,211**	**28**	**154**	**0**	**0**	**182**	**31**	**0**	**0**	**0**	**83**	**43**
2010	**TC**	1,325	101	0	0	0	101	7	0	0	0	43	26
	FC	786	275	0	0	0	275	3	0	0	0	0	3
	Total	**2,111**	**376**	**0**	**0**	**0**	**376**	**9**	**0**	**0**	**0**	**43**	**29**
2009	**TC**	1,184	91	0	0	0	91	12	0	0	0	23	31
	FC	503	1	0	0	0	1	6	0	0	0	0	2
	Total	**1,687**	**92**	**0**	**0**	**0**	**92**	**19**	**0**	**0**	**0**	**24**	**34**
2008	**TC**	1,184	21	0	0	0	21	41	0	0	0	14	22
	FC	798	1	0	0	0	1	64	0	0	0	0	1
	Total	**1,982**	**21**	**0**	**0**	**0**	**21**	**105**	**0**	**0**	**0**	**14**	**24**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
993	0	0	0	0	0	0	7	2	0	10	69	2,547
280	0	0	0	0	0	0	0	0	0	0	71	616
1,274	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**2**	**0**	**10**	**140**	**3,164**
881	0	0	0	0	0	0	6	3	0	9	35	2,479
215	0	0	0	0	0	0	0	0	0	0	87	479
1,096	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**3**	**0**	**9**	**122**	**2,957**
874	0	0	0	0	0	0	5	4	0	9	29	2,621
247	0	0	0	0	0	0	0	0	0	0	63	437
1,120	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**4**	**0**	**9**	**92**	**3,058**
758	0	0	0	0	0	0	11	4	0	15	51	1,926
216	0	0	0	0	0	0	0	0	0	0	4	351
974	**0**	**0**	**0**	**0**	**0**	**0**	**11**	**4**	**0**	**15**	**55**	**2,277**
923	0	0	0	0	0	0	17	4	0	21	33	2,132
255	0	0	0	0	0	0	0	0	0	0	3	423
1,178	**0**	**0**	**0**	**0**	**0**	**0**	**17**	**4**	**0**	**21**	**36**	**2,555**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
32	7	0	185	14	105	281	0	38	38	438	1,945
0	0	0	13	0	0	0	0	0	0	0	1,219
32	**7**	**0**	**198**	**14**	**105**	**281**	**0**	**38**	**38**	**438**	**3,164**
24	8	0	168	14	93	267	0	2	2	376	2,142
0	0	0	21	0	0	0	0	0	0	0	815
24	**8**	**0**	**188**	**14**	**93**	**267**	**0**	**2**	**2**	**376**	**2,957**
32	2	0	109	16	121	275	0	42	42	455	1,990
0	0	0	6	0	0	0	0	0	0	0	1,067
32	**2**	**0**	**115**	**16**	**121**	**275**	**0**	**42**	**42**	**455**	**3,058**
22	2	0	91	16	117	229	0	35	35	397	1,763
0	0	0	9	0	1	0	0	0	0	1	514
22	**2**	**0**	**100**	**16**	**118**	**229**	**0**	**35**	**35**	**398**	**2,277**
32	5	0	113	16	128	191	0	38	38	373	1,690
0	0	0	66	0	0	0	0	0	0	0	865
32	**5**	**0**	**179**	**16**	**128**	**191**	**0**	**38**	**38**	**373**	**2,555**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	151	0	0	0	0	151	1,632	0	1,632	0	199	295	288
	FC	263	42	33	4	20	362	815	0	815	0	406	596	370
	Total	**414**	**42**	**33**	**4**	**20**	**514**	**2,447**	**0**	**2,447**	**0**	**605**	**890**	**658**
2011	**TC**	142	0	0	0	0	142	1,286	18,506	19,792	0	208	817	65
	FC	169	167	15	3	18	372	1,015	0	1,015	0	424	1,554	97
	Total	**312**	**167**	**15**	**3**	**18**	**515**	**2,301**	**18,506**	**20,807**	**0**	**632**	**2,371**	**162**
2010	**TC**	183	0	0	0	0	183	969	0	969	0	138	527	82
	FC	144	119	41	25	24	353	346	0	346	0	315	765	93
	Total	**327**	**119**	**41**	**25**	**24**	**536**	**1,315**	**0**	**1,315**	**0**	**453**	**1,292**	**175**
2009	**TC**	146	0	0	0	0	146	614	0	614	0	382	1,117	138
	FC	148	69	30	0	0	247	1	0	1	0	649	1,346	141
	Total	**294**	**69**	**30**	**0**	**0**	**393**	**615**	**0**	**615**	**0**	**1,031**	**2,463**	**280**
2008	**TC**	130	0	0	0	0	130	580	0	580	0	206	1,521	211
	FC	195	39	20	0	5	259	1	0	1	0	443	2,223	259
	Total	**325**	**39**	**20**	**0**	**5**	**389**	**581**	**0**	**581**	**0**	**649**	**3,744**	**470**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	152	12	58	90	312	102	4	12	118	194	65	16	49	0
2011	124	9	43	64	239	93	3	1	97	142	58	13	45	0
2010	153	14	64	18	249	81	4	0	86	164	2	10	-8	0
2009	214	15	32	38	299	128	3	0	131	168	3	7	-4	0
2008	249	31	35	41	355	151	7	0	158	197	2	7	-5	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	782	782	24,453	68	2	24,523	27,088
0	0	0	1,371	1,371	137	754	507	1,397	3,946
0	**0**	**0**	**2,154**	**2,154**	**24,589**	**822**	**509**	**25,920**	**31,035**
0	0	0	1,090	1,090	16,696	63	2	16,761	37,785
0	0	0	2,075	2,075	206	664	273	1,144	4,606
0	**0**	**0**	**3,165**	**3,165**	**16,902**	**727**	**275**	**17,905**	**42,391**
0	0	0	748	748	14,635	87	0	14,722	16,622
0	0	0	1,172	1,172	196	538	0	734	2,605
0	**0**	**0**	**1,920**	**1,920**	**14,831**	**625**	**0**	**15,456**	**19,227**
0	0	0	1,637	1,637	10,134	104	0	10,238	12,636
0	0	0	2,137	2,137	158	484	0	642	3,026
0	**0**	**0**	**3,774**	**3,774**	**10,292**	**588**	**0**	**10,880**	**15,661**
0	0	0	1,938	1,938	12,184	185	0	12,370	15,017
0	0	0	2,925	2,925	275	4,007	0	4,282	7,467
0	**0**	**0**	**4,863**	**4,863**	**12,460**	**4,192**	**0**	**16,652**	**22,485**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-9	64	299	24	226	48	0	0	0	48	-10	38	0	38
-27	13	173	14	155	4	0	0	0	4	-2	2	0	2
11	71	237	26	157	55	0	0	0	55	-13	42	0	42
58	61	282	83	155	45	0	0	0	45	-9	35	0	35
24	60	275	64	164	48	0	0	0	48	-10	38	0	38

Citibank A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	309	69	218	344	2,622	60	19	3,046	3,641	9,382	500	292
	FC	1,917	86	0	57	131	3	10	201	2,204	2,430	0	0
	Total	**2,226**	**155**	**218**	**401**	**2,754**	**63**	**30**	**3,247**	**5,846**	**11,813**	**500**	**292**
2011	**TC**	772	0	491	218	1,613	322	78	2,230	3,493	7,065	301	209
	FC	917	168	19	166	27	3	13	210	1,314	2,018	0	0
	Total	**1,688**	**168**	**511**	**384**	**1,640**	**326**	**90**	**2,440**	**4,807**	**9,083**	**301**	**209**
2010	**TC**	182	38	594	161	1,423	351	91	2,026	2,840	6,785	449	325
	FC	648	106	0	126	122	42	5	295	1,049	2,073	0	0
	Total	**830**	**143**	**594**	**288**	**1,544**	**392**	**97**	**2,321**	**3,889**	**8,858**	**449**	**325**
2009	**TC**	297	0	327	67	856	305	79	1,307	1,930	4,767	411	274
	FC	338	303	0	38	157	20	7	221	862	1,710	0	0
	Total	**635**	**303**	**327**	**105**	**1,013**	**325**	**85**	**1,528**	**2,792**	**6,477**	**411**	**274**
2008	**TC**	487	0	0	41	782	288	95	1,206	1,693	4,279	191	132
	FC	452	308	0	39	103	22	10	174	934	1,643	0	0
	Total	**938**	**308**	**0**	**81**	**885**	**310**	**105**	**1,380**	**2,626**	**5,922**	**191**	**132**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	7,631	158	737	329	0	1,224	8	38	0	0	276	384
	FC	3,752	2,144	0	0	0	2,144	72	1	0	379	30	368
	Total	**11,383**	**2,302**	**737**	**329**	**0**	**3,368**	**80**	**39**	**0**	**379**	**307**	**752**
2011	**TC**	5,766	188	353	168	0	710	39	31	0	0	196	206
	FC	2,445	2,480	19	0	0	2,499	141	3	0	384	63	346
	Total	**8,211**	**2,668**	**373**	**168**	**0**	**3,209**	**180**	**33**	**0**	**384**	**259**	**552**
2010	**TC**	5,179	206	13	0	0	219	28	83	0	0	181	183
	FC	2,506	2,634	0	0	0	2,634	57	5	0	375	87	139
	Total	**7,685**	**2,840**	**13**	**0**	**0**	**2,853**	**85**	**88**	**0**	**375**	**268**	**322**
2009	**TC**	3,288	89	140	0	0	229	23	81	0	0	122	127
	FC	2,142	2,003	0	0	0	2,003	43	4	0	354	20	3
	Total	**5,431**	**2,092**	**140**	**0**	**0**	**2,232**	**66**	**85**	**0**	**354**	**142**	**130**
2008	**TC**	2,715	66	295	0	0	361	35	60	0	0	129	101
	FC	1,972	2,078	0	0	0	2,078	24	4	0	362	57	5
	Total	**4,687**	**2,144**	**295**	**0**	**0**	**2,439**	**59**	**64**	**0**	**362**	**185**	**106**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
9,590	0	0	4	198	2	1	150	39	0	394	303	13,929
2,430	0	0	0	223	0	0	0	0	0	223	59	4,917
12,021	**0**	**0**	**4**	**421**	**2**	**1**	**150**	**39**	**0**	**617**	**363**	**18,846**
7,157	0	0	3	105	2	1	140	27	0	278	168	11,096
2,018	0	0	0	183	0	0	0	0	0	183	113	3,628
9,175	**0**	**0**	**3**	**288**	**2**	**1**	**140**	**27**	**0**	**460**	**281**	**14,724**
6,909	0	0	2	133	3	1	136	17	0	293	162	10,204
2,073	0	0	0	79	0	0	0	0	0	79	55	3,255
8,982	**0**	**0**	**2**	**212**	**3**	**1**	**136**	**17**	**0**	**372**	**217**	**13,459**
4,904	0	0	2	128	3	0	108	13	0	255	148	7,237
1,710	0	0	0	58	0	0	0	0	0	58	30	2,660
6,613	**0**	**0**	**2**	**186**	**3**	**0**	**108**	**13**	**0**	**313**	**178**	**9,896**
4,338	0	0	2	129	3	0	88	8	0	229	105	6,364
1,643	0	0	0	57	0	0	0	0	0	58	13	2,648
5,981	**0**	**0**	**2**	**186**	**3**	**0**	**88**	**8**	**0**	**286**	**118**	**9,012**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
301	74	0	1,082	305	339	1,138	6	347	353	2,134	12,072
16	0	2	868	0	10	0	0	0	0	10	6,774
317	**74**	**3**	**1,950**	**305**	**349**	**1,138**	**6**	**347**	**353**	**2,145**	**18,846**
210	63	4	748	293	101	859	6	358	363	1,617	8,840
3	0	0	939	0	0	0	0	0	0	0	5,884
213	**63**	**4**	**1,688**	**293**	**101**	**859**	**6**	**358**	**363**	**1,617**	**14,724**
216	25	11	727	348	143	797	7	223	230	1,517	7,642
3	0	1	666	0	11	0	0	0	0	11	5,817
219	**25**	**12**	**1,393**	**348**	**154**	**797**	**7**	**223**	**230**	**1,528**	**13,459**
175	31	14	572	334	116	516	7	248	255	1,220	5,310
4	0	5	434	0	7	0	0	0	0	7	4,586
179	**31**	**19**	**1,006**	**334**	**123**	**516**	**7**	**248**	**255**	**1,228**	**9,896**
110	22	5	464	336	98	388	7	130	137	959	4,499
6	0	13	469	0	-5	0	0	0	0	-5	4,513
116	**22**	**18**	**932**	**336**	**92**	**388**	**7**	**130**	**137**	**954**	**9,012**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	2,224	4	0	0	0	2,228	4,023	506	4,529	286	221	1,362	2,169
	FC	2,029	135	639	0	131	2,934	1,147	0	1,147	340	1,247	10,819	2,452
	Total	**4,253**	**139**	**639**	**0**	**132**	**5,162**	**5,170**	**506**	**5,676**	**626**	**1,468**	**12,182**	**4,621**
2011	**TC**	1,618	0	0	0	0	1,618	3,713	8	3,721	264	394	1,408	1,664
	FC	1,521	112	628	0	108	2,369	1,799	0	1,799	483	1,492	8,593	2,942
	Total	**3,139**	**113**	**628**	**0**	**108**	**3,987**	**5,512**	**8**	**5,520**	**746**	**1,886**	**10,001**	**4,606**
2010	**TC**	1,432	0	2	0	0	1,433	2,677	10,281	12,958	415	177	1,709	1,235
	FC	1,202	86	783	0	134	2,204	3,274	8,957	12,231	778	1,955	4,415	1,902
	Total	**2,633**	**86**	**784**	**0**	**134**	**3,637**	**5,951**	**19,239**	**25,189**	**1,193**	**2,133**	**6,125**	**3,136**
2009	**TC**	928	0	0	0	0	928	2,441	0	2,442	413	67	1,079	683
	FC	807	56	422	0	141	1,425	2,189	0	2,189	745	937	3,226	874
	Total	**1,735**	**56**	**422**	**0**	**141**	**2,353**	**4,630**	**0**	**4,631**	**1,158**	**1,003**	**4,305**	**1,557**
2008	**TC**	710	0	0	0	0	710	1,862	0	1,862	435	87	590	91
	FC	804	42	571	0	88	1,505	1,578	0	1,578	609	309	1,619	328
	Total	**1,515**	**42**	**571**	**0**	**88**	**2,215**	**3,440**	**0**	**3,440**	**1,044**	**395**	**2,209**	**419**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	1,413	2	294	37	1,746	700	85	49	833	914	293	101	193	112
2011	1,023	4	211	19	1,257	459	78	32	569	688	220	66	155	5
2010	958	2	212	28	1,199	355	59	14	427	772	187	50	138	0
2009	962	6	191	34	1,192	330	83	10	423	769	163	42	121	1
2008	857	11	209	31	1,108	415	103	76	594	514	142	51	92	20

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	51	3,803	4,089	8,562	45,755	118	54,435	65,281
0	0	136	14,654	14,994	407	12,704	123	13,234	32,309
0	**0**	**187**	**18,457**	**19,083**	**8,969**	**58,459**	**242**	**67,669**	**97,590**
0	0	62	3,528	3,792	4,070	30,195	92	34,357	43,488
0	0	4	13,031	13,514	347	9,976	51	10,375	28,057
0	**0**	**66**	**16,560**	**17,306**	**4,418**	**40,171**	**143**	**44,732**	**71,545**
0	0	42	3,163	3,578	3,729	24,224	75	28,028	45,997
16	0	19	8,307	9,085	317	7,832	49	8,198	31,719
16	**0**	**60**	**11,470**	**12,663**	**4,045**	**32,056**	**125**	**36,226**	**77,715**
0	0	29	1,858	2,271	1,903	16,375	71	18,349	23,989
25	16	9	5,086	5,831	256	5,863	61	6,179	15,625
25	**16**	**38**	**6,944**	**8,102**	**2,158**	**22,237**	**132**	**24,528**	**39,613**
0	0	8	776	1,211	1,041	9,645	82	10,768	14,552
8	0	19	2,283	2,892	280	4,697	58	5,035	11,010
8	**0**	**27**	**3,059**	**4,103**	**1,321**	**14,343**	**139**	**15,803**	**25,562**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-23	101	1,295	284	588	423	0	0	0	423	-77	347	0	347
-97	187	938	176	501	261	0	0	0	261	-62	199	159	358
-85	155	980	229	467	284	0	0	0	284	-61	223	0	223
-44	98	944	252	381	310	0	0	0	310	-62	248	0	248
-94	68	600	124	322	154	0	0	0	154	-23	130	0	130

Denizbank A.Ş.

2008-2012

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

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Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	18	16	0	264	0	0	0	264	298	112	0	0
	FC	51	1	0	0	0	0	0	0	53	50	0	0
	Total	**69**	**18**	**0**	**264**	**0**	**0**	**0**	**264**	**351**	**163**	**0**	**0**
2011	**TC**	0	19	70	489	0	0	0	489	578	75	0	0
	FC	54	27	0	5	0	0	0	5	85	143	0	0
	Total	**54**	**46**	**70**	**494**	**0**	**0**	**0**	**494**	**663**	**218**	**0**	**0**
2010	**TC**	8	26	1,141	170	0	0	0	170	1,344	40	0	0
	FC	5	1	0	5	0	0	0	5	11	42	0	0
	Total	**13**	**27**	**1,141**	**175**	**0**	**0**	**0**	**175**	**1,356**	**82**	**0**	**0**
2009	**TC**	6	19	219	515	0	0	0	515	759	22	0	0
	FC	7	13	0	2	0	0	0	2	22	10	0	0
	Total	**13**	**32**	**219**	**517**	**0**	**0**	**0**	**517**	**781**	**32**	**0**	**0**
2008	**TC**	7	0	23	115	0	0	0	115	146	59	0	0
	FC	9	26	0	3	0	0	0	3	37	5	0	0
	Total	**16**	**26**	**23**	**118**	**0**	**0**	**0**	**118**	**183**	**64**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	137	0	25	0	0	26	0	0	0	0	1	0
	FC	47	100	0	0	0	100	0	0	0	0	0	0
	Total	**184**	**101**	**25**	**0**	**0**	**126**	**0**	**0**	**0**	**0**	**1**	**0**
2011	**TC**	81	0	334	0	0	334	0	0	0	0	1	1
	FC	56	249	0	0	0	249	6	0	0	0	0	2
	Total	**137**	**249**	**334**	**0**	**0**	**583**	**6**	**0**	**0**	**0**	**1**	**2**
2010	**TC**	401	389	10	0	0	399	0	0	0	0	3	0
	FC	470	2	0	0	0	2	6	0	0	0	0	0
	Total	**871**	**391**	**10**	**0**	**0**	**401**	**6**	**0**	**0**	**0**	**4**	**0**
2009	**TC**	63	404	10	0	0	414	0	0	0	0	1	0
	FC	203	0	0	0	0	0	1	0	0	0	0	0
	Total	**266**	**404**	**10**	**0**	**0**	**414**	**1**	**0**	**0**	**0**	**1**	**0**
2008	**TC**	37	0	16	0	0	16	0	0	0	0	1	0
	FC	93	0	0	0	0	0	3	0	0	0	0	0
	Total	**130**	**0**	**16**	**0**	**0**	**16**	**3**	**0**	**0**	**0**	**1**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
112	0	0	0	0	0	0	1	15	0	16	5	431
50	0	0	0	0	0	0	0	0	0	0	18	122
163	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**15**	**0**	**16**	**23**	**553**
75	0	0	0	0	0	0	1	16	0	17	7	677
143	0	0	0	0	0	0	0	0	0	0	12	240
218	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**16**	**0**	**17**	**19**	**917**
40	0	0	0	0	0	0	2	22	0	24	3	1,411
42	0	0	0	0	0	0	0	0	0	0	20	74
82	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**22**	**0**	**24**	**23**	**1,485**
22	0	0	0	0	0	0	2	53	0	55	5	841
10	0	0	0	0	0	0	0	0	0	0	18	50
32	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**53**	**0**	**55**	**22**	**892**
59	0	0	0	0	0	0	4	60	0	64	3	271
5	0	0	0	0	0	0	0	0	0	0	7	49
64	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**60**	**0**	**64**	**10**	**320**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
8	5	0	15	58	14	104	0	44	44	220	397
9	0	0	9	0	0	0	0	0	0	0	156
17	**5**	**0**	**24**	**58**	**14**	**104**	**0**	**44**	**44**	**220**	**553**
7	4	0	13	55	13	89	0	13	13	171	599
6	0	0	14	0	0	0	0	0	0	0	319
13	**4**	**0**	**26**	**55**	**13**	**89**	**0**	**13**	**13**	**171**	**917**
6	3	0	12	66	16	109	0	-3	-3	187	1,000
6	0	0	13	0	0	0	0	0	0	0	485
12	**3**	**0**	**25**	**66**	**16**	**109**	**0**	**-3**	**-3**	**187**	**1,485**
6	7	0	14	63	15	65	0	49	49	192	684
3	0	0	5	0	0	0	0	0	0	0	208
10	**7**	**0**	**19**	**63**	**15**	**65**	**0**	**49**	**49**	**192**	**892**
3	6	0	10	63	15	64	0	16	16	158	220
3	0	1	7	0	0	0	0	0	0	0	101
6	**6**	**1**	**17**	**63**	**15**	**64**	**0**	**16**	**16**	**158**	**320**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	10	0	0	0	0	10	320	37	357	0	54	104	0
	FC	91	0	6	0	25	123	163	327	490	0	83	229	0
	Total	**101**	**0**	**6**	**0**	**25**	**133**	**483**	**364**	**847**	**0**	**137**	**333**	**0**
2011	**TC**	9	0	0	0	0	10	513	47	560	0	95	222	0
	FC	105	0	31	0	20	156	257	211	467	0	94	335	0
	Total	**114**	**0**	**31**	**0**	**20**	**166**	**769**	**257**	**1,027**	**0**	**189**	**557**	**0**
2010	**TC**	21	0	0	0	0	21	494	0	494	0	59	596	0
	FC	75	0	33	0	0	107	724	0	724	0	289	859	0
	Total	**96**	**0**	**33**	**0**	**0**	**128**	**1,218**	**0**	**1,218**	**0**	**348**	**1,455**	**0**
2009	**TC**	10	0	0	0	0	10	277	0	277	0	315	189	0
	FC	79	0	27	0	0	106	278	0	278	0	316	273	0
	Total	**89**	**0**	**27**	**0**	**0**	**116**	**555**	**0**	**555**	**0**	**631**	**461**	**0**
2008	**TC**	3	0	0	0	0	3	0	235	235	0	134	24	0
	FC	61	0	30	0	17	108	0	0	0	0	147	111	0
	Total	**64**	**0**	**30**	**0**	**17**	**111**	**0**	**235**	**235**	**0**	**281**	**135**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	12	4	97	15	129	5	1	16	22	107	23	4	19	0
2011	5	3	53	26	88	4	5	15	23	65	18	3	14	0
2010	3	2	31	14	50	6	4	4	15	35	16	6	11	0
2009	4	1	14	7	26	6	6	6	18	8	23	4	19	0
2008	10	5	25	7	46	13	14	11	37	9	13	3	10	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	158	158	17,612	0	0	17,612	18,137
0	0	0	312	312	10	0	0	10	935
0	**0**	**0**	**470**	**470**	**17,621**	**0**	**0**	**17,621**	**19,072**
76	0	0	393	393	12,757	0	0	12,757	13,719
115	0	0	544	544	14	0	0	14	1,182
191	**0**	**0**	**937**	**937**	**12,771**	**0**	**0**	**12,771**	**14,902**
0	0	0	655	655	9,757	0	0	9,757	10,927
22	0	0	1,170	1,170	8	0	0	8	2,009
22	**0**	**0**	**1,825**	**1,825**	**9,765**	**0**	**0**	**9,765**	**12,937**
0	0	0	504	504	7,565	0	0	7,565	8,355
16	0	0	604	604	7	0	0	7	995
16	**0**	**0**	**1,108**	**1,108**	**7,572**	**0**	**0**	**7,572**	**9,350**
0	0	0	158	158	6,390	0	0	6,390	6,786
0	0	0	258	258	0	0	0	0	366
0	**0**	**0**	**416**	**416**	**6,390**	**0**	**0**	**6,390**	**7,152**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-37	3	93	1	36	56	0	0	0	56	-11	44	0	44
-34	3	48	2	28	17	0	0	0	17	-4	13	0	13
11	3	60	0	62	-3	0	0	0	-3	0	-3	0	-3
70	3	100	1	36	63	0	0	0	63	-13	49	0	49
28	2	49	0	29	20	0	0	0	20	-4	16	0	16

