



**The Quarterly Balance-Sheet of the  
Deposit Banks in Borsa Istanbul  
December 2002 - September 2013**

Report Code : DE12

November 2013

## Deposit Banks in Borsa İstanbul

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2013	TC	8,641	1,601	1,970	3,787	50,580	29,218	1,468	85,053	97,265	255,106	10,103	8,104
Dec.	FC	61,435	10,214	112	2,104	13,340	4,931	59	20,433	92,195	106,318	272	147
	Total	70,076	11,816	2,082	5,891	63,919	34,150	1,527	105,487	189,460	361,424	10,374	8,251
2013	TC	9,328	1,667	922	3,613	57,720	24,099	908	86,340	98,257	257,182	10,087	7,997
Sept.	FC	59,921	8,591	131	1,693	17,222	1,643	35	20,593	89,237	104,339	284	147
	Total	69,249	10,258	1,053	5,306	74,943	25,742	943	106,934	187,494	361,521	10,371	8,143
2013	TC	12,283	1,775	919	3,475	66,501	18,409	569	88,954	103,931	255,898	9,956	7,747
June	FC	49,454	9,262	52	1,654	17,689	1,412	29	20,784	79,553	102,304	168	115
	Total	61,737	11,037	971	5,129	84,190	19,821	598	109,739	183,484	358,202	10,124	7,862
2013	TC	11,582	2,122	2,619	2,657	69,017	20,472	258	92,405	108,728	251,677	10,425	8,116
March	FC	52,881	7,947	0	1,144	18,220	1,402	42	20,808	81,637	96,537	193	133
	Total	64,463	10,069	2,619	3,801	87,238	21,874	300	113,213	190,364	348,214	10,617	8,249
2012	TC	8,924	1,968	3,770	2,637	73,187	20,985	202	97,011	111,672	243,701	9,669	7,523
Dec.	FC	48,511	9,642	64	1,178	18,291	2,381	35	21,886	80,102	96,448	200	140
	Total	57,435	11,610	3,834	3,815	91,478	23,366	237	118,896	191,774	340,150	9,869	7,663
2012	TC	7,400	2,214	3,103	3,489	72,167	20,651	306	96,613	109,330	229,252	9,562	7,475
Sept.	FC	45,036	9,353	63	1,215	13,387	6,022	48	20,671	75,123	93,621	189	127
	Total	52,436	11,567	3,166	4,704	85,554	26,673	354	117,284	184,453	322,873	9,752	7,602
2012	TC	10,405	1,827	2,965	2,470	73,655	21,450	447	98,022	113,219	217,351	8,427	6,918
June	FC	33,147	10,017	31	1,577	11,833	8,415	40	21,864	65,059	92,182	263	139
	Total	43,552	11,844	2,996	4,046	85,488	29,865	487	119,886	178,278	309,533	8,690	7,057
2012	TC	16,129	1,737	447	2,559	75,771	21,338	463	100,131	118,443	205,870	8,384	6,973
March	FC	29,942	10,275	79	1,755	11,442	8,455	106	21,758	62,054	92,881	290	138
	Total	46,071	12,012	526	4,314	87,213	29,793	569	121,889	180,498	298,751	8,673	7,111
2011	TC	13,345	1,550	2,523	2,793	63,442	22,459	821	89,515	106,933	183,933	7,607	6,322
Dec.	FC	25,472	12,572	274	2,111	12,698	8,175	107	23,091	61,410	90,318	240	91
	Total	38,817	14,122	2,797	4,904	76,141	30,635	928	112,607	168,343	274,251	7,846	6,413
2011	TC	26,534	1,442	393	3,887	65,065	22,101	542	91,595	119,964	181,525	7,685	6,485
Sept.	FC	21,941	12,296	0	3,142	12,480	8,341	115	24,079	58,316	90,873	113	58
	Total	48,475	13,738	393	7,029	77,545	30,443	657	115,674	178,280	272,397	7,798	6,543
2011	TC	31,173	1,706	70	4,054	72,845	25,136	116	102,150	135,100	197,873	8,874	7,693
June	FC	22,453	9,429	0	2,458	12,494	8,643	42	23,637	55,519	92,303	64	58
	Total	53,626	11,135	70	6,512	85,339	33,778	158	125,787	190,619	290,177	8,938	7,751
2011	TC	21,723	2,666	431	3,844	76,868	26,648	103	107,462	132,282	189,028	9,508	8,263
March	FC	16,130	9,903	0	1,724	12,457	8,733	13	22,927	48,960	88,833	68	60
	Total	37,853	12,569	431	5,567	89,325	35,381	116	130,389	181,242	277,861	9,577	8,324
2010	TC	13,120	2,222	2,857	3,482	81,366	29,138	170	114,156	132,354	172,550	9,827	8,579
Dec.	FC	15,857	9,496	0	918	14,786	8,638	10	24,352	49,705	80,423	95	74
	Total	28,977	11,718	2,857	4,400	96,153	37,775	180	138,508	182,059	252,973	9,922	8,654
2010	TC	11,160	2,137	2,062	4,636	78,292	31,526	114	114,568	129,927	170,796	11,061	9,554
Sept.	FC	13,881	13,462	0	979	14,963	8,022	5	23,970	51,312	74,762	43	39
	Total	25,041	15,599	2,062	5,615	93,256	39,548	118	138,538	181,239	245,558	11,104	9,593
2010	TC	12,258	2,143	1,238	3,589	67,196	31,395	195	102,376	118,014	147,785	9,997	8,693
June	FC	11,602	13,527	99	831	15,455	10,092	9	26,387	51,615	68,368	41	36
	Total	23,860	15,670	1,337	4,420	82,651	41,487	204	128,763	169,629	216,154	10,038	8,729

	Permanent Assets											Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
257,104	0	171	331	4,681	1,729	103	4,271	1,333	215	12,835	5,672	372,877
106,443	0	55	0	2,774	0	0	5	0	0	2,834	1,718	203,191
363,547	0	226	331	7,455	1,729	103	4,276	1,334	215	15,669	7,390	576,068
259,272	0	178	346	4,459	1,839	108	4,218	1,329	210	12,688	6,805	377,022
104,477	0	58	0	2,573	0	0	5	0	0	2,636	2,822	199,172
363,749	0	236	346	7,032	1,839	108	4,223	1,329	210	15,324	9,627	576,194
258,106	0	194	366	4,727	1,828	114	4,443	1,335	950	13,958	5,229	381,224
102,358	0	61	0	2,539	0	0	4	0	0	2,605	1,640	186,156
360,464	0	255	366	7,266	1,828	114	4,447	1,335	950	16,563	6,870	567,380
253,986	0	201	392	5,311	2,156	122	4,718	1,399	1,028	15,327	5,151	383,192
96,596	0	65	0	2,412	0	0	5	0	0	2,482	1,507	182,222
350,582	0	266	392	7,723	2,156	122	4,723	1,399	1,028	17,809	6,659	565,415
245,847	0	282	399	5,767	2,148	124	4,792	1,391	234	15,138	6,330	378,987
96,508	0	66	0	2,466	0	0	5	0	0	2,537	1,512	180,660
342,355	0	348	399	8,233	2,148	124	4,797	1,391	234	17,675	7,842	559,647
231,340	0	239	398	4,984	1,908	14	4,596	1,318	238	13,696	4,718	359,084
93,683	0	66	0	2,119	0	0	4	0	0	2,190	1,696	172,692
325,023	0	305	398	7,104	1,908	14	4,601	1,319	238	15,886	6,414	531,776
218,860	0	222	391	4,858	1,977	14	4,579	1,280	234	13,554	4,322	349,955
92,305	0	65	0	1,964	0	0	4	0	0	2,033	1,239	160,636
311,165	0	287	391	6,822	1,977	14	4,583	1,280	234	15,587	5,560	510,591
207,281	0	238	392	4,140	2,191	14	4,664	1,285	207	13,132	4,602	343,457
93,033	0	67	0	2,194	0	0	4	0	0	2,265	1,172	158,524
300,313	0	305	392	6,334	2,191	14	4,668	1,285	207	15,397	5,774	501,982
185,218	0	180	366	3,195	1,815	13	4,435	1,183	210	11,398	4,105	307,654
90,466	0	63	0	2,090	0	0	4	0	0	2,157	1,482	155,516
275,684	0	243	366	5,286	1,815	13	4,439	1,183	210	13,555	5,587	463,169
182,724	0	164	371	3,276	2,163	16	4,379	1,154	204	11,728	5,445	319,861
90,928	0	64	0	1,997	0	0	4	0	0	2,065	2,644	153,953
273,652	0	228	371	5,273	2,163	16	4,384	1,154	204	13,793	8,089	473,814
199,054	0	213	423	4,078	2,490	19	4,974	1,312	252	13,760	5,685	353,599
92,310	0	73	0	2,115	0	0	4	0	0	2,193	1,571	151,593
291,364	0	286	423	6,193	2,490	19	4,978	1,312	252	15,953	7,256	505,192
190,273	0	252	445	4,170	2,280	20	5,328	1,361	261	14,117	4,896	341,568
88,841	0	77	0	1,996	0	0	5	0	0	2,077	1,414	141,292
279,114	0	329	445	6,166	2,280	20	5,333	1,361	261	16,194	6,310	482,860
173,798	0	252	444	4,190	1,892	20	5,306	1,054	235	13,394	4,464	324,010
80,444	0	77	0	1,861	0	0	4	0	0	1,942	1,497	133,588
254,241	0	328	444	6,051	1,892	20	5,311	1,055	235	15,337	5,961	457,598
172,304	0	248	473	4,006	1,924	4	5,664	1,080	220	13,620	5,599	321,450
74,766	132	30	0	1,772	0	0	4	0	0	1,939	1,661	129,678
247,069	132	279	473	5,779	1,924	4	5,668	1,080	220	15,559	7,260	451,128
149,089	0	203	435	3,458	1,327	1	5,136	976	233	11,768	4,773	283,644
68,374	121	28	0	1,535	0	0	4	0	0	1,689	1,313	122,991
217,462	121	230	435	4,994	1,327	1	5,140	976	233	13,457	6,087	406,635

## Deposit Banks in Borsa İstanbul

### Assets

(USD Million)

Year	Period	Liquid Assets									Loans and Receivables		
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2010	TC	10,096	2,521	3,576	3,184	70,108	31,999	226	105,518	121,711	138,348	10,609	9,148
March	FC	10,489	15,152	37	642	15,341	10,480	13	26,476	52,155	66,038	41	38
	Total	20,585	17,674	3,613	3,826	85,450	42,479	239	131,994	173,865	204,386	10,650	9,185
2009	TC	13,503	2,378	4,869	3,375	63,718	35,402	220	102,715	123,465	133,109	11,089	9,697
Dec.	FC	10,901	16,202	57	572	13,534	12,743	12	26,860	54,020	62,221	82	78
	Total	24,404	18,580	4,926	3,947	77,252	48,145	232	129,575	177,484	195,330	11,170	9,775
2009	TC	16,500	1,926	4,069	3,522	50,977	35,052	274	89,825	112,320	129,566	10,861	9,190
Sept.	FC	11,034	16,649	2	684	13,614	11,449	11	25,758	53,443	60,245	72	70
	Total	27,533	18,575	4,071	4,205	64,592	46,501	285	115,583	165,763	189,811	10,934	9,259
2009	TC	13,851	2,404	1,756	3,425	39,692	33,607	286	77,011	95,022	122,004	9,249	7,765
June	FC	10,879	19,790	83	549	13,109	11,364	20	25,043	55,796	58,914	69	67
	Total	24,731	22,194	1,839	3,975	52,802	44,971	307	102,054	150,818	180,918	9,318	7,831
2009	TC	12,667	1,586	3,325	3,110	30,170	28,801	442	62,523	80,101	107,776	7,725	6,262
March	FC	11,346	15,707	282	706	13,648	11,581	21	25,956	53,290	59,636	81	77
	Total	24,013	17,293	3,607	3,815	43,818	40,383	463	88,479	133,391	167,412	7,806	6,338
2008	TC	15,369	1,196	3,091	1,581	27,661	33,369	206	62,816	82,472	122,923	6,938	5,763
Dec.	FC	11,709	15,074	62	692	13,031	11,696	61	25,480	52,324	63,061	81	79
	Total	27,079	16,270	3,153	2,272	40,692	45,064	267	88,295	134,796	185,984	7,019	5,842
2008	TC	11,809	1,928	6,313	1,503	50,861	20,029	77	72,470	92,521	157,611	7,080	5,954
Sept.	FC	14,657	14,189	0	2,504	17,810	5,311	5	25,630	54,477	66,082	50	45
	Total	26,466	16,117	6,313	4,007	68,671	25,340	82	98,101	146,998	223,693	7,130	5,999
2008	TC	14,665	2,945	62	2,592	50,815	18,198	76	71,681	89,353	151,438	6,834	5,881
June	FC	14,592	15,030	0	2,523	18,005	5,019	5	25,552	55,174	63,061	30	30
	Total	29,257	17,975	62	5,115	68,820	23,217	81	97,233	144,527	214,498	6,864	5,911
2008	TC	9,201	3,054	805	2,050	47,171	15,756	54	65,031	78,091	127,753	5,962	5,245
March	FC	14,640	12,421	0	4,910	19,221	5,140	1	29,271	56,332	58,793	24	24
	Total	23,842	15,475	805	6,959	66,392	20,896	55	94,302	134,423	186,545	5,986	5,269
2007	TC	13,234	1,814	827	2,145	50,410	17,205	1	69,761	85,636	133,916	7,093	6,413
Dec.	FC	13,849	13,984	0	4,874	19,331	5,743	28	29,976	57,809	52,861	44	44
	Total	27,084	15,798	827	7,018	69,741	22,948	29	99,736	143,445	186,776	7,137	6,457
2007	TC	8,877	873	2,521	1,453	43,805	17,526	1	62,784	75,056	116,709	6,513	5,913
Sept.	FC	12,694	13,054	0	4,955	21,000	5,743	11	31,709	57,456	46,545	36	36
	Total	21,571	13,927	2,521	6,408	64,805	23,269	12	94,493	132,511	163,253	6,549	5,950
2007	TC	9,778	1,685	284	1,688	41,236	16,087	0	59,011	70,759	101,019	5,792	5,263
June	FC	11,479	13,597	0	5,026	19,991	5,820	3	30,840	55,916	42,149	26	26
	Total	21,257	15,282	284	6,714	61,227	21,907	3	89,852	126,675	143,168	5,818	5,289
2007	TC	8,350	1,911	1,284	1,278	37,060	15,568	0	53,905	65,450	87,991	5,196	4,737
March	FC	10,859	11,543	0	5,639	19,991	6,115	3	31,747	54,150	38,431	26	26
	Total	19,210	13,454	1,284	6,916	57,051	21,682	3	85,652	119,600	126,422	5,222	4,763
2006	TC	9,231	1,102	621	1,202	33,279	15,163	7	49,651	60,606	82,180	4,929	4,540
Dec.	FC	11,349	14,157	0	5,628	17,338	7,609	3	30,578	56,084	35,304	23	23
	Total	20,580	15,260	621	6,830	50,617	22,772	11	80,229	116,690	117,484	4,952	4,563
2006	TC	2,816	1,129	912	1,066	27,501	12,626	0	41,193	46,050	66,817	4,104	3,835
Sept.	FC	4,050	10,071	0	5,385	16,092	3,194	0	24,670	38,791	31,213	20	20
	Total	6,866	11,200	912	6,451	43,593	15,820	0	65,863	84,841	98,030	4,124	3,855