Deutsche Bank A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	437	1	761	333	2,529	0	86	2,948	4,148	13,916	1,071	910
	FC	1,835	46	0	58	557	0	16	631	2,512	1,461	0	0
	Total	**2,272**	**47**	**761**	**391**	**3,086**	**0**	**103**	**3,579**	**6,660**	**15,377**	**1,071**	**910**
2011	**TC**	194	119	287	559	2,453	0	393	3,405	4,004	10,820	757	592
	FC	1,019	221	160	97	380	0	17	494	1,894	1,402	0	0
	Total	**1,213**	**339**	**447**	**656**	**2,833**	**0**	**410**	**3,899**	**5,898**	**12,222**	**757**	**592**
2010	**TC**	558	4	0	634	3,186	0	14	3,835	4,396	10,795	855	742
	FC	607	90	0	75	422	0	0	497	1,194	1,188	0	0
	Total	**1,165**	**93**	**0**	**709**	**3,608**	**0**	**14**	**4,332**	**5,590**	**11,983**	**855**	**742**
2009	**TC**	473	5	0	948	2,312	0	0	3,259	3,737	7,186	679	629
	FC	364	535	0	25	277	0	1	303	1,202	953	0	0
	Total	**837**	**540**	**0**	**973**	**2,588**	**0**	**1**	**3,562**	**4,938**	**8,139**	**679**	**629**
2008	**TC**	334	3	0	356	616	1,251	5	2,229	2,566	6,925	310	310
	FC	404	178	0	56	188	0	0	244	826	1,455	0	0
	Total	**738**	**181**	**0**	**412**	**804**	**1,251**	**5**	**2,473**	**3,392**	**8,381**	**310**	**310**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	9,687	32	362	1,189	0	1,583	157	124	0	0	486	383
	FC	4,351	1,051	374	550	0	1,975	45	52	0	695	48	22
	Total	**14,038**	**1,083**	**736**	**1,739**	**0**	**3,558**	**202**	**176**	**0**	**695**	**535**	**405**
2011	**TC**	8,709	31	333	110	0	474	341	26	0	0	388	201
	FC	3,270	1,042	286	405	0	1,733	88	51	0	713	244	20
	Total	**11,980**	**1,073**	**620**	**515**	**0**	**2,207**	**429**	**77**	**0**	**713**	**632**	**222**
2010	**TC**	8,898	180	396	0	0	577	162	156	0	0	413	227
	FC	2,989	1,518	151	0	0	1,669	68	3	0	492	18	5
	Total	**11,888**	**1,699**	**547**	**0**	**0**	**2,246**	**231**	**159**	**0**	**492**	**431**	**233**
2009	**TC**	6,071	163	9	0	0	172	107	0	0	0	264	146
	FC	3,388	793	0	0	0	793	17	1	0	688	75	2
	Total	**9,459**	**956**	**9**	**0**	**0**	**965**	**124**	**1**	**0**	**688**	**339**	**148**
2008	**TC**	4,734	283	50	0	0	332	88	60	0	0	175	158
	FC	2,738	1,709	111	0	0	1,819	30	0	0	611	167	2
	Total	**7,472**	**1,991**	**160**	**0**	**0**	**2,152**	**118**	**60**	**0**	**611**	**342**	**160**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
14,077	0	0	3	203	6	84	180	72	0	549	328	19,103
1,461	0	0	0	0	0	0	0	0	0	0	121	4,094
15,538	**0**	**0**	**3**	**203**	**6**	**84**	**180**	**72**	**0**	**549**	**449**	**23,197**
10,985	0	0	3	163	6	1	157	55	0	385	197	15,571
1,402	0	0	0	0	0	0	0	0	0	0	38	3,334
12,387	**0**	**0**	**3**	**163**	**6**	**1**	**157**	**55**	**0**	**385**	**235**	**18,905**
10,908	0	0	3	176	7	1	176	48	0	412	209	15,924
1,188	0	0	0	0	0	0	0	0	0	0	226	2,609
12,096	**0**	**0**	**3**	**176**	**7**	**1**	**176**	**48**	**0**	**412**	**435**	**18,533**
7,236	0	0	3	104	7	0	174	29	0	317	196	11,486
953	0	0	0	0	0	0	0	0	0	0	42	2,196
8,189	**0**	**0**	**3**	**104**	**7**	**0**	**174**	**29**	**0**	**317**	**238**	**13,683**
6,925	0	0	2	69	3	0	172	20	0	267	174	9,932
1,455	0	0	0	95	0	0	0	0	0	95	149	2,525
8,381	**0**	**0**	**2**	**164**	**3**	**0**	**172**	**20**	**0**	**361**	**323**	**12,457**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
389	52	1	1,593	1,094	254	1,379	0	385	385	3,111	15,975
22	0	0	885	0	12	0	0	0	0	12	7,222
412	**52**	**1**	**2,478**	**1,094**	**266**	**1,379**	**0**	**385**	**385**	**3,124**	**23,197**
250	42	4	1,253	998	21	1,027	0	347	347	2,393	12,829
18	0	0	1,134	0	-63	0	0	0	0	-63	6,075
268	**42**	**4**	**2,387**	**998**	**-42**	**1,027**	**0**	**347**	**347**	**2,331**	**18,905**
236	69	0	1,263	1,073	114	897	0	445	445	2,529	13,268
15	0	0	602	0	5	0	0	0	0	5	5,265
252	**69**	**0**	**1,865**	**1,073**	**119**	**897**	**0**	**445**	**445**	**2,534**	**18,533**
210	39	0	765	735	39	596	0	303	303	1,674	8,682
15	0	2	800	0	19	0	0	0	0	19	5,000
225	**39**	**2**	**1,566**	**735**	**58**	**596**	**0**	**303**	**303**	**1,693**	**13,683**
187	13	0	682	703	-11	476	0	170	170	1,338	7,086
0	0	11	820	0	-7	0	0	0	0	-7	5,371
187	**13**	**11**	**1,502**	**703**	**-18**	**476**	**0**	**170**	**170**	**1,331**	**12,457**

Finans Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	1,568	1	0	0	0	1,569	10,671	0	10,671	3,618	811	6,609	2,069
	FC	654	232	247	0	10	1,143	558	0	558	4,092	943	8,123	2,662
	Total	**2,222**	**233**	**247**	**0**	**10**	**2,712**	**11,229**	**0**	**11,229**	**7,710**	**1,754**	**14,732**	**4,731**
2011	**TC**	1,401	14	0	0	0	1,415	8,991	0	8,991	3,161	725	6,160	1,847
	FC	733	415	282	0	14	1,444	1,412	0	1,412	4,333	1,786	7,961	2,587
	Total	**2,134**	**429**	**282**	**0**	**14**	**2,859**	**10,403**	**0**	**10,403**	**7,494**	**2,511**	**14,121**	**4,434**
2010	**TC**	1,444	1	0	0	0	1,445	7,074	0	7,074	2,987	337	5,087	2,836
	FC	772	350	352	0	18	1,492	248	0	248	2,008	554	7,799	3,722
	Total	**2,216**	**351**	**352**	**0**	**18**	**2,937**	**7,323**	**0**	**7,323**	**4,995**	**892**	**12,886**	**6,558**
2009	**TC**	1,045	0	0	0	0	1,045	4,961	38	5,000	0	154	5,019	1,276
	FC	796	310	252	0	19	1,378	514	0	514	67	234	5,201	1,785
	Total	**1,841**	**310**	**252**	**0**	**19**	**2,423**	**5,475**	**38**	**5,513**	**67**	**388**	**10,221**	**3,062**
2008	**TC**	1,023	0	0	0	0	1,024	3,374	40	3,415	1,776	134	2,623	485
	FC	870	481	162	0	30	1,543	8	0	8	1,535	369	3,584	556
	Total	**1,893**	**481**	**162**	**0**	**30**	**2,567**	**3,382**	**40**	**3,423**	**3,311**	**503**	**6,207**	**1,040**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	2,123	1	243	11	2,378	986	59	107	1,151	1,227	495	56	439	4
2011	1,666	3	181	5	1,855	824	58	64	945	910	366	38	328	3
2010	1,623	18	200	5	1,845	657	66	25	748	1,097	322	33	289	20
2009	1,513	25	266	3	1,807	625	99	39	763	1,044	300	31	269	3
2008	1,403	54	274	7	1,739	755	106	77	938	800	298	29	270	10

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
4	0	0	9,493	13,111	2,662	56,256	0	58,917	84,268
93	7	0	11,828	15,920	630	8,616	0	9,246	26,866
96	**7**	**0**	**21,320**	**29,030**	**3,291**	**64,872**	**0**	**68,163**	**111,134**
3	0	0	8,735	11,896	1,260	36,396	0	37,656	59,959
86	62	0	12,482	16,815	361	8,611	0	8,973	28,643
88	**62**	**0**	**21,217**	**28,711**	**1,622**	**45,007**	**0**	**46,629**	**88,602**
3	0	0	8,264	11,251	997	33,575	0	34,572	54,343
179	12	0	12,267	14,275	505	8,029	0	8,535	24,550
183	**12**	**0**	**20,531**	**25,526**	**1,503**	**41,604**	**0**	**43,107**	**78,893**
0	0	0	6,450	6,450	1,349	12,752	0	14,101	26,596
128	16	0	7,365	7,432	506	4,292	0	4,798	14,121
128	**16**	**0**	**13,815**	**13,882**	**1,855**	**17,044**	**0**	**18,899**	**40,717**
1	0	0	3,243	5,019	1,330	2,104	0	3,435	12,891
96	0	0	4,605	6,140	349	389	0	738	8,429
97	**0**	**0**	**7,848**	**11,158**	**1,679**	**2,494**	**0**	**4,173**	**21,321**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-149	155	1,676	412	767	498	0	0	0	498	-113	385	0	385
-87	73	1,228	125	644	458	0	0	0	458	-111	347	0	347
-129	71	1,348	127	669	552	0	0	0	552	-107	445	0	445
-176	50	1,190	372	543	276	0	0	0	276	-60	216	87	303
-135	50	995	241	519	235	0	0	0	235	-65	170	0	170

Finans Bank A.Ş. 2008-2012

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	7	0	1	1	0	0	2	9	11	2	2
	FC	1	8	0	0	0	0	0	0	8	3	0	0
	Total	**1**	**15**	**0**	**1**	**1**	**0**	**0**	**2**	**18**	**13**	**2**	**2**
2011	**TC**	0	8	0	0	1	0	0	1	9	10	1	1
	FC	1	10	0	0	0	0	0	0	10	2	1	1
	Total	**1**	**17**	**0**	**0**	**1**	**0**	**0**	**1**	**19**	**12**	**2**	**2**
2010	**TC**	0	11	0	1	2	0	0	3	14	7	1	1
	FC	1	11	0	0	0	0	0	0	12	2	1	1
	Total	**1**	**22**	**0**	**1**	**2**	**0**	**0**	**3**	**26**	**10**	**2**	**2**
2009	**TC**	0	9	0	0	4	0	0	4	13	5	0	0
	FC	1	13	0	0	1	0	0	1	14	1	2	1
	Total	**1**	**22**	**0**	**0**	**5**	**0**	**0**	**5**	**27**	**5**	**2**	**1**
2008	**TC**	0	6	0	0	6	0	0	6	12	7	0	0
	FC	1	14	0	0	1	0	0	1	15	3	1	1
	Total	**1**	**20**	**0**	**0**	**6**	**0**	**0**	**6**	**27**	**10**	**1**	**1**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	1	0	0	0	0	0	0	0	0	0	0	0
	FC	4	7	0	0	0	7	0	0	0	0	0	0
	Total	**4**	**7**	**0**	**0**	**0**	**7**	**0**	**0**	**0**	**0**	**1**	**0**
2011	**TC**	2	0	0	0	0	0	0	0	0	0	0	0
	FC	3	8	0	0	0	8	0	0	0	0	1	0
	Total	**5**	**8**	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**1**	**0**
2010	**TC**	3	0	0	0	0	0	0	0	0	0	0	0
	FC	7	5	0	0	0	5	0	0	0	0	1	0
	Total	**10**	**5**	**0**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**1**	**0**
2009	**TC**	1	1	0	0	0	1	0	0	0	0	0	0
	FC	4	8	1	0	0	9	0	0	0	0	0	0
	Total	**5**	**9**	**1**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**1**	**0**
2008	**TC**	1	1	0	0	0	1	0	0	0	0	0	0
	FC	3	14	1	0	0	15	0	0	0	0	0	0
	Total	**4**	**15**	**1**	**0**	**0**	**16**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
11	0	0	0	0	0	0	0	0	0	0	0	21
3	0	0	0	0	0	0	0	0	0	0	0	11
13	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**32**
10	0	0	0	0	0	0	0	0	0	0	0	20
2	0	0	0	0	0	0	0	0	0	0	0	13
12	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**32**
8	0	0	0	0	0	0	0	0	0	0	0	22
2	0	0	0	0	0	0	0	0	0	0	0	14
10	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**36**
5	0	0	0	0	0	0	0	0	0	0	0	19
1	0	0	0	0	0	0	0	0	0	0	0	15
6	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**34**
7	0	0	0	0	0	0	1	0	0	1	0	20
3	0	0	0	0	0	0	0	0	0	0	0	18
10	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**38**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
0	0	0	1	13	0	0	6	1	6	19	21
0	0	0	0	0	0	0	0	0	0	0	11
0	**0**	**0**	**1**	**13**	**0**	**0**	**6**	**1**	**6**	**19**	**32**
0	0	0	1	12	0	0	4	1	5	18	20
0	0	0	1	0	0	0	0	0	0	0	12
0	**0**	**0**	**2**	**12**	**0**	**0**	**4**	**1**	**5**	**18**	**32**
0	0	0	1	15	0	0	5	1	5	20	23
0	0	0	1	0	0	0	0	0	0	0	13
0	**0**	**0**	**1**	**15**	**0**	**0**	**5**	**1**	**5**	**20**	**36**
0	0	0	0	14	0	0	3	2	4	18	21
0	0	0	0	0	0	0	0	0	0	0	13
0	**0**	**0**	**1**	**14**	**0**	**0**	**3**	**2**	**4**	**19**	**34**
0	0	0	1	14	0	0	1	2	3	17	19
0	0	0	0	0	0	0	0	0	0	0	18
0	**0**	**0**	**1**	**14**	**0**	**0**	**1**	**2**	**3**	**17**	**38**

Habib Bank Limited

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	0	0	0	0	0	0	0	10	10	0	0	0	0
	FC	2	0	8	0	0	10	0	0	0	0	0	0	0
	Total	**2**	**0**	**8**	**0**	**0**	**10**	**0**	**10**	**10**	**0**	**0**	**0**	**0**
2011	**TC**	0	0	0	0	0	0	0	6	6	0	0	0	0
	FC	5	0	7	0	0	12	0	0	0	0	0	0	0
	Total	**5**	**0**	**7**	**0**	**0**	**12**	**0**	**6**	**6**	**0**	**0**	**0**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	5	0	0	8	0	0	0	0	0	0	0
	Total	**3**	**0**	**5**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	2	0	5	0	0	7	0	0	0	0	0	0	0
	Total	**2**	**0**	**5**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	0	0
	FC	3	0	3	0	0	6	0	0	0	0	0	0	0
	Total	**3**	**0**	**3**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

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

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	2	0	0	2	12
0	0	0	0	0	21	0	0	21	31
0	**0**	**0**	**0**	**0**	**23**	**0**	**0**	**23**	**43**
0	0	0	0	0	15	0	0	15	21
0	0	0	0	0	10	0	0	10	22
0	**0**	**0**	**0**	**0**	**25**	**0**	**0**	**25**	**43**
0	0	0	0	0	11	0	0	11	11
0	0	0	0	0	13	0	0	13	22
0	**0**	**0**	**0**	**0**	**25**	**0**	**0**	**25**	**33**
0	0	0	0	0	11	0	0	11	11
0	0	0	0	0	12	0	0	12	20
0	**0**	**0**	**0**	**0**	**23**	**0**	**0**	**23**	**31**
0	0	0	0	0	13	0	0	13	13
0	0	0	0	0	21	0	0	21	27
0	**0**	**0**	**0**	**0**	**34**	**0**	**0**	**34**	**40**

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

Habib Bank Limited

2008-2012

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

HSBC Bank A.Ş.

Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	126	122	843	317	1,288	0	0	1,605	2,695	5,425	313	200
	FC	962	262	23	58	0	0	0	58	1,305	1,038	6	6
	Total	**1,088**	**384**	**865**	**376**	**1,288**	**0**	**0**	**1,663**	**4,000**	**6,463**	**319**	**206**
2011	**TC**	136	40	1,699	124	924	0	0	1,047	2,923	4,460	243	173
	FC	600	110	0	22	196	0	0	218	928	1,130	6	6
	Total	**736**	**150**	**1,699**	**146**	**1,120**	**0**	**0**	**1,265**	**3,851**	**5,591**	**249**	**179**
2010	**TC**	154	75	1,186	176	1,320	0	0	1,496	2,912	3,929	398	295
	FC	292	65	0	16	220	0	0	236	594	674	50	50
	Total	**447**	**140**	**1,186**	**192**	**1,540**	**0**	**0**	**1,732**	**3,506**	**4,603**	**449**	**345**
2009	**TC**	203	18	0	39	772	0	0	812	1,033	3,541	415	320
	FC	235	328	349	31	66	0	0	97	1,009	409	75	36
	Total	**438**	**345**	**349**	**70**	**838**	**0**	**0**	**908**	**2,041**	**3,950**	**490**	**356**
2008	**TC**	422	25	0	149	280	0	0	429	875	3,867	242	177
	FC	373	687	0	24	72	0	0	97	1,156	626	1	0
	Total	**795**	**711**	**0**	**173**	**352**	**0**	**0**	**525**	**2,031**	**4,492**	**243**	**177**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	3,366	895	0	0	0	895	32	0	0	0	224	136
	FC	2,692	1,535	0	0	0	1,535	47	0	0	360	4	33
	Total	**6,058**	**2,429**	**0**	**0**	**0**	**2,429**	**80**	**0**	**0**	**360**	**227**	**168**
2011	**TC**	3,308	701	364	0	0	1,065	21	0	0	0	194	92
	FC	2,112	1,537	0	0	0	1,537	27	0	0	212	3	41
	Total	**5,421**	**2,238**	**364**	**0**	**0**	**2,603**	**48**	**0**	**0**	**212**	**197**	**133**
2010	**TC**	3,012	633	0	0	0	633	37	0	0	0	179	96
	FC	2,197	1,028	0	0	0	1,028	10	0	0	0	2	28
	Total	**5,208**	**1,662**	**0**	**0**	**0**	**1,662**	**47**	**0**	**0**	**0**	**181**	**124**
2009	**TC**	2,068	496	0	0	0	496	13	0	0	0	145	75
	FC	2,095	201	0	0	0	201	27	0	0	0	67	28
	Total	**4,163**	**697**	**0**	**0**	**0**	**697**	**40**	**0**	**0**	**0**	**213**	**103**
2008	**TC**	2,160	661	0	0	0	661	28	0	0	0	145	91
	FC	2,145	451	0	0	0	451	16	0	0	0	2	24
	Total	**4,305**	**1,111**	**0**	**0**	**0**	**1,111**	**44**	**0**	**0**	**0**	**147**	**115**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
5,538	0	0	0	15	0	0	59	39	2	116	88	8,436
1,038	0	0	0	0	0	0	0	0	0	0	7	2,351
6,576	**0**	**0**	**0**	**15**	**0**	**0**	**59**	**39**	**2**	**116**	**95**	**10,787**
4,530	0	0	0	14	0	0	53	37	3	107	245	7,805
1,131	0	0	0	0	0	0	0	0	0	0	11	2,070
5,661	**0**	**0**	**0**	**14**	**0**	**0**	**53**	**37**	**3**	**107**	**256**	**9,875**
4,032	0	0	0	17	0	0	82	46	4	149	226	7,318
674	0	0	0	0	0	0	0	0	0	0	44	1,312
4,706	**0**	**0**	**0**	**17**	**0**	**0**	**82**	**46**	**4**	**149**	**271**	**8,631**
3,636	0	0	0	16	0	0	99	48	2	165	129	4,963
448	0	0	0	0	0	0	0	0	0	0	44	1,501
4,084	**0**	**0**	**0**	**16**	**0**	**0**	**99**	**48**	**2**	**165**	**173**	**6,464**
3,932	0	0	0	16	0	0	60	107	1	184	104	5,094
627	0	0	0	0	0	0	0	0	0	0	12	1,795
4,558	**0**	**0**	**0**	**16**	**0**	**0**	**60**	**107**	**1**	**184**	**116**	**6,889**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
136	28	0	555	278	132	814	0	77	77	1,301	6,116
1	0	0	444	0	0	0	0	0	0	0	4,671
137	**28**	**0**	**1,000**	**278**	**132**	**814**	**0**	**77**	**77**	**1,301**	**10,787**
100	17	0	424	267	96	682	0	99	99	1,144	5,942
1	0	0	284	0	0	0	0	0	0	0	3,933
101	**17**	**0**	**708**	**267**	**96**	**682**	**0**	**99**	**99**	**1,144**	**9,875**
79	16	0	406	317	166	711	0	118	118	1,313	5,364
1	0	0	41	0	1	0	0	0	0	1	3,267
80	**16**	**0**	**447**	**317**	**167**	**711**	**0**	**118**	**118**	**1,314**	**8,631**
54	20	0	307	304	160	584	0	115	115	1,163	4,035
10	0	0	133	0	0	0	0	0	0	0	2,429
64	**20**	**0**	**440**	**304**	**160**	**584**	**0**	**115**	**115**	**1,164**	**6,464**
74	27	0	365	306	132	509	0	117	117	1,063	4,250
2	0	0	44	0	0	0	0	0	0	0	2,639
76	**27**	**0**	**409**	**306**	**132**	**509**	**0**	**117**	**117**	**1,064**	**6,889**

HSBC Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	147	0	0	0	0	148	4,189	8,852	13,041	0	585	3,196	643
	FC	206	296	274	0	156	932	3,172	0	3,172	0	1,284	8,263	923
	Total	**354**	**296**	**274**	**0**	**156**	**1,080**	**7,361**	**8,852**	**16,213**	**0**	**1,869**	**11,458**	**1,565**
2011	**TC**	128	0	0	0	0	128	3,154	11,202	14,356	0	511	1,767	215
	FC	251	376	302	0	99	1,027	155	0	155	0	918	4,982	1,338
	Total	**379**	**376**	**302**	**0**	**99**	**1,156**	**3,310**	**11,202**	**14,512**	**0**	**1,430**	**6,749**	**1,553**
2010	**TC**	97	0	0	0	0	97	3,112	111	3,223	0	398	2,215	350
	FC	251	296	297	0	83	927	9	17,190	17,199	0	1,240	4,326	594
	Total	**347**	**296**	**297**	**0**	**83**	**1,024**	**3,121**	**17,301**	**20,422**	**0**	**1,638**	**6,541**	**945**
2009	**TC**	69	0	0	0	0	69	3,254	0	3,254	0	580	1,609	673
	FC	210	177	146	0	52	584	870	0	870	0	746	2,899	724
	Total	**279**	**177**	**146**	**0**	**52**	**653**	**4,124**	**0**	**4,124**	**0**	**1,327**	**4,509**	**1,397**
2008	**TC**	70	0	0	0	0	70	2,918	0	2,918	0	408	605	364
	FC	238	137	207	0	100	683	2	0	2	0	981	1,043	470
	Total	**308**	**137**	**207**	**0**	**100**	**753**	**2,921**	**0**	**2,921**	**0**	**1,390**	**1,648**	**835**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	785	27	121	122	1,054	322	133	15	470	585	225	22	203	3
2011	593	12	111	83	799	261	83	15	359	440	193	28	165	7
2010	636	4	107	50	797	187	77	4	268	530	203	31	172	10
2009	755	6	70	57	888	227	100	2	329	560	198	32	166	8
2008	912	26	32	78	1,048	377	116	4	496	551	190	27	163	12

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	4,423	4,423	7,938	1,555	0	9,493	27,104
0	451	69	10,989	10,989	651	13	0	664	15,758
0	**451**	**69**	**15,413**	**15,413**	**8,589**	**1,568**	**0**	**10,157**	**42,862**
0	0	0	2,493	2,493	4,895	1,661	0	6,556	23,534
0	702	0	7,941	7,941	657	54	0	711	9,835
0	**702**	**0**	**10,434**	**10,434**	**5,552**	**1,715**	**0**	**7,267**	**33,369**
0	0	0	2,963	2,963	24,503	8	0	24,511	30,794
0	3,010	0	9,171	9,171	743	54	0	797	28,093
0	**3,010**	**0**	**12,134**	**12,134**	**25,246**	**62**	**0**	**25,307**	**58,887**
0	0	0	2,863	2,863	4,158	5	0	4,162	10,349
0	0	0	4,369	4,369	920	51	0	971	6,794
0	**0**	**0**	**7,232**	**7,232**	**5,078**	**55**	**0**	**5,133**	**17,143**
0	0	0	1,378	1,378	3,085	4	0	3,089	7,455
0	28	0	2,523	2,523	510	68	0	578	3,786
0	**28**	**0**	**3,900**	**3,900**	**3,596**	**72**	**0**	**3,668**	**11,241**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-108	34	716	118	497	102	0	0	0	102	-25	77	0	77
-54	70	628	66	431	131	0	0	0	131	-33	99	0	99
-30	28	710	96	465	149	0	0	0	149	-31	118	0	118
15	32	781	222	419	141	0	0	0	141	-26	115	0	115
-41	21	707	131	432	144	0	0	0	144	-26	117	0	117

HSBC Bank A.Ş. 2008-2012

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

ING Bank A.Ş.

Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	196	60	145	84	938	0	23	1,045	1,445	6,480	194	104
	FC	848	52	0	7	0	16	0	23	923	1,465	0	0
	Total	**1,044**	**111**	**145**	**91**	**938**	**16**	**23**	**1,068**	**2,368**	**7,945**	**194**	**104**
2011	**TC**	327	2	0	16	822	0	123	961	1,289	5,250	139	93
	FC	467	114	173	14	0	26	0	40	793	997	0	0
	Total	**793**	**116**	**173**	**31**	**822**	**26**	**123**	**1,001**	**2,083**	**6,246**	**139**	**93**
2010	**TC**	305	42	0	18	1,324	0	0	1,342	1,689	4,843	190	118
	FC	348	140	0	7	0	25	0	32	520	1,013	0	0
	Total	**653**	**182**	**0**	**25**	**1,324**	**25**	**0**	**1,374**	**2,209**	**5,857**	**190**	**118**
2009	**TC**	218	3	0	5	1,091	0	0	1,096	1,316	4,232	204	108
	FC	225	120	49	8	0	24	0	32	426	809	0	0
	Total	**443**	**123**	**49**	**13**	**1,091**	**24**	**0**	**1,128**	**1,743**	**5,041**	**204**	**108**
2008	**TC**	242	3	0	6	1,108	0	203	1,318	1,563	4,151	126	43
	FC	314	296	0	125	29	24	0	178	788	944	0	0
	Total	**557**	**299**	**0**	**131**	**1,137**	**24**	**203**	**1,496**	**2,351**	**5,095**	**126**	**43**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	4,774	264	1	124	0	389	5	66	0	0	110	190
	FC	1,379	2,267	0	0	0	2,267	18	0	0	0	6	6
	Total	**6,153**	**2,531**	**1**	**124**	**0**	**2,656**	**23**	**66**	**0**	**0**	**116**	**196**
2011	**TC**	3,641	153	217	0	0	370	1	32	0	0	82	193
	FC	1,078	2,107	0	0	0	2,107	21	0	0	0	6	4
	Total	**4,719**	**2,259**	**217**	**0**	**0**	**2,476**	**22**	**32**	**0**	**0**	**88**	**197**
2010	**TC**	3,552	211	209	0	0	420	65	87	0	0	78	109
	FC	988	1,980	0	0	0	1,980	8	0	0	0	15	2
	Total	**4,540**	**2,191**	**209**	**0**	**0**	**2,400**	**73**	**87**	**0**	**0**	**93**	**111**
2009	**TC**	3,394	119	120	0	0	239	7	144	0	0	66	100
	FC	1,065	1,068	0	0	0	1,068	9	0	0	0	12	3
	Total	**4,458**	**1,187**	**120**	**0**	**0**	**1,307**	**17**	**144**	**0**	**0**	**77**	**103**
2008	**TC**	3,211	95	240	0	0	335	46	281	0	0	50	172
	FC	1,476	1,260	0	0	0	1,260	37	0	0	0	12	4
	Total	**4,687**	**1,355**	**240**	**0**	**0**	**1,595**	**83**	**281**	**0**	**0**	**62**	**177**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
6,569	0	0	0	34	0	0	128	6	0	167	138	8,320
1,465	0	0	0	0	0	0	0	0	0	0	1	2,389
8,034	**0**	**0**	**0**	**34**	**0**	**0**	**128**	**6**	**0**	**168**	**139**	**10,709**
5,296	0	0	0	25	0	0	119	6	0	151	92	6,828
997	0	0	0	0	0	0	0	0	0	0	2	1,792
6,292	**0**	**0**	**0**	**26**	**0**	**0**	**119**	**6**	**0**	**151**	**94**	**8,620**
4,915	0	0	0	16	0	0	131	11	1	158	120	6,883
1,013	0	0	0	0	0	0	0	0	0	0	1	1,535
5,928	**0**	**0**	**0**	**16**	**0**	**0**	**131**	**11**	**1**	**159**	**121**	**8,418**
4,327	0	0	0	15	0	0	102	10	0	127	99	5,870
809	0	0	0	0	0	0	0	0	0	0	5	1,240
5,136	**0**	**0**	**0**	**15**	**0**	**0**	**103**	**10**	**0**	**127**	**103**	**7,109**
4,234	0	0	0	15	0	0	89	9	5	118	87	6,002
944	0	0	0	0	0	0	0	0	0	0	2	1,734
5,177	**0**	**0**	**0**	**15**	**0**	**0**	**89**	**9**	**5**	**118**	**89**	**7,736**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
163	25	0	559	1,188	-35	50	0	107	107	1,310	7,032
0	0	2	31	0	0	0	0	0	0	0	3,677
163	**25**	**2**	**590**	**1,188**	**-35**	**50**	**0**	**107**	**107**	**1,310**	**10,709**
103	15	0	426	884	-18	68	0	32	32	966	5,403
0	0	2	33	0	0	0	0	0	0	0	3,218
103	**15**	**2**	**459**	**884**	**-18**	**68**	**0**	**32**	**32**	**966**	**8,620**
85	15	0	438	924	-20	55	0	54	54	1,014	5,423
0	0	0	26	0	0	0	0	0	0	0	2,994
85	**15**	**0**	**464**	**924**	**-20**	**55**	**0**	**54**	**54**	**1,014**	**8,418**
69	24	0	410	810	-29	42	0	87	87	910	4,953
0	0	0	24	0	0	0	0	0	0	0	2,156
69	**24**	**0**	**434**	**810**	**-29**	**42**	**0**	**87**	**87**	**910**	**7,109**
72	23	0	646	621	-23	93	0	66	66	756	4,948
0	0	0	54	0	-1	0	0	0	0	-1	2,788
72	**23**	**0**	**699**	**621**	**-24**	**93**	**0**	**66**	**66**	**755**	**7,736**

ING Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	920	0	0	0	4	924	2,252	10,885	13,137	1,397	141	412	81
	FC	651	33	350	0	562	1,596	385	0	385	858	315	2,272	122
	Total	**1,571**	**33**	**351**	**0**	**566**	**2,520**	**2,637**	**10,885**	**13,522**	**2,255**	**456**	**2,684**	**203**
2011	**TC**	756	0	0	0	3	758	2,009	7,314	9,322	1,117	161	181	89
	FC	705	37	255	0	644	1,641	307	0	307	910	735	2,107	99
	Total	**1,460**	**37**	**255**	**0**	**647**	**2,400**	**2,316**	**7,314**	**9,629**	**2,027**	**896**	**2,287**	**188**
2010	**TC**	869	0	0	0	0	869	1,928	8,001	9,930	1,068	39	1,007	74
	FC	636	41	390	0	223	1,289	166	0	166	0	70	1,537	91
	Total	**1,505**	**41**	**390**	**0**	**223**	**2,159**	**2,094**	**8,001**	**10,095**	**1,068**	**109**	**2,543**	**165**
2009	**TC**	709	0	0	0	0	709	1,061	0	1,061	1,853	9	569	21
	FC	645	43	337	0	82	1,107	82	0	82	0	23	1,032	27
	Total	**1,354**	**43**	**337**	**0**	**82**	**1,815**	**1,143**	**0**	**1,143**	**1,853**	**31**	**1,600**	**47**
2008	**TC**	659	0	0	0	0	659	972	8,440	9,411	1,911	14	485	99
	FC	783	57	466	0	28	1,334	90	0	90	0	134	1,183	90
	Total	**1,442**	**57**	**466**	**0**	**28**	**1,993**	**1,062**	**8,440**	**9,501**	**1,911**	**148**	**1,668**	**190**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	919	9	90	7	1,025	390	44	17	451	574	97	16	81	7
2011	668	4	89	1	762	314	32	15	361	401	87	12	74	3
2010	715	8	114	0	838	282	23	28	333	505	94	13	81	4
2009	823	16	151	1	990	371	43	19	433	557	103	14	89	3
2008	805	31	196	4	1,035	557	47	51	655	381	96	16	80	2

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	634	2,031	486	15,237	47,625	63,347	79,439
0	0	0	2,709	3,567	350	1,607	5,490	7,447	12,995
0	**0**	**0**	**3,343**	**5,598**	**835**	**16,843**	**53,115**	**70,794**	**92,434**
0	0	0	431	1,548	573	14,484	27,631	42,688	54,317
0	0	0	2,941	3,851	340	1,534	5,117	6,991	12,790
0	**0**	**0**	**3,372**	**5,399**	**913**	**16,018**	**32,748**	**49,679**	**67,107**
0	0	23	1,142	2,210	1,929	20,452	25,826	48,207	61,215
0	0	0	1,698	1,698	146	2,041	4,728	6,914	10,067
0	**0**	**23**	**2,839**	**3,907**	**2,075**	**22,493**	**30,553**	**55,121**	**71,282**
0	0	22	620	2,474	1,531	17,086	19,077	37,694	41,937
0	0	0	1,081	1,081	140	2,238	4,384	6,761	9,031
0	**0**	**22**	**1,701**	**3,555**	**1,670**	**19,325**	**23,460**	**44,455**	**50,968**
0	0	0	598	2,509	387	12,464	13,817	26,668	39,247
0	0	0	1,407	1,407	182	2,069	4,127	6,378	9,209
0	**0**	**0**	**2,006**	**3,916**	**569**	**14,533**	**17,944**	**33,046**	**48,456**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-70	121	712	109	453	150	0	0	0	150	-43	107	0	107
-75	47	450	57	344	49	0	0	0	49	-17	32	0	32
-163	43	468	47	351	71	0	0	0	71	-16	54	0	54
-165	37	522	92	303	127	0	0	0	127	-40	87	0	87
-57	24	429	63	279	87	0	0	0	87	-21	66	0	66

ING Bank A.Ş. 2008-2012

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	1	0	0	60	0	0	0	60	62	0	0	0
	FC	0	119	0	0	0	0	0	0	119	0	0	0
	Total	**1**	**119**	**0**	**60**	**0**	**0**	**0**	**60**	**181**	**0**	**0**	**0**
2011	**TC**	38	0	0	824	0	0	0	824	862	0	0	0
	FC	39	0	0	7	0	0	0	7	47	0	0	0
	Total	**77**	**0**	**0**	**831**	**0**	**0**	**0**	**831**	**908**	**0**	**0**	**0**
2010	**TC**	2	0	0	309	0	0	0	309	311	0	0	0
	FC	28	0	0	1	0	0	0	1	30	0	0	0
	Total	**30**	**0**	**0**	**310**	**0**	**0**	**0**	**310**	**340**	**0**	**0**	**0**
2009	**TC**	0	0	0	37	0	0	0	37	37	0	0	0
	FC	0	50	0	1	0	0	0	1	51	0	0	0
	Total	**0**	**50**	**0**	**38**	**0**	**0**	**0**	**38**	**88**	**0**	**0**	**0**
2008	**TC**	1	1	16	90	0	0	0	90	109	0	0	0
	FC	2	0	0	0	0	0	0	0	2	0	0	0
	Total	**3**	**1**	**16**	**90**	**0**	**0**	**0**	**90**	**111**	**0**	**0**	**0**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	58	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	**58**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2011	**TC**	4	0	152	0	0	152	0	0	0	0	0	0
	FC	646	0	0	0	0	0	10	0	0	0	0	0
	Total	**649**	**0**	**152**	**0**	**0**	**152**	**10**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	1	0	0	0	0	0	0	0	0	0	0	0
	FC	243	0	0	0	0	0	1	0	0	0	0	0
	Total	**244**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	3	0	0	0	0	0	0	0	0	0	0	0
	FC	1	0	0	0	0	0	2	0	0	0	0	0
	Total	**4**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	9	0	0	0	0	0	0	0	0	0	0	0
	FC	30	0	0	0	0	0	0	0	0	0	0	0
	Total	**39**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
0	0	0	0	0	0	0	1	0	0	1	1	63
0	0	0	0	0	0	0	0	0	0	0	0	120
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**1**	**183**
0	0	0	0	0	0	0	1	0	0	1	1	863
0	0	0	0	0	0	0	0	0	0	0	0	47
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**1**	**910**
0	0	0	0	0	0	0	1	0	0	1	0	312
0	0	0	0	0	0	0	0	0	0	0	0	30
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**341**
0	0	0	0	0	0	0	1	0	0	1	3	42
0	0	0	0	0	0	0	0	0	0	0	0	51
0	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**3**	**93**
0	0	0	0	0	0	0	2	0	0	2	1	112
0	0	0	0	0	0	0	0	0	0	0	0	2
0	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**1**	**114**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
5	1	0	6	43	0	0	56	21	76	119	183
0	0	0	0	0	0	0	0	0	0	0	0
5	**1**	**0**	**6**	**43**	**0**	**0**	**56**	**21**	**76**	**119**	**183**
4	1	0	5	41	0	0	38	16	54	95	255
0	0	0	10	0	0	0	0	0	0	0	655
4	**1**	**0**	**15**	**41**	**0**	**0**	**38**	**16**	**54**	**95**	**910**
3	0	0	3	49	0	0	35	10	45	94	97
0	0	0	1	0	0	0	0	0	0	0	244
3	**0**	**0**	**3**	**49**	**0**	**0**	**35**	**10**	**45**	**94**	**341**
4	3	0	8	47	0	0	23	11	33	80	90
0	0	0	2	0	0	0	0	0	0	0	3
4	**3**	**0**	**9**	**47**	**0**	**0**	**23**	**11**	**33**	**80**	**93**
2	3	0	5	47	0	0	13	10	23	70	83
0	0	0	0	0	0	0	0	0	0	0	31
2	**3**	**0**	**5**	**47**	**0**	**0**	**13**	**10**	**23**	**70**	**114**

JPMorgan Chase Bank N.A.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	0	0	0	0	0	0	28	0	28	0	9	122	0
	FC	0	0	0	0	0	0	0	0	0	0	12	122	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**28**	**0**	**28**	**0**	**21**	**243**	**0**
2011	**TC**	0	0	0	0	0	0	739	0	739	0	481	960	0
	FC	5	0	0	0	0	5	0	0	0	0	492	965	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**739**	**0**	**739**	**0**	**973**	**1,925**	**0**
2010	**TC**	0	0	0	0	0	0	79	0	79	0	49	276	0
	FC	5	0	0	0	0	5	0	0	0	0	88	278	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**79**	**0**	**79**	**0**	**137**	**554**	**0**
2009	**TC**	0	0	0	0	0	0	22	0	22	0	147	139	0
	FC	4	0	0	0	0	4	0	0	0	0	148	140	0
	Total	**4**	**0**	**0**	**0**	**0**	**4**	**22**	**0**	**22**	**0**	**294**	**279**	**0**
2008	**TC**	0	0	0	0	0	0	10	0	10	0	0	34	0
	FC	4	0	0	0	0	4	0	0	0	0	0	33	0
	Total	**4**	**0**	**0**	**0**	**0**	**4**	**10**	**0**	**10**	**0**	**0**	**67**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	0	6	42	9	57	2	0	7	9	49	5	0	5	0
2011	0	4	19	5	29	1	0	6	6	23	4	0	4	0
2010	0	3	16	6	25	1	0	0	1	24	3	0	2	0
2009	0	1	6	8	14	0	0	1	1	13	1	0	1	0
2008	0	3	17	5	25	3	0	0	3	22	5	0	5	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	131	131	1	0	0	1	160
0	0	0	134	134	0	0	0	0	134
0	**0**	**0**	**265**	**265**	**1**	**0**	**0**	**1**	**294**
0	0	0	1,441	1,441	153	0	0	153	2,333
0	0	0	1,457	1,457	0	0	0	0	1,462
0	**0**	**0**	**2,898**	**2,898**	**153**	**0**	**0**	**153**	**3,795**
0	0	0	325	325	1	0	0	1	405
0	0	0	366	366	0	0	0	0	370
0	**0**	**0**	**691**	**691**	**1**	**0**	**0**	**1**	**775**
0	0	0	286	286	89	0	0	89	396
0	0	0	288	288	0	0	0	0	292
0	**0**	**0**	**574**	**574**	**89**	**0**	**0**	**89**	**689**
0	0	0	34	34	121	0	0	121	165
0	0	0	33	33	0	0	0	0	37
0	**0**	**0**	**67**	**67**	**121**	**0**	**0**	**121**	**202**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-10	0	44	2	15	26	0	0	0	26	-5	21	0	21
14	0	41	8	13	20	0	0	0	20	-4	16	0	16
-1	1	25	0	13	13	0	0	0	13	-2	10	0	10
14	0	29	1	14	13	0	0	0	13	-3	11	0	11
-2	0	25	0	13	12	0	0	0	12	-3	10	0	10

JPMorgan Chase Bank N.A.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	116	104	399	1	33	0	0	35	653	462	0	0
	FC	59	62	0	1	0	0	0	1	122	277	0	0
	Total	**175**	**165**	**399**	**2**	**33**	**0**	**0**	**36**	**775**	**738**	**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
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	913	0	0	0	0	0	0	0	0	0	1	7
	FC	160	154	0	0	0	154	2	0	0	76	0	2
	Total	**1,073**	**154**	**0**	**0**	**0**	**154**	**2**	**0**	**0**	**76**	**1**	**9**
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											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
462	0	0	0	0	0	0	18	8	0	25	11	1,151
277	0	0	0	0	0	0	0	0	0	0	1	399
738	**0**	**0**	**0**	**0**	**0**	**0**	**18**	**8**	**0**	**25**	**11**	**1,550**
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	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 Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
11	2	0	20	227	0	0	0	-8	-8	219	1,153
3	0	0	83	0	0	0	0	0	0	0	397
14	**2**	**0**	**103**	**227**	**0**	**0**	**0**	**-8**	**-8**	**219**	**1,550**
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	0	0	0	0	0	0	0
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

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	26	0	0	0	0	26	13	0	13	0	7	115	52
	FC	6	0	6	0	0	12	18	0	18	0	67	252	52
	Total	**32**	**0**	**6**	**0**	**0**	**38**	**31**	**0**	**31**	**0**	**74**	**368**	**104**
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

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	5	13	0	0	19	5	0	0	5	13	2	0	2	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 Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	174	174	0	114	0	114	327
0	0	0	372	372	0	0	0	0	402
0	**0**	**0**	**546**	**546**	**0**	**114**	**0**	**114**	**729**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
11	0	26	8	27	-8	0	0	0	-8	0	-8	0	-8
0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	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. 2008-2012

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	1	12	77	0	0	0	0	0	89	1	0	0
	FC	4	10	0	0	0	0	0	0	14	10	0	0
	Total	**5**	**22**	**77**	**0**	**0**	**0**	**0**	**0**	**103**	**11**	**0**	**0**
2011	**TC**	3	26	29	210	0	0	0	210	268	1	0	0
	FC	2	9	0	0	0	0	0	0	11	13	0	0
	Total	**5**	**35**	**29**	**210**	**0**	**0**	**0**	**210**	**279**	**14**	**0**	**0**
2010	**TC**	8	0	346	166	0	0	0	166	520	9	0	0
	FC	9	19	0	0	0	0	0	0	28	16	0	0
	Total	**18**	**19**	**346**	**166**	**0**	**0**	**0**	**166**	**549**	**24**	**0**	**0**
2009	**TC**	1	19	98	83	0	0	0	83	200	1	0	0
	FC	7	30	0	0	0	0	0	0	36	16	0	0
	Total	**8**	**49**	**98**	**83**	**0**	**0**	**0**	**83**	**237**	**17**	**0**	**0**
2008	**TC**	2	0	148	101	0	0	0	101	251	4	0	0
	FC	13	102	0	1	0	0	0	1	116	13	0	0
	Total	**15**	**102**	**148**	**102**	**0**	**0**	**0**	**102**	**367**	**17**	**0**	**0**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	8	4	0	0	0	4	0	0	0	0	0	0
	FC	13	8	0	0	0	8	0	0	0	0	0	0
	Total	**21**	**12**	**0**	**0**	**0**	**12**	**0**	**0**	**0**	**0**	**0**	**0**
2011	**TC**	15	66	88	0	0	154	0	0	0	0	0	0
	FC	37	14	0	0	0	14	0	0	0	0	0	2
	Total	**52**	**80**	**88**	**0**	**0**	**167**	**0**	**0**	**0**	**0**	**0**	**2**
2010	**TC**	20	421	0	0	0	421	0	0	0	0	0	0
	FC	9	43	0	0	0	43	0	0	0	0	0	0
	Total	**28**	**464**	**0**	**0**	**0**	**464**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	47	1	0	0	0	1	1	0	0	0	0	0
	FC	68	67	0	0	0	67	0	0	0	0	0	0
	Total	**115**	**69**	**0**	**0**	**0**	**69**	**1**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	7	4	0	0	0	4	4	0	0	0	0	3
	FC	284	24	0	0	0	24	0	0	0	0	1	0
	Total	**291**	**28**	**0**	**0**	**0**	**28**	**4**	**0**	**0**	**0**	**1**	**3**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
1	0	0	0	0	0	0	0	0	0	1	0	91
10	0	0	0	0	0	0	0	0	0	0	1	25
11	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**1**	**116**
1	0	0	0	0	0	0	0	0	0	0	0	270
13	0	0	0	0	0	0	0	0	0	0	6	30
14	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**300**
9	0	0	0	0	0	0	0	0	0	0	0	529
16	0	0	0	0	0	0	0	0	0	0	8	52
24	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**581**
1	0	0	0	0	0	0	0	0	0	0	0	202
16	0	0	0	0	0	0	0	0	0	0	6	58
17	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**260**
4	0	0	0	0	0	0	0	0	0	0	0	255
13	0	0	0	0	0	0	0	0	0	0	5	133
17	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**389**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
9	1	0	10	23	12	0	37	1	38	73	94
0	0	0	0	0	0	0	0	0	0	0	22
9	**1**	**0**	**10**	**23**	**12**	**0**	**37**	**1**	**38**	**73**	**116**
7	1	0	8	22	12	0	38	-2	36	70	247
0	0	0	2	0	0	0	0	0	0	0	53
7	**1**	**0**	**11**	**22**	**12**	**0**	**38**	**-2**	**36**	**70**	**300**
2	2	0	3	26	14	0	35	10	45	85	529
0	0	0	0	0	0	0	0	0	0	0	52
2	**2**	**0**	**3**	**26**	**14**	**0**	**35**	**10**	**45**	**85**	**581**
1	1	0	2	25	13	0	20	14	34	72	123
1	0	0	1	0	0	0	0	0	0	0	137
1	**1**	**0**	**3**	**25**	**13**	**0**	**20**	**14**	**34**	**72**	**260**
1	2	0	9	25	14	0	10	10	20	59	78
1	0	0	2	0	0	0	0	0	0	0	310
2	**2**	**0**	**11**	**25**	**14**	**0**	**10**	**10**	**20**	**59**	**389**