	Permanent Assets										Un-classified Assets	Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total		
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
139,809	0	217	451	3,598	1,426	1	5,325	998	235	12,252	4,122	277,895
66,041	126	29	0	1,417	0	0	5	0	0	1,576	1,149	120,921
205,851	126	245	451	5,015	1,426	1	5,330	999	235	13,828	5,271	398,816
134,501	0	205	460	3,533	1,430	1	5,481	999	212	12,321	3,798	274,084
62,225	128	29	0	1,447	0	0	5	0	0	1,610	924	118,779
196,726	128	234	460	4,980	1,430	1	5,486	999	212	13,931	4,722	392,863
131,238	0	189	460	3,342	1,362	1	5,372	967	243	11,936	4,047	259,540
60,248	149	29	0	1,372	0	0	5	0	0	1,556	1,102	116,350
191,486	149	219	460	4,714	1,362	1	5,377	967	243	13,492	5,150	375,890
123,488	0	148	446	2,816	1,128	1	5,153	930	262	10,882	3,546	232,937
58,917	145	28	0	1,329	0	0	5	0	0	1,508	748	116,968
182,405	145	176	446	4,145	1,128	1	5,158	930	262	12,389	4,293	349,905
109,239	0	124	408	2,263	886	0	4,677	844	227	9,428	3,001	201,770
59,640	132	26	0	1,241	0	0	5	0	0	1,404	746	115,080
168,879	132	150	408	3,504	886	0	4,681	844	227	10,832	3,748	316,850
124,098	0	137	447	2,469	962	0	5,129	932	242	10,318	3,116	220,004
63,064	145	29	0	1,456	0	0	5	0	0	1,635	1,016	118,039
187,161	145	165	447	3,925	962	0	5,134	932	242	11,953	4,133	338,043
158,737	0	157	542	3,368	1,439	0	6,109	1,136	286	13,038	2,933	267,229
66,087	203	35	0	1,548	0	0	5	0	0	1,791	1,392	123,748
224,824	203	193	542	4,916	1,439	0	6,114	1,136	286	14,830	4,325	390,976
152,390	0	167	602	3,391	1,312	0	5,876	1,162	270	12,780	4,637	259,160
63,061	205	36	0	1,524	0	0	5	0	0	1,770	1,447	121,453
215,451	205	203	602	4,915	1,312	0	5,881	1,162	270	14,550	6,084	380,613
128,470	0	100	561	3,070	1,332	0	5,447	1,047	294	11,850	4,078	222,488
58,793	191	33	0	1,340	0	0	6	0	0	1,570	1,360	118,055
187,263	191	133	561	4,409	1,332	0	5,452	1,047	294	13,420	5,438	340,543
134,596	0	112	633	4,026	1,921	0	5,994	1,393	276	14,354	3,655	238,241
52,861	215	37	0	1,273	0	0	6	0	42	1,574	1,576	113,820
187,457	215	150	633	5,299	1,921	0	5,999	1,394	318	15,928	5,231	352,060
117,308	0	100	604	3,351	2,059	0	5,411	1,251	290	13,065	2,823	208,252
46,545	48	36	0	1,279	20	0	6	0	0	1,390	1,233	106,624
163,853	48	136	604	4,630	2,079	0	5,417	1,252	290	14,455	4,056	314,875
101,547	0	90	557	2,920	1,769	0	5,040	1,132	295	11,803	2,256	186,365
42,149	46	33	0	1,303	19	0	6	0	0	1,407	990	100,462
143,696	46	124	557	4,222	1,787	0	5,046	1,132	295	13,210	3,247	286,827
88,451	0	76	541	2,791	1,658	0	4,773	1,045	294	11,179	1,909	166,989
38,431	45	23	0	1,134	17	0	6	0	0	1,226	795	94,602
126,882	45	99	541	3,925	1,675	0	4,779	1,046	294	12,405	2,704	261,591
82,569	0	76	532	2,536	1,600	0	4,670	1,044	311	10,768	1,648	155,590
35,304	45	23	0	1,057	17	0	6	1	0	1,148	553	93,090
117,873	45	99	532	3,593	1,617	0	4,676	1,045	311	11,916	2,200	248,680
67,086	0	77	502	2,303	1,537	0	4,570	178	0	9,167	8,294	130,597
31,213	0	74	0	1,041	0	0	3	3	0	1,120	7,399	78,523
98,299	0	151	502	3,343	1,537	0	4,573	181	0	10,287	15,693	209,120

## Deposit Banks in Borsa İstanbul

### Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2006	TC	3,283	337	1,615	1,459	25,474	12,238	0	39,170	44,404	60,358	3,843	3,576
June	FC	3,357	8,523	8	5,614	15,491	3,550	0	24,655	36,543	31,273	16	16
	Total	6,640	8,859	1,623	7,073	40,964	15,788	0	63,825	80,947	91,632	3,859	3,592
2006	TC	3,261	847	6,204	2,622	28,846	11,758	0	43,226	53,537	61,039	4,505	4,114
March	FC	2,507	6,986	0	5,976	15,266	4,039	0	25,281	34,774	28,968	81	73
	Total	5,768	7,832	6,204	8,598	44,113	15,797	0	68,507	88,311	90,007	4,586	4,186
2005	TC	4,492	1,210	4,392	2,684	28,805	11,822	0	43,311	53,406	54,464	4,352	3,980
Dec.	FC	3,935	9,592	0	6,317	14,980	4,083	0	25,381	38,908	25,306	124	108
	Total	8,427	10,802	4,392	9,001	43,785	15,906	0	68,692	92,313	79,770	4,476	4,087
2005	TC	2,761	1,302	1,691	3,056	27,026	12,199	0	42,282	48,037	46,605	4,170	3,825
Sept.	FC	3,040	7,862	436	6,346	15,258	4,113	0	25,717	37,056	23,339	134	116
	Total	5,802	9,164	2,127	9,402	42,285	16,312	0	67,999	85,092	69,944	4,304	3,941
2005	TC	1,716	894	2,708	3,207	21,656	12,137	0	37,001	42,319	41,277	3,959	3,595
June	FC	2,435	6,146	414	5,943	14,925	3,642	0	24,510	33,505	22,918	125	72
	Total	4,150	7,040	3,122	9,151	36,582	15,779	0	61,511	75,823	64,196	4,083	3,667
2005	TC	1,306	568	1,264	3,281	18,978	12,611	0	34,871	38,009	34,668	3,721	3,429
March	FC	2,060	3,768	203	4,245	15,488	3,961	0	23,694	29,724	21,406	103	55
	Total	3,365	4,336	1,467	7,526	34,466	16,572	0	58,564	67,732	56,074	3,824	3,484
2004	TC	1,246	777	977	4,198	15,186	12,837	0	32,221	35,221	32,118	3,514	3,215
Dec.	FC	2,952	5,978	386	4,656	14,777	3,983	0	23,416	32,733	20,213	125	88
	Total	4,198	6,755	1,363	8,854	29,963	16,820	0	55,637	67,954	52,331	3,639	3,303
2004	TC	1,244	807	1,143	4,282	11,899	8,017	0	24,197	27,391	24,923	2,965	2,719
Sept.	FC	2,260	4,598	459	5,409	12,102	4,300	0	21,811	29,129	18,814	52	43
	Total	3,504	5,405	1,602	9,691	24,001	12,317	0	46,009	56,520	43,737	3,017	2,761
2004	TC	948	276	1,250	4,620	10,243	9,118	0	23,981	26,455	22,923	2,860	2,597
June	FC	2,246	4,182	388	6,157	9,228	4,671	0	20,056	26,871	18,081	89	56
	Total	3,194	4,458	1,638	10,777	19,470	13,790	0	44,037	53,326	41,004	2,949	2,653
2004	TC	1,096	459	1,798	6,138	11,626	10,546	0	28,311	31,663	20,473	3,458	3,130
March	FC	1,347	3,459	412	6,137	9,193	4,781	0	20,110	25,329	17,382	112	88
	Total	2,443	3,918	2,210	12,275	20,818	15,327	0	48,421	56,992	37,854	3,570	3,218
2003	TC	891	465	1,464	6,831	7,932	10,688	0	25,451	28,270	16,472	3,153	2,843
Dec.	FC	1,616	4,318	565	7,316	8,899	5,174	0	21,389	27,888	16,462	116	88
	Total	2,506	4,783	2,029	14,147	16,831	15,861	0	46,840	56,158	32,935	3,269	2,932
2003	TC	884	215	2,569	6,905	5,025	10,733	0	22,663	26,331	12,890	3,302	2,382
Sept.	FC	1,219	2,890	611	6,704	6,490	5,815	0	19,009	23,728	15,291	150	109
	Total	2,103	3,105	3,180	13,609	11,515	16,548	0	41,672	50,059	28,181	3,452	2,491
2003	TC	754	175	1,291	5,913	4,644	10,812	0	21,369	23,588	10,737	3,214	2,142
June	FC	1,194	2,630	595	5,889	5,703	6,317	0	17,909	22,328	14,594	240	109
	Total	1,948	2,805	1,886	11,801	10,347	17,129	0	39,278	45,916	25,331	3,454	2,252
2003	TC	674	189	1,829	3,062	3,787	9,339	0	16,188	18,880	7,439	2,754	1,795
March	FC	1,187	1,898	699	5,509	5,487	5,801	0	16,797	20,582	13,860	196	57
	Total	1,862	2,087	2,528	8,570	9,274	15,140	0	32,985	39,462	21,299	2,949	1,852
2002	TC	817	251	1,534	4,250	2,666	9,200	0	16,116	18,718	6,939	2,839	1,848
Dec.	FC	1,255	2,992	733	5,330	5,351	6,050	0	16,731	21,710	13,492	181	45
	Total	2,072	3,242	2,267	9,580	8,017	15,250	0	32,847	40,428	20,431	3,019	1,893

	Permanent Assets											Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
60,625	0	67	534	1,923	1,267	0	4,398	134	0	8,323	7,789	121,141
31,273	0	30	0	960	0	42	3	3	0	1,038	7,141	75,996
91,899	0	96	534	2,883	1,267	42	4,401	137	0	9,361	14,930	197,137
61,430	0	90	660	2,684	1,906	0	5,424	121	0	10,885	10,893	136,746
28,976	0	30	0	920	0	41	6	1	0	997	6,733	71,480
90,406	0	120	660	3,603	1,906	41	5,429	122	0	11,882	17,627	208,226
54,837	0	94	703	2,520	1,745	0	5,537	87	0	10,685	10,539	129,466
25,322	0	35	0	909	0	40	6	1	0	991	6,184	71,404
80,159	0	129	703	3,429	1,745	40	5,543	88	0	11,676	16,723	200,871
46,950	0	86	959	2,241	2,244	0	5,632	87	0	11,250	8,384	114,621
23,357	0	29	0	885	0	41	8	1	0	964	6,036	67,412
70,307	0	116	959	3,126	2,244	41	5,640	88	0	12,213	14,420	182,033
41,641	0	76	2,335	1,891	2,376	388	6,107	117	0	13,290	8,832	106,081
22,971	0	34	0	893	0	41	10	1	0	978	5,472	62,926
64,612	0	110	2,335	2,784	2,376	429	6,117	118	0	14,268	14,304	169,007
34,960	0	73	2,360	1,846	2,308	384	6,247	120	0	13,338	9,432	95,739
21,453	0	109	0	815	0	44	9	1	0	977	5,417	57,572
56,413	0	181	2,360	2,661	2,308	428	6,256	120	0	14,316	14,850	153,311
32,417	0	130	2,437	1,717	2,413	387	6,411	145	0	13,640	7,696	88,974
20,250	0	112	0	825	0	46	10	1	0	994	5,801	59,778
52,667	0	243	2,437	2,542	2,413	434	6,421	145	0	14,635	13,497	148,753
25,169	0	105	2,069	1,440	2,085	332	5,536	124	0	11,691	6,366	70,618
18,823	0	102	0	728	0	42	10	1	0	882	5,028	53,862
43,992	0	207	2,069	2,168	2,085	374	5,545	125	0	12,573	11,394	124,480
23,187	0	102	1,934	1,252	1,903	332	5,840	127	0	11,489	5,616	66,746
18,113	0	102	0	718	0	41	10	1	0	872	4,623	50,480
41,300	0	204	1,934	1,970	1,903	373	5,850	127	0	12,361	10,239	117,226
20,801	0	110	2,346	1,477	2,166	370	6,621	150	0	13,239	7,641	73,343
17,406	0	102	0	721	0	42	9	1	0	875	4,639	48,248
38,206	0	212	2,346	2,198	2,166	411	6,630	150	0	14,113	12,280	121,592
16,782	0	100	1,410	1,218	1,951	326	5,952	138	0	11,095	7,302	63,448
16,490	0	101	0	726	0	43	9	1	0	880	5,112	50,370
33,272	0	201	1,410	1,945	1,951	369	5,961	139	0	11,975	12,413	113,818
13,810	0	102	1,211	1,063	1,838	319	5,847	123	0	10,503	7,570	58,214
15,332	0	133	0	662	0	0	25	1	0	821	4,644	44,525
29,141	0	235	1,211	1,725	1,838	319	5,872	124	0	11,324	12,215	102,739
11,808	0	130	1,158	975	1,813	316	5,893	125	0	10,411	6,237	52,044
14,725	0	133	0	621	0	0	26	1	0	780	4,467	42,300
26,533	0	263	1,158	1,595	1,813	316	5,919	126	0	11,191	10,704	94,344
8,398	0	109	919	767	1,426	264	5,002	112	0	8,598	5,510	41,386
13,998	0	125	0	573	0	0	22	1	0	721	4,394	39,695
22,396	0	233	919	1,341	1,426	264	5,025	113	0	9,319	9,904	81,081
7,930	0	102	1,101	781	1,351	268	4,652	82	0	8,336	5,076	40,060
13,627	0	125	0	533	0	0	21	0	0	679	4,367	40,383
21,557	0	227	1,101	1,313	1,351	268	4,673	82	0	9,015	9,443	80,443