Portigon AG

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	0	0	0	0	0	0	3	0	3	0	0	0	0
	FC	0	0	0	0	0	0	2	0	2	0	1	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**0**	**5**	**0**	**1**	**0**	**0**
2011	**TC**	0	0	0	0	0	0	20	0	20	0	0	0	0
	FC	6	0	0	0	0	6	20	0	20	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**40**	**0**	**40**	**0**	**0**	**0**	**0**
2010	**TC**	0	0	0	0	0	0	1	0	1	0	0	0	0
	FC	6	0	0	0	0	6	1	0	1	0	0	0	0
	Total	**6**	**0**	**0**	**0**	**0**	**6**	**2**	**0**	**2**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	17	0	17	0	0	121	0
	FC	5	0	0	0	0	5	34	0	34	0	0	70	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**51**	**0**	**51**	**0**	**0**	**190**	**0**
2008	**TC**	0	0	0	0	0	0	12	0	12	0	1	300	0
	FC	5	0	0	0	0	5	14	0	14	0	1	403	0
	Total	**5**	**0**	**0**	**0**	**0**	**5**	**26**	**0**	**26**	**0**	**1**	**702**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	0	2	7	3	12	0	1	1	3	9	4	0	4	0
2011	1	1	14	8	23	1	10	2	13	9	8	0	7	0
2010	1	1	8	5	16	2	4	0	6	10	9	0	9	0
2009	2	1	9	4	15	3	1	0	4	12	7	0	7	0
2008	3	3	18	9	32	5	3	0	7	25	6	0	6	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	0	0	0	0	3
0	0	0	1	1	0	0	10	10	13
0	**0**	**0**	**1**	**1**	**0**	**0**	**10**	**10**	**15**
0	0	0	0	0	0	0	0	0	20
0	0	0	0	0	2	0	13	15	41
0	**0**	**0**	**0**	**0**	**2**	**0**	**13**	**15**	**61**
0	0	0	0	0	0	0	0	0	1
0	0	0	0	0	0	0	2	2	9
0	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**2**	**11**
0	0	0	121	121	0	0	0	0	138
0	0	0	70	70	0	0	0	0	109
0	**0**	**0**	**190**	**190**	**0**	**0**	**0**	**0**	**247**
0	0	0	300	300	0	0	0	0	312
0	0	0	403	403	0	0	1	1	424
0	**0**	**0**	**704**	**704**	**0**	**0**	**1**	**1**	**736**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
2	1	16	0	15	1	0	0	0	1	0	1	0	1
-1	1	16	0	17	-1	0	0	0	-1	-1	-2	0	-2
3	1	24	0	11	12	0	0	0	12	-2	10	0	10
5	3	27	0	9	17	0	0	0	17	-3	14	0	14
-9	1	23	1	9	12	0	0	0	12	-3	10	0	10

Portigon AG

2008-2012

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	5	1	33	20	0	0	0	20	59	159	15	10
	FC	12	0	0	0	0	0	0	0	12	4	0	0
	Total	**17**	**1**	**33**	**20**	**0**	**0**	**0**	**20**	**71**	**163**	**15**	**10**
2011	**TC**	5	0	149	34	0	0	0	34	189	171	13	9
	FC	25	0	0	0	0	0	0	0	25	0	0	0
	Total	**29**	**0**	**149**	**34**	**0**	**0**	**0**	**34**	**214**	**171**	**14**	**9**
2010	**TC**	23	0	49	42	0	0	0	42	114	156	7	5
	FC	31	0	0	0	0	0	0	0	31	12	0	0
	Total	**54**	**0**	**49**	**42**	**0**	**0**	**0**	**42**	**145**	**168**	**7**	**5**
2009	**TC**	17	0	0	51	0	0	0	51	69	58	4	2
	FC	12	8	0	0	0	0	0	0	20	14	0	0
	Total	**29**	**8**	**0**	**51**	**0**	**0**	**0**	**51**	**88**	**72**	**4**	**2**
2008	**TC**	4	0	77	78	0	0	0	78	159	46	1	0
	FC	7	0	0	0	0	0	0	0	8	3	0	0
	Total	**11**	**0**	**77**	**78**	**0**	**0**	**0**	**78**	**167**	**49**	**1**	**0**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	90	0	0	0	90	0	0	0	0	1	6
	FC	54	46	0	0	0	46	0	0	0	0	0	0
	Total	**54**	**136**	**0**	**0**	**0**	**136**	**0**	**0**	**0**	**0**	**1**	**6**
2011	**TC**	0	101	0	0	0	101	1	0	0	0	1	5
	FC	34	215	0	0	0	215	0	0	0	0	0	0
	Total	**34**	**315**	**0**	**0**	**0**	**315**	**1**	**0**	**0**	**0**	**1**	**5**
2010	**TC**	1	134	0	0	0	134	0	0	0	0	1	6
	FC	32	104	0	0	0	104	0	0	0	0	0	0
	Total	**32**	**239**	**0**	**0**	**0**	**239**	**0**	**0**	**0**	**0**	**1**	**6**
2009	**TC**	32	1	0	0	0	1	0	0	0	0	0	1
	FC	22	97	0	0	0	97	0	0	0	0	0	0
	Total	**54**	**98**	**0**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**0**	**1**
2008	**TC**	25	4	0	0	0	4	1	0	0	0	0	0
	FC	93	79	0	0	0	79	0	0	0	0	0	0
	Total	**118**	**83**	**0**	**0**	**0**	**83**	**1**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
165	0	0	0	0	0	0	1	6	0	7	5	236
4	0	0	0	0	0	0	0	0	0	0	2	18
169	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**6**	**0**	**7**	**7**	**253**
175	0	0	0	0	0	0	2	4	0	6	9	380
0	0	0	0	0	0	0	0	0	0	0	1	26
176	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**4**	**0**	**6**	**10**	**406**
159	0	0	0	0	0	0	2	4	0	6	6	284
12	0	0	0	0	0	0	0	0	0	0	0	44
171	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**4**	**0**	**6**	**6**	**328**
59	0	0	0	0	0	0	2	2	0	4	1	133
14	0	0	0	0	0	0	0	0	0	0	2	35
73	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**2**	**0**	**4**	**3**	**168**
47	0	0	0	0	0	0	2	1	0	3	1	210
3	0	0	0	0	0	0	0	0	0	0	2	13
50	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**1**	**0**	**3**	**3**	**223**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
7	1	0	15	57	8	0	-21	3	-18	48	153
0	0	0	1	0	0	0	0	0	0	0	100
7	**1**	**0**	**15**	**57**	**8**	**0**	**-21**	**3**	**-18**	**48**	**253**
6	1	0	13	54	8	0	-25	5	-20	42	157
1	0	0	1	0	0	0	0	0	0	0	249
6	**1**	**0**	**14**	**54**	**8**	**0**	**-25**	**5**	**-20**	**42**	**406**
5	1	0	12	65	9	0	-31	2	-29	45	191
1	0	0	1	0	0	0	0	0	0	0	137
6	**1**	**0**	**12**	**65**	**9**	**0**	**-31**	**2**	**-29**	**45**	**328**
2	1	0	4	32	9	0	-22	-8	-30	11	48
2	0	0	2	0	0	0	0	0	0	0	120
3	**1**	**0**	**5**	**32**	**9**	**0**	**-22**	**-8**	**-30**	**11**	**168**
1	1	0	3	32	9	0	-14	-9	-23	18	50
1	0	0	1	0	0	0	0	0	0	0	173
2	**1**	**0**	**4**	**32**	**9**	**0**	**-14**	**-9**	**-23**	**18**	**223**

Société Générale (SA)

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	0	0	0	0	0	0	28	0	28	0	0	86	0
	FC	34	0	39	0	4	77	23	0	23	0	0	86	0
	Total	**34**	**0**	**39**	**0**	**4**	**77**	**51**	**0**	**51**	**0**	**0**	**172**	**0**
2011	**TC**	0	0	0	0	0	0	1	0	1	0	0	223	0
	FC	36	0	19	0	4	59	3	0	3	0	0	305	0
	Total	**37**	**0**	**19**	**0**	**4**	**59**	**4**	**0**	**4**	**0**	**0**	**528**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	0	0	93	0
	FC	67	0	11	0	10	88	8	0	8	0	0	112	0
	Total	**68**	**0**	**11**	**0**	**10**	**89**	**8**	**0**	**8**	**0**	**0**	**205**	**0**
2009	**TC**	1	0	0	0	0	1	9	0	9	0	1	84	0
	FC	72	0	6	0	15	93	39	0	39	0	2	84	0
	Total	**73**	**0**	**6**	**0**	**15**	**94**	**48**	**0**	**48**	**0**	**3**	**168**	**0**
2008	**TC**	2	0	0	0	0	2	0	0	0	0	1	162	0
	FC	76	0	7	0	4	87	0	0	0	0	7	229	0
	Total	**77**	**0**	**7**	**0**	**4**	**88**	**0**	**0**	**0**	**0**	**8**	**391**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	32	4	6	6	48	1	9	0	10	38	1	2	-1	0
2011	29	4	8	12	53	1	7	2	10	43	3	2	1	0
2010	21	4	4	9	39	3	2	0	6	33	4	1	3	0
2009	10	3	2	8	23	5	1	0	7	16	2	0	2	0
2008	6	11	8	4	29	7	7	4	18	11	3	0	2	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	86	86	0	86	0	86	201
0	0	0	86	86	0	0	0	0	185
0	**0**	**0**	**172**	**172**	**0**	**86**	**0**	**86**	**386**
0	0	0	223	223	0	75	0	75	300
0	0	0	305	305	0	0	0	0	366
0	**0**	**0**	**528**	**528**	**0**	**75**	**0**	**75**	**666**
0	0	0	93	93	0	43	0	43	137
0	0	0	112	112	0	0	0	0	208
0	**0**	**0**	**205**	**205**	**0**	**43**	**0**	**43**	**345**
0	0	0	84	84	0	7	0	7	102
0	0	0	87	87	0	0	0	0	219
0	**0**	**0**	**171**	**171**	**0**	**7**	**0**	**7**	**321**
0	0	0	163	163	0	0	0	0	165
0	0	0	236	236	0	0	0	0	322
0	**0**	**0**	**399**	**399**	**0**	**0**	**0**	**0**	**487**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-13	11	35	9	21	5	0	0	0	5	-2	3	0	3
-19	4	29	7	19	3	0	0	0	3	2	5	0	5
-15	2	23	4	19	0	0	0	0	0	2	2	0	2
-8	1	11	3	16	-7	0	0	0	-7	0	-8	0	-8
-6	0	8	1	14	-7	0	0	0	-7	-1	-9	0	-9

Société Générale (SA) 2008-2012

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

(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	4	0	124	47	69	0	0	116	244	56	11	11
	FC	61	12	0	12	0	0	0	12	85	39	0	0
	Total	**65**	**12**	**124**	**59**	**69**	**0**	**0**	**128**	**329**	**95**	**12**	**11**
2011	**TC**	40	1	176	4	69	0	0	73	290	66	11	10
	FC	15	8	0	41	0	0	0	41	63	41	3	0
	Total	**54**	**9**	**176**	**44**	**69**	**0**	**0**	**114**	**353**	**107**	**14**	**11**
2010	**TC**	6	94	63	11	95	0	0	106	269	60	14	13
	FC	11	105	0	24	0	0	0	24	140	61	0	0
	Total	**17**	**199**	**63**	**35**	**95**	**0**	**0**	**130**	**409**	**121**	**14**	**13**
2009	**TC**	6	10	350	14	48	0	0	62	428	43	13	12
	FC	18	2	0	4	0	0	0	4	24	45	0	0
	Total	**24**	**12**	**350**	**18**	**48**	**0**	**0**	**66**	**452**	**88**	**13**	**12**
2008	**TC**	34	0	258	3	153	0	0	156	448	68	13	11
	FC	20	1	0	21	0	0	0	21	42	22	0	0
	Total	**54**	**1**	**258**	**24**	**153**	**0**	**0**	**177**	**490**	**90**	**13**	**11**

Liabilities

(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	106	0	0	0	0	0	1	0	0	0	1	2
	FC	94	2	0	0	0	2	12	0	0	0	0	2
	Total	**200**	**2**	**0**	**0**	**0**	**2**	**13**	**0**	**0**	**0**	**1**	**4**
2011	**TC**	99	0	0	0	0	0	6	0	0	0	1	0
	FC	123	12	0	0	0	12	40	0	0	0	0	7
	Total	**222**	**12**	**0**	**0**	**0**	**12**	**46**	**0**	**0**	**0**	**1**	**7**
2010	**TC**	88	74	0	0	0	74	1	0	0	0	1	0
	FC	148	3	0	0	0	3	24	0	0	0	1	11
	Total	**236**	**77**	**0**	**0**	**0**	**77**	**24**	**0**	**0**	**0**	**2**	**11**
2009	**TC**	87	17	0	0	0	17	2	0	0	0	2	1
	FC	255	0	0	0	0	0	3	0	0	0	1	14
	Total	**342**	**17**	**0**	**0**	**0**	**17**	**5**	**0**	**0**	**0**	**2**	**15**
2008	**TC**	75	73	0	0	0	73	0	0	0	0	42	1
	FC	232	0	0	0	0	0	25	0	0	35	7	7
	Total	**307**	**74**	**0**	**0**	**0**	**74**	**25**	**0**	**0**	**35**	**49**	**8**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
56	0	0	0	0	0	0	2	1	0	3	5	307
39	0	0	0	0	0	0	0	0	0	0	3	127
95	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**1**	**0**	**3**	**8**	**435**
66	0	0	0	0	0	0	2	0	0	2	2	361
43	0	0	0	0	0	0	0	0	0	0	2	109
110	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**2**	**5**	**470**
61	0	0	0	0	0	0	1	0	16	17	6	353
61	0	0	0	0	0	0	0	0	0	0	0	201
122	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**16**	**17**	**6**	**553**
44	0	0	0	0	0	0	11	0	0	11	7	491
45	0	0	0	0	0	0	0	0	0	0	0	68
89	**0**	**0**	**0**	**0**	**0**	**0**	**11**	**0**	**0**	**11**	**7**	**559**
70	0	0	0	0	0	0	11	0	0	12	9	539
22	0	0	0	0	0	0	0	0	0	0	0	64
93	**0**	**0**	**0**	**0**	**0**	**0**	**11**	**0**	**0**	**12**	**9**	**603**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
19	1	0	23	46	31	0	99	18	117	194	323
0	0	0	15	0	0	0	0	0	0	0	111
19	**1**	**0**	**38**	**46**	**31**	**0**	**99**	**18**	**117**	**194**	**435**
12	1	0	21	44	27	0	82	15	98	168	288
0	0	0	47	0	0	0	0	0	0	0	181
12	**1**	**0**	**68**	**44**	**27**	**0**	**82**	**15**	**98**	**168**	**470**
16	2	0	20	53	34	0	87	11	98	185	367
0	0	0	35	0	0	0	0	0	0	0	187
16	**2**	**0**	**56**	**53**	**34**	**0**	**87**	**11**	**98**	**185**	**553**
8	2	0	15	50	34	0	50	33	83	168	286
0	0	0	18	0	0	0	0	0	0	0	273
8	**2**	**0**	**33**	**50**	**34**	**0**	**50**	**33**	**83**	**168**	**559**
8	4	0	55	14	30	0	35	16	50	94	297
0	0	0	74	0	0	0	0	0	0	0	307
8	**4**	**0**	**129**	**14**	**30**	**0**	**35**	**16**	**50**	**94**	**603**

The Royal Bank of Scotland Plc.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	35	0	0	0	0	35	40	176	216	0	90	123	0
	FC	216	10	101	0	6	333	38	201	239	0	1,328	206	0
	Total	**251**	**10**	**101**	**0**	**6**	**368**	**78**	**377**	**455**	**0**	**1,418**	**329**	**0**
2011	**TC**	28	0	0	0	0	28	387	155	541	0	12	130	0
	FC	239	19	58	0	7	323	453	265	718	0	1,843	869	0
	Total	**267**	**19**	**58**	**0**	**7**	**351**	**840**	**420**	**1,260**	**0**	**1,854**	**999**	**0**
2010	**TC**	30	0	0	0	0	30	50	119	170	0	23	107	0
	FC	129	28	63	0	0	220	294	242	537	0	2,372	531	0
	Total	**159**	**28**	**63**	**0**	**0**	**250**	**345**	**362**	**706**	**0**	**2,395**	**638**	**0**
2009	**TC**	14	0	0	0	0	14	19	106	125	0	74	307	0
	FC	89	12	40	0	0	141	54	455	508	0	750	436	0
	Total	**103**	**12**	**40**	**0**	**0**	**155**	**73**	**561**	**634**	**0**	**824**	**743**	**0**
2008	**TC**	27	0	0	0	0	27	1	181	183	0	125	349	0
	FC	134	19	58	0	1	213	0	646	646	0	876	519	0
	Total	**162**	**19**	**58**	**0**	**1**	**240**	**1**	**828**	**829**	**0**	**1,001**	**868**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	15	1	10	52	78	4	2	9	15	63	23	0	22	0
2011	12	2	7	4	26	3	0	0	3	23	18	0	18	0
2010	12	1	11	12	37	7	1	0	8	30	24	0	24	0
2009	11	2	18	25	56	5	6	0	11	44	31	1	30	0
2008	25	7	30	11	73	12	18	1	32	42	27	1	26	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	213	213	38	0	0	38	501
0	0	0	1,534	1,534	18	0	0	18	2,124
0	**0**	**0**	**1,747**	**1,747**	**55**	**0**	**0**	**55**	**2,625**
0	0	0	142	142	35	0	0	35	746
0	0	0	2,711	2,711	16	0	0	16	3,769
0	**0**	**0**	**2,853**	**2,853**	**51**	**0**	**0**	**51**	**4,515**
0	0	0	130	130	59	1,289	0	1,349	1,678
0	0	0	2,903	2,903	21	0	0	21	3,681
0	**0**	**0**	**3,033**	**3,033**	**81**	**1,289**	**0**	**1,370**	**5,359**
0	0	0	382	382	118	919	0	1,038	1,558
0	0	0	1,186	1,186	22	0	0	22	1,858
0	**0**	**0**	**1,568**	**1,568**	**140**	**919**	**0**	**1,059**	**3,416**
0	0	0	475	475	194	923	0	1,117	1,802
0	0	0	1,395	1,395	26	0	0	26	2,280
0	**0**	**0**	**1,869**	**1,869**	**220**	**923**	**0**	**1,144**	**4,082**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-22	5	69	8	38	23	0	0	0	23	-5	18	0	18
4	8	53	3	32	18	0	0	0	18	-3	15	0	15
-1	2	54	9	31	15	0	0	0	15	-4	11	0	11
-2	4	76	3	32	41	0	0	0	41	-8	33	0	33
-7	4	65	6	39	20	0	0	0	20	-4	16	0	16

The Royal Bank of Scotland Plc. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	39	0	65	0	119	30	0	149	253	732	29	15
	FC	85	42	0	0	0	0	0	0	127	113	0	0
	Total	**124**	**42**	**65**	**0**	**119**	**30**	**0**	**149**	**380**	**846**	**29**	**15**
2011	**TC**	28	0	33	0	98	22	0	120	181	498	16	7
	FC	54	33	0	0	18	0	0	18	105	94	0	0
	Total	**82**	**33**	**33**	**0**	**116**	**22**	**0**	**138**	**286**	**591**	**16**	**7**
2010	**TC**	23	0	7	0	88	23	0	112	142	378	20	8
	FC	32	39	0	0	19	0	0	19	90	99	0	0
	Total	**55**	**39**	**7**	**0**	**107**	**23**	**0**	**131**	**232**	**477**	**20**	**8**
2009	**TC**	8	0	36	0	65	18	0	83	128	254	16	13
	FC	25	31	0	0	0	0	0	0	56	80	0	0
	Total	**33**	**31**	**36**	**0**	**65**	**18**	**0**	**83**	**184**	**334**	**16**	**13**
2008	**TC**	11	0	58	0	33	14	0	48	116	206	7	6
	FC	4	45	0	0	0	0	0	0	49	71	0	0
	Total	**15**	**45**	**58**	**0**	**33**	**14**	**0**	**48**	**165**	**277**	**7**	**6**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	582	11	90	0	0	100	0	0	0	0	5	21
	FC	334	46	0	0	0	46	0	0	0	0	1	1
	Total	**916**	**56**	**90**	**0**	**0**	**146**	**0**	**0**	**0**	**0**	**5**	**22**
2011	**TC**	377	7	40	0	0	47	0	0	0	0	5	9
	FC	276	36	0	0	0	36	0	0	0	0	0	0
	Total	**653**	**43**	**40**	**0**	**0**	**83**	**0**	**0**	**0**	**0**	**5**	**9**
2010	**TC**	321	8	0	0	0	8	0	0	0	0	4	11
	FC	235	37	0	0	0	37	0	0	0	0	0	0
	Total	**556**	**45**	**0**	**0**	**0**	**45**	**0**	**0**	**0**	**0**	**5**	**11**
2009	**TC**	227	5	0	0	0	5	0	0	0	0	2	6
	FC	166	18	0	0	0	18	0	0	0	0	0	0
	Total	**393**	**23**	**0**	**0**	**0**	**23**	**0**	**0**	**0**	**0**	**2**	**6**
2008	**TC**	156	4	0	0	0	4	0	0	0	0	1	6
	FC	115	92	0	0	0	92	0	0	0	0	1	0
	Total	**271**	**96**	**0**	**0**	**0**	**96**	**0**	**0**	**0**	**0**	**2**	**6**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
747	0	0	0	0	0	0	5	0	0	5	20	1,025
113	0	0	0	0	0	0	0	0	0	0	0	240
860	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**0**	**0**	**5**	**20**	**1,265**
507	0	0	0	0	0	0	5	1	0	5	9	703
94	0	0	0	0	0	0	0	0	0	0	0	199
601	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**1**	**0**	**5**	**9**	**902**
389	0	0	0	0	0	0	7	0	0	7	8	546
99	0	0	0	0	0	0	0	0	0	0	0	189
488	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**0**	**0**	**7**	**8**	**735**
257	0	0	0	0	0	0	6	1	0	7	6	398
80	0	0	0	0	0	0	0	0	0	0	0	136
337	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**1**	**0**	**7**	**6**	**534**
208	0	0	0	0	0	0	8	1	0	9	6	339
71	0	0	0	0	0	0	0	0	0	0	20	140
279	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**1**	**0**	**9**	**26**	**478**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
15	3	0	44	128	15	8	0	5	5	156	883
0	0	0	2	0	0	0	0	0	0	0	382
16	**3**	**0**	**46**	**128**	**15**	**8**	**0**	**5**	**5**	**156**	**1,265**
11	2	0	27	123	8	7	0	1	1	139	589
0	0	0	1	0	-1	0	0	0	0	-1	313
11	**2**	**0**	**28**	**123**	**8**	**7**	**0**	**1**	**1**	**138**	**902**
8	2	0	26	83	16	7	0	1	1	107	461
0	0	0	1	0	0	0	0	0	0	0	274
9	**2**	**0**	**27**	**83**	**16**	**7**	**0**	**1**	**1**	**107**	**735**
8	1	0	17	79	15	5	0	1	1	100	349
0	0	0	1	0	0	0	0	0	0	0	185
8	**1**	**0**	**18**	**79**	**15**	**5**	**0**	**1**	**1**	**100**	**534**
4	2	0	13	80	12	5	0	0	0	97	270
0	0	1	2	0	0	0	0	0	0	0	209
4	**2**	**1**	**15**	**80**	**12**	**5**	**0**	**0**	**0**	**97**	**478**

Turkland Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	332	0	0	0	0	333	53	2,293	2,346	0	0	0	0
	FC	68	2	22	0	35	128	27	0	27	0	0	20	0
	Total	**400**	**2**	**22**	**0**	**35**	**460**	**79**	**2,293**	**2,372**	**0**	**0**	**20**	**0**
2011	**TC**	277	0	0	0	0	277	50	2,150	2,199	0	2	0	0
	FC	68	5	38	0	35	145	20	0	20	0	3	0	0
	Total	**344**	**5**	**38**	**0**	**35**	**422**	**70**	**2,150**	**2,219**	**0**	**4**	**0**	**0**
2010	**TC**	298	0	0	0	0	299	42	2,264	2,306	0	0	0	0
	FC	71	8	52	0	44	176	52	0	52	0	0	0	0
	Total	**370**	**8**	**52**	**0**	**44**	**475**	**94**	**2,264**	**2,357**	**0**	**0**	**0**	**0**
2009	**TC**	220	0	0	0	0	220	32	0	32	0	0	0	0
	FC	62	4	34	0	11	111	6	0	6	0	0	7	0
	Total	**282**	**4**	**34**	**0**	**11**	**331**	**38**	**0**	**38**	**0**	**0**	**7**	**0**
2008	**TC**	161	0	0	0	0	161	15	0	15	0	0	0	0
	FC	78	7	49	0	11	144	0	0	0	0	0	0	0
	Total	**240**	**7**	**49**	**0**	**11**	**306**	**15**	**0**	**15**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	98	0	13	2	112	59	3	3	66	47	10	0	9	0
2011	58	0	10	1	70	37	2	2	41	29	8	0	8	0
2010	45	0	10	1	56	27	1	1	30	26	8	0	8	0
2009	46	0	10	3	59	24	4	0	28	30	6	0	6	0
2008	47	1	8	2	58	27	5	2	34	24	5	0	4	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	189	2,955	0	3,143	5,821
0	0	0	20	20	30	561	0	590	765
0	**0**	**0**	**20**	**20**	**218**	**3,515**	**0**	**3,734**	**6,586**
0	0	0	2	2	173	2,272	0	2,445	4,923
0	0	0	3	3	22	500	0	522	690
0	**0**	**0**	**4**	**4**	**195**	**2,772**	**0**	**2,967**	**5,612**
0	0	0	0	0	145	2,181	0	2,326	4,930
0	0	0	0	0	19	444	0	463	691
0	**0**	**0**	**0**	**0**	**164**	**2,625**	**0**	**2,789**	**5,621**
0	0	0	0	0	107	1,394	0	1,501	1,753
0	0	0	7	7	12	412	0	425	548
0	**0**	**0**	**7**	**7**	**119**	**1,806**	**0**	**1,926**	**2,301**
0	0	0	0	0	129	851	0	980	1,156
0	0	0	0	0	10	396	0	406	551
0	**0**	**0**	**0**	**0**	**139**	**1,248**	**0**	**1,386**	**1,707**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
2	4	62	13	41	8	0	0	0	8	-2	5	0	5
2	5	43	5	36	2	0	0	0	2	-1	1	0	1
4	14	52	8	42	2	0	0	0	2	-1	1	0	1
5	1	42	11	30	1	0	0	0	1	0	1	0	1
0	3	31	4	28	0	0	0	0	0	0	0	0	0

Turkland Bank A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	145	3	0	0	230	0	0	230	378	892	7	7
	FC	73	4	0	2	14	0	0	16	93	117	0	0
	Total	**218**	**7**	**0**	**2**	**244**	**0**	**0**	**246**	**471**	**1,009**	**7**	**7**
2011	**TC**	54	0	0	0	175	0	0	175	230	626	4	4
	FC	87	8	0	0	18	2	0	19	114	60	0	0
	Total	**141**	**8**	**0**	**0**	**193**	**2**	**0**	**195**	**344**	**686**	**4**	**4**
2010	**TC**	21	0	0	0	171	0	0	171	192	310	3	3
	FC	49	89	0	0	25	1	0	27	164	41	0	0
	Total	**70**	**89**	**0**	**0**	**196**	**1**	**0**	**197**	**356**	**351**	**3**	**3**
2009	**TC**	2	3	12	0	50	0	0	50	67	112	1	1
	FC	6	27	0	0	7	1	0	9	42	27	0	0
	Total	**8**	**30**	**12**	**0**	**57**	**1**	**0**	**59**	**109**	**139**	**1**	**1**
2008	**TC**	1	12	0	0	19	0	0	19	33	44	0	0
	FC	4	10	0	0	4	1	0	5	19	11	0	0
	Total	**5**	**22**	**0**	**0**	**22**	**1**	**0**	**24**	**51**	**55**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	58	165	573	100	896	0	0	0	0	5	9
	FC	0	166	5	67	123	361	1	0	0	0	5	4
	Total	**0**	**223**	**170**	**640**	**223**	**1,257**	**1**	**0**	**0**	**0**	**10**	**12**
2011	**TC**	0	62	136	338	41	576	0	0	0	0	5	4
	FC	0	114	8	5	167	294	0	0	0	0	0	2
	Total	**0**	**176**	**144**	**343**	**208**	**870**	**0**	**0**	**0**	**0**	**5**	**6**
2010	**TC**	0	114	1	135	36	287	0	0	0	0	1	4
	FC	0	52	0	0	261	313	0	0	0	0	1	0
	Total	**0**	**166**	**1**	**135**	**298**	**600**	**0**	**0**	**0**	**0**	**1**	**4**
2009	**TC**	0	0	40	24	15	79	0	0	0	0	0	1
	FC	0	45	0	0	49	94	0	0	0	0	13	1
	Total	**0**	**45**	**40**	**24**	**64**	**173**	**0**	**0**	**0**	**0**	**13**	**1**
2008	**TC**	0	0	1	0	1	2	0	0	0	0	0	1
	FC	0	34	0	0	4	39	0	0	0	0	0	0
	Total	**0**	**34**	**1**	**0**	**5**	**41**	**0**	**0**	**0**	**0**	**0**	**1**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
892	0	0	0	0	0	0	3	8	0	11	9	1,290
117	0	0	0	0	0	0	0	0	0	0	1	211
1,009	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**8**	**0**	**11**	**9**	**1,501**
626	0	0	0	0	0	0	2	6	0	8	7	871
60	0	0	0	0	0	0	0	0	0	0	0	174
686	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**6**	**0**	**8**	**7**	**1,045**
310	0	0	0	0	0	0	2	6	0	9	2	512
41	0	0	0	0	0	0	0	0	0	0	2	207
351	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**6**	**0**	**9**	**4**	**720**
112	0	7	0	0	4	0	2	4	0	17	1	197
27	0	0	0	0	0	0	0	0	0	0	3	73
139	**0**	**7**	**0**	**0**	**4**	**0**	**2**	**4**	**0**	**17**	**5**	**270**
44	0	6	0	0	1	0	1	1	0	8	3	88
11	0	0	0	0	0	0	0	0	0	0	0	30
55	**0**	**6**	**0**	**0**	**1**	**0**	**1**	**1**	**0**	**8**	**3**	**118**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
35	6	0	55	98	14	30	0	35	35	177	1,128
0	0	0	10	0	1	0	0	0	0	1	372
35	**6**	**0**	**66**	**98**	**15**	**30**	**0**	**35**	**35**	**178**	**1,501**
30	2	0	41	94	9	9	0	20	20	132	750
0	0	0	2	0	-1	0	0	0	0	-1	295
30	**2**	**0**	**43**	**94**	**8**	**9**	**0**	**20**	**20**	**131**	**1,045**
7	3	0	15	79	2	6	0	17	17	104	406
0	0	0	1	0	0	0	0	0	0	0	314
7	**3**	**0**	**16**	**79**	**2**	**6**	**0**	**17**	**17**	**104**	**720**
2	1	0	4	72	1	1	0	4	4	79	162
0	0	0	13	0	1	0	0	0	0	1	108
2	**1**	**0**	**17**	**72**	**2**	**1**	**0**	**4**	**4**	**80**	**270**
1	0	0	3	53	10	11	0	1	1	75	80
0	0	0	0	0	0	0	0	0	0	0	38
1	**0**	**0**	**3**	**53**	**10**	**11**	**0**	**1**	**1**	**74**	**118**

Aktif Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	263	0	0	0	5	268	587	1,729	2,316	0	0	2	2
	FC	175	0	34	0	6	216	69	0	69	0	461	36	2
	Total	**439**	**0**	**34**	**0**	**11**	**484**	**657**	**1,729**	**2,386**	**0**	**461**	**38**	**3**
2011	**TC**	128	0	0	0	4	132	343	1,913	2,256	0	0	15	0
	FC	297	2	40	0	5	344	11	0	11	0	5	51	0
	Total	**425**	**2**	**40**	**0**	**9**	**476**	**354**	**1,913**	**2,267**	**0**	**5**	**67**	**0**
2010	**TC**	160	0	0	0	5	165	142	507	650	0	0	0	0
	FC	391	3	88	0	10	492	11	1,222	1,233	0	36	34	0
	Total	**551**	**3**	**88**	**0**	**15**	**657**	**153**	**1,729**	**1,883**	**0**	**37**	**34**	**0**
2009	**TC**	64	0	0	0	5	70	34	0	34	0	2	1	0
	FC	112	10	24	0	16	163	14	0	14	0	2	3	0
	Total	**176**	**10**	**24**	**0**	**22**	**233**	**49**	**0**	**49**	**0**	**3**	**4**	**0**
2008	**TC**	50	0	0	0	0	50	5	0	5	0	1	0	0
	FC	74	6	34	0	0	115	0	0	0	0	1	0	0
	Total	**125**	**6**	**34**	**0**	**0**	**165**	**5**	**0**	**5**	**0**	**2**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	122	1	18	0	142	0	10	71	81	61	23	5	18	0
2011	57	1	15	1	75	0	12	26	38	37	46	0	46	-4
2010	25	1	8	1	34	0	5	11	16	19	15	1	14	0
2009	15	0	3	0	19	0	2	2	4	15	3	0	2	2
2008	7	0	1	0	9	0	1	0	1	7	2	0	2	2

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	4	4	11,060	574	0	11,634	14,222
0	0	0	499	499	76	790	0	867	1,651
0	**0**	**0**	**502**	**502**	**11,136**	**1,365**	**0**	**12,500**	**15,873**
0	0	0	15	15	10,472	353	0	10,825	13,229
0	0	0	56	56	6	552	0	558	970
0	**0**	**0**	**72**	**72**	**10,478**	**905**	**0**	**11,383**	**14,199**
0	0	0	0	0	2,532	263	0	2,794	3,609
0	0	0	70	70	3	274	0	278	2,073
0	**0**	**0**	**71**	**71**	**2,535**	**537**	**0**	**3,072**	**5,682**
0	0	0	3	3	8	34	0	41	148
0	0	0	5	5	4	42	0	46	228
0	**0**	**0**	**8**	**8**	**12**	**76**	**0**	**88**	**376**
0	0	0	1	1	8	12	0	20	76
0	0	0	1	1	6	8	0	14	129
0	**0**	**0**	**2**	**2**	**14**	**20**	**0**	**34**	**206**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
1	15	95	10	40	45	0	0	0	45	-10	35	0	35
5	1	85	21	34	30	0	0	0	30	-10	20	0	20
3	17	52	7	27	19	0	0	0	19	-2	17	0	17
2	0	22	2	15	5	0	0	0	5	-1	4	0	4
0	0	11	0	10	1	0	0	0	1	0	1	0	1

Aktif Yatırım Bankası A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	4	0	4	6	97	0	0	103	111	239	16	4
	FC	39	1	0	3	1	0	0	4	44	232	0	0
	Total	**43**	**1**	**4**	**9**	**98**	**0**	**0**	**107**	**155**	**471**	**16**	**4**
2011	**TC**	2	11	0	10	70	0	0	80	93	242	27	13
	FC	38	4	0	7	4	0	0	10	53	303	0	0
	Total	**41**	**15**	**0**	**16**	**74**	**0**	**0**	**91**	**146**	**545**	**27**	**13**
2010	**TC**	4	16	11	8	51	0	0	59	90	306	31	15
	FC	47	2	0	8	4	0	0	11	60	227	0	0
	Total	**51**	**18**	**11**	**15**	**55**	**0**	**0**	**70**	**150**	**533**	**31**	**15**
2009	**TC**	2	0	10	9	28	15	0	52	64	345	30	8
	FC	37	5	0	0	0	4	0	5	47	195	0	0
	Total	**40**	**5**	**10**	**10**	**28**	**19**	**0**	**57**	**111**	**539**	**30**	**8**
2008	**TC**	1	0	69	6	26	14	0	46	116	382	9	4
	FC	47	31	0	0	0	3	0	3	81	116	0	0
	Total	**47**	**31**	**69**	**7**	**26**	**17**	**0**	**49**	**197**	**499**	**9**	**4**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	0	38	107	3	149	0	0	0	0	7	1
	FC	0	366	0	0	1	367	14	0	0	0	12	0
	Total	**0**	**366**	**38**	**107**	**5**	**516**	**14**	**0**	**0**	**0**	**19**	**1**
2011	**TC**	0	0	32	42	2	76	0	0	0	0	2	1
	FC	0	507	0	0	1	508	17	0	0	0	19	1
	Total	**0**	**507**	**32**	**42**	**3**	**584**	**17**	**0**	**0**	**0**	**22**	**2**
2010	**TC**	0	0	18	75	11	104	1	0	0	0	2	1
	FC	0	392	0	0	27	419	9	0	0	0	1	13
	Total	**0**	**393**	**18**	**75**	**38**	**523**	**10**	**0**	**0**	**0**	**3**	**14**
2009	**TC**	0	2	21	24	10	57	6	0	0	0	1	1
	FC	0	437	0	0	21	457	0	0	0	0	2	1
	Total	**0**	**439**	**21**	**24**	**31**	**514**	**7**	**0**	**0**	**0**	**2**	**2**
2008	**TC**	0	0	10	0	13	23	2	0	0	0	1	1
	FC	0	492	0	0	23	515	3	0	0	0	4	1
	Total	**0**	**492**	**10**	**0**	**36**	**538**	**5**	**0**	**0**	**0**	**4**	**3**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
252	0	0	0	0	2	0	1	2	18	22	3	389
232	0	0	0	86	0	0	0	0	0	86	19	381
484	**0**	**0**	**0**	**86**	**2**	**0**	**1**	**2**	**18**	**108**	**22**	**769**
256	0	0	0	0	2	0	1	1	12	16	4	368
303	0	0	0	88	0	0	0	0	0	88	11	456
558	**0**	**0**	**0**	**88**	**2**	**0**	**1**	**1**	**12**	**104**	**15**	**824**
321	0	0	0	0	2	0	2	1	1	7	3	421
227	0	0	0	58	0	0	0	0	0	58	25	369
548	**0**	**0**	**0**	**58**	**2**	**0**	**2**	**1**	**1**	**65**	**27**	**791**
367	0	0	0	1	2	0	3	2	1	9	1	441
195	0	0	0	50	0	0	0	0	0	50	12	303
562	**0**	**0**	**0**	**51**	**2**	**0**	**3**	**2**	**1**	**58**	**13**	**744**
387	0	0	0	2	2	0	5	2	1	11	3	517
116	0	0	0	50	0	0	0	0	0	50	15	262
504	**0**	**0**	**0**	**52**	**2**	**0**	**5**	**2**	**1**	**61**	**17**	**779**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
8	3	0	19	144	19	35	0	10	10	208	376
0	0	0	26	0	0	0	0	0	0	0	394
8	**3**	**0**	**46**	**144**	**19**	**35**	**0**	**10**	**10**	**208**	**769**
8	3	0	14	138	16	35	-1	1	-1	188	279
0	0	0	37	0	0	0	0	0	0	0	545
8	**3**	**0**	**51**	**138**	**16**	**35**	**-1**	**1**	**-1**	**188**	**824**
8	5	0	16	164	21	31	0	12	12	228	349
0	0	0	23	0	0	0	0	0	0	0	442
8	**5**	**0**	**39**	**164**	**20**	**31**	**0**	**12**	**12**	**228**	**791**
10	1	0	20	157	19	19	0	12	12	208	285
0	0	0	3	0	-1	0	0	0	0	-1	459
10	**1**	**0**	**22**	**157**	**19**	**19**	**0**	**12**	**12**	**208**	**744**
6	4	0	14	158	19	27	0	16	16	220	257
0	0	0	8	0	-1	0	0	0	0	-1	522
6	**4**	**0**	**22**	**158**	**18**	**27**	**0**	**16**	**16**	**219**	**779**

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	60	0	1	0	0	62	0	481	481	0	16	144	0
	FC	116	5	30	0	2	153	4	0	4	0	16	352	76
	Total	**176**	**5**	**31**	**0**	**2**	**215**	**4**	**481**	**485**	**0**	**32**	**496**	**76**
2011	**TC**	59	0	0	0	0	59	0	326	326	0	23	79	0
	FC	158	0	39	0	0	197	2	0	2	0	23	311	134
	Total	**216**	**0**	**39**	**0**	**0**	**256**	**2**	**326**	**328**	**0**	**45**	**390**	**134**
2010	**TC**	54	0	0	0	0	54	0	16	16	0	2	134	0
	FC	166	0	25	0	0	191	3	386	388	0	3	412	129
	Total	**220**	**0**	**25**	**0**	**0**	**244**	**3**	**402**	**405**	**0**	**5**	**545**	**129**
2009	**TC**	31	0	0	0	0	31	4	0	4	0	0	100	0
	FC	162	0	30	0	7	200	2	0	2	0	0	528	121
	Total	**194**	**0**	**30**	**0**	**7**	**231**	**6**	**0**	**6**	**0**	**0**	**628**	**121**
2008	**TC**	42	0	0	0	0	42	1	0	1	0	0	23	0
	FC	160	6	50	0	0	216	70	0	70	0	3	82	113
	Total	**202**	**6**	**50**	**0**	**0**	**258**	**71**	**0**	**71**	**0**	**3**	**105**	**113**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	52	1	9	2	64	0	25	13	38	26	4	0	3	0
2011	51	1	4	1	56	0	27	8	35	21	6	0	6	0
2010	54	0	6	1	61	0	27	6	33	28	8	0	8	0
2009	59	0	6	4	69	0	26	3	29	40	7	1	6	0
2008	59	1	9	5	74	0	28	2	30	44	7	1	6	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	160	160	52	544	0	596	1,299
0	0	0	444	444	135	1,018	0	1,154	1,754
0	**0**	**0**	**604**	**604**	**188**	**1,562**	**0**	**1,750**	**3,054**
0	0	0	102	102	40	574	0	614	1,101
0	0	0	468	468	182	1,115	0	1,296	1,963
0	**0**	**0**	**569**	**569**	**222**	**1,689**	**0**	**1,910**	**3,064**
0	0	0	136	136	18	693	0	712	918
7	0	0	551	551	39	1,400	0	1,439	2,569
7	**0**	**0**	**687**	**687**	**57**	**2,093**	**0**	**2,150**	**3,486**
0	0	0	100	100	11	512	0	523	658
7	0	0	657	657	53	1,401	0	1,455	2,313
7	**0**	**0**	**757**	**757**	**64**	**1,914**	**0**	**1,978**	**2,971**
0	0	0	23	23	18	437	0	455	521
59	0	0	257	257	26	1,172	0	1,198	1,740
59	**0**	**0**	**280**	**280**	**43**	**1,609**	**0**	**1,652**	**2,261**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
5	3	37	7	18	12	0	0	0	12	-2	10	0	10
-2	1	26	3	22	1	0	0	0	1	0	1	0	1
9	4	49	8	25	15	0	0	0	15	-3	12	0	12
5	0	51	12	24	16	0	0	0	16	-3	12	0	12
-1	0	48	6	22	20	0	0	0	20	-5	16	0	16

BankPozitif Kredi ve Kalkınma Bankası A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	5	0	0	1	0	0	1	6	33	1	1
	FC	0	4	0	0	0	0	0	0	4	4	0	0
	Total	**0**	**9**	**0**	**0**	**1**	**0**	**0**	**1**	**10**	**37**	**1**	**1**
2011	**TC**	0	0	0	1	0	0	0	1	1	38	0	0
	FC	0	1	0	0	0	1	0	1	2	4	0	0
	Total	**1**	**1**	**0**	**1**	**0**	**1**	**0**	**2**	**3**	**42**	**0**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	38	0	0
	FC	0	6	0	0	0	1	0	1	7	5	0	0
	Total	**0**	**6**	**0**	**0**	**0**	**1**	**0**	**1**	**7**	**43**	**0**	**0**
2009	**TC**	0	0	0	0	0	1	0	1	1	36	0	0
	FC	0	0	0	0	0	1	0	1	1	4	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**1**	**2**	**40**	**0**	**0**
2008	**TC**	0	7	11	2	0	1	0	2	20	18	0	0
	FC	2	19	0	0	0	1	0	1	21	2	0	0
	Total	**2**	**26**	**11**	**2**	**0**	**1**	**0**	**3**	**42**	**20**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	8	8	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**8**	**8**	**0**	**0**	**0**	**0**	**0**	**0**
2011	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	8	8	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**8**	**8**	**0**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	0	0	0
	FC	0	0	0	0	7	7	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**7**	**7**	**1**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	0	1	0	0	0	0	0	0
	FC	0	2	0	0	2	4	0	0	0	0	0	0
	Total	**0**	**2**	**0**	**0**	**2**	**5**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	2	1	0	0	4	0	0	0	0	0	0
	FC	0	14	0	0	10	25	0	0	0	0	0	0
	Total	**0**	**17**	**1**	**0**	**10**	**28**	**0**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
33	0	0	0	0	0	0	0	0	0	0	0	40
4	0	0	0	0	0	0	0	0	0	0	0	8
37	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**48**
38	0	0	0	0	0	0	0	0	0	0	0	40
4	0	0	0	0	0	0	0	0	0	0	0	6
42	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**45**
38	0	0	0	0	0	0	0	0	0	0	0	39
5	0	0	0	0	0	0	0	0	0	0	0	11
43	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**50**
36	0	0	0	0	0	0	0	0	0	0	1	37
4	0	0	0	0	0	0	0	0	0	0	1	7
40	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**44**
18	0	0	0	0	0	0	0	0	0	0	1	39
2	0	0	0	0	0	0	0	0	0	0	2	26
20	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**64**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	0	0	1	26	1	11	0	1	1	39	40
0	0	0	0	0	0	0	0	0	0	0	8
1	**0**	**0**	**1**	**26**	**1**	**11**	**0**	**1**	**1**	**39**	**48**
1	0	0	1	25	1	9	0	2	2	36	37
0	0	0	0	0	0	0	0	0	0	0	8
1	**0**	**0**	**1**	**25**	**1**	**9**	**0**	**2**	**2**	**36**	**45**
1	1	0	2	29	1	9	0	2	2	41	43
0	0	0	0	0	0	0	0	0	0	0	7
1	**1**	**0**	**2**	**29**	**1**	**9**	**0**	**2**	**2**	**41**	**50**
1	1	0	1	28	1	5	0	3	3	38	40
0	0	0	0	0	0	0	0	0	0	0	4
1	**1**	**0**	**1**	**28**	**1**	**5**	**0**	**3**	**3**	**38**	**44**
0	1	0	1	28	1	2	0	3	3	35	40
0	0	0	0	0	0	0	0	0	0	0	25
0	**1**	**0**	**1**	**28**	**1**	**2**	**0**	**3**	**3**	**35**	**64**

Diler Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	45	0	0	0	0	45	0	0	0	0	0	0	0
	FC	1	0	0	0	0	1	0	0	0	0	0	0	0
	Total	**46**	**0**	**0**	**0**	**0**	**46**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2011	**TC**	41	0	0	0	0	41	0	0	0	0	0	7	0
	FC	1	0	0	0	0	1	0	0	0	0	0	7	0
	Total	**42**	**0**	**0**	**0**	**0**	**42**	**0**	**0**	**0**	**0**	**0**	**15**	**0**
2010	**TC**	24	0	0	0	0	24	0	0	0	0	0	11	0
	FC	1	0	0	0	0	1	0	0	0	0	73	11	0
	Total	**25**	**0**	**0**	**0**	**0**	**25**	**0**	**0**	**0**	**0**	**73**	**22**	**0**
2009	**TC**	23	0	0	0	0	23	3	0	3	0	5	0	1
	FC	1	0	0	0	0	1	3	0	3	0	5	0	25
	Total	**25**	**0**	**0**	**0**	**0**	**25**	**6**	**0**	**6**	**0**	**10**	**0**	**26**
2008	**TC**	30	0	0	0	0	30	1	0	1	0	0	0	0
	FC	10	0	0	0	0	10	13	0	13	0	0	0	0
	Total	**40**	**0**	**0**	**0**	**0**	**40**	**14**	**0**	**14**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

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

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	0	5	0	5	51
0	0	0	0	0	0	0	0	0	1
0	**0**	**0**	**0**	**0**	**0**	**5**	**0**	**5**	**52**
0	0	0	7	7	0	5	0	5	53
0	0	0	7	7	0	0	0	0	8
0	**0**	**0**	**15**	**15**	**0**	**5**	**0**	**5**	**61**
0	0	0	11	11	0	1	0	1	36
0	0	0	85	85	0	0	0	0	86
0	**0**	**0**	**95**	**95**	**0**	**1**	**0**	**1**	**121**
0	0	0	6	6	0	0	0	0	33
0	0	0	30	30	0	0	0	0	34
0	**0**	**0**	**37**	**37**	**0**	**0**	**0**	**0**	**67**
0	0	0	0	0	0	0	0	0	31
0	0	0	0	0	0	0	0	0	23
0	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**54**

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

Diler Yatırım Bankası A.Ş.