## Deposit Banks in Borsa İstanbul

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2013	TC	204,822	5,159	22,406	10,512	711	38,787	2,260	50	0	0
	Dec. FC	137,708	54,681	17,396	14,190	0	86,268	1,045	251	7	8,635
	Total	342,530	59,840	39,802	24,702	711	125,055	3,305	301	7	8,635
2013	TC	210,955	5,480	22,714	10,058	717	38,969	1,715	90	0	0
	Sept. FC	134,093	49,707	17,817	12,152	0	79,676	1,099	253	7	8,172
	Total	345,048	55,186	40,531	22,210	717	118,645	2,814	344	7	8,172
2013	TC	216,730	5,349	27,524	10,081	764	43,718	1,313	128	0	0
	June FC	120,858	47,385	18,924	11,470	0	77,779	964	268	6	7,673
	Total	337,589	52,734	46,448	21,551	764	121,497	2,277	396	6	7,673
2013	TC	218,166	5,071	23,444	11,193	790	40,497	859	573	0	0
	March FC	121,224	46,512	15,968	9,318	0	71,798	979	327	5	7,164
	Total	339,389	51,583	39,412	20,510	790	112,295	1,838	900	5	7,164
2012	TC	216,188	4,197	21,916	9,960	812	36,884	1,144	838	0	0
	Dec. FC	121,123	45,759	14,806	8,003	0	68,568	936	420	5	7,110
	Total	337,311	49,957	36,722	17,962	812	105,452	2,080	1,258	5	7,110
2012	TC	208,295	4,379	20,850	9,359	790	35,378	1,141	652	0	0
	Sept. FC	118,827	44,619	16,226	6,399	0	67,243	1,015	440	4	4,159
	Total	327,122	48,998	37,075	15,758	790	102,621	2,155	1,092	4	4,159
2012	TC	194,180	5,144	21,620	9,153	789	36,707	1,146	404	0	0
	June FC	121,474	44,616	14,410	4,360	0	63,385	927	408	4	3,951
	Total	315,655	49,760	36,030	13,513	789	100,093	2,074	812	4	3,951
2012	TC	190,075	4,656	26,358	7,286	804	39,103	1,007	392	1	0
	March FC	117,998	44,342	13,294	3,762	0	61,398	972	356	3	4,000
	Total	308,073	48,998	39,652	11,048	804	100,501	1,980	747	4	4,000
2011	TC	177,173	4,865	21,430	5,634	737	32,665	1,412	193	1	0
	Dec. FC	107,535	45,147	13,444	3,314	0	61,906	1,164	360	3	3,870
	Total	284,709	50,012	34,874	8,948	737	94,571	2,575	553	4	3,870
2011	TC	174,976	5,290	33,527	5,134	719	44,670	1,799	377	1	0
	Sept. FC	104,471	46,062	13,727	3,357	0	63,145	1,719	364	3	3,563
	Total	279,447	51,351	47,253	8,491	719	107,815	3,517	740	4	3,563
2011	TC	193,804	6,650	40,267	4,945	818	52,680	1,117	251	1	0
	June FC	104,325	45,197	13,502	3,285	0	61,984	943	143	3	3,699
	Total	298,129	51,847	53,769	8,230	818	114,664	2,059	394	4	3,699
2011	TC	196,625	6,658	28,343	2,478	867	38,346	1,317	453	1	0
	March FC	103,437	41,917	8,789	1,945	0	52,650	877	72	3	3,658
	Total	300,061	48,575	37,132	4,423	867	90,996	2,194	526	3	3,658
2010	TC	194,093	6,240	25,097	629	890	32,856	1,108	786	0	0
	Dec. FC	96,910	37,830	7,221	1,012	0	46,062	794	79	2	3,539
	Total	291,004	44,070	32,318	1,640	890	78,919	1,902	865	2	3,539
2010	TC	187,335	7,175	23,527	0	956	31,658	1,484	999	0	0
	Sept. FC	101,672	32,943	6,321	999	0	40,263	1,107	197	2	3,481
	Total	289,008	40,119	29,848	999	956	71,922	2,592	1,195	2	3,481
2010	TC	172,796	6,094	18,947	0	905	25,946	1,067	575	0	0
	June FC	90,838	30,826	8,908	0	0	39,734	613	117	1	3,617
	Total	263,634	36,920	27,855	0	905	65,680	1,680	692	1	3,617



						Shareholders' Equity							Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
									Previous Years	Current Year		Total	
11,826	4,787	9,510	873	50	29,357	13,264	6,018	33,911	19	8,780	8,799	61,992	334,957
2,727	3,565	596	11	14	16,849	0	229	56	0	0	0	285	241,110
14,553	8,352	10,106	884	63	46,206	13,264	6,247	33,968	19	8,780	8,799	62,277	576,068
12,599	6,922	9,825	887	39	32,077	13,876	6,315	35,428	45	7,397	7,442	63,060	345,062
2,202	4,461	574	13	14	16,794	0	514	54	0	0	0	568	231,132
14,801	11,382	10,400	900	53	48,872	13,876	6,829	35,482	45	7,397	7,442	63,629	576,194
12,238	2,832	10,281	622	38	27,452	14,681	7,550	37,600	48	5,436	5,484	65,316	353,216
1,521	3,888	572	11	12	14,916	0	558	53	0	0	0	611	214,164
13,760	6,720	10,853	633	50	42,368	14,681	8,108	37,653	48	5,436	5,484	65,927	567,380
12,827	2,318	10,177	1,420	43	28,217	15,548	11,445	37,286	3,183	3,016	6,199	70,479	357,359
940	3,541	568	10	15	13,548	0	1,448	38	0	0	0	1,486	208,055
13,767	5,858	10,745	1,430	58	41,765	15,548	12,893	37,324	3,183	3,016	6,199	71,965	565,415
11,786	6,293	9,783	1,948	48	31,840	15,821	11,753	32,038	13	10,033	10,047	69,658	354,570
1,113	3,340	553	9	15	13,503	0	1,844	39	0	0	0	1,883	205,077
12,899	9,633	10,336	1,957	63	45,342	15,821	13,597	32,076	13	10,033	10,047	71,541	559,647
11,915	2,330	8,798	1,699	45	26,580	15,758	9,670	31,908	13	7,093	7,107	64,443	334,697
1,177	2,798	540	2	17	10,152	0	819	38	0	0	0	857	197,079
13,093	5,129	9,338	1,701	62	36,732	15,758	10,489	31,946	13	7,093	7,107	65,300	531,776
10,858	2,066	8,097	1,460	46	24,077	15,567	8,683	31,522	13	4,735	4,749	60,521	315,485
1,042	3,016	526	3	16	9,895	0	314	37	0	0	0	352	195,106
11,900	5,082	8,623	1,463	63	33,972	15,567	8,997	31,559	13	4,735	4,749	60,872	510,591
10,510	2,977	7,655	1,614	53	24,210	15,724	8,038	30,002	2,918	2,501	5,419	59,183	312,570
1,107	2,822	486	2	18	9,766	0	224	25	0	0	0	249	189,411
11,618	5,799	8,141	1,616	71	33,976	15,724	8,262	30,026	2,918	2,501	5,419	59,432	501,982
9,261	2,721	6,978	997	59	21,621	14,759	5,981	23,642	16	8,131	8,147	52,528	283,987
1,254	2,700	479	2	18	9,850	0	-134	24	0	0	0	-110	179,182
10,515	5,421	7,457	998	77	31,471	14,759	5,847	23,666	16	8,131	8,147	52,418	463,169
9,380	4,755	6,765	901	45	24,021	14,994	7,275	24,121	16	6,144	6,160	52,550	296,217
854	3,159	472	3	18	10,154	0	-198	25	0	0	0	-173	177,597
10,234	7,913	7,237	904	63	34,175	14,994	7,077	24,146	16	6,144	6,160	52,377	473,814
10,255	4,821	7,309	983	49	24,786	17,180	9,015	27,593	18	5,097	5,116	58,904	330,174
777	2,382	485	7	17	8,455	0	226	27	0	0	0	253	175,018
11,032	7,203	7,794	990	66	33,241	17,180	9,242	27,620	18	5,097	5,116	59,157	505,192
10,240	3,214	7,336	959	55	23,576	17,830	9,646	27,713	1,923	2,789	4,712	59,901	318,447
599	2,286	502	7	17	8,020	0	280	26	0	0	0	306	164,413
10,839	5,499	7,838	966	72	31,596	17,830	9,926	27,739	1,923	2,789	4,712	60,208	482,860
8,929	2,862	6,900	1,351	64	22,001	17,097	10,173	20,241	13	10,469	10,482	57,992	306,943
913	1,389	472	6	15	7,210	0	462	10	0	0	0	473	150,655
9,842	4,251	7,373	1,358	79	29,210	17,097	10,635	20,251	13	10,469	10,482	58,465	457,598
8,761	4,772	6,989	1,246	47	24,299	17,831	9,872	21,703	13	8,516	8,530	57,935	301,227
764	1,311	462	3	17	7,344	0	610	11	0	0	0	621	149,901
9,524	6,084	7,452	1,249	64	31,643	17,831	10,482	21,714	13	8,516	8,530	58,556	451,128
7,823	3,645	6,402	1,101	36	20,648	16,354	7,682	19,916	12	5,745	5,757	49,709	269,099
697	1,053	470	12	16	6,598	0	356	10	0	0	0	366	137,536
8,520	4,698	6,873	1,112	52	27,246	16,354	8,037	19,925	12	5,745	5,757	50,075	406,635

## Deposit Banks in Borsa İstanbul

### Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	
2010	TC	164,842	5,746	21,944	0	865	28,556	902	662	0	0	
March	FC	92,704	29,964	6,128	0	0	36,091	472	29	1	3,788	
	Total	257,546	35,710	28,072	0	865	64,648	1,374	691	1	3,788	
2009	TC	156,014	5,470	27,579	0	954	34,003	864	669	0	0	
Dec.	FC	94,262	29,240	5,743	0	0	34,983	487	11	1	3,931	
	Total	250,276	34,710	33,321	0	954	68,986	1,351	679	1	3,931	
2009	TC	144,572	5,221	25,566	0	1,001	31,788	993	742	0	0	
Sept.	FC	93,465	30,357	3,218	0	0	33,575	547	14	2	3,822	
	Total	238,036	35,577	28,784	0	1,001	65,362	1,540	756	2	3,822	
2009	TC	135,308	5,715	19,298	0	1,010	26,023	672	450	0	0	
June	FC	88,208	31,271	3,639	0	0	34,910	352	8	2	3,754	
	Total	223,516	36,986	22,937	0	1,010	60,932	1,024	458	2	3,754	
2009	TC	121,501	5,131	17,527	0	900	23,558	617	302	0	0	
March	FC	81,932	30,853	2,971	0	0	33,824	400	53	1	3,677	
	Total	203,433	35,984	20,498	0	900	57,382	1,018	355	1	3,677	
2008	TC	133,647	6,004	17,437	0	883	24,324	867	260	0	0	
Dec.	FC	85,017	33,281	3,413	0	0	36,694	417	99	1	3,682	
	Total	218,664	39,286	20,850	0	883	61,019	1,284	359	1	3,682	
2008	TC	157,181	7,010	21,711	0	990	29,711	997	148	0	0	
Sept.	FC	93,262	38,192	5,270	0	0	43,462	422	14	2	3,311	
	Total	250,442	45,203	26,981	0	990	73,173	1,419	161	2	3,311	
2008	TC	147,848	6,078	20,346	0	986	27,410	1,390	59	0	127	
June	FC	93,279	38,104	5,435	0	0	43,539	401	13	1	3,453	
	Total	241,127	44,182	25,781	0	986	70,948	1,790	72	1	3,580	
2008	TC	131,703	5,620	15,209	0	909	21,738	1,177	24	0	119	
March	FC	83,540	36,585	5,307	0	0	41,893	412	7	1	3,183	
	Total	215,243	42,205	20,516	0	909	63,630	1,588	31	1	3,302	
2007	TC	138,065	5,403	17,654	0	1,037	24,094	1,779	24	0	0	
Dec.	FC	83,773	33,801	4,786	0	1	38,588	364	0	1	2,896	
	Total	221,839	39,204	22,440	0	1,038	62,681	2,143	24	1	2,896	
2007	TC	121,481	5,499	14,822	0	968	21,288	1,435	36	0	75	
Sept.	FC	76,585	31,662	4,342	0	1	36,005	301	0	0	2,847	
	Total	198,066	37,161	19,164	0	969	57,293	1,736	36	0	2,922	
2007	TC	109,944	4,530	13,707	0	900	19,137	897	16	0	0	
June	FC	72,574	30,589	3,667	0	4	34,261	126	4	0	2,512	
	Total	182,518	35,120	17,374	0	904	53,398	1,023	20	0	2,512	
2007	TC	98,029	4,071	12,476	0	855	17,401	440	3	0	0	
March	FC	69,165	27,991	3,611	0	4	31,606	88	0	0	2,174	
	Total	167,193	32,062	16,087	0	859	49,007	528	3	0	2,174	
2006	TC	92,412	3,808	11,599	0	845	16,251	341	0	0	0	
Dec.	FC	66,528	28,626	4,103	0	4	32,734	99	3	1	1,647	
	Total	158,940	32,434	15,702	0	849	48,985	440	3	1	1,647	
2006	TC	78,898	2,603	8,079	0	760	11,442	0	0	0	0	
Sept.	FC	54,469	26,898	3,096	0	4	29,998	0	0	0	996	
	Total	133,367	29,501	11,175	0	764	41,440	0	0	0	996	

						Shareholders' Equity								Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total			
									Previous Years	Current Year		Total		
7,687	2,361	6,521	1,701	29	19,862	16,104	9,174	17,906	3,750	3,121	6,871	50,055	263,314	
581	868	484	11	22	6,257	0	441	8	0	0	0	449	135,501	
8,268	3,229	7,005	1,712	51	26,119	16,104	9,615	17,914	3,750	3,121	6,871	50,504	398,816	
7,027	2,345	6,511	1,157	29	18,602	15,456	9,137	14,322	11	9,357	9,368	48,283	256,902	
574	762	466	11	32	6,276	0	432	9	0	0	0	441	135,961	
7,601	3,107	6,978	1,169	61	24,878	15,456	9,569	14,331	11	9,357	9,368	48,724	392,863	
6,845	3,059	6,103	1,849	19	19,610	15,564	9,051	14,412	11	7,242	7,252	46,280	242,249	
486	974	435	6	46	6,331	0	262	9	0	0	0	270	133,641	
7,330	4,032	6,538	1,856	65	25,940	15,564	9,313	14,421	11	7,242	7,252	46,551	375,890	
6,589	2,735	5,676	1,415	22	17,561	15,028	7,171	14,188	10	4,939	4,950	41,336	220,228	
639	1,150	474	5	63	6,447	0	104	8	0	0	0	112	129,678	
7,229	3,885	6,150	1,421	86	24,008	15,028	7,275	14,196	10	4,939	4,950	41,448	349,905	
5,250	1,879	5,056	1,112	24	14,239	13,481	5,831	10,100	3,296	2,131	5,427	34,840	194,138	
787	1,514	444	4	86	6,967	0	-15	5	0	0	0	-10	122,713	
6,038	3,393	5,499	1,116	110	21,206	13,481	5,816	10,106	3,296	2,131	5,427	34,830	316,850	
5,603	2,105	5,343	1,028	22	15,227	14,778	6,252	9,307	25	5,778	5,804	36,140	209,338	
683	1,533	440	3	109	6,967	0	20	6	0	0	0	26	128,704	
6,286	3,638	5,783	1,030	131	22,194	14,778	6,272	9,312	25	5,778	5,804	36,166	338,043	
7,189	1,614	6,312	1,548	36	17,844	17,514	8,040	11,505	31	6,102	6,133	43,192	247,928	
310	1,542	438	3	136	6,176	0	143	6	0	0	0	148	143,048	
7,498	3,156	6,750	1,551	172	24,021	17,514	8,183	11,511	31	6,102	6,133	43,340	390,976	
7,696	5,017	6,104	990	36	21,418	15,185	8,933	11,749	32	4,728	4,759	40,626	237,301	
451	1,621	422	2	161	6,525	0	-37	5	0	0	0	-32	143,311	
8,147	6,638	6,526	992	196	27,943	15,185	8,895	11,754	32	4,728	4,759	40,594	380,613	
7,030	3,806	5,330	1,085	39	18,609	14,165	7,034	10,032	3,224	2,214	5,438	36,669	208,719	
328	1,677	393	2	199	6,201	0	188	2	0	0	0	190	131,824	
7,358	5,483	5,722	1,087	238	24,810	14,165	7,222	10,034	3,224	2,214	5,438	36,859	340,543	
6,719	3,928	5,635	1,346	44	19,475	15,897	9,760	7,772	-105	8,631	8,525	41,955	223,589	
411	1,373	440	2	240	5,727	0	381	2	0	0	0	383	128,471	
7,130	5,301	6,075	1,348	284	25,202	15,897	10,141	7,775	-105	8,631	8,525	42,338	352,060	
6,182	1,657	4,659	1,352	38	15,433	14,522	9,723	7,638	-102	6,704	6,602	38,485	196,687	
282	1,480	378	1	171	5,462	0	134	2	0	0	0	136	118,188	
6,464	3,136	5,038	1,353	209	20,895	14,522	9,857	7,641	-102	6,704	6,602	38,621	314,875	
5,439	1,035	4,099	1,121	25	12,633	13,201	8,813	6,837	-94	4,246	4,152	33,004	174,717	
374	1,637	341	1	171	5,166	0	108	2	0	0	0	110	112,111	
5,813	2,672	4,440	1,122	196	17,798	13,201	8,922	6,839	-94	4,246	4,152	33,114	286,827	
5,106	1,355	3,752	1,017	21	11,695	11,918	8,132	5,658	1,964	1,601	3,565	29,273	156,398	
458	1,134	279	2	168	4,303	0	121	-1	0	0	0	120	105,193	
5,564	2,489	4,031	1,018	189	15,998	11,918	8,253	5,657	1,964	1,601	3,565	29,393	261,591	
4,365	802	3,682	976	19	10,184	11,555	6,427	3,638	-86	5,078	4,992	26,612	145,459	
571	1,010	273	24	158	3,784	0	194	-19	0	0	0	175	103,220	
4,936	1,812	3,954	1,000	176	13,968	11,555	6,621	3,619	-86	5,078	4,992	26,787	248,680	
3,379	394	3,034	9	1,674	8,490	9,201	6,765	3,416	-237	3,611	3,374	22,757	121,586	
313	757	120	1	707	2,896	0	167	4	0	0	0	171	87,534	
3,692	1,152	3,154	11	2,381	11,385	9,201	6,932	3,420	-237	3,611	3,374	22,927	209,120	

## Deposit Banks in Borsa İstanbul

### Liabilities

(USD Million)

			Non-Deposit Funds					Other Liabilities			
			Funds	Money	Marketable			Derivative	Derivative	Liabilities for	
			Borrowed	Market	Securities			Financial	Financial	Prop.& Equip.	
Year	Period	Deposits		Takings	Issued	Funds	Total	Liabilities	Liabilities	Held for Sale	
					(net)			Held for	Held for	Purposes and	Subordinated
								Trading	Hedging	Operations	Loans
2006	TC	74,784	2,125	7,800	0	709	10,634	0	0	0	0
June	FC	49,232	27,679	3,729	0	5	31,413	0	0	0	1,008
	Total	124,015	29,804	11,528	0	714	42,047	0	0	0	1,008
2006	TC	83,323	2,576	5,904	0	851	9,330	0	0	0	1
March	FC	50,894	24,203	2,222	0	5	26,429	0	0	0	849
	Total	134,216	26,778	8,125	0	855	35,759	0	0	0	850
2005	TC	76,960	1,996	9,150	0	911	12,057	0	0	0	1
Dec.	FC	51,213	23,537	2,185	0	4	25,726	0	0	0	263
	Total	128,173	25,533	11,335	0	915	37,783	0	0	0	264
2005	TC	66,956	1,417	7,619	0	870	9,906	0	0	0	160
Sept.	FC	49,599	20,416	2,519	0	5	22,939	0	0	0	263
	Total	116,555	21,833	10,138	0	874	32,846	0	0	0	423
2005	TC	60,302	987	7,422	0	855	9,264	0	0	0	161
June	FC	46,823	17,698	2,822	0	5	20,525	0	0	0	264
	Total	107,125	18,685	10,244	0	860	29,789	0	0	0	425
2005	TC	51,823	649	6,332	0	773	7,755	0	0	0	159
March	FC	45,441	14,178	2,698	0	5	16,881	0	0	0	213
	Total	97,265	14,827	9,030	0	778	24,636	0	0	0	373
2004	TC	47,928	472	5,105	0	806	6,383	0	0	0	161
Dec.	FC	48,149	14,124	2,150	0	6	16,279	0	0	0	214
	Total	96,076	14,596	7,255	0	812	22,663	0	0	0	375
2004	TC	38,383	511	4,744	0	712	5,967	0	0	0	143
Sept.	FC	41,342	11,651	2,777	0	5	14,433	0	0	0	18
	Total	79,725	12,162	7,521	0	718	20,400	0	0	0	162
2004	TC	37,676	596	3,788	0	676	5,060	0	0	0	145
June	FC	38,130	10,986	3,310	0	5	14,301	0	0	0	18
	Total	75,806	11,582	7,097	0	681	19,361	0	0	0	163
2004	TC	38,981	621	4,119	0	744	5,484	0	0	0	164
March	FC	39,226	9,809	2,799	0	5	12,614	0	0	0	18
	Total	78,206	10,430	6,918	0	749	18,098	0	0	0	182
2003	TC	34,472	402	3,317	0	628	4,347	0	0	0	154
Dec.	FC	41,065	9,520	3,115	0	5	12,641	0	0	0	18
	Total	75,537	9,922	6,432	0	633	16,987	0	0	0	172
2003	TC	31,729	484	1,990	0	558	3,032	0	0	0	155
Sept.	FC	37,783	7,873	2,498	0	5	10,376	0	0	0	18
	Total	69,512	8,357	4,487	0	563	13,407	0	0	0	173
2003	TC	27,411	353	2,500	0	536	3,388	0	0	0	153
June	FC	36,707	6,504	2,343	0	5	8,852	0	0	0	18
	Total	64,117	6,857	4,843	0	541	12,240	0	0	0	170
2003	TC	21,036	349	2,479	0	429	3,257	0	0	0	126
March	FC	33,528	6,879	2,192	161	5	9,236	0	0	0	18
	Total	54,564	7,227	4,671	161	434	12,493	0	0	0	144
2002	TC	20,798	416	2,074	0	444	2,934	0	0	0	131
Dec.	FC	35,188	6,184	1,855	156	4	8,199	0	0	0	18
	Total	55,987	6,600	3,929	156	448	11,133	0	0	0	149

						Shareholders' Equity							Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)		Total		
									Previous Years	Current Year		Total	
3,248	1,391	2,364	34	1,497	8,534	8,273	5,974	3,407	-229	2,088	1,859	19,512	113,464
349	784	122	7	711	2,981	0	43	5	0	0	0	48	83,673
3,597	2,175	2,485	42	2,208	11,515	8,273	6,016	3,412	-229	2,088	1,859	19,560	197,137
3,594	981	3,936	25	1,682	10,218	8,953	9,848	3,375	1,349	1,374	2,722	24,899	127,770
251	912	124	0	628	2,764	0	357	4	0	8	8	369	80,456
3,845	1,893	4,060	25	2,309	12,982	8,953	10,205	3,379	1,349	1,382	2,730	25,268	208,226
2,586	539	3,581	42	1,632	8,382	8,100	12,350	2,162	-60	1,377	1,317	23,929	121,328
183	949	236	0	571	2,202	0	381	4	0	17	17	402	79,543
2,769	1,488	3,817	42	2,203	10,583	8,100	12,731	2,166	-60	1,394	1,334	24,331	200,871
2,539	1,103	3,232	16	1,565	8,615	7,618	10,794	2,284	-35	874	839	21,535	107,013
186	920	221	0	572	2,162	0	313	8	0	0	0	320	75,020
2,725	2,023	3,453	16	2,137	10,777	7,618	11,106	2,292	-35	874	839	21,856	182,033
2,275	1,116	2,580	36	1,362	7,530	7,421	10,652	2,368	-35	1,701	1,666	22,107	99,203
227	942	147	0	624	2,205	0	246	5	0	0	0	251	69,804
2,503	2,058	2,727	36	1,986	9,735	7,421	10,898	2,373	-35	1,701	1,666	22,358	169,007
2,203	739	2,606	0	1,230	6,937	6,013	10,348	3,794	1,115	955	2,070	22,225	88,740
315	920	127	0	480	2,056	0	182	10	0	0	0	192	64,571
2,518	1,659	2,734	0	1,710	8,993	6,013	10,530	3,804	1,115	955	2,070	22,417	153,311
2,018	709	2,109	0	1,131	6,128	6,058	11,267	2,009	-158	2,723	2,566	21,899	82,338
196	827	135	0	395	1,768	0	215	4	0	0	0	219	66,415
2,214	1,536	2,244	0	1,526	7,896	6,058	11,482	2,013	-158	2,723	2,566	22,118	148,753
1,047	809	1,531	0	1,030	4,559	5,362	9,072	1,696	-136	1,893	1,757	17,887	66,796
170	1,078	135	0	324	1,726	0	181	2	0	0	0	183	57,683
1,217	1,887	1,666	0	1,354	6,285	5,362	9,253	1,698	-136	1,893	1,757	18,070	124,480
964	787	1,149	0	1,099	4,144	4,784	8,272	2,144	-99	1,066	968	16,167	63,047
150	1,076	135	0	278	1,657	0	86	6	0	0	0	92	54,179
1,114	1,863	1,284	0	1,377	5,801	4,784	8,357	2,150	-99	1,066	968	16,258	117,226
1,120	623	1,551	0	1,266	4,724	5,178	10,028	2,199	621	601	1,222	18,628	67,816
138	972	140	0	419	1,686	0	251	0	0	0	0	250	53,775
1,258	1,594	1,691	0	1,684	6,410	5,178	10,279	2,199	621	601	1,222	18,878	121,592
822	486	1,216	0	1,080	3,758	4,861	8,638	1,207	-1,229	2,373	1,144	15,850	58,427
145	772	146	0	395	1,475	0	211	0	0	0	0	211	55,392
967	1,258	1,362	0	1,474	5,233	4,861	8,849	1,207	-1,229	2,373	1,144	16,061	113,818
748	602	1,092	0	1,188	3,784	4,396	8,186	1,298	-1,192	1,810	618	14,497	53,043
151	750	154	0	382	1,454	0	83	0	0	0	0	83	49,696
899	1,351	1,246	0	1,569	5,239	4,396	8,268	1,298	-1,192	1,810	618	14,580	102,739
657	645	913	0	1,087	3,453	4,310	7,902	1,286	-1,179	940	-239	13,258	47,510
132	660	103	0	373	1,286	0	-11	0	0	0	0	-11	46,834
789	1,305	1,015	0	1,460	4,739	4,310	7,891	1,286	-1,179	940	-239	13,247	94,344
400	401	845	0	884	2,656	3,324	6,482	1,297	-1,047	179	-868	10,235	37,184
107	610	111	0	377	1,223	0	-90	0	0	0	0	-90	43,897
507	1,011	956	0	1,261	3,879	3,324	6,392	1,297	-1,047	179	-868	10,145	81,081
385	269	821	0	810	2,416	3,422	7,697	858	-4,330	2,075	-2,255	9,722	35,870
116	599	131	0	329	1,193	0	-7	0	0	0	0	-7	44,573
501	868	952	0	1,139	3,608	3,422	7,690	858	-4,330	2,075	-2,255	9,715	80,443

## Deposit Banks in Borsa İstanbul

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2013	TC	45,589	63	8	0	1,297	46,957	108,397	15,094	123,491	16,359
	Dec. FC	35,898	3,890	19,633	1	4,449	63,871	24,854	13,624	38,478	23,932
	Total	81,487	3,952	19,641	1	5,746	110,828	133,251	28,718	161,969	40,291
2013	TC	43,000	137	18	0	1,285	44,440	108,454	14,532	122,986	14,020
	Sept. FC	34,949	4,290	19,023	2	3,952	62,216	28,640	13,290	41,930	22,202
	Total	77,948	4,427	19,041	2	5,237	106,656	137,094	27,822	164,916	36,222
2013	TC	42,130	109	6	0	1,266	43,511	112,921	32,747	145,668	14,611
	June FC	34,206	4,157	17,709	2	3,130	59,204	31,103	13,151	44,254	21,415
	Total	76,336	4,266	17,715	2	4,396	102,715	144,024	45,898	189,922	36,026
2013	TC	42,011	62	22	0	1,155	43,250	114,750	421,159	535,909	18,184
	March FC	31,234	3,655	17,102	2	3,053	55,046	27,011	60,826	87,838	24,370
	Total	73,245	3,717	17,124	2	4,208	98,296	141,761	481,985	623,747	42,555
2012	TC	41,771	51	27	0	668	42,516	103,724	305,228	408,953	18,259
	Dec. FC	30,100	3,523	17,558	3	3,144	54,328	21,453	54,657	76,110	25,483
	Total	71,870	3,574	17,585	3	3,812	96,844	125,177	359,886	485,063	43,742
2012	TC	39,899	97	59	0	1,082	41,139	101,686	311,967	413,653	17,846
	Sept. FC	28,037	3,250	17,849	3	3,507	52,646	28,251	54,353	82,604	24,032
	Total	67,936	3,347	17,908	3	4,590	93,784	129,937	366,320	496,256	41,878
2012	TC	38,160	107	47	0	1,121	39,435	99,738	181,143	280,882	16,495
	June FC	27,553	3,323	17,731	4	3,282	51,893	29,188	51,126	80,314	23,385
	Total	65,713	3,431	17,779	4	4,403	91,328	128,926	232,269	361,195	39,881
2012	TC	36,792	103	912	0	1,086	38,893	96,034	180,435	276,469	14,832
	March FC	26,970	2,761	18,131	4	2,813	50,678	27,577	50,359	77,936	24,637
	Total	63,762	2,863	19,044	4	3,899	89,571	123,612	230,794	354,406	39,468
2011	TC	32,876	42	539	0	1,097	34,554	84,419	173,128	257,547	12,081
	Dec. FC	25,662	2,301	16,711	5	2,364	47,043	22,014	49,094	71,108	23,595
	Total	58,538	2,343	17,250	5	3,461	81,597	106,433	222,222	328,655	35,676
2011	TC	31,694	32	685	0	1,098	33,509	84,878	15,699	100,578	12,357
	Sept. FC	24,106	2,128	16,441	5	1,994	44,674	21,952	253	22,205	22,842
	Total	55,800	2,160	17,126	5	3,092	78,183	106,830	15,952	122,782	35,199
2011	TC	34,863	15	1,022	0	1,123	37,022	92,805	18,173	110,979	8,514
	June FC	24,038	1,915	17,212	6	1,803	44,974	23,676	35	23,711	16,167
	Total	58,901	1,930	18,234	6	2,926	81,996	116,481	18,209	134,690	24,681
2011	TC	33,350	14	964	0	705	35,032	92,934	38,824	131,758	8,270
	March FC	23,944	1,834	16,065	6	1,569	43,419	24,617	13,982	38,599	8,528
	Total	57,294	1,848	17,030	6	2,273	78,451	117,551	52,806	170,357	16,798
2010	TC	30,360	15	1,016	0	561	31,952	83,855	36,248	120,103	10,322
	Dec. FC	22,179	1,390	14,117	7	1,344	39,037	17,515	11,991	29,506	10,040
	Total	52,540	1,405	15,133	7	1,906	70,990	101,370	48,239	149,609	20,363
2010	TC	31,916	10	918	0	475	33,319	83,467	19,627	103,094	10,200
	Sept. FC	22,231	1,349	12,956	9	1,204	37,749	26,925	24	26,948	10,952
	Total	54,147	1,359	13,874	9	1,679	71,068	110,392	19,650	130,042	21,152
2010	TC	26,241	7	25	0	416	26,689	71,549	17,232	88,781	8,597
	June FC	20,617	1,268	13,425	9	1,057	36,376	17,275	0	17,275	8,509
	Total	46,858	1,275	13,449	9	1,473	63,065	88,824	17,232	106,056	17,106