2008-2012

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

GSD Yatırım Bankası A.Ş.

Assets
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	0	0	0	0	0	0	0	0	44	4	4
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**44**	**4**	**4**
2011	**TC**	0	0	0	0	0	0	0	0	0	57	4	4
	FC	1	0	0	0	0	0	0	0	1	1	0	0
	Total	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**58**	**4**	**4**
2010	**TC**	0	0	0	2	0	0	0	2	2	42	6	5
	FC	0	0	0	0	0	0	0	0	1	1	0	0
	Total	**1**	**0**	**0**	**2**	**0**	**0**	**0**	**2**	**2**	**43**	**6**	**5**
2009	**TC**	0	0	0	2	4	0	0	6	6	35	6	4
	FC	0	0	0	0	0	0	0	0	0	1	0	0
	Total	**1**	**0**	**0**	**2**	**4**	**0**	**0**	**6**	**6**	**35**	**6**	**4**
2008	**TC**	0	8	0	1	1	0	0	3	11	16	3	1
	FC	1	1	0	0	0	0	0	0	1	1	0	0
	Total	**1**	**8**	**0**	**1**	**1**	**0**	**0**	**3**	**12**	**17**	**3**	**1**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	3	0	0	1	4	0	0	0	0	0	3
	FC	0	4	0	0	1	5	0	0	0	0	0	0
	Total	**0**	**7**	**0**	**0**	**2**	**9**	**0**	**0**	**0**	**0**	**0**	**3**
2011	**TC**	0	4	0	0	21	25	0	0	0	0	0	1
	FC	0	3	0	0	0	3	0	0	0	0	0	0
	Total	**0**	**7**	**0**	**0**	**21**	**28**	**0**	**0**	**0**	**0**	**0**	**1**
2010	**TC**	0	4	1	0	4	9	0	0	0	0	0	1
	FC	0	2	0	0	4	6	0	0	0	0	0	0
	Total	**0**	**6**	**1**	**0**	**8**	**15**	**0**	**0**	**0**	**0**	**0**	**1**
2009	**TC**	0	3	2	0	7	11	0	0	0	0	0	0
	FC	0	5	0	0	0	5	0	0	0	0	0	0
	Total	**0**	**7**	**2**	**0**	**7**	**16**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	1	0	0	0	0	0
	FC	0	6	0	0	0	6	0	0	0	0	0	0
	Total	**0**	**6**	**0**	**0**	**1**	**7**	**1**	**0**	**0**	**0**	**0**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
44	0	0	0	0	0	0	0	0	0	0	3	47
0	0	0	0	0	0	0	0	0	0	0	0	0
44	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**47**
57	0	0	0	0	0	0	0	0	0	0	1	59
1	0	0	0	0	0	0	0	0	0	0	0	2
58	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**61**
43	0	0	0	0	0	0	0	0	0	0	1	45
1	0	0	0	0	4	0	0	0	0	4	0	6
44	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**4**	**1**	**51**
36	0	0	0	0	0	0	0	0	0	1	1	44
1	0	0	0	0	4	0	0	0	0	4	0	5
37	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**4**	**1**	**48**
17	0	0	0	0	0	0	0	0	1	2	0	30
1	0	0	0	0	4	0	0	0	0	4	0	6
18	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**1**	**5**	**1**	**36**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
1	0	0	4	21	1	9	0	3	3	34	43
0	0	0	0	0	0	0	0	0	0	0	5
1	**0**	**0**	**4**	**21**	**1**	**9**	**0**	**3**	**3**	**34**	**47**
1	0	0	3	20	1	7	0	2	2	31	58
0	0	0	0	0	0	0	0	0	0	0	3
1	**0**	**0**	**3**	**20**	**1**	**7**	**0**	**2**	**2**	**31**	**61**
1	0	0	2	24	1	6	0	2	2	34	45
0	0	0	0	0	0	0	0	0	0	0	6
1	**0**	**0**	**2**	**24**	**1**	**6**	**0**	**2**	**2**	**34**	**51**
1	0	0	1	23	2	5	0	1	1	31	43
0	0	0	0	0	0	0	0	0	0	0	5
1	**0**	**0**	**1**	**23**	**2**	**5**	**0**	**1**	**1**	**31**	**48**
0	0	0	1	12	5	6	0	4	4	28	29
0	0	0	0	0	0	0	0	0	0	0	6
0	**0**	**0**	**1**	**12**	**5**	**6**	**0**	**4**	**4**	**28**	**36**

GSD Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	51	0	0	0	0	51	0	26	26	0	0	4	0
	FC	0	0	0	0	0	0	0	2	2	0	0	4	0
	Total	**51**	**0**	**0**	**0**	**0**	**51**	**0**	**27**	**27**	**0**	**0**	**9**	**0**
2011	**TC**	45	0	0	0	0	45	0	49	49	0	1	0	0
	FC	0	1	0	0	0	2	0	18	18	0	1	0	0
	Total	**45**	**1**	**0**	**0**	**0**	**47**	**0**	**68**	**68**	**0**	**1**	**0**	**0**
2010	**TC**	46	0	0	0	0	46	0	91	91	0	1	0	0
	FC	0	0	0	0	0	0	0	15	15	0	1	0	0
	Total	**46**	**0**	**0**	**0**	**0**	**46**	**0**	**106**	**106**	**0**	**1**	**0**	**0**
2009	**TC**	28	0	0	0	0	28	0	0	0	0	8	0	0
	FC	1	0	0	0	0	1	0	0	0	0	7	0	0
	Total	**29**	**0**	**0**	**0**	**0**	**29**	**0**	**0**	**0**	**0**	**15**	**0**	**0**
2008	**TC**	27	0	0	0	0	27	0	0	0	0	6	0	0
	FC	7	0	1	0	0	8	0	0	0	0	8	4	0
	Total	**34**	**0**	**1**	**0**	**0**	**35**	**0**	**0**	**0**	**0**	**14**	**4**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	7	0	0	0	7	0	1	1	1	6	0	0	0	0
2011	6	0	0	0	6	0	1	1	1	4	0	0	0	0
2010	5	0	0	0	5	0	1	0	1	4	0	0	0	0
2009	6	0	0	0	6	0	0	0	1	6	0	0	0	0
2008	12	0	0	0	12	0	2	2	4	8	1	0	1	1

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	4	4	0	89	425	515	596
0	0	0	4	4	0	12	17	29	35
0	**0**	**0**	**9**	**9**	**0**	**101**	**442**	**543**	**631**
0	0	0	1	1	1	128	568	697	792
0	0	0	1	1	0	30	106	136	156
0	**0**	**0**	**1**	**1**	**1**	**158**	**674**	**833**	**948**
0	0	0	1	1	0	119	534	654	791
0	0	0	1	1	0	46	171	217	233
0	**0**	**0**	**1**	**1**	**0**	**166**	**705**	**870**	**1,024**
0	0	0	8	8	2	92	412	506	542
0	0	0	7	7	0	45	161	206	214
0	**0**	**0**	**15**	**15**	**2**	**137**	**573**	**712**	**756**
0	0	0	6	6	2	88	386	476	509
0	0	0	12	12	0	51	163	214	233
0	**0**	**0**	**18**	**18**	**2**	**140**	**549**	**690**	**743**

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

GSD Yatırım Bankası A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	1,481	0	4	0	0	0	4	1,486	3,646	0	0
	FC	0	5	0	0	0	0	0	0	5	171	0	0
	Total	**0**	**1,486**	**0**	**4**	**0**	**0**	**0**	**4**	**1,491**	**3,816**	**0**	**0**
2011	**TC**	0	1,404	0	0	0	0	0	0	1,404	3,012	0	0
	FC	0	3	0	0	0	0	0	0	3	174	0	0
	Total	**0**	**1,407**	**0**	**0**	**0**	**0**	**0**	**0**	**1,407**	**3,186**	**0**	**0**
2010	**TC**	0	1,378	0	0	0	0	0	0	1,378	3,082	0	0
	FC	0	3	0	0	0	0	0	0	3	163	0	0
	Total	**0**	**1,381**	**0**	**0**	**0**	**0**	**0**	**0**	**1,382**	**3,245**	**0**	**0**
2009	**TC**	0	748	2	0	0	0	0	0	751	2,785	0	0
	FC	0	3	0	0	0	0	0	0	3	97	0	0
	Total	**0**	**751**	**2**	**0**	**0**	**0**	**0**	**0**	**754**	**2,882**	**0**	**0**
2008	**TC**	0	634	9	0	0	0	0	0	643	2,469	0	0
	FC	0	4	0	0	0	0	0	0	4	40	0	0
	Total	**0**	**638**	**9**	**0**	**0**	**0**	**0**	**0**	**647**	**2,509**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	0	0	0	1,143	1,143	0	0	0	0	20	11
	FC	0	176	0	0	0	176	0	0	0	0	0	0
	Total	**0**	**176**	**0**	**0**	**1,143**	**1,319**	**0**	**0**	**0**	**0**	**20**	**11**
2011	**TC**	0	0	0	0	970	970	0	0	0	0	11	8
	FC	0	178	0	0	0	178	0	0	0	0	1	0
	Total	**0**	**178**	**0**	**0**	**970**	**1,147**	**0**	**0**	**0**	**0**	**12**	**8**
2010	**TC**	0	0	0	0	863	863	0	0	0	0	37	10
	FC	0	167	0	0	0	167	0	0	0	0	2	0
	Total	**0**	**167**	**0**	**0**	**863**	**1,030**	**0**	**0**	**0**	**0**	**39**	**10**
2009	**TC**	0	0	0	0	577	577	0	0	0	0	66	16
	FC	0	100	0	0	0	100	0	0	0	0	1	0
	Total	**0**	**100**	**0**	**0**	**577**	**677**	**0**	**0**	**0**	**0**	**66**	**16**
2008	**TC**	0	0	0	0	554	554	0	0	0	0	93	12
	FC	0	44	0	0	0	44	0	0	0	0	0	0
	Total	**0**	**44**	**0**	**0**	**554**	**598**	**0**	**0**	**0**	**0**	**93**	**12**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
3,646	0	0	0	0	0	0	55	3	0	58	25	5,214
171	0	0	0	0	0	0	0	0	0	0	0	176
3,816	**0**	**0**	**0**	**0**	**0**	**0**	**55**	**3**	**0**	**58**	**25**	**5,390**
3,012	0	0	0	0	0	0	46	0	0	47	21	4,484
174	0	0	0	0	0	0	0	0	0	0	1	178
3,186	**0**	**0**	**0**	**0**	**0**	**0**	**46**	**0**	**0**	**47**	**22**	**4,662**
3,082	0	0	0	0	0	0	55	0	0	55	24	4,540
163	0	0	0	0	0	0	0	0	0	0	2	169
3,245	**0**	**0**	**0**	**0**	**0**	**0**	**55**	**0**	**0**	**55**	**26**	**4,709**
2,785	0	0	0	0	0	0	55	0	0	55	46	3,637
97	0	0	0	0	0	0	0	0	0	0	1	100
2,882	**0**	**0**	**0**	**0**	**0**	**0**	**55**	**0**	**0**	**55**	**47**	**3,738**
2,469	0	0	0	0	0	0	46	0	0	46	38	3,196
40	0	0	0	0	0	0	0	0	0	0	0	44
2,509	**0**	**0**	**0**	**0**	**0**	**0**	**46**	**0**	**0**	**46**	**38**	**3,239**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
49	23	0	103	3,298	377	165	3	124	128	3,968	5,214
0	0	0	0	0	0	0	0	0	0	0	176
49	**23**	**0**	**103**	**3,298**	**377**	**165**	**3**	**124**	**128**	**3,968**	**5,390**
22	19	0	61	2,842	361	147	2	101	103	3,453	4,484
0	0	0	1	0	0	0	0	0	0	0	178
22	**19**	**0**	**61**	**2,842**	**361**	**147**	**2**	**101**	**103**	**3,453**	**4,662**
17	22	0	87	2,873	429	169	1	117	118	3,589	4,539
0	0	0	2	0	0	0	0	0	0	0	170
17	**22**	**0**	**89**	**2,873**	**429**	**169**	**1**	**117**	**118**	**3,589**	**4,709**
11	63	0	155	2,188	411	144	0	161	161	2,905	3,637
0	0	0	1	0	0	0	0	0	0	0	101
11	**63**	**0**	**156**	**2,188**	**411**	**144**	**0**	**161**	**161**	**2,905**	**3,738**
7	54	0	166	1,792	412	130	0	142	142	2,476	3,195
0	0	0	0	0	0	0	0	0	0	0	44
7	**54**	**0**	**166**	**1,792**	**412**	**130**	**0**	**142**	**142**	**2,476**	**3,239**

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Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	339	0	0	0	0	339	2,397	0	2,397	0	0	0	0
	FC	2	0	0	0	0	2	290	0	290	0	0	0	0
	Total	**340**	**0**	**0**	**0**	**0**	**340**	**2,687**	**0**	**2,687**	**0**	**0**	**0**	**0**
2011	**TC**	355	0	0	0	0	355	1,637	0	1,637	0	0	0	0
	FC	2	0	0	0	0	2	331	0	331	0	0	0	0
	Total	**357**	**0**	**0**	**0**	**0**	**357**	**1,968**	**0**	**1,968**	**0**	**0**	**0**	**0**
2010	**TC**	579	0	0	0	0	579	220	0	220	0	0	0	0
	FC	0	0	0	0	0	0	229	0	229	0	0	0	0
	Total	**579**	**0**	**0**	**0**	**0**	**579**	**449**	**0**	**449**	**0**	**0**	**0**	**0**
2009	**TC**	697	0	0	0	0	697	210	0	210	0	0	0	0
	FC	0	0	0	0	0	0	136	0	136	0	0	0	0
	Total	**697**	**0**	**0**	**0**	**0**	**697**	**346**	**0**	**346**	**0**	**0**	**0**	**0**
2008	**TC**	384	0	0	0	0	384	0	0	0	0	0	0	0
	FC	3	0	0	0	0	3	197	0	197	0	0	0	0
	Total	**387**	**0**	**0**	**0**	**0**	**387**	**197**	**0**	**197**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	186	90	0	0	276	0	0	0	0	276	5	0	5	0
2011	153	71	0	0	224	0	0	0	0	224	6	0	5	0
2010	176	37	0	14	227	0	0	0	0	227	15	0	15	0
2009	235	25	0	11	271	0	0	0	0	271	14	0	14	0
2008	185	36	0	33	253	0	0	0	0	253	4	0	4	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	756	62	0	818	3,554
0	0	0	0	0	0	2	0	2	294
0	**0**	**0**	**0**	**0**	**756**	**64**	**0**	**821**	**3,848**
0	0	0	0	0	320	45	0	365	2,358
0	0	0	0	0	0	7	0	7	340
0	**0**	**0**	**0**	**0**	**320**	**52**	**0**	**372**	**2,698**
0	0	0	0	0	426	46	0	471	1,270
0	0	0	0	0	21	10	0	31	260
0	**0**	**0**	**0**	**0**	**447**	**56**	**0**	**503**	**1,530**
0	0	0	0	0	651	0	0	651	1,557
0	0	0	0	0	64	0	0	64	200
0	**0**	**0**	**0**	**0**	**715**	**0**	**0**	**715**	**1,758**
0	0	0	0	0	833	0	0	833	1,217
0	0	0	0	0	71	0	0	71	272
0	**0**	**0**	**0**	**0**	**905**	**0**	**0**	**905**	**1,489**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
0	28	309	17	124	168	0	0	0	168	-44	124	0	124
0	16	245	1	108	137	0	0	0	137	-36	101	0	101
0	17	259	0	98	161	0	0	0	161	-44	117	0	117
0	23	308	0	86	222	0	0	0	222	-60	161	0	161
0	13	270	1	76	193	0	0	0	193	-52	142	0	142

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2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	53	880	6	2	0	0	0	2	941	46	1	1
	FC	87	480	0	0	0	0	0	0	568	0	0	0
	Total	**141**	**1,360**	**6**	**2**	**1**	**0**	**0**	**2**	**1,509**	**46**	**1**	**1**
2011	**TC**	32	627	3	2	0	19	0	21	683	33	1	1
	FC	26	212	0	0	0	0	0	0	238	0	0	0
	Total	**57**	**839**	**3**	**2**	**0**	**19**	**0**	**21**	**921**	**33**	**1**	**1**
2010	**TC**	33	261	392	3	0	9	0	12	698	9	1	0
	FC	1	14	0	0	0	0	0	0	15	0	0	0
	Total	**34**	**275**	**392**	**3**	**0**	**9**	**0**	**12**	**713**	**9**	**1**	**0**
2009	**TC**	2	135	495	2	0	34	0	37	669	3	1	0
	FC	1	13	0	0	0	0	0	0	14	0	0	0
	Total	**3**	**148**	**495**	**2**	**0**	**34**	**0**	**37**	**683**	**3**	**1**	**0**
2008	**TC**	20	137	438	2	0	45	0	47	642	3	0	0
	FC	0	7	0	0	0	0	0	0	7	0	0	0
	Total	**20**	**144**	**438**	**2**	**0**	**45**	**0**	**47**	**649**	**3**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	0	0	0	0	0	0	0	0	0	725	115
	FC	0	452	0	0	0	452	0	0	0	0	116	0
	Total	**0**	**452**	**0**	**0**	**0**	**452**	**0**	**0**	**0**	**0**	**841**	**115**
2011	**TC**	0	0	0	0	0	0	0	0	0	0	528	64
	FC	0	184	0	0	0	184	0	0	0	0	53	0
	Total	**0**	**184**	**0**	**0**	**0**	**184**	**0**	**0**	**0**	**0**	**581**	**64**
2010	**TC**	0	85	0	0	0	85	0	0	0	0	412	69
	FC	0	0	0	0	0	0	0	0	0	0	14	0
	Total	**0**	**85**	**0**	**0**	**0**	**85**	**0**	**0**	**0**	**0**	**427**	**69**
2009	**TC**	0	42	0	0	0	42	0	0	0	0	430	76
	FC	0	0	0	0	0	0	0	0	0	0	13	0
	Total	**0**	**42**	**0**	**0**	**0**	**42**	**0**	**0**	**0**	**0**	**443**	**76**
2008	**TC**	0	77	0	0	0	77	0	0	0	0	385	59
	FC	0	0	0	0	0	0	0	0	0	0	6	0
	Total	**0**	**77**	**0**	**0**	**0**	**77**	**0**	**0**	**0**	**0**	**391**	**59**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
46	0	0	0	2	0	0	5	1	0	8	3	998
0	0	0	0	0	0	0	0	0	0	0	0	568
46	**0**	**0**	**0**	**2**	**0**	**0**	**5**	**1**	**0**	**8**	**3**	**1,566**
33	0	0	0	2	0	0	4	0	0	7	3	726
0	0	0	0	0	0	0	0	0	0	0	0	238
33	**0**	**0**	**0**	**2**	**0**	**0**	**4**	**0**	**0**	**7**	**3**	**964**
10	0	0	0	2	0	0	5	0	0	8	2	717
0	0	0	0	0	0	0	0	0	0	0	0	15
10	**0**	**0**	**0**	**2**	**0**	**0**	**5**	**0**	**0**	**8**	**2**	**732**
3	0	0	0	2	0	0	5	0	0	8	2	682
0	0	0	0	0	0	0	0	0	0	0	0	14
3	**0**	**0**	**0**	**2**	**0**	**0**	**5**	**0**	**0**	**8**	**2**	**696**
3	0	0	0	2	0	0	5	0	0	7	1	653
0	0	0	0	0	0	0	0	0	0	0	0	7
3	**0**	**0**	**0**	**2**	**0**	**0**	**5**	**0**	**0**	**7**	**1**	**660**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
13	3	0	856	26	41	50	1	24	24	141	998
0	0	0	116	0	0	0	0	0	0	0	568
13	**3**	**0**	**973**	**26**	**41**	**50**	**1**	**24**	**24**	**141**	**1,566**
7	2	0	601	25	40	47	1	14	15	126	727
0	0	0	53	0	0	0	0	0	0	0	237
7	**2**	**0**	**654**	**25**	**40**	**47**	**1**	**14**	**15**	**126**	**964**
5	1	0	487	29	47	54	1	14	15	145	718
0	0	0	14	0	0	0	0	0	0	0	14
5	**1**	**0**	**502**	**29**	**47**	**54**	**1**	**14**	**15**	**145**	**732**
3	1	0	510	28	45	39	1	18	18	131	682
0	0	0	13	0	0	0	0	0	0	0	13
3	**1**	**0**	**523**	**28**	**45**	**39**	**1**	**18**	**18**	**131**	**696**
2	3	0	449	28	45	33	1	21	22	128	654
0	0	0	6	0	0	0	0	0	0	0	6
2	**3**	**0**	**455**	**28**	**45**	**33**	**1**	**21**	**22**	**128**	**660**

İstanbul Takas ve Saklama Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	0	0	0	0	2,070	2,070	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**	**2,070**	**2,070**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2011	**TC**	0	0	0	0	1,321	1,321	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**1,321**	**1,321**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	0	0	0	0	1,317	1,317	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**1,317**	**1,317**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2009	**TC**	0	0	0	0	773	773	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**773**	**773**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	564	564	0	0	0	0	0	0	0
	FC	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**564**	**564**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	5	32	1	0	38	0	6	0	6	32	23	4	19	2
2011	1	16	2	0	19	0	6	0	6	13	21	3	18	3
2010	1	14	4	1	19	0	5	0	5	14	11	1	10	3
2009	0	17	6	1	25	0	7	0	7	17	9	1	8	3
2008	1	18	8	3	31	0	9	0	9	22	1	1	0	2

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	0	0	273,327	5,547	0	278,874	280,944
0	0	0	0	0	0	378	0	378	378
0	**0**	**0**	**0**	**0**	**273,327**	**5,925**	**0**	**279,253**	**281,322**
0	0	0	0	0	7,258,303	4,493	0	7,262,796	7,264,116
0	0	0	0	0	0	658	0	658	658
0	**0**	**0**	**0**	**0**	**7,258,303**	**5,151**	**0**	**7,263,454**	**7,264,775**
0	0	0	0	0	4,298,108	1,792	0	4,299,900	4,301,217
0	0	0	0	0	0	305	0	305	305
0	**0**	**0**	**0**	**0**	**4,298,108**	**2,096**	**0**	**4,300,204**	**4,301,521**
0	0	0	0	0	3,067,629	1,237	0	3,068,866	3,069,640
0	0	0	0	0	0	169	0	169	169
0	**0**	**0**	**0**	**0**	**3,067,629**	**1,406**	**0**	**3,069,035**	**3,069,809**
0	0	0	0	0	2,409,978	1,175	0	2,411,152	2,411,716
0	0	0	0	0	0	96	0	96	96
0	**0**	**0**	**0**	**0**	**2,409,978**	**1,271**	**0**	**2,411,248**	**2,411,812**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
0	0	53	4	20	30	0	0	0	30	-6	24	0	24
0	0	34	3	14	18	0	0	0	18	-3	14	0	14
0	5	32	1	15	17	0	0	0	17	-3	14	0	14
0	6	34	1	12	21	0	0	0	21	-4	18	0	18
0	13	37	0	11	26	0	0	0	26	-5	21	0	21

İstanbul Takas ve Saklama Bankası A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	29	0	0	603	0	0	0	603	632	0	0	0
	FC	48	70	0	3	0	0	0	3	120	11	0	0
	Total	**77**	**70**	**0**	**606**	**0**	**0**	**0**	**606**	**752**	**11**	**0**	**0**
2011	**TC**	1	141	0	135	0	0	0	135	277	0	0	0
	FC	21	0	0	0	0	0	0	0	21	4	0	0
	Total	**22**	**142**	**0**	**135**	**0**	**0**	**0**	**135**	**298**	**4**	**0**	**0**
2010	**TC**	0	87	10	27	0	0	0	27	124	0	0	0
	FC	7	0	0	0	0	0	0	0	7	0	0	0
	Total	**7**	**87**	**10**	**27**	**0**	**0**	**0**	**27**	**131**	**0**	**0**	**0**
2009	**TC**	50	9	0	10	0	0	0	10	69	0	0	0
	FC	5	0	0	0	0	0	0	0	5	0	0	0
	Total	**55**	**10**	**0**	**10**	**0**	**0**	**0**	**10**	**74**	**0**	**0**	**0**
2008	**TC**	9	5	0	15	0	0	0	15	28	0	0	0
	FC	1	3	0	0	0	0	0	0	4	0	0	0
	Total	**9**	**8**	**0**	**15**	**0**	**0**	**0**	**15**	**32**	**0**	**0**	**0**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	0	307	0	0	307	0	0	0	0	0	0
	FC	0	438	0	0	0	438	9	0	0	0	0	0
	Total	**0**	**438**	**307**	**0**	**0**	**744**	**9**	**0**	**0**	**0**	**0**	**0**
2011	**TC**	0	0	53	0	0	53	0	0	0	0	1	0
	FC	0	249	0	0	0	249	2	0	0	0	0	0
	Total	**0**	**249**	**53**	**0**	**0**	**301**	**2**	**0**	**0**	**0**	**1**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	0	1	0
	FC	0	128	0	0	0	128	0	0	0	0	0	0
	Total	**0**	**128**	**0**	**0**	**0**	**128**	**0**	**0**	**0**	**0**	**1**	**0**
2009	**TC**	0	0	5	0	0	5	0	0	0	0	7	0
	FC	0	58	0	0	0	58	0	0	0	0	0	0
	Total	**0**	**58**	**5**	**0**	**0**	**63**	**0**	**0**	**0**	**0**	**7**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	6	0
	FC	0	13	0	0	0	13	0	0	0	0	0	0
	Total	**0**	**13**	**0**	**0**	**0**	**13**	**0**	**0**	**0**	**0**	**6**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
0	0	0	0	1	0	0	0	0	0	2	5	638
11	0	0	0	0	0	0	0	0	0	0	40	172
11	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**2**	**45**	**810**
0	0	0	0	1	0	0	0	0	0	2	4	282
4	0	0	0	0	0	0	0	0	0	0	32	57
4	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**2**	**35**	**339**
0	0	0	0	2	0	0	1	0	0	2	3	129
0	0	0	0	0	0	0	0	0	0	0	29	36
0	**0**	**0**	**0**	**2**	**0**	**0**	**1**	**0**	**0**	**2**	**32**	**165**
0	0	0	0	1	0	0	1	0	0	3	4	76
0	0	0	0	0	0	0	0	0	0	0	15	20
0	**0**	**0**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**3**	**20**	**97**
0	0	0	0	1	0	0	2	0	0	3	5	37
0	0	0	0	0	0	0	0	0	0	0	0	4
0	**0**	**0**	**0**	**1**	**0**	**0**	**2**	**0**	**0**	**3**	**5**	**41**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
12	1	0	13	21	0	7	0	15	15	44	364
0	0	0	9	0	0	0	0	0	0	0	447
12	**1**	**0**	**22**	**21**	**0**	**7**	**0**	**15**	**15**	**44**	**810**
6	1	0	8	20	0	5	0	2	2	27	88
0	0	0	2	0	0	0	0	0	0	0	251
6	**1**	**0**	**11**	**20**	**0**	**5**	**0**	**2**	**2**	**27**	**339**
5	0	0	7	24	0	0	-1	7	6	30	37
0	0	0	0	0	0	0	0	0	0	0	128
5	**0**	**0**	**7**	**24**	**0**	**0**	**-1**	**7**	**6**	**30**	**165**
4	1	0	11	23	0	0	-5	4	-1	22	38
0	0	0	0	0	0	0	0	0	0	0	58
4	**1**	**0**	**12**	**23**	**0**	**0**	**-5**	**4**	**-1**	**22**	**97**
1	1	0	9	23	0	0	-4	-1	-5	19	28
0	0	0	0	0	0	0	0	0	0	0	13
1	**1**	**0**	**9**	**23**	**0**	**0**	**-4**	**-1**	**-5**	**19**	**41**

Merrill Lynch Yatırım Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	0	0	0	0	0	0	422	0	422	0	0	786	0
	FC	0	0	0	0	0	0	0	0	0	0	0	771	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**422**	**0**	**422**	**0**	**0**	**1,557**	**0**
2011	**TC**	0	0	0	0	0	0	18	0	18	0	392	43	0
	FC	0	0	0	0	0	0	0	0	0	0	393	43	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**18**	**0**	**18**	**0**	**784**	**86**	**0**
2010	**TC**	0	0	0	0	0	0	0	0	0	0	74	17	0
	FC	0	0	0	0	0	0	0	0	0	0	74	17	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**149**	**35**	**0**
2009	**TC**	0	0	0	0	0	0	4	0	4	0	28	10	0
	FC	0	0	0	0	0	0	0	0	0	0	28	10	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**4**	**0**	**56**	**20**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	3	7	0
	FC	0	0	0	0	0	0	0	0	0	0	61	7	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**64**	**14**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	0	2	47	2	51	0	2	15	17	33	0	0	0	4
2011	0	3	5	1	9	0	0	1	2	7	2	0	1	0
2010	0	5	5	2	13	0	0	3	3	10	2	0	2	4
2009	0	4	3	0	7	0	0	1	1	6	1	0	1	0
2008	0	1	10	0	11	0	2	3	4	7	0	0	0	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	786	786	0	0	0	0	1,208
0	0	0	771	771	0	0	4	4	775
0	**0**	**0**	**1,557**	**1,557**	**0**	**0**	**4**	**4**	**1,983**
0	0	0	435	435	0	0	0	0	453
0	0	0	436	436	0	0	0	0	436
0	**0**	**0**	**871**	**871**	**0**	**0**	**0**	**0**	**888**
0	0	0	92	92	20	0	0	20	111
0	0	0	92	92	0	0	0	0	92
0	**0**	**0**	**183**	**183**	**20**	**0**	**0**	**20**	**203**
0	0	0	38	38	17	0	0	17	59
0	0	0	38	38	0	0	0	0	38
0	**0**	**0**	**76**	**76**	**17**	**0**	**0**	**17**	**97**
0	0	0	10	10	25	0	0	25	35
0	0	0	68	68	0	0	0	0	68
0	**0**	**0**	**78**	**78**	**25**	**0**	**0**	**25**	**103**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-16	11	33	1	14	19	0	0	0	19	-3	15	0	15
-4	11	15	0	13	2	0	0	0	2	-1	2	0	2
-4	10	22	0	14	8	0	0	0	8	-1	7	0	7
0	10	16	0	11	5	0	0	0	5	-1	4	0	4
4	6	17	7	11	-1	0	0	0	-1	0	-1	0	-1

Merrill Lynch Yatırım Bank A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	2	0	3	24	0	0	28	30	58	0	0
	FC	2	4	0	0	0	0	0	0	6	6	0	0
	Total	**3**	**5**	**0**	**3**	**24**	**0**	**0**	**28**	**36**	**64**	**0**	**0**
2011	**TC**	1	4	0	2	11	0	0	13	18	46	9	9
	FC	2	1	0	0	0	0	0	0	3	2	0	0
	Total	**2**	**5**	**0**	**2**	**11**	**0**	**0**	**14**	**21**	**48**	**9**	**9**
2010	**TC**	0	8	0	1	5	0	0	6	14	25	13	12
	FC	5	17	0	0	5	0	0	5	27	32	0	0
	Total	**5**	**25**	**0**	**1**	**10**	**0**	**0**	**11**	**41**	**57**	**13**	**12**
2009	**TC**	4	0	0	2	5	0	0	7	11	15	11	11
	FC	5	10	0	0	4	0	0	4	19	29	0	0
	Total	**9**	**10**	**0**	**2**	**9**	**0**	**0**	**11**	**29**	**43**	**11**	**11**
2008	**TC**	1	2	0	1	3	0	0	4	7	15	12	10
	FC	2	7	0	0	4	0	0	4	14	19	0	0
	Total	**3**	**9**	**0**	**1**	**7**	**0**	**0**	**9**	**21**	**34**	**12**	**10**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	13	22	0	3	38	0	0	0	0	2	0
	FC	0	9	0	0	7	16	0	0	0	0	1	0
	Total	**0**	**22**	**22**	**0**	**9**	**53**	**0**	**0**	**0**	**0**	**4**	**0**
2011	**TC**	0	25	6	0	1	32	0	0	0	0	0	0
	FC	0	9	0	0	4	13	0	0	0	0	0	0
	Total	**0**	**34**	**6**	**0**	**6**	**46**	**0**	**0**	**0**	**0**	**0**	**0**
2010	**TC**	0	10	2	0	8	20	0	0	0	0	1	0
	FC	0	14	0	0	43	57	0	0	0	0	1	0
	Total	**0**	**23**	**2**	**0**	**51**	**76**	**0**	**0**	**0**	**0**	**1**	**0**
2009	**TC**	0	0	3	0	3	7	0	0	0	0	0	0
	FC	0	7	0	0	40	47	0	0	0	0	1	0
	Total	**0**	**7**	**3**	**0**	**43**	**54**	**0**	**0**	**0**	**0**	**2**	**0**
2008	**TC**	0	0	1	0	3	3	0	0	0	0	0	0
	FC	0	17	0	0	18	35	0	0	0	0	1	0
	Total	**0**	**17**	**1**	**0**	**20**	**38**	**0**	**0**	**0**	**0**	**1**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
58	0	0	0	0	0	0	0	0	0	1	1	90
6	0	0	0	0	0	0	0	0	0	0	4	16
64	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**5**	**106**
46	0	0	0	0	0	0	0	0	0	0	1	66
2	0	0	0	0	0	0	0	0	0	0	5	9
48	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**75**
26	0	0	0	0	0	0	0	0	0	1	6	47
32	0	0	0	0	0	0	0	0	0	0	0	59
58	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**6**	**106**
16	0	0	0	0	0	0	0	0	0	0	6	33
29	0	0	0	0	0	0	0	0	0	0	2	49
44	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**82**
16	0	0	0	0	0	0	0	0	0	0	4	27
19	0	0	0	0	0	0	0	0	0	0	3	36
36	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**	**63**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
3	1	0	7	19	22	0	2	1	3	45	89
0	0	0	1	0	0	0	0	0	0	0	17
3	**1**	**0**	**8**	**19**	**22**	**0**	**2**	**1**	**3**	**45**	**106**
2	0	0	3	18	3	0	2	3	4	26	61
0	0	0	0	0	0	0	0	0	0	0	14
2	**0**	**0**	**3**	**18**	**3**	**0**	**2**	**3**	**4**	**26**	**75**
1	0	0	2	22	3	0	2	0	2	27	48
0	0	0	1	0	0	0	0	0	0	0	57
1	**0**	**0**	**2**	**22**	**3**	**0**	**2**	**0**	**2**	**27**	**106**
1	0	0	1	21	2	0	1	1	2	25	33
0	0	0	1	0	0	0	0	0	0	0	49
1	**0**	**0**	**3**	**21**	**2**	**0**	**1**	**1**	**2**	**25**	**82**
1	0	0	1	21	0	0	0	1	1	22	27
0	0	0	1	0	0	0	0	0	0	0	36
1	**0**	**0**	**2**	**21**	**0**	**0**	**0**	**1**	**1**	**22**	**63**

Nurol Yatırım Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	62	0	0	0	0	62	0	877	877	0	0	2	0
	FC	94	3	7	0	0	103	0	0	0	0	0	2	0
	Total	**156**	**3**	**7**	**0**	**0**	**166**	**0**	**877**	**877**	**0**	**0**	**4**	**0**
2011	**TC**	55	0	0	0	0	55	0	858	858	0	2	2	0
	FC	86	0	5	0	0	91	0	0	0	0	2	2	0
	Total	**141**	**0**	**5**	**0**	**0**	**146**	**0**	**858**	**858**	**0**	**5**	**5**	**0**
2010	**TC**	42	0	0	0	0	42	0	686	686	0	0	0	0
	FC	91	0	3	0	0	94	0	0	0	0	0	0	0
	Total	**133**	**0**	**3**	**0**	**0**	**136**	**0**	**686**	**686**	**0**	**0**	**0**	**0**
2009	**TC**	35	0	0	0	0	35	0	0	0	0	0	0	0
	FC	60	0	3	0	0	63	0	0	0	0	0	0	0
	Total	**95**	**0**	**3**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2008	**TC**	12	0	0	0	0	12	0	0	0	0	0	0	0
	FC	83	0	3	0	0	86	0	0	0	0	0	0	0
	Total	**95**	**0**	**3**	**0**	**0**	**98**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	7	0	1	0	8	0	3	0	3	5	2	0	1	0
2011	4	0	1	0	5	0	2	0	2	2	1	0	1	0
2010	5	0	0	0	5	0	3	0	3	2	1	0	1	0
2009	5	0	1	0	6	0	2	0	3	4	1	0	1	0
2008	4	1	1	0	6	0	2	0	2	4	1	0	1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	2	2	23	33	0	56	997
0	0	0	2	2	0	43	0	43	148
0	**0**	**0**	**4**	**4**	**23**	**76**	**0**	**99**	**1,145**
0	0	0	5	5	11	13	0	24	942
0	0	0	5	5	1	35	0	36	132
0	**0**	**0**	**9**	**9**	**12**	**49**	**0**	**60**	**1,074**
0	0	0	0	0	10	19	0	29	757
0	0	0	0	0	6	33	0	38	132
0	**0**	**0**	**0**	**0**	**16**	**52**	**0**	**68**	**889**
0	0	0	0	0	1	14	0	15	50
0	0	0	0	0	5	20	0	25	88
0	**0**	**0**	**0**	**0**	**5**	**35**	**0**	**40**	**138**
0	0	0	0	0	1	12	0	13	25
0	0	0	0	0	5	18	0	23	109
0	**0**	**0**	**0**	**0**	**6**	**30**	**0**	**36**	**134**

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

Nurol Yatırım Bankası A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	27	0	0	0	0	0	0	27	0	2	2
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**27**	**0**	**0**	**0**	**0**	**0**	**0**	**27**	**0**	**2**	**2**
2011	**TC**	0	26	0	0	0	0	0	0	26	0	2	2
	FC	0	0	0	0	0	0	0	0	0	0	0	0
	Total	**0**	**26**	**0**	**0**	**0**	**0**	**0**	**0**	**27**	**0**	**2**	**2**
2010	**TC**	0	22	5	0	0	0	0	0	27	0	2	2
	FC	0	1	0	0	0	0	0	0	1	0	0	0
	Total	**0**	**23**	**5**	**0**	**0**	**0**	**0**	**0**	**28**	**0**	**2**	**2**
2009	**TC**	0	15	7	0	0	0	0	0	22	0	2	2
	FC	0	2	0	0	0	0	0	0	2	0	0	0
	Total	**0**	**17**	**7**	**0**	**0**	**0**	**0**	**0**	**24**	**0**	**2**	**2**
2008	**TC**	0	16	0	4	0	0	0	4	20	2	2	2
	FC	1	1	0	0	0	0	0	0	3	0	0	0
	Total	**2**	**18**	**0**	**4**	**0**	**0**	**0**	**4**	**23**	**2**	**2**	**2**

Liabilities
(EUR Million)

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

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

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

Standard Chartered Yatırım Bankası Türk A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

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

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	0	2	0	0	2	0	0	0	0	2	2	0	1	0
2011	0	2	0	0	2	0	0	0	0	2	6	0	6	0
2010	0	2	0	0	2	0	0	0	0	2	7	0	7	0
2009	0	2	0	0	2	0	0	0	0	2	8	0	8	0
2008	5	5	6	0	16	0	7	1	8	8	3	0	3	0

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

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

Standard Chartered Yatırım Bankası Türk A.Ş. 2008-2012

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
(EUR Million)

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

Liabilities
(EUR Million)

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

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
0	0	0	0	0	3	0	0	0	0	3	0	7
0	0	0	0	0	0	0	0	0	0	0	0	1
0	**0**	**0**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**3**	**0**	**8**
0	0	0	0	2	3	0	0	0	0	5	0	9
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**2**	**3**	**0**	**0**	**0**	**0**	**5**	**0**	**9**
0	0	0	0	2	4	0	0	0	0	6	0	7
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**2**	**4**	**0**	**0**	**0**	**0**	**6**	**0**	**7**
0	0	0	0	7	4	0	0	0	0	11	0	12
0	0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**7**	**4**	**0**	**0**	**0**	**0**	**11**	**0**	**12**
0	0	0	0	7	0	0	0	0	0	7	0	9
0	0	0	0	0	0	0	0	0	0	0	0	1
0	**0**	**0**	**0**	**7**	**0**	**0**	**0**	**0**	**0**	**7**	**0**	**10**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
0	0	0	0	16	0	0	-8	-1	-9	7	8
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**1**	**16**	**0**	**0**	**-8**	**-1**	**-9**	**7**	**8**
0	0	0	0	14	0	0	-6	-2	-8	6	9
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**14**	**0**	**0**	**-6**	**-2**	**-8**	**6**	**9**
0	0	0	0	13	0	0	-5	-2	-7	6	7
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**13**	**0**	**0**	**-5**	**-2**	**-7**	**6**	**7**
0	0	0	4	13	0	0	-4	-1	-5	8	12
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**4**	**13**	**0**	**0**	**-4**	**-1**	**-5**	**8**	**12**
0	0	0	0	13	0	0	-2	-1	-4	9	10
0	0	0	0	0	0	0	0	0	0	0	0
0	**0**	**0**	**0**	**13**	**0**	**0**	**-2**	**-1**	**-4**	**9**	**10**

Taib Yatırım Bank A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

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

Income-Expenditure

(EUR Million)

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

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

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

Taib Yatırım Bank A.Ş. 2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	51	169	203	8	110	0	322	542	1,361	48	48
	FC	8	290	0	15	0	18	0	33	331	4,333	0	0
	Total	**9**	**341**	**169**	**218**	**8**	**128**	**0**	**354**	**873**	**5,693**	**48**	**48**
2011	**TC**	0	146	51	130	5	191	0	325	522	1,064	47	47
	FC	10	66	0	17	0	19	0	36	111	2,237	0	0
	Total	**11**	**212**	**51**	**147**	**5**	**209**	**0**	**361**	**634**	**3,300**	**47**	**47**
2010	**TC**	0	240	0	149	7	409	0	566	806	682	59	59
	FC	0	191	0	2	0	25	0	27	218	1,342	0	0
	Total	**0**	**431**	**0**	**151**	**7**	**434**	**0**	**592**	**1,024**	**2,024**	**59**	**59**
2009	**TC**	0	52	604	72	6	121	0	200	856	623	48	48
	FC	0	304	0	6	0	23	0	29	333	1,201	0	0
	Total	**0**	**356**	**604**	**78**	**6**	**144**	**0**	**228**	**1,189**	**1,824**	**48**	**48**
2008	**TC**	0	50	217	19	1	89	0	109	376	1,015	27	27
	FC	0	17	0	11	0	25	0	36	53	862	0	0
	Total	**0**	**67**	**217**	**30**	**1**	**114**	**0**	**145**	**429**	**1,877**	**27**	**27**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	0	4	0	0	4	4	0	0	0	8	2
	FC	0	3,814	0	955	0	4,769	8	0	0	70	46	45
	Total	**0**	**3,814**	**4**	**955**	**0**	**4,773**	**12**	**0**	**0**	**70**	**54**	**48**
2011	**TC**	0	0	65	0	0	65	4	0	0	0	5	5
	FC	0	1,754	72	393	0	2,219	5	0	0	85	12	5
	Total	**0**	**1,754**	**136**	**393**	**0**	**2,284**	**10**	**0**	**0**	**85**	**17**	**10**
2010	**TC**	0	0	0	0	3	3	10	0	0	0	4	193
	FC	0	781	0	0	0	781	2	0	0	94	3	163
	Total	**0**	**781**	**0**	**0**	**3**	**785**	**12**	**0**	**0**	**94**	**7**	**356**
2009	**TC**	0	0	0	0	3	3	0	0	0	0	5	179
	FC	0	847	0	0	0	847	2	0	0	99	3	145
	Total	**0**	**847**	**0**	**0**	**3**	**850**	**2**	**0**	**0**	**99**	**7**	**324**
2008	**TC**	0	0	0	0	3	3	0	0	0	0	5	223
	FC	0	418	7	0	0	426	3	0	0	114	1	130
	Total	**0**	**418**	**7**	**0**	**3**	**429**	**3**	**0**	**0**	**114**	**6**	**352**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
1,361	0	0	0	0	0	0	8	0	0	9	11	1,922
4,333	0	0	0	0	0	0	0	0	0	0	10	4,674
5,693	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**0**	**0**	**9**	**21**	**6,596**
1,064	0	0	0	0	0	0	4	0	0	4	5	1,595
2,237	0	0	0	0	0	0	0	0	0	0	10	2,358
3,300	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**15**	**3,953**
682	0	0	0	0	0	0	4	0	0	4	4	1,496
1,342	0	0	0	0	0	0	0	0	0	0	5	1,565
2,024	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**9**	**3,060**
623	0	0	0	0	0	0	4	0	0	4	6	1,490
1,201	0	0	0	0	0	0	0	0	0	0	5	1,538
1,824	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**10**	**3,028**
1,015	0	0	0	0	0	0	4	0	0	4	2	1,396
862	0	0	0	0	0	0	0	0	0	0	5	921
1,877	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**4**	**7**	**2,317**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
71	1	0	87	853	260	360	0	94	94	1,567	1,658
0	0	0	169	0	0	0	0	0	0	0	4,937
71	**1**	**0**	**256**	**853**	**260**	**360**	**0**	**94**	**94**	**1,567**	**6,596**
54	1	0	69	818	247	333	0	94	94	1,492	1,626
0	0	0	108	0	0	0	0	0	0	0	2,327
54	**1**	**0**	**177**	**818**	**247**	**333**	**0**	**94**	**94**	**1,492**	**3,953**
40	1	0	247	973	296	372	0	125	125	1,766	2,017
0	0	0	262	0	0	0	0	0	0	0	1,044
40	**1**	**0**	**510**	**973**	**296**	**372**	**0**	**125**	**125**	**1,766**	**3,060**
38	1	0	223	933	283	330	0	160	160	1,706	1,932
0	0	0	249	0	0	0	0	0	0	0	1,096
38	**1**	**0**	**471**	**933**	**283**	**330**	**0**	**160**	**160**	**1,707**	**3,028**
35	1	0	263	622	362	220	0	174	174	1,378	1,644
0	0	0	248	0	0	0	0	0	0	0	673
35	**1**	**0**	**511**	**622**	**362**	**220**	**0**	**174**	**174**	**1,378**	**2,317**