Financial Instruments							Custody and Pledged Securities					Total Off Balance-Sheet Commitments
Trading Transactions							Total	Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantless	Total	
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total						
15,781	65,537	31,962	52	0	669	114,002	130,360	339,728	858,885	348,250	1,546,863	1,847,672
20,884	154,787	63,696	106	0	6,429	245,902	269,834	28,837	338,831	133,850	501,518	873,701
36,666	220,324	95,658	158	0	7,098	359,903	400,194	368,565	1,197,716	482,100	2,048,381	2,721,372
16,617	58,125	37,536	74	0	730	113,081	127,101	344,178	1,119,949	280,252	1,744,378	2,038,906
22,106	150,463	67,106	127	50	4,602	244,455	266,656	28,203	529,654	109,004	666,862	1,037,664
38,723	208,588	104,642	201	50	5,332	357,536	393,758	372,380	1,649,603	389,256	2,411,240	3,076,570
15,148	46,061	35,187	66	0	1,542	98,005	112,616	380,466	1,104,585	277,903	1,762,955	2,064,750
23,620	131,476	57,298	119	0	4,134	216,648	238,063	27,524	513,120	103,831	644,475	985,996
38,768	177,537	92,485	185	0	5,677	314,652	350,679	407,991	1,617,705	381,734	2,407,429	3,050,746
13,238	39,388	29,971	165	0	614	83,377	101,561	356,178	1,093,473	275,019	1,724,670	2,405,389
23,495	124,087	50,015	318	10	4,161	202,086	226,456	26,929	484,978	94,154	606,061	975,401
36,733	163,475	79,986	483	10	4,775	285,463	328,017	383,106	1,578,451	369,173	2,330,730	3,380,790
10,552	35,310	22,355	21	0	565	68,802	87,061	285,123	1,001,094	260,381	1,546,598	2,085,128
16,921	110,824	40,367	225	9	4,727	173,073	198,556	27,256	455,522	91,352	574,130	903,124
27,473	146,134	62,721	246	9	5,292	241,875	285,617	312,379	1,456,616	351,733	2,120,728	2,988,252
12,807	36,122	24,696	63	0	1,102	74,790	92,636	280,217	913,986	230,620	1,424,823	1,972,251
20,443	113,275	43,302	179	105	4,905	182,210	206,242	26,740	416,108	87,186	530,034	871,525
33,250	149,397	67,999	242	105	6,007	257,000	298,878	306,957	1,330,094	317,806	1,954,857	2,843,776
12,608	46,835	20,845	21	0	1,456	81,765	98,261	262,885	785,072	202,158	1,250,116	1,668,693
20,286	117,484	40,549	154	0	3,003	181,476	204,861	28,865	364,832	83,178	476,875	813,943
32,894	164,320	61,394	175	0	4,459	263,241	303,122	291,750	1,149,904	285,336	1,726,990	2,482,636
11,231	43,829	21,050	29	0	1,893	78,031	92,863	243,177	745,903	183,547	1,172,627	1,580,853
23,080	109,738	40,500	148	122	3,162	176,749	201,385	28,702	356,625	79,007	464,334	794,333
34,311	153,566	61,549	177	122	5,055	254,780	294,248	271,878	1,102,528	262,554	1,636,961	2,375,185
10,558	33,798	15,211	39	0	1,946	61,552	73,632	226,662	653,551	154,016	1,034,229	1,399,962
21,962	95,666	31,762	143	80	2,839	152,452	176,047	27,681	340,482	72,521	440,684	734,882
32,520	129,464	46,973	182	80	4,785	214,003	249,679	254,343	994,033	226,536	1,474,913	2,134,844
9,604	37,281	23,349	21	0	1,706	71,961	84,318	230,163	634,990	26,875	892,027	1,110,431
23,576	88,785	42,590	605	79	4,390	160,026	182,868	26,502	331,306	15,479	373,287	623,034
33,180	126,066	65,939	626	79	6,097	231,987	267,186	256,665	966,295	42,354	1,265,314	1,733,465
9,579	46,299	25,852	11	0	1,369	83,110	91,624	268,866	672,557	3,372	944,795	1,184,420
26,890	88,044	40,773	326	5	2,187	158,225	174,393	26,905	321,307	845	349,057	592,135
36,469	134,344	66,625	337	5	3,556	241,336	266,017	295,770	993,864	4,218	1,293,852	1,776,555
8,631	46,557	25,041	39	0	832	81,099	89,370	273,040	644,281	3,139	920,460	1,176,620
20,319	89,520	36,028	545	76	2,684	149,172	157,700	25,153	294,707	807	320,666	560,384
28,950	136,076	61,069	584	76	3,515	230,271	247,069	298,193	938,988	3,946	1,241,126	1,737,004
5,188	32,322	16,764	14	0	698	54,986	65,308	193,556	588,220	2,871	784,647	1,002,010
14,018	79,270	26,330	605	76	1,849	122,148	132,189	23,992	266,998	713	291,704	492,436
19,206	111,592	43,094	619	76	2,547	177,134	197,496	217,548	855,219	3,584	1,076,351	1,494,446
5,049	34,093	21,756	53	0	725	61,677	71,877	182,407	585,497	2,646	770,551	978,842
16,584	73,686	32,427	694	93	1,452	124,936	135,888	23,444	255,354	725	279,523	480,107
21,633	107,779	54,183	747	93	2,177	186,613	207,765	205,851	840,851	3,371	1,050,074	1,458,949
5,973	26,949	18,231	12	0	260	51,425	60,021	158,801	496,127	2,275	657,203	832,694
19,535	69,600	25,560	659	967	1,321	117,642	126,151	22,314	236,740	663	259,717	439,519
25,508	96,549	43,790	671	967	1,581	169,067	186,173	181,115	732,867	2,939	916,920	1,272,213

## Deposit Banks in Borsa İstanbul

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments Held for Hedging
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	
2010 March	TC	25,223	1	33	0	357	25,614	74,506	23	74,528	5,528
	FC	21,658	1,231	12,334	7	968	36,199	17,421	0	17,421	5,553
	Total	46,882	1,231	12,367	8	1,325	61,813	91,926	23	91,949	11,081
2009 Dec.	TC	23,798	3	11	0	312	24,123	73,375	63	73,438	5,649
	FC	21,809	1,376	11,172	15	979	35,351	20,303	0	20,303	2,720
	Total	45,606	1,379	11,183	15	1,291	59,474	93,678	64	93,741	8,369
2009 Sept.	TC	22,691	1	5	0	278	22,975	99,610	64	99,674	7,033
	FC	21,748	1,413	10,889	13	876	34,938	34,864	0	34,864	3,824
	Total	44,439	1,414	10,894	13	1,153	57,914	134,473	65	134,538	10,857
2009 June	TC	21,313	2	6	0	320	21,642	59,239	60	59,299	5,864
	FC	21,345	1,353	10,463	19	882	34,062	13,341	0	13,341	2,912
	Total	42,658	1,355	10,469	20	1,202	55,704	72,580	61	72,641	8,775
2009 March	TC	18,716	0	3	0	258	18,977	51,950	57	52,007	5,759
	FC	19,820	1,374	10,424	20	793	32,432	11,539	0	11,539	3,568
	Total	38,536	1,375	10,427	20	1,051	51,409	63,488	58	63,546	9,326
2008 Dec.	TC	20,247	1	1	0	267	20,516	53,765	64	53,829	6,826
	FC	19,910	1,535	11,362	12	681	33,501	12,013	1	12,013	5,664
	Total	40,157	1,536	11,363	12	948	54,017	65,778	65	65,842	12,490
2008 Sept.	TC	25,089	1	1	0	430	25,521	66,289	81	66,370	1,291
	FC	20,840	1,760	14,925	13	758	38,296	14,718	1	14,719	1,258
	Total	45,929	1,761	14,926	13	1,188	63,817	81,007	81	81,089	2,548
2008 June	TC	24,078	1	1	0	322	24,403	63,666	67	63,733	835
	FC	21,619	1,816	16,106	13	872	40,427	12,503	1	12,504	812
	Total	45,697	1,817	16,108	13	1,195	64,830	76,170	67	76,237	1,647
2008 March	TC	21,441	1	2	0	186	21,631	56,902	20	56,922	589
	FC	20,334	1,746	12,857	13	922	35,872	12,060	9	12,069	602
	Total	41,775	1,748	12,859	13	1,108	57,503	68,962	29	68,991	1,190
2007 Dec.	TC	23,820	9	2	0	235	24,065	61,236	1,600	62,836	103
	FC	19,170	1,664	10,969	6	1,094	32,903	10,541	8	10,549	138
	Total	42,990	1,673	10,970	6	1,328	56,969	71,777	1,608	73,385	242
2007 Sept.	TC	21,489	1	2	0	866	22,358	50,350	1,694	52,044	149
	FC	18,388	1,650	10,007	6	1,068	31,119	5,363	20	5,382	174
	Total	39,877	1,651	10,009	6	1,934	53,478	55,713	1,713	57,426	323
2007 June	TC	19,047	0	1	0	749	19,797	43,867	1,522	45,389	118
	FC	16,274	1,540	9,189	6	949	27,957	5,213	26	5,238	127
	Total	35,320	1,540	9,190	6	1,699	47,754	49,080	1,547	50,627	246
2007 March	TC	16,824	0	1	0	636	17,461	36,932	15	36,946	74
	FC	15,584	1,450	8,816	6	877	26,733	4,193	35	4,227	75
	Total	32,407	1,451	8,817	6	1,513	44,194	41,125	49	41,174	149
2006 Dec.	TC	15,789	1	1	0	582	16,372	33,465	15	33,480	59
	FC	15,825	1,395	8,434	5	1,014	26,672	2,679	46	2,725	213
	Total	31,614	1,396	8,435	5	1,596	43,045	36,144	61	36,205	272
2006 Sept.	TC	13,119	1	134	0	211	13,466	29,078	22	29,101	0
	FC	14,222	1,430	7,608	3	656	23,920	2,030	60	2,090	0
	Total	27,341	1,431	7,743	3	867	37,385	31,109	82	31,191	0



Financial Instruments								Custody and Pledged Securities					Total Off Balance-Sheet Commitments
Trading Transactions							Total	Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantess	Total		
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total							
5,022	22,956	16,536	40	0	376	44,930	50,457	154,809	476,605	2,192	633,606	784,206	
11,418	51,900	27,046	610	754	991	92,719	98,273	21,923	232,238	660	254,821	406,714	
16,440	74,856	43,582	650	754	1,367	137,649	148,730	176,733	708,842	2,852	888,427	1,190,919	
4,252	23,157	9,078	23	0	297	36,807	42,456	221,056	442,364	2,177	665,597	805,615	
8,904	49,637	19,071	568	68	1,151	79,399	82,119	22,196	214,920	566	237,683	375,457	
13,156	72,794	28,149	591	68	1,448	116,207	124,576	243,252	657,284	2,744	903,280	1,181,071	
4,687	21,046	12,563	49	0	630	38,975	46,007	258,375	386,863	2,183	647,421	816,077	
13,912	42,116	21,877	638	18	1,487	80,047	83,871	22,322	184,860	568	207,751	361,425	
18,599	63,162	34,439	686	18	2,117	119,022	129,879	280,697	571,723	2,751	855,171	1,177,502	
4,375	22,193	9,178	60	0	617	36,423	42,286	215,784	348,934	2,106	566,824	690,052	
11,307	37,769	15,772	607	43	2,738	68,236	71,148	20,201	170,284	552	191,036	309,587	
15,682	59,962	24,950	666	43	3,355	104,659	113,434	235,984	519,218	2,658	757,860	999,639	
5,515	18,871	8,179	86	0	452	33,103	38,861	185,526	295,447	1,915	482,887	592,732	
12,643	40,000	11,241	617	28	2,698	67,227	70,795	19,482	159,699	568	179,749	294,514	
18,157	58,870	19,420	704	28	3,150	100,329	109,656	205,008	455,146	2,482	662,636	887,247	
4,841	17,493	4,271	32	0	341	26,978	33,804	179,896	289,124	2,199	471,219	579,368	
8,860	30,242	8,139	505	2	1,467	49,215	54,879	19,398	151,827	571	171,795	272,187	
13,701	47,735	12,410	536	2	1,808	76,192	88,682	199,294	440,950	2,769	643,014	851,555	
5,977	24,642	13,380	62	1	299	44,362	45,652	220,481	331,451	2,718	554,650	692,193	
9,529	38,824	17,628	607	35	1,332	67,954	69,211	21,261	146,209	698	168,167	290,393	
15,506	63,466	31,008	669	36	1,631	112,315	114,863	241,741	477,660	3,416	722,817	982,586	
8,348	28,742	12,738	117	0	133	50,077	50,912	207,367	302,170	2,729	512,266	651,315	
15,342	41,367	18,249	709	6	1,737	77,410	78,221	20,978	133,592	759	155,328	286,480	
23,690	70,109	30,987	827	6	1,869	127,487	129,134	228,345	435,762	3,488	667,595	937,795	
10,201	17,074	17,302	165	0	343	45,084	45,673	182,321	253,850	2,572	438,742	562,968	
15,071	25,231	24,794	815	5	2,068	67,984	68,586	20,047	123,189	774	144,010	260,537	
25,272	42,305	42,096	980	5	2,412	113,068	114,259	202,368	377,039	3,346	582,752	823,505	
7,230	18,946	11,964	143	0	592	38,873	38,977	197,261	257,851	2,991	458,103	583,981	
12,084	23,632	15,142	588	14	1,738	53,199	53,337	19,970	105,062	836	125,868	222,658	
19,314	42,578	27,106	731	14	2,330	92,072	92,314	217,231	362,912	3,827	583,971	806,638	
6,973	15,134	15,691	175	0	1,153	39,126	39,275	179,926	224,499	2,599	407,024	520,700	
13,178	16,127	15,548	687	0	2,663	48,204	48,378	20,211	95,299	129	115,639	200,519	
20,151	31,262	31,240	862	0	3,816	87,330	87,653	200,137	319,798	2,728	522,663	721,219	
3,464	13,772	8,795	102	0	208	26,342	26,460	159,624	221,494	1,901	383,019	474,665	
8,240	19,047	10,642	457	41	787	39,214	39,341	19,990	142,188	124	162,303	234,839	
11,704	32,819	19,437	559	41	995	65,556	65,801	179,615	363,682	2,025	545,322	709,504	
2,331	10,580	6,735	112	0	315	20,072	20,146	143,335	184,155	1,645	329,135	403,688	
7,592	15,413	13,092	397	29	1,261	37,785	37,860	19,259	129,634	108	149,001	217,821	
9,923	25,993	19,827	509	29	1,576	57,857	58,006	162,594	313,789	1,753	478,136	621,509	
2,641	9,031	2,666	53	0	46	14,438	14,497	146,187	165,072	0	311,259	375,609	
7,916	15,928	7,834	203	8	1,413	33,303	33,515	17,213	116,586	49	133,847	196,760	
10,557	24,959	10,501	256	8	1,459	47,740	48,012	163,400	281,658	49	445,107	572,369	
1,443	6,653	1,788	58	0	41	9,984	9,984	108,014	133,899	250	242,164	294,714	
5,629	11,486	5,968	238	27	469	23,817	23,817	14,942	107,128	3,056	125,126	174,953	
7,073	18,140	7,756	296	27	510	33,801	33,801	122,956	241,028	3,307	367,290	469,668	