Türk Eximbank

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	0	0	0	0	0	0	0	523	523	0	216	148	0
	FC	0	0	0	0	291	291	0	786	786	0	211	2,012	0
	Total	**0**	**0**	**0**	**0**	**291**	**291**	**0**	**1,308**	**1,308**	**0**	**427**	**2,161**	**0**
2011	**TC**	0	0	0	0	0	0	0	355	355	0	214	134	0
	FC	0	0	0	0	212	212	0	599	599	0	219	452	0
	Total	**0**	**0**	**0**	**0**	**212**	**212**	**0**	**954**	**954**	**0**	**433**	**586**	**0**
2010	**TC**	0	0	0	0	0	0	1	4	5	0	0	307	0
	FC	0	0	0	0	525	525	0	166	166	0	0	391	0
	Total	**0**	**0**	**0**	**0**	**525**	**525**	**1**	**170**	**171**	**0**	**0**	**698**	**0**
2009	**TC**	0	0	0	0	0	0	1	0	1	0	0	262	0
	FC	0	0	0	0	393	393	6	0	6	0	0	368	0
	Total	**0**	**0**	**0**	**0**	**393**	**393**	**7**	**0**	**7**	**0**	**0**	**630**	**0**
2008	**TC**	0	0	0	0	0	0	0	0	0	0	0	55	0
	FC	0	0	0	0	169	169	10	0	10	0	0	190	0
	Total	**0**	**0**	**0**	**0**	**169**	**169**	**10**	**0**	**10**	**0**	**0**	**245**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	199	9	30	6	245	0	34	42	76	169	2	3	-1	0
2011	95	9	24	1	128	0	15	5	20	108	2	2	0	0
2010	84	6	29	35	154	0	13	0	13	140	0	5	-4	0
2009	151	5	17	32	204	0	24	0	24	181	1	4	-3	0
2008	167	11	20	21	219	0	22	0	22	198	0	1	-1	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	365	365	0	10	19	29	916
0	0	0	2,223	2,223	0	77	3,089	3,166	6,466
0	**0**	**0**	**2,588**	**2,588**	**0**	**87**	**3,108**	**3,195**	**7,382**
0	0	0	348	348	0	10	12	22	725
0	0	0	670	670	0	82	1,290	1,372	2,854
0	**0**	**0**	**1,019**	**1,019**	**0**	**91**	**1,302**	**1,394**	**3,579**
0	0	0	307	307	0	15	0	15	327
0	0	0	391	391	0	80	0	80	1,161
0	**0**	**0**	**698**	**698**	**0**	**95**	**0**	**95**	**1,489**
0	0	0	262	262	0	14	0	14	277
0	0	0	368	368	0	79	0	79	846
0	**0**	**0**	**630**	**630**	**0**	**94**	**0**	**94**	**1,123**
0	0	0	55	55	0	9	0	9	64
0	0	0	190	190	0	45	0	45	415
0	**0**	**0**	**245**	**245**	**0**	**54**	**0**	**54**	**478**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
-25	38	181	26	60	94	0	0	0	94	0	94	0	94
16	34	158	33	30	94	0	0	0	94	0	94	0	94
9	21	166	10	31	125	0	0	0	125	0	125	0	125
19	16	213	26	27	160	0	0	0	160	0	160	0	160
7	15	218	12	33	174	0	0	0	174	0	174	0	174

Türk Eximbank

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	0	95	57	0	39	13	0	52	204	106	41	21
	FC	0	17	0	0	0	0	0	0	17	835	0	0
	Total	**0**	**111**	**57**	**0**	**39**	**13**	**0**	**52**	**221**	**941**	**41**	**21**
2011	**TC**	0	61	0	27	244	15	0	286	347	106	39	19
	FC	0	2	0	0	0	0	0	0	2	635	0	0
	Total	**0**	**63**	**0**	**27**	**244**	**15**	**0**	**286**	**348**	**741**	**39**	**19**
2010	**TC**	0	61	0	24	60	25	0	109	169	94	38	25
	FC	0	1	0	0	0	0	0	0	1	466	0	0
	Total	**0**	**61**	**0**	**24**	**60**	**25**	**0**	**109**	**170**	**560**	**38**	**25**
2009	**TC**	0	3	52	58	2	38	0	97	152	100	44	31
	FC	0	37	0	0	0	0	0	0	37	262	0	0
	Total	**0**	**40**	**52**	**58**	**2**	**38**	**0**	**97**	**189**	**361**	**44**	**31**
2008	**TC**	0	2	80	51	3	12	0	66	149	118	30	30
	FC	0	20	0	0	0	0	0	0	20	158	0	0
	Total	**0**	**22**	**80**	**51**	**3**	**12**	**0**	**66**	**169**	**276**	**30**	**30**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	0	35	0	20	55	0	0	0	0	1	2
	FC	0	896	0	0	0	896	0	0	0	0	1	0
	Total	**0**	**896**	**35**	**0**	**20**	**951**	**0**	**0**	**0**	**0**	**2**	**2**
2011	**TC**	0	0	208	0	27	235	1	0	0	0	2	2
	FC	0	671	0	0	0	671	0	0	0	0	0	0
	Total	**0**	**671**	**208**	**0**	**27**	**906**	**1**	**0**	**0**	**0**	**2**	**2**
2010	**TC**	0	0	0	0	44	45	0	0	0	0	2	2
	FC	0	465	0	0	0	465	0	0	0	0	0	0
	Total	**0**	**465**	**0**	**0**	**44**	**510**	**0**	**0**	**0**	**0**	**2**	**2**
2009	**TC**	0	1	0	0	52	53	0	0	0	0	1	2
	FC	0	295	0	0	0	295	0	0	0	0	0	0
	Total	**0**	**296**	**0**	**0**	**52**	**349**	**0**	**0**	**0**	**0**	**1**	**3**
2008	**TC**	0	2	0	0	60	62	0	0	0	0	1	2
	FC	0	171	0	0	0	172	0	0	0	0	0	2
	Total	**0**	**173**	**0**	**0**	**60**	**234**	**0**	**0**	**0**	**0**	**1**	**4**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity Method	Non-consolidated				Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)			
Total		Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials					Total	Unclassified Assets	Total Assets
127	0	0	3	3	0	0	23	0	0	29	9	369
835	0	2	0	0	0	0	0	0	0	2	1	855
961	**0**	**2**	**3**	**3**	**0**	**0**	**23**	**0**	**0**	**32**	**10**	**1,224**
126	0	0	2	2	0	0	18	0	0	24	9	505
635	0	1	0	0	0	0	0	0	0	1	1	638
761	**0**	**1**	**2**	**2**	**0**	**0**	**18**	**0**	**0**	**25**	**10**	**1,143**
108	0	0	3	3	0	0	21	0	0	27	6	310
466	0	0	0	0	0	0	0	0	0	0	1	467
573	**0**	**0**	**3**	**3**	**0**	**0**	**21**	**0**	**0**	**27**	**6**	**777**
113	0	0	2	4	1	0	20	0	0	28	8	301
262	0	0	0	0	0	0	0	0	0	0	0	300
374	**0**	**0**	**2**	**4**	**1**	**0**	**20**	**0**	**0**	**29**	**8**	**601**
118	0	0	2	4	1	0	18	0	0	26	9	302
158	0	0	0	0	0	0	0	0	0	0	0	178
276	**0**	**0**	**2**	**4**	**1**	**0**	**18**	**0**	**0**	**27**	**9**	**480**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
20	2	0	26	68	90	69	0	19	19	246	327
0	0	0	1	0	0	0	0	0	0	0	897
20	**2**	**0**	**27**	**68**	**90**	**69**	**0**	**19**	**19**	**246**	**1,224**
15	1	0	20	65	84	57	0	10	10	216	472
0	0	0	0	0	0	0	0	0	0	0	671
15	**1**	**0**	**21**	**65**	**84**	**57**	**0**	**10**	**10**	**216**	**1,143**
12	2	0	17	78	102	60	0	10	10	250	312
0	0	0	0	0	0	0	0	0	0	0	466
12	**2**	**0**	**17**	**78**	**102**	**60**	**0**	**10**	**10**	**250**	**777**
12	3	0	18	75	98	48	0	12	12	233	304
0	0	0	1	0	0	0	0	0	0	0	296
12	**3**	**0**	**19**	**75**	**98**	**48**	**0**	**12**	**12**	**233**	**601**
9	5	0	18	75	99	35	0	17	17	227	307
0	0	0	2	0	0	0	0	0	0	0	173
9	**5**	**0**	**19**	**75**	**99**	**35**	**0**	**17**	**17**	**227**	**480**

Türkiye Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	0	0	0	0	0	0	0	20	20	0	1	36	0
	FC	0	0	24	0	0	24	7	294	300	0	1	36	0
	Total	**0**	**0**	**24**	**0**	**0**	**24**	**7**	**313**	**320**	**0**	**2**	**72**	**0**
2011	**TC**	0	0	0	0	0	0	0	45	45	0	2	24	0
	FC	0	0	32	0	0	32	8	421	429	0	2	23	0
	Total	**0**	**0**	**32**	**0**	**0**	**32**	**8**	**466**	**474**	**0**	**4**	**47**	**0**
2010	**TC**	0	0	0	0	0	0	0	42	43	0	4	0	0
	FC	0	0	4	0	0	4	9	637	646	0	4	0	0
	Total	**0**	**0**	**4**	**0**	**0**	**4**	**10**	**679**	**689**	**0**	**8**	**0**	**0**
2009	**TC**	0	0	0	0	0	0	0	11	11	0	0	0	0
	FC	0	0	5	0	0	5	9	274	284	0	0	0	0
	Total	**0**	**0**	**5**	**0**	**0**	**5**	**9**	**285**	**294**	**0**	**0**	**0**	**0**
2008	**TC**	0	0	0	0	0	0	0	24	24	0	0	0	0
	FC	0	0	2	0	0	2	10	92	102	0	0	0	0
	Total	**0**	**0**	**2**	**0**	**0**	**2**	**10**	**116**	**125**	**0**	**0**	**0**	**0**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	47	3	12	9	71	0	12	10	23	48	3	0	2	0
2011	37	5	11	0	53	0	9	6	16	37	3	0	2	0
2010	26	1	9	2	39	0	5	3	8	30	2	0	2	2
2009	21	0	11	6	39	0	6	4	10	29	7	0	7	0
2008	25	3	10	11	50	0	8	4	12	38	5	0	5	0

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	38	38	1	837	1	839	896
0	0	0	37	37	0	3,138	0	3,139	3,501
0	**0**	**0**	**75**	**75**	**1**	**3,976**	**1**	**3,978**	**4,397**
0	0	0	25	25	1	904	1	906	976
0	0	0	25	25	0	2,935	0	2,936	3,422
0	**0**	**0**	**50**	**50**	**1**	**3,839**	**1**	**3,842**	**4,399**
0	0	0	4	4	3	1,209	1	1,213	1,260
0	0	0	4	4	0	2,386	0	2,386	3,040
0	**0**	**0**	**8**	**8**	**4**	**3,596**	**1**	**3,600**	**4,301**
0	0	0	0	0	7	1,370	0	1,377	1,388
0	0	0	0	0	0	1,863	0	1,864	2,152
0	**0**	**0**	**0**	**0**	**7**	**3,234**	**0**	**3,241**	**3,541**
0	0	0	0	0	7	1,359	0	1,366	1,390
0	0	0	0	0	0	1,387	0	1,387	1,491
0	**0**	**0**	**0**	**0**	**8**	**2,745**	**0**	**2,753**	**2,880**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
0	8	59	7	29	23	0	0	0	23	-5	19	0	19
-1	6	45	7	25	13	0	0	0	13	-3	10	0	10
1	8	44	2	28	14	0	0	0	14	-4	10	0	10
3	7	45	5	25	15	0	0	0	15	-3	12	0	12
4	11	58	14	23	22	0	0	0	22	-4	17	0	17

Türkiye Kalkınma Bankası A.Ş.

2008-2012

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
(EUR Million)

		Liquid Assets									Loans and Receivables		
					Financial Assets (net)								
Year	Period	Cash and Central Bank	Banks	Money Market Securities	Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
2012	**TC**	11	1	0	3	1,026	0	0	1,029	1,041	754	4	4
	FC	46	15	0	7	202	0	0	210	270	2,182	2	2
	Total	**57**	**16**	**0**	**10**	**1,228**	**0**	**0**	**1,239**	**1,311**	**2,936**	**6**	**6**
2011	**TC**	2	3	0	29	716	52	0	797	802	775	5	5
	FC	47	22	0	13	234	0	0	247	316	1,831	6	6
	Total	**50**	**24**	**0**	**43**	**950**	**52**	**0**	**1,044**	**1,118**	**2,605**	**11**	**11**
2010	**TC**	2	75	0	29	812	148	0	989	1,066	844	5	5
	FC	29	4	0	4	227	0	0	232	264	1,479	7	7
	Total	**31**	**79**	**0**	**33**	**1,040**	**148**	**0**	**1,221**	**1,331**	**2,322**	**12**	**12**
2009	**TC**	0	57	0	18	772	131	0	921	978	770	7	7
	FC	1	16	0	2	230	0	0	232	249	1,013	3	3
	Total	**1**	**72**	**0**	**20**	**1,002**	**131**	**0**	**1,153**	**1,227**	**1,783**	**10**	**10**
2008	**TC**	0	1	0	12	621	0	0	633	634	763	8	8
	FC	1	68	4	1	202	0	0	203	275	956	3	3
	Total	**1**	**69**	**4**	**13**	**823**	**0**	**0**	**835**	**909**	**1,720**	**12**	**12**

Liabilities
(EUR Million)

			Non-Deposit Funds					Other Liabilities					
Year	Period	Deposits	Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	Miscellaneous Payables	Other External Resources
2012	**TC**	0	9	434	0	1	444	1	0	0	0	28	0
	FC	0	2,926	101	0	3	3,031	8	0	0	38	14	0
	Total	**0**	**2,936**	**535**	**0**	**4**	**3,475**	**9**	**0**	**0**	**38**	**42**	**0**
2011	**TC**	0	10	315	0	1	325	3	0	0	0	30	0
	FC	0	2,764	73	0	3	2,840	16	0	0	39	7	0
	Total	**0**	**2,774**	**388**	**0**	**3**	**3,165**	**18**	**0**	**0**	**39**	**37**	**0**
2010	**TC**	0	5	508	95	0	608	1	0	0	0	26	0
	FC	0	2,427	69	0	0	2,496	4	0	0	38	10	0
	Total	**0**	**2,432**	**577**	**95**	**0**	**3,104**	**5**	**0**	**0**	**38**	**36**	**0**
2009	**TC**	0	11	578	0	0	589	3	0	0	0	17	0
	FC	0	2,009	22	0	0	2,030	2	0	0	35	7	0
	Total	**0**	**2,020**	**600**	**0**	**0**	**2,620**	**6**	**0**	**0**	**35**	**24**	**0**
2008	**TC**	0	35	359	0	0	394	8	0	0	0	9	0
	FC	0	2,044	19	0	0	2,064	4	0	0	33	5	0
	Total	**0**	**2,079**	**378**	**0**	**0**	**2,458**	**13**	**0**	**0**	**33**	**14**	**0**

	Permanent Assets											
	Investments and Associates (net)			Subsidiaries (net)								
	Accounted with Equity	Non-consolidated				Joint Ventures (business partners)	Property and Equipment	Intangible Assets	Property and Equipment Held for Sale Purposes and Terminated			
Total	Method	Financials	Non-Financials	Non-consolidated Financials	Non-consolidated Non-Financials	(net)	(net)	(net)	Operat.(net)	Total	Unclassified Assets	Total Assets
754	0	60	1	58	0	0	4	0	0	122	7	1,924
2,182	0	0	0	0	0	0	0	0	0	0	11	2,463
2,936	**0**	**60**	**1**	**58**	**0**	**0**	**4**	**0**	**0**	**122**	**18**	**4,388**
775	0	53	0	48	0	0	4	0	0	106	8	1,690
1,831	0	0	0	0	0	0	0	0	0	0	32	2,179
2,605	**0**	**53**	**0**	**48**	**0**	**0**	**4**	**0**	**0**	**106**	**40**	**3,869**
844	0	67	0	69	0	0	8	0	0	145	11	2,066
1,479	0	0	0	0	0	0	0	0	0	0	41	1,784
2,322	**0**	**67**	**0**	**69**	**0**	**0**	**8**	**0**	**0**	**145**	**52**	**3,850**
770	0	44	4	66	0	0	10	0	0	125	13	1,885
1,013	0	0	0	0	0	0	0	0	0	0	76	1,337
1,783	**0**	**44**	**4**	**66**	**0**	**0**	**10**	**0**	**0**	**125**	**88**	**3,222**
763	0	18	4	67	0	0	12	0	0	101	9	1,507
956	0	0	0	0	0	0	0	0	0	0	172	1,403
1,720	**0**	**18**	**4**	**67**	**0**	**0**	**12**	**0**	**0**	**101**	**181**	**2,911**

				Shareholders' Equity							
							Total Income (Loss)				
Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities
62	14	0	104	469	39	80	0	131	131	719	1,267
0	0	0	60	0	30	0	0	0	0	30	3,120
62	**14**	**0**	**164**	**469**	**69**	**80**	**0**	**131**	**131**	**748**	**4,388**
44	7	0	84	327	2	117	0	104	104	551	960
0	0	0	62	0	8	0	0	0	0	8	2,910
44	**7**	**0**	**145**	**327**	**10**	**117**	**0**	**104**	**104**	**559**	**3,869**
44	8	0	79	341	48	108	0	103	103	600	1,286
0	0	0	52	0	16	0	0	0	0	16	2,563
44	**8**	**0**	**130**	**341**	**64**	**108**	**0**	**103**	**103**	**615**	**3,850**
45	7	0	73	280	32	86	0	82	82	480	1,141
0	0	0	44	0	6	0	0	0	0	6	2,081
45	**7**	**0**	**117**	**280**	**38**	**86**	**0**	**82**	**82**	**486**	**3,222**
34	8	0	59	234	-3	79	0	56	56	366	819
0	0	0	42	0	-14	0	0	0	0	-14	2,092
34	**8**	**0**	**101**	**234**	**-17**	**79**	**0**	**56**	**56**	**352**	**2,911**

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance-Sheet Commitments

(EUR Million)

		Guarantees and Warranties						Commitments			Derivative Financial Instruments			
												Trading Transactions		
Year	Period	Letters of Guarantee	Bank Acceptance	Letters of Credit	Prefinan. given as Guarantee	Others	Total	Irre-vocable	Re-vocable	Total	Derivative Financial Instruments Held for Hedging	Forward Fx Buy/Sell Transact.	Fx and Interest Rate Swap Transact.	Fx and Interest Rate Options
2012	**TC**	122	0	0	0	2	124	7	316	323	0	47	12	13
	FC	149	0	244	0	0	393	9	691	701	0	156	970	51
	Total	**271**	**0**	**244**	**0**	**2**	**517**	**16**	**1,008**	**1,024**	**0**	**203**	**982**	**64**
2011	**TC**	114	0	0	0	8	122	18	428	445	0	70	21	264
	FC	168	1	227	0	0	397	60	1,162	1,222	0	280	806	337
	Total	**282**	**1**	**227**	**0**	**8**	**519**	**77**	**1,590**	**1,667**	**0**	**351**	**827**	**601**
2010	**TC**	156	0	0	0	15	171	33	218	251	0	9	53	126
	FC	234	0	126	0	1	362	46	264	310	0	9	303	261
	Total	**390**	**0**	**126**	**0**	**16**	**532**	**79**	**482**	**561**	**0**	**18**	**356**	**387**
2009	**TC**	125	0	0	0	36	161	70	88	159	0	0	50	60
	FC	42	0	84	0	47	173	75	168	243	0	0	68	117
	Total	**167**	**0**	**84**	**0**	**83**	**334**	**145**	**256**	**402**	**0**	**0**	**119**	**178**
2008	**TC**	104	0	0	0	0	104	11	169	179	0	0	69	43
	FC	37	0	122	0	4	163	22	172	194	0	2	133	79
	Total	**140**	**0**	**122**	**0**	**4**	**266**	**32**	**341**	**373**	**0**	**2**	**202**	**122**

Income-Expenditure

(EUR Million)

	Operating Income													
	Interest Income from					Interest Expenses on					Net Fees and Commissions			
Year	Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense	Total	Net Interest Income/ Expenses	Fees and Commiss. Received From	Fees and Commiss. Paid	Net	Dividend Income
2012	143	0	105	3	251	0	39	29	68	184	6	0	5	12
2011	120	3	85	2	210	0	33	28	61	149	4	0	4	11
2010	95	4	110	2	211	0	24	42	66	145	8	2	7	11
2009	106	2	121	4	233	0	69	45	114	119	4	0	3	9
2008	83	3	113	8	207	0	44	49	93	114	2	1	2	11

					Custody and Pledged Securities				Total Off Balance-Sheet Commit-ments
FX Futures	Interest Rate Futures	Others	Total	Total	Items Held in Custody	Pledged Securities	Accepted Indepen. Guaran. and Warran.	Total	
0	0	0	72	72	538	1,356	407	2,300	2,819
0	0	0	1,177	1,177	113	19,643	10,321	30,077	32,348
0	**0**	**0**	**1,249**	**1,249**	**650**	**20,999**	**10,728**	**32,377**	**35,167**
0	0	0	356	356	438	1,836	386	2,660	3,583
0	0	0	1,423	1,423	93	15,961	10,232	26,286	29,328
0	**0**	**1**	**1,779**	**1,779**	**532**	**17,797**	**10,617**	**28,946**	**32,910**
0	0	17	205	205	655	865	359	1,878	2,505
0	765	40	1,378	1,378	89	12,041	8,146	20,276	22,325
0	**765**	**57**	**1,583**	**1,583**	**744**	**12,906**	**8,505**	**22,154**	**24,831**
0	0	21	132	132	795	451	0	1,247	1,699
0	767	10	963	963	49	5,455	0	5,504	6,883
0	**767**	**32**	**1,095**	**1,095**	**845**	**5,906**	**0**	**6,751**	**8,582**
0	0	9	121	121	806	145	0	951	1,355
0	241	31	486	486	39	4,448	0	4,488	5,329
0	**241**	**41**	**607**	**607**	**845**	**4,593**	**0**	**5,438**	**6,684**

Trading Profit/ Loss (Net)	Other Operating Income	Total Oper. Profit/ Loss	Prov. for Loan Losses and Other Receiv.	Other Oper. Expen.	Net Oper. Income (Loss)	Surplus Written as Gain After Merger	Proft/Loss From Equity Method Applied Subsidiar.	Net Monetory Position Gain/Loss	Profit/Loss Before Taxes from Continuing Oper.	Prov.for Income Taxes from Continuing Oper. (+/-)	Net Profit/ Loss from Contin. Oper.	Net Profit/ Loss from Termin. Oper.	Net Profit (Loss)
0	8	209	15	31	163	0	0	0	163	-32	131	0	131
-4	11	170	14	27	130	0	0	0	130	-26	104	0	104
-2	13	173	12	30	131	0	0	0	131	-28	103	0	103
1	12	144	20	26	98	0	0	0	98	-17	82	0	82
-13	5	119	25	24	69	0	0	0	69	-14	56	0	56

Türkiye Sınai Kalkınma Bankası A.Ş.

2008-2012

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:** Foreing Currency

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

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

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

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

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

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

Unclassified Liabilities = Factoring Payables + Payables to Leasing Transations

2. Formulas Used in the Calculation of Ratios

Shareholders' Equity / ((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 Provisions

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

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

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

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

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

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

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

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

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

3. Exchange Rates (EUR/TRY)

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

4. This report is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks 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.