## Deposit Banks in Borsa İstanbul

### Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2006	TC	11,885	0	143	0	183	12,211	26,823	13	26,836	0
	June	14,035	1,546	7,890	3	683	24,157	1,200	39	1,239	0
	Total	25,920	1,546	8,033	3	866	36,368	28,023	52	28,075	0
2006	TC	12,938	0	209	0	174	13,320	30,097	15	30,111	0
	March	13,819	1,619	7,278	2	448	23,166	1,877	43	1,919	0
	Total	26,756	1,619	7,487	2	622	36,487	31,973	58	32,031	0
2005	TC	13,015	0	201	0	163	13,378	29,464	20	29,483	0
	Dec.	13,424	1,636	7,000	5	324	22,388	1,412	38	1,451	0
	Total	26,438	1,636	7,201	5	487	35,767	30,876	58	30,934	0
2005	TC	12,325	0	0	0	147	12,472	28,002	24	28,026	0
	Sept.	12,985	1,739	6,920	3	230	21,877	1,641	44	1,686	0
	Total	25,310	1,739	6,920	3	377	34,349	29,643	69	29,712	0
2005	TC	11,614	0	0	0	123	11,737	26,012	46,669	72,681	0
	June	11,931	1,655	6,694	8	227	20,515	1,913	52	1,964	0
	Total	23,545	1,655	6,694	8	350	32,252	27,925	46,721	74,646	0
2005	TC	10,811	0	0	0	109	10,921	26,093	30,719	56,813	0
	March	11,747	1,690	6,362	4	212	20,015	1,924	42	1,965	0
	Total	22,558	1,690	6,362	4	321	30,935	28,017	30,761	58,778	0
2004	TC	10,701	0	0	0	103	10,803	26,595	18,874	45,469	0
	Dec.	12,073	1,926	6,188	3	217	20,407	1,801	45	1,847	0
	Total	22,774	1,926	6,188	3	320	31,211	28,396	18,920	47,316	0
2004	TC	8,920	0	0	0	54	8,974	24,904	14,697	39,601	0
	Sept.	10,422	1,840	5,613	5	230	18,110	2,575	57	2,632	0
	Total	19,342	1,840	5,613	5	284	27,084	27,478	14,754	42,233	0
2004	TC	8,137	0	0	0	49	8,186	21,866	13,269	35,134	0
	June	10,123	1,739	5,032	5	231	17,130	2,261	89	2,350	0
	Total	18,260	1,739	5,032	5	280	25,316	24,127	13,358	37,484	0
2004	TC	8,454	0	0	0	46	8,501	20,913	11,295	32,209	0
	March	9,730	1,458	5,070	7	237	16,501	1,771	93	1,865	0
	Total	18,184	1,458	5,070	7	283	25,002	22,685	11,389	34,073	0
2003	TC	7,461	0	0	0	672	8,133	15,731	8,178	23,910	0
	Dec.	9,724	1,383	4,552	21	249	15,929	2,393	48	2,441	0
	Total	17,185	1,383	4,552	21	921	24,062	18,124	8,226	26,351	0
2003	TC	7,222	0	0	0	537	7,759	12,983	11,061	24,044	0
	Sept.	8,697	1,152	4,271	24	227	14,371	1,565	15	1,579	0
	Total	15,919	1,152	4,271	24	763	22,130	14,548	11,075	25,623	0
2003	TC	6,604	0	0	0	14	6,618	8,494	9,700	18,194	0
	June	8,744	1,066	3,995	23	232	14,060	1,431	18	1,449	0
	Total	15,348	1,066	3,995	23	246	20,678	9,925	9,718	19,643	0
2003	TC	5,018	0	0	0	8	5,027	5,526	6,334	11,860	0
	March	8,525	971	3,707	24	241	13,467	1,507	21	1,528	0
	Total	13,543	971	3,707	24	249	18,493	7,033	6,355	13,388	0
2002	TC	4,954	0	0	0	19	4,973	5,101	5,856	10,957	0
	Dec.	8,627	946	3,490	24	250	13,336	1,387	21	1,408	0
	Total	13,580	946	3,490	24	268	18,308	6,488	5,877	12,365	0

Financial Instruments								Custody and Pledged Securities					Total Off Balance-Sheet Commitments
Trading Transactions							Total	Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantless	Total		
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total							
2,194	3,009	1,226	59	1	36	6,524	6,524	99,683	115,913	0	215,597	261,168	
7,053	14,849	2,952	145	24	462	25,484	25,484	14,164	100,414	32	114,610	165,489	
9,247	17,858	4,177	204	25	498	32,008	32,008	113,847	216,327	33	330,207	426,658	
1,205	2,778	2,462	81	0	35	6,562	6,562	126,873	111,381	0	238,254	288,247	
4,612	13,208	5,820	118	23	383	24,163	24,163	12,551	87,970	0	100,521	149,770	
5,817	15,986	8,283	199	23	417	30,725	30,725	139,424	199,351	0	338,775	438,017	
892	2,468	1,864	97	1	6	5,328	5,328	120,934	204,136	0	325,070	373,260	
3,431	13,362	5,101	174	79	328	22,475	22,475	12,134	79,329	0	91,463	137,777	
4,323	15,830	6,965	271	80	335	27,803	27,803	133,068	283,465	0	416,533	511,037	
747	2,256	1,236	51	5	14	4,309	4,309	146,380	81,817	0	228,196	273,004	
3,685	14,841	3,238	143	44	441	22,393	22,393	12,893	68,750	17	81,660	127,616	
4,433	17,097	4,474	194	49	456	26,702	26,702	159,273	150,567	17	309,856	400,620	
570	1,232	1,371	8	3	34	3,218	3,218	145,545	70,473	0	216,018	303,654	
4,165	12,846	2,394	79	156	310	19,949	19,949	12,857	63,623	15	76,495	118,923	
4,734	14,078	3,765	87	159	344	23,167	23,167	158,402	134,096	15	292,513	422,578	
751	1,133	1,138	4	3	37	3,065	3,065	132,670	57,733	0	190,404	261,202	
4,060	12,476	2,158	757	272	164	19,887	19,887	13,397	57,813	17	71,227	113,094	
4,810	13,609	3,296	760	275	201	22,952	22,952	146,067	115,546	17	261,630	374,296	
456	1,090	691	0	0	0	2,236	2,236	67,331	52,049	0	119,380	177,888	
3,162	8,541	1,889	288	0	126	14,007	14,007	13,001	58,034	9	71,044	107,305	
3,618	9,631	2,580	288	0	126	16,243	16,243	80,332	110,083	9	190,424	285,193	
516	256	467	0	0	11	1,250	1,250	53,107	40,137	0	93,244	143,070	
3,085	9,270	1,002	182	0	233	13,772	13,772	11,093	51,685	5	62,784	97,297	
3,601	9,526	1,469	182	0	245	15,023	15,023	64,200	91,822	5	156,028	240,367	
595	536	410	0	0	10	1,552	1,552	50,476	36,125	0	86,601	131,474	
2,803	9,975	1,931	207	0	295	15,211	15,211	10,047	47,312	0	57,359	92,050	
3,399	10,511	2,341	207	0	305	16,763	16,763	60,523	83,437	0	143,959	223,523	
298	176	241	0	0	129	844	844	49,236	35,690	0	84,926	126,480	
3,072	11,035	2,479	244	0	359	17,188	17,188	8,326	39,168	0	47,494	83,048	
3,370	11,210	2,719	244	0	488	18,032	18,032	57,563	74,858	0	132,420	209,527	
294	143	179	0	0	29	645	645	41,045	28,882	0	69,927	102,616	
3,080	9,999	894	404	46	168	14,590	14,590	7,980	37,005	0	44,985	77,944	
3,374	10,142	1,073	404	46	196	15,235	15,235	49,025	65,887	0	114,912	180,559	
570	103	81	0	0	10	765	765	32,532	24,260	0	56,792	89,360	
5,290	6,582	1,986	304	0	437	14,598	14,598	10,397	18,496	0	28,893	59,441	
5,860	6,685	2,067	304	0	447	15,363	15,363	42,929	42,756	0	85,685	148,802	
505	142	184	0	0	1	833	833	25,517	22,097	0	47,614	73,259	
3,891	7,186	281	177	0	273	11,807	11,807	10,873	17,806	0	28,679	55,995	
4,396	7,328	465	177	0	274	12,640	12,640	36,389	39,904	0	76,293	129,254	
561	134	65	0	0	2	762	762	16,979	17,151	0	34,130	51,778	
4,266	8,015	71	163	0	127	12,641	12,641	9,364	15,084	0	24,448	52,084	
4,827	8,149	135	163	0	129	13,403	13,403	26,344	32,235	0	58,578	103,863	
234	3	0	0	0	0	237	237	11,012	17,581	0	28,592	44,759	
3,410	4,772	0	173	0	92	8,448	8,448	8,617	17,598	0	26,215	49,406	
3,643	4,775	0	173	0	93	8,684	8,684	19,629	35,179	0	54,807	94,165	

## Deposit Banks in Borsa İstanbul

### Income-Expenditure

(USD Million)

Year	Period	Operating Income													
		Interest Income from					Total	Interest Expenses on			Total	Net Interest Income/Expenses	Net Fees and Commissions		
		Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Deposits		Funds Borrowed	Other Interest Expense	Fees and Commissions Received From			Fees and Commissions Paid	Net	
2013	Dec.	30,380	110	7,858	209	38,557	14,278	1,507	2,833	18,618	19,940	7,321	1,280	6,040	
2013	Sept.	23,393	80	6,005	165	29,642	10,596	1,137	2,101	13,833	15,809	5,682	965	4,718	
2013	June	16,307	53	4,261	113	20,734	7,022	776	1,380	9,178	11,555	3,996	648	3,348	
2013	March	8,666	31	2,452	75	11,224	3,840	420	721	4,981	6,243	2,058	323	1,735	
2012	Dec.	34,188	173	10,896	314	45,572	19,092	1,678	3,330	24,100	21,472	7,517	1,451	6,067	
2012	Sept.	25,131	136	8,144	257	33,668	14,697	1,263	2,617	18,577	15,091	5,500	1,105	4,395	
2012	June	16,113	93	5,779	179	22,165	9,677	824	1,864	12,366	9,799	3,561	714	2,846	
2012	March	7,925	47	3,012	117	11,100	4,959	424	921	6,303	4,797	1,709	342	1,367	
2011	Dec.	23,975	179	9,606	164	33,923	14,385	1,511	2,619	18,515	15,408	6,273	1,045	5,228	
2011	Sept.	17,449	131	6,872	95	24,547	10,527	1,117	1,863	13,507	11,040	4,675	756	3,919	
2011	June	12,505	93	5,202	81	17,881	7,488	797	1,277	9,562	8,319	3,481	546	2,935	
2011	March	6,279	45	2,743	56	9,123	3,745	394	551	4,689	4,433	1,725	261	1,463	
2010	Dec.	23,458	402	11,719	416	35,995	14,488	1,516	1,671	17,674	18,320	6,380	934	5,447	
2010	Sept.	18,424	358	9,143	393	28,319	11,440	1,170	1,312	13,922	14,397	4,948	794	4,153	
2010	June	11,120	214	6,084	267	17,686	6,729	695	834	8,258	9,428	3,023	464	2,559	
2010	March	5,697	88	3,349	171	9,304	3,317	347	448	4,112	5,192	1,531	226	1,305	
2009	Dec.	26,605	471	12,268	845	40,189	16,371	1,850	1,816	20,037	20,152	6,251	1,032	5,219	
2009	Sept.	20,658	370	9,335	699	31,063	13,228	1,479	1,348	16,054	15,009	4,675	787	3,888	
2009	June	13,762	256	5,976	486	20,480	9,061	1,032	924	11,017	9,462	3,011	517	2,494	
2009	March	6,591	130	2,781	264	9,766	4,608	529	458	5,595	4,172	1,343	241	1,102	
2008	Dec.	26,216	905	11,291	1,105	39,516	20,542	2,345	2,638	25,526	13,991	5,650	1,090	4,559	
2008	Sept.	22,985	965	10,035	834	34,819	17,590	2,040	2,247	21,877	12,942	5,175	979	4,196	
2008	June	14,880	632	6,631	544	22,688	11,199	1,366	1,444	14,008	8,679	3,404	623	2,781	
2008	March	6,717	301	3,126	263	10,406	5,049	648	645	6,343	4,064	1,513	271	1,242	
2007	Dec.	26,390	1,292	13,459	1,563	42,705	21,605	2,911	2,682	27,197	15,508	6,143	1,231	4,912	
2007	Sept.	17,990	757	9,706	1,354	29,807	15,440	2,031	1,906	19,377	10,430	4,653	935	3,718	
2007	June	10,638	460	5,945	855	17,897	9,316	1,203	1,150	11,669	6,228	2,776	540	2,236	
2007	March	4,842	232	2,800	444	8,318	4,357	566	512	5,435	2,883	1,236	233	1,002	
2006	Dec.	15,688	575	9,632	1,332	27,228	14,092	1,894	1,318	17,304	9,923	4,455	903	3,553	
2006	Sept.	10,025	329	6,242	862	17,458	8,857	1,229	772	10,859	6,599	2,926	584	2,342	
2006	June	6,045	181	3,697	507	10,430	5,223	734	356	6,314	4,116	1,831	341	1,490	
2006	March	3,291	103	2,138	274	5,807	2,920	379	200	3,498	2,309	1,022	182	840	
2005	Dec.	11,290	263	8,452	833	20,839	9,779	884	1,174	11,837	9,001	3,606	784	2,823	
2005	Sept.	8,224	185	6,242	591	15,242	6,960	584	922	8,466	6,776	2,617	581	2,036	
2005	June	5,327	116	4,144	370	9,957	4,419	339	671	5,429	4,528	1,716	369	1,347	
2005	March	2,564	59	2,048	171	4,841	2,149	148	324	2,621	2,219	798	174	624	
2004	Dec.	8,874	190	8,921	810	18,794	9,156	519	1,191	10,865	7,929	2,956	756	2,201	
2004	Sept.	5,504	111	5,965	530	12,110	5,879	316	752	6,947	5,163	1,844	470	1,374	
2004	June	3,445	59	3,954	358	7,816	3,879	201	484	4,564	3,252	1,174	290	884	
2004	March	1,798	35	2,281	218	4,331	2,235	109	271	2,615	1,716	628	161	468	
2003	Dec.	5,512	178	8,564	1,178	15,433	10,193	471	1,089	11,754	3,679	2,116	663	1,453	
2003	Sept.	3,785	135	6,558	912	11,391	7,740	350	854	8,944	2,446	1,458	483	975	
2003	June	2,375	92	4,224	612	7,303	5,168	247	602	6,017	1,286	935	297	638	
2003	March	1,045	43	2,110	297	3,496	2,187	119	238	2,543	952	364	120	243	
2002	Dec.	4,598	287	8,829	1,353	15,067	9,141	593	1,137	10,872	4,195	1,466	509	957	

				Provisions for Loan Losses and Other Receivables	Other Operating Expenses	Net Operating Income (Loss)	Surplus as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiaries	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Operations	Provisions for Income Taxes from Continuing Operations (+/-)	Net Profit/Loss from Continuing O perations	Net Profit/Loss from Terminals Operations	Net Profit (Loss)
Dividend Income	Trading Profit/ Loss (Net)	Other Operating Income	Total Operating Profit/ Loss											
419	565	2,342	29,306	5,666	13,208	10,432	0	0	0	10,432	-2,203	8,229	550	8,780
409	798	1,736	23,469	4,651	10,086	8,733	0	0	0	8,733	-1,917	6,816	581	7,397
385	955	1,250	17,494	3,517	7,042	6,934	0	0	0	6,934	-1,498	5,436	0	5,436
192	470	685	9,325	1,856	3,639	3,830	0	0	0	3,830	-814	3,016	0	3,016
602	1,117	2,352	31,610	5,390	13,425	12,795	0	0	0	12,795	-2,762	10,033	0	10,033
599	380	1,586	22,050	3,509	9,530	9,011	0	0	0	9,011	-1,918	7,093	0	7,093
583	-14	1,110	14,325	2,232	6,126	5,967	0	0	0	5,967	-1,231	4,735	0	4,735
363	8	634	7,169	1,051	3,004	3,114	0	0	0	3,114	-490	2,624	-122	2,501
464	20	3,167	24,288	3,375	10,832	10,081	0	0	0	10,081	-2,155	7,926	205	8,131
473	-21	2,526	17,936	2,457	7,993	7,486	0	0	0	7,486	-1,551	5,935	209	6,144
540	328	2,063	14,185	1,783	6,039	6,362	0	0	0	6,362	-1,265	5,097	0	5,097
240	481	1,038	7,655	1,072	3,073	3,510	0	0	0	3,510	-722	2,789	0	2,789
465	310	4,050	28,593	3,821	11,865	12,907	0	0	0	12,907	-2,486	10,421	48	10,469
495	429	3,030	22,506	2,999	9,061	10,446	0	0	0	10,446	-1,981	8,466	51	8,516
434	279	1,858	14,558	1,988	5,455	7,116	0	0	0	7,116	-1,371	5,745	0	5,745
215	230	944	7,885	1,203	2,787	3,895	0	-5	0	3,889	-768	3,121	0	3,121
435	989	2,132	28,927	6,807	10,625	11,496	0	0	0	11,496	-2,233	9,262	95	9,357
438	1,020	1,486	21,841	5,200	7,790	8,851	0	0	0	8,851	-1,736	7,115	127	7,242
418	954	976	14,304	3,336	4,981	5,987	0	0	0	5,987	-1,170	4,817	123	4,939
218	388	483	6,362	1,648	2,211	2,502	0	0	0	2,502	-484	2,019	112	2,131
515	4	2,201	21,270	4,027	10,121	7,121	0	0	0	7,121	-1,343	5,778	0	5,778
521	-53	2,327	19,932	3,118	9,148	7,666	0	0	0	7,666	-1,564	6,102	0	6,102
516	195	1,917	14,088	2,106	6,065	5,917	0	0	0	5,917	-1,189	4,728	0	4,728
206	-144	1,251	6,617	1,168	2,658	2,791	0	0	0	2,791	-577	2,214	0	2,214
608	271	3,937	25,237	3,781	10,933	10,523	0	0	0	10,523	-1,892	8,631	0	8,631
275	226	2,877	17,526	2,067	7,361	8,097	0	0	0	8,097	-1,393	6,704	0	6,704
248	176	1,917	10,805	1,359	4,375	5,071	0	0	0	5,071	-824	4,246	0	4,246
61	69	553	4,568	664	1,932	1,972	0	0	0	1,972	-371	1,601	0	1,601
275	-240	2,769	16,280	2,263	7,460	6,556	0	6	0	6,563	-1,484	5,078	0	5,078
10	-592	2,470	10,829	1,779	4,638	4,412	0	216	0	4,629	-1,011	3,617	0	3,611
8	-784	1,868	6,698	1,257	2,898	2,542	0	183	0	2,726	-639	2,087	0	2,088
2	177	653	3,981	638	1,624	1,719	0	74	0	1,792	-412	1,381	0	1,382
20	812	1,423	14,079	3,314	7,953	2,812	0	172	0	2,984	-1,589	1,394	0	1,394
20	642	1,040	10,515	2,743	5,801	1,971	0	149	0	2,120	-1,246	874	0	874
20	525	744	7,164	1,738	2,936	2,490	0	135	0	2,625	-924	1,701	0	1,701
2	254	325	3,425	729	1,341	1,354	0	37	0	1,391	-436	955	0	955
14	1,012	1,057	12,212	2,201	5,427	4,584	0	295	-904	3,975	-1,252	2,723	0	2,723
12	196	684	7,428	1,290	3,313	2,825	0	167	-460	2,531	-638	1,893	0	1,893
26	18	497	4,678	724	2,149	1,805	0	143	-391	1,557	-491	1,066	0	1,066
1	683	295	3,163	482	1,340	1,342	0	74	-404	1,012	-411	601	0	601
9	3,642	1,143	9,926	1,573	4,823	3,529	0	180	-410	3,299	-926	2,373	0	2,373
8	2,749	924	7,102	944	3,566	2,592	0	152	-246	2,498	-688	1,810	0	1,810
8	1,747	676	4,356	491	2,371	1,494	0	142	-263	1,373	-433	940	0	940
6	18	322	1,541	324	771	446	0	76	-180	342	-163	179	0	179
13	451	1,606	7,223	1,333	3,342	2,548	0	208	-421	2,335	-235	2,100	0	2,088

## Ratios

(%)

	2013 Dec.	2013 Sept.	2013 June	2013 March	2012 Dec.	2012 Sept.	2012 June	2012 March	2011 Dec.	2011 Sept.	2011 June	2011 March
<b>Capital Ratios</b>												
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.6	15.0	15.4	16.5	16.9	15.3	15.1	15.2	15.3	15.1	15.8	16.5
Shareholders' Equity / Total Assets	10.8	11.0	11.6	12.7	12.8	12.3	11.9	11.8	11.3	11.1	11.7	12.5
(Shareholders' Equity - Permanent Assets) / Total Assets	7.7	8.0	8.3	9.2	9.2	8.9	8.5	8.5	8.1	7.9	8.3	8.9
Net On Balance Sheet Position / Total Shareholders' Equity	-38.6	-27.5	-21.9	-18.0	-16.2	-19.0	-38.2	-33.1	-25.0	-24.1	-20.5	-21.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	0.0	-1.1	2.7	2.2	1.5	-0.7	-0.3	0.7	-0.4	0.6	0.6
<b>Balance-Sheet Ratios</b>												
TC Assets / Total Assets	64.7	65.4	67.2	67.8	67.7	67.5	68.5	68.4	66.4	67.5	70.0	70.7
TC Liabilities / Total Liabilities	58.1	59.9	62.3	63.2	63.4	62.9	61.8	62.3	61.3	62.5	65.4	66.0
FC Assets / FC Liabilities	84.3	86.2	86.9	87.6	88.1	87.6	82.3	83.7	86.8	86.7	86.6	85.9
TC Deposits / Total Deposits	59.8	61.1	64.2	64.3	64.1	63.7	61.5	61.7	62.2	62.6	65.0	65.5
TC Loans and Receivables / Total Loans and Receivables	70.7	71.3	71.6	72.4	71.8	71.2	70.3	69.0	67.2	66.8	68.3	68.2
Total Deposits / Total Assets	59.5	59.9	59.5	60.0	60.3	61.5	61.8	61.4	61.5	59.0	59.0	62.1
Funds Borrowed / Total Assets	10.4	9.6	9.3	9.1	8.9	9.2	9.7	9.8	10.8	10.8	10.3	10.1
<b>Assets Quality</b>												
Financial Assets (net) / Total Assets	18.3	18.6	19.3	20.0	21.2	22.1	23.5	24.3	24.3	24.4	24.9	27.0
Total Loans and Receivables / Total Assets	63.1	63.1	63.5	62.0	61.2	61.1	60.9	59.8	59.5	57.8	57.7	57.8
Total Loans and Receivables / Total Deposits	106.1	105.4	106.8	103.3	101.5	99.4	98.6	97.5	96.8	97.9	97.7	93.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	2.9	2.8	3.0	2.9	3.0	2.8	2.9	2.8	2.8	3.1	3.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.6	0.6	0.7	0.6	0.7	0.5	0.5	0.5	0.5	0.4	0.4
Specific Provisions / Loans Under Follow-up	79.5	78.5	77.7	77.7	77.7	78.0	81.2	82.0	81.7	83.9	86.7	86.9
Permanent Assets / Total Assets	3.1	3.0	3.3	3.6	3.6	3.4	3.4	3.4	3.2	3.2	3.4	3.6
Consumer Loans / Total Loans and Receivables	33.8	34.2	34.6	35.1	34.7	34.5	33.9	33.6	33.4	33.0	33.5	33.5
<b>Liquidity</b>												
Liquid Assets / Total Assets	26.7	27.9	28.7	29.7	30.0	29.6	29.0	29.9	29.5	31.1	31.0	30.2
Liquid Assets / Short-term Liabilities	50.7	51.8	52.0	54.1	54.1	53.0	50.3	52.1	51.6	53.5	54.3	51.5
TC Liquid Assets / Total Assets	11.6	12.7	15.0	15.6	16.2	16.6	17.9	19.3	18.1	20.5	21.7	21.9
<b>Profitability</b>												
Net Profit/Losses / Total Assets	1.5	1.3	1.0	0.5	1.8	1.3	0.9	0.5	1.8	1.3	1.0	0.6
Net Profit/Losses / Total Shareholders' Equity	14.1	11.6	8.2	4.2	14.0	10.9	7.8	4.2	15.5	11.7	8.6	4.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.5	1.2	0.7	2.3	1.7	1.2	0.6	2.2	1.6	1.3	0.7
<b>Income-Expenditure Structure</b>												
Net Interest Income After Specific Provisions / Total Assets	2.8	2.3	1.7	0.9	3.3	2.5	1.7	0.8	3.0	2.1	1.5	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.7	55.3	54.5	56.2	57.8	59.5	59.9	58.9	56.9	55.7	52.8	51.7
Non-interest Income (net) / Total Assets	1.6	1.3	1.0	0.5	1.8	1.3	0.9	0.5	1.9	1.5	1.2	0.7
Other Operating Expenses / Total Assets	2.3	1.8	1.2	0.6	2.4	1.8	1.2	0.6	2.3	1.7	1.2	0.6
Personnel Expenses / Other Operating Expenses	41.9	42.0	41.9	41.0	41.7	43.6	44.6	43.9	43.9	44.5	44.7	43.8
Non-interest Income (net) / Other Operating Expenses	70.9	76.0	84.3	84.7	75.5	73.0	73.9	79.0	82.0	86.3	97.1	104.9

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

## Ratios

(%)

	2010 Dec.	2010 Sept.	2010 June	2010 March	2009 Dec.	2009 Sept.	2009 June	2009 March	2008 Dec.	2008 Sept.	2008 June	2008 March	2007 Dec.
<b>Capital Ratios</b>													
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.4	17.7	17.5	18.0	18.8	18.1	17.3	16.3	16.0	15.7	15.2	15.3	16.7
Shareholders' Equity / Total Assets	12.8	13.0	12.3	12.7	12.4	12.4	11.8	11.0	10.7	11.1	10.7	10.8	12.0
(Shareholders' Equity - Permanent Assets) / Total Assets	9.1	9.2	8.7	8.8	8.5	8.3	7.9	7.1	6.8	7.0	6.6	6.7	7.3
Net On Balance Sheet Position / Total Shareholders' Equity	-13.8	-19.6	-13.1	-13.6	-19.2	-20.0	-10.7	2.6	-3.2	-18.5	-28.1	-11.1	-14.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	3.0	1.4	-0.8	0.7	0.8	1.6	0.8	0.5	-1.1	-0.2	1.9	-0.1
<b>Balance-Sheet Ratios</b>													
TC Assets / Total Assets	70.8	71.3	69.8	69.7	69.8	69.0	66.6	63.7	65.1	68.3	68.1	65.3	67.7
TC Liabilities / Total Liabilities	67.1	66.8	66.2	66.0	65.4	64.4	62.9	61.3	61.9	63.4	62.3	61.3	63.5
FC Assets / FC Liabilities	88.7	86.5	89.4	89.2	87.4	87.1	90.2	93.8	91.7	86.5	84.7	89.6	88.6
TC Deposits / Total Deposits	66.7	64.8	65.5	64.0	62.3	60.7	60.5	59.7	61.1	62.8	61.3	61.2	62.2
TC Loans and Receivables / Total Loans and Receivables	68.4	69.7	68.6	67.9	68.4	68.5	67.7	64.7	66.3	70.6	70.7	68.6	71.8
Total Deposits / Total Assets	63.6	64.1	64.8	64.6	63.7	63.3	63.9	64.2	64.7	64.1	63.4	63.2	63.0
Funds Borrowed / Total Assets	9.6	8.9	9.1	9.0	8.8	9.5	10.6	11.4	11.6	11.6	11.6	12.4	11.1
<b>Assets Quality</b>													
Financial Assets (net) / Total Assets	30.3	30.7	31.7	33.1	33.0	30.7	29.2	27.9	26.1	25.1	25.5	27.7	28.3
Total Loans and Receivables / Total Assets	55.6	54.8	53.5	51.6	50.1	50.9	52.1	53.3	55.4	57.5	56.6	55.0	53.2
Total Loans and Receivables / Total Deposits	87.4	85.5	82.5	79.9	78.6	80.4	81.6	83.0	85.6	89.8	89.4	87.0	84.5
Loans Under Follow-up (gross) / Total Loans and Receivables	3.9	4.5	4.6	5.2	5.7	5.7	5.1	4.6	3.8	3.2	3.2	3.2	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.6	0.6	0.7	0.7	0.9	0.8	0.9	0.6	0.5	0.4	0.4	0.4
Specific Provisions / Loans Under Follow-up	87.2	86.4	87.0	86.2	87.5	84.7	84.0	81.2	83.2	84.1	86.1	88.0	90.5
Permanent Assets / Total Assets	3.6	3.8	3.6	3.8	3.9	4.0	4.0	3.9	3.9	4.1	4.1	4.2	4.7
Consumer Loans / Total Loans and Receivables	33.6	33.6	32.7	33.0	33.5	32.8	32.3	31.0	31.0	32.0	31.4	31.1	32.5
<b>Liquidity</b>													
Liquid Assets / Total Assets	31.5	31.4	31.5	32.9	32.9	31.7	30.2	29.2	26.5	31.1	31.9	33.3	34.2
Liquid Assets / Short-term Liabilities	53.1	53.2	51.0	53.7	54.5	53.1	48.8	46.6	44.2	50.0	49.9	55.5	57.7
TC Liquid Assets / Total Assets	22.5	21.8	21.3	22.4	22.4	20.5	17.5	16.1	14.5	18.5	18.7	18.3	19.4
<b>Profitability</b>													
Net Profit/Losses / Total Assets	2.3	1.9	1.4	0.8	2.4	1.9	1.4	0.7	1.7	1.6	1.2	0.7	2.5
Net Profit/Losses / Total Shareholders' Equity	17.9	14.5	11.5	6.2	19.2	15.6	11.9	6.1	16.0	14.1	11.6	6.0	20.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.8	2.3	1.7	1.0	2.9	2.4	1.7	0.8	2.1	2.0	1.6	0.8	3.0
<b>Income-Expenditure Structure</b>													
Net Interest Income After Specific Provisions / Total Assets	3.4	2.7	2.0	1.1	3.8	2.9	1.9	0.9	3.3	2.8	1.9	1.0	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.4	54.5	55.2	56.5	51.8	50.0	47.4	45.7	52.3	54.7	52.5	52.2	53.0
Non-interest Income (net) / Total Assets	2.2	1.8	1.3	0.7	2.2	1.8	1.4	0.7	2.2	1.8	1.4	0.7	2.8
Other Operating Expenses / Total Assets	2.6	2.0	1.3	0.7	2.7	2.1	1.4	0.7	3.0	2.3	1.6	0.8	3.1
Personnel Expenses / Other Operating Expenses	42.5	44.2	44.3	43.0	43.7	44.5	44.2	44.0	42.3	42.6	42.1	41.6	41.9
Non-interest Income (net) / Other Operating Expenses	86.6	89.5	94.1	96.6	82.6	87.7	97.2	99.1	71.9	76.4	89.2	96.1	89.0

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

## Ratios

(%)

	2007 Sept.	2007 June	2007 March	2006 Dec.	2006 Sept.	2006 June	2006 March	2005 Dec.	2005 Sept.	2005 June	2005 March	2004 Dec.	2004 Sept.
<b>Capital Ratios</b>													
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.2	16.5	19.0	18.6	17.1	15.5	19.4	19.8	18.6	21.2	23.5	24.3	24.2
Shareholders' Equity / Total Assets	12.3	11.5	11.2	10.8	11.0	9.9	12.1	12.1	12.0	13.2	14.6	14.9	14.5
(Shareholders' Equity - Permanent Assets) / Total Assets	7.5	6.8	6.3	5.8	5.9	5.0	6.2	6.1	5.1	4.5	5.1	4.8	4.2
Net On Balance Sheet Position / Total Shareholders' Equity	-13.3	-17.9	-18.0	-18.2	-20.0	-17.7	-12.9	-8.6	-8.8	-6.2	-7.7	-7.4	-2.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	-2.3	-2.0	-0.3	0.1	-1.5	-2.9	-0.3	-2.0	-2.5	-4.0	-2.6	-0.9
<b>Balance-Sheet Ratios</b>													
TC Assets / Total Assets	66.1	65.0	63.8	62.6	62.5	61.5	65.7	64.5	63.0	62.8	62.4	59.8	56.7
TC Liabilities / Total Liabilities	62.5	60.9	59.8	58.5	58.1	57.6	61.4	60.4	58.8	58.7	57.9	55.4	53.7
FC Assets / FC Liabilities	90.2	89.6	89.9	90.2	89.7	90.8	88.8	89.8	89.9	90.1	89.2	90.0	93.4
TC Deposits / Total Deposits	61.3	60.2	58.6	58.1	59.2	60.3	62.1	60.0	57.4	56.3	53.3	49.9	48.1
TC Loans and Receivables / Total Loans and Receivables	71.6	70.7	69.7	70.0	68.2	66.0	67.9	68.4	66.8	64.4	62.0	61.6	57.2
Total Deposits / Total Assets	62.9	63.6	63.9	63.9	63.8	62.9	64.5	63.8	64.0	63.4	63.4	64.6	64.0
Funds Borrowed / Total Assets	11.8	12.2	12.3	13.0	14.1	15.1	12.9	12.7	12.0	11.1	9.7	9.8	9.8
<b>Assets Quality</b>													
Financial Assets (net) / Total Assets	30.0	31.3	32.7	32.3	31.5	32.4	32.9	34.2	37.4	36.4	38.2	37.4	37.0
Total Loans and Receivables / Total Assets	52.0	50.1	48.5	47.4	47.0	46.6	43.4	39.9	38.6	38.2	36.8	35.4	35.3
Total Loans and Receivables / Total Deposits	82.7	78.7	75.9	74.2	73.7	74.1	67.4	62.5	60.3	60.3	58.0	54.8	55.2
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	4.0	4.1	4.2	4.2	4.2	5.1	5.6	6.1	6.3	6.8	6.9	6.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.5	0.5	0.6	0.6	0.6	0.6
Specific Provisions / Loans Under Follow-up	90.8	90.9	91.2	92.1	93.5	93.1	91.3	91.3	91.6	89.8	91.1	90.8	91.5
Permanent Assets / Total Assets	4.8	4.8	4.9	4.9	5.0	4.9	5.9	6.0	6.9	8.7	9.6	10.1	10.3
Consumer Loans / Total Loans and Receivables	32.3	31.2	30.4	30.9	31.9	31.4	31.3	30.9	30.2	28.8	-	-	-
<b>Liquidity</b>													
Liquid Assets / Total Assets	34.7	36.5	37.4	37.8	33.0	33.1	34.8	38.0	37.8	35.5	33.4	34.4	35.5
Liquid Assets / Short-term Liabilities	57.0	59.1	59.4	62.0	56.6	56.9	66.4	72.4	73.2	69.7	66.0	72.4	67.9
TC Liquid Assets / Total Assets	18.3	19.1	19.1	18.3	16.0	16.3	20.1	20.7	19.7	17.9	16.6	15.0	15.6
<b>Profitability</b>													
Net Profit/Losses / Total Assets	2.1	1.5	0.6	2.0	1.7	1.1	0.7	0.7	0.5	1.0	0.6	1.8	1.5
Net Profit/Losses / Total Shareholders' Equity	17.4	12.8	5.4	19.0	15.8	10.7	5.5	5.7	4.0	7.6	4.3	12.3	10.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	1.8	0.8	2.6	2.2	1.4	0.9	1.5	1.2	1.6	0.9	2.7	2.0
<b>Income-Expenditure Structure</b>													
Net Interest Income After Specific Provisions / Total Assets	2.9	1.9	0.9	3.5	2.8	1.8	1.0	3.8	3.1	2.2	1.2	4.7	3.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.7	49.2	53.9	53.2	53.1	53.1	49.8	53.7	53.6	52.4	54.2	57.7	63.1
Non-interest Income (net) / Total Assets	2.3	1.6	0.6	2.6	2.0	1.3	0.8	2.5	2.1	1.6	0.8	2.9	1.8
Other Operating Expenses / Total Assets	2.3	1.5	0.7	3.0	2.2	1.5	0.8	4.0	3.2	1.7	0.9	3.6	2.7
Personnel Expenses / Other Operating Expenses	43.6	44.1	43.0	40.8	-	-	-	32.5	-	-	-	40.3	-
Non-interest Income (net) / Other Operating Expenses	96.4	104.6	87.2	85.2	91.2	89.1	103.0	63.8	64.4	89.8	89.9	78.9	68.4

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



## Ratios

(%)

	2004 June	2004 March	2003 Dec.	2003 Sept.	2003 June	2003 March	2002 Dec.
<b>Capital Ratios</b>							
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	23.1	27.4	26.0	27.1	25.2	23.0	22.3
Shareholders' Equity / Total Assets	13.9	15.5	14.1	14.2	14.0	12.5	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	3.1	3.6	3.3	2.2	0.9	-0.3	-0.5
Net On Balance Sheet Position / Total Shareholders' Equity	-3.6	-5.4	-2.9	-4.9	-1.1	1.0	-5.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.8	-4.3	-2.0	-3.8	-1.3	12.6	-3.6
<b>Balance-Sheet Ratios</b>							
TC Assets / Total Assets	56.9	60.3	55.7	56.7	55.2	51.0	49.8
TC Liabilities / Total Liabilities	53.8	55.8	51.3	51.6	50.4	45.9	44.6
FC Assets / FC Liabilities	93.2	89.7	90.9	89.6	90.3	90.4	90.6
TC Deposits / Total Deposits	49.7	49.8	45.6	45.6	42.8	38.6	37.1
TC Loans and Receivables / Total Loans and Receivables	56.1	54.4	50.4	47.4	44.5	37.5	36.8
Total Deposits / Total Assets	64.7	64.3	66.4	67.7	68.0	67.3	69.6
Funds Borrowed / Total Assets	9.9	8.6	8.7	8.1	7.3	8.9	8.2
<b>Assets Quality</b>							
Financial Assets (net) / Total Assets	37.6	39.8	41.2	40.6	41.6	40.7	40.8
Total Loans and Receivables / Total Assets	35.2	31.4	29.2	28.4	28.1	27.6	26.8
Total Loans and Receivables / Total Deposits	54.5	48.9	44.0	41.9	41.4	41.0	38.5
Loans Under Follow-up (gross) / Total Loans and Receivables	7.1	9.3	9.8	11.8	13.0	13.2	14.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.9	1.0	3.3	4.5	4.9	5.2
Specific Provisions / Loans Under Follow-up	90.0	90.1	89.7	72.2	65.2	62.8	62.7
Permanent Assets / Total Assets	10.8	11.9	10.8	12.0	13.1	12.8	12.6
Consumer Loans / Total Loans and Receivables	-	-	-	-	-	-	-
<b>Liquidity</b>							
Liquid Assets / Total Assets	33.7	34.3	35.4	32.6	30.5	30.0	31.3
Liquid Assets / Short-term Liabilities	61.1	65.8	68.3	61.1	53.3	53.0	71.9
TC Liquid Assets / Total Assets	14.8	17.4	15.4	15.2	13.5	11.8	11.8
<b>Profitability</b>							
Net Profit/Losses / Total Assets	0.9	0.5	2.1	1.8	1.0	0.2	2.6
Net Profit/Losses / Total Shareholders' Equity	6.6	3.2	14.8	12.4	7.1	1.8	21.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	0.8	2.9	2.4	1.5	0.4	2.9
<b>Income-Expenditure Structure</b>							
Net Interest Income After Specific Provisions / Total Assets	2.6	1.2	2.2	1.7	1.0	0.9	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.0	47.9	25.4	24.7	21.1	46.5	45.0
Non-interest Income (net) / Total Assets	1.2	1.2	5.5	4.5	3.3	0.7	3.8
Other Operating Expenses / Total Assets	1.8	1.1	4.2	3.5	2.5	1.0	4.2
Personnel Expenses / Other Operating Expenses	-	-	35.4	-	-	-	36.3
Non-interest Income (net) / Other Operating Expenses	66.4	108.0	129.5	130.6	129.5	76.3	90.6

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



## ***Deposit Banks in Borsa İstanbul***

1. Akbank T.A.Ş.
2. Alternatifbank A.Ş.
3. Denizbank A.Ş.
4. Finansbank A.Ş.
5. Şekerbank T.A.Ş.
6. Tekstil Bankası A.Ş.
7. Türk Ekonomi Bankası A.Ş.
8. Türkiye Garanti Bankası A.Ş.
9. Türkiye Halk Bankası A.Ş.
10. Türkiye İş Bankası A.Ş.
11. Türkiye Vakıflar Bankası T.A.O.
12. Yapı ve Kredi Bankası A.Ş.

# Glossary

## 1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

## 2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 3. Exchange Rates (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2002	December	1.6397	2008	September	1.2316
2003	March	1.7001	2008	December	1.5218
2003	June	1.4076	2009	March	1.6682
2003	September	1.3844	2009	June	1.5247
2003	December	1.3933	2009	September	1.4770
2004	March	1.3102	2009	December	1.4873
2004	June	1.4809	2010	March	1.5157
2004	September	1.4973	2010	June	1.5735
2004	December	1.3363	2010	September	1.4434
2005	March	1.3462	2010	December	1.5376
2005	June	1.3337	2011	March	1.5363
2005	September	1.3422	2011	June	1.6157
2005	December	1.3418	2011	September	1.8512
2006	March	1.3417	2011	December	1.8889
2006	June	1.5697	2012	March	1.7729
2006	September	1.4971	2012	June	1.8065
2006	December	1.4056	2012	September	1.7847
2007	March	1.3801	2012	December	1.7776
2007	June	1.3046	2013	March	1.8087
2007	September	1.2048	2013	June	1.9248
2007	December	1.1593	2013	September	2.0365
2008	March	1.3064			
2008	June	1.2186			

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

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

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

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