



**The Quarterly Balance-Sheet of the
Deposit Banks in Borsa Istanbul
December 2002 - December 2014**

Report Code : DU12

March 2015

Deposit Banks in Borsa İstanbul

Assets

(EUR Million)

Year	Period	Liquid Assets								Loans and Receivables					
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)	Total
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging							
2014	TC	8,822	1,164	1,464	2,023	43,754	18,674	924	65,375	76,824	225,863	9,343	7,246		227,961
Dec.	FC	49,819	7,304	28	1,368	12,782	6,505	51	20,706	77,858	93,242	202	133		93,312
	Total	58,641	8,468	1,492	3,391	56,536	25,179	975	86,081	154,682	319,105	9,546	7,378		321,273
2014	TC	6,596	1,104	1,135	2,247	41,328	19,682	1,063	64,320	73,156	214,338	8,924	6,890		216,372
Sept.	FC	50,123	7,379	0	1,544	11,301	5,971	65	18,881	76,383	86,916	204	148		86,972
	Total	56,719	8,483	1,135	3,791	52,630	25,652	1,128	83,201	149,539	301,254	9,128	7,038		303,344
2014	TC	6,208	762	2,078	1,760	39,874	20,582	733	62,949	71,998	202,152	7,972	6,375		203,749
June	FC	47,134	5,730	0	1,087	10,112	5,102	18	16,318	69,183	79,635	204	128		79,710
	Total	53,343	6,493	2,078	2,847	49,986	25,684	751	79,267	141,181	281,787	8,175	6,503		283,459
2014	TC	6,287	869	3,358	2,494	38,938	20,117	1,191	62,740	73,254	189,123	7,701	6,203		190,620
March	FC	45,498	7,826	43	1,313	9,311	4,851	41	15,516	68,883	76,927	194	116		77,006
	Total	51,786	8,695	3,401	3,807	48,249	24,968	1,233	78,256	142,138	266,050	7,895	6,319		267,626
2013	TC	6,274	1,163	1,430	2,749	36,721	21,213	1,066	61,749	70,616	185,209	7,335	5,884		186,660
Dec.	FC	44,602	7,416	82	1,527	9,685	3,580	43	14,835	66,934	77,188	197	107		77,278
	Total	50,876	8,578	1,511	4,277	46,406	24,793	1,109	76,584	137,550	262,397	7,532	5,990		263,939
2013	TC	6,907	1,235	683	2,676	42,741	17,845	672	63,934	72,759	190,441	7,469	5,921		191,989
Sept.	FC	44,371	6,362	97	1,253	12,753	1,217	26	15,249	66,079	77,263	210	109		77,364
	Total	51,278	7,596	780	3,929	55,494	19,062	699	79,183	138,838	267,704	7,680	6,030		269,353
2013	TC	9,405	1,359	703	2,661	50,922	14,096	436	68,115	79,582	195,947	7,623	5,932		197,638
June	FC	37,868	7,092	40	1,267	13,545	1,081	22	15,915	60,916	78,337	129	88		78,378
	Total	47,273	8,452	743	3,928	64,466	15,178	458	84,030	140,498	274,284	7,752	6,020		276,016
2013	TC	9,033	1,655	2,043	2,073	53,832	15,968	201	72,074	84,806	196,304	8,131	6,330		198,104
March	FC	41,246	6,199	0	892	14,212	1,093	33	16,230	63,675	75,297	150	104		75,343
	Total	50,280	7,854	2,043	2,965	68,044	17,061	234	88,304	148,481	271,601	8,281	6,434		273,448
2012	TC	6,764	1,491	2,857	1,998	55,474	15,906	153	73,532	84,644	184,719	7,329	5,702		186,346
Dec.	FC	36,770	7,308	48	893	13,864	1,805	27	16,589	60,715	73,105	152	106		73,151
	Total	43,534	8,800	2,906	2,892	69,338	17,711	180	90,120	145,360	257,824	7,480	5,809		259,496
2012	TC	5,721	1,712	2,399	2,698	55,792	15,965	236	74,692	84,523	177,235	7,393	5,779		178,849
Sept.	FC	34,817	7,231	49	939	10,349	4,655	37	15,981	58,077	72,378	146	98		72,426
	Total	40,538	8,943	2,448	3,637	66,142	20,621	273	90,672	142,601	249,613	7,539	5,877		251,275
2012	TC	8,265	1,451	2,355	1,962	58,507	17,039	355	77,863	89,935	172,652	6,694	5,496		173,851
June	FC	26,330	7,957	24	1,252	9,399	6,685	32	17,368	51,680	73,224	209	110		73,322
	Total	34,596	9,408	2,379	3,214	67,907	23,723	387	95,231	141,615	245,876	6,903	5,606		247,173
2012	TC	12,084	1,301	335	1,917	56,767	15,986	347	75,018	88,737	154,237	6,281	5,224		155,294
March	FC	22,432	7,698	60	1,315	8,572	6,334	79	16,301	46,491	69,587	217	104		69,700
	Total	34,516	8,999	394	3,232	65,340	22,321	426	91,319	135,228	223,824	6,498	5,328		224,994
2011	TC	10,315	1,198	1,950	2,159	49,037	17,360	634	69,190	82,652	142,169	5,879	4,886		143,162
Dec.	FC	19,689	9,718	212	1,632	9,815	6,319	83	17,848	47,466	69,810	185	71		69,924
	Total	30,003	10,915	2,162	3,790	58,852	23,679	717	87,038	130,118	211,978	6,065	4,957		213,086
2011	TC	19,642	1,068	291	2,877	48,166	16,361	401	67,806	88,806	134,378	5,689	4,801		135,266
Sept.	FC	16,242	9,102	0	2,326	9,239	6,175	85	17,825	43,170	67,271	84	43		67,311
	Total	35,885	10,170	291	5,203	57,405	22,536	486	85,630	131,976	201,648	5,773	4,844		202,577
2011	TC	21,527	1,178	48	2,799	50,303	17,358	80	70,541	93,294	136,643	6,128	5,313		137,458
June	FC	15,505	6,511	0	1,697	8,628	5,968	29	16,323	38,339	63,741	44	40		63,745
	Total	37,032	7,690	48	4,497	58,932	23,326	109	86,863	131,634	200,384	6,172	5,352		201,204
2011	TC	15,293	1,877	303	2,706	54,116	18,761	72	75,655	93,129	133,078	6,694	5,818		133,955
March	FC	11,356	6,972	0	1,213	8,770	6,148	9	16,141	34,468	62,539	48	42		62,545
	Total	26,649	8,849	303	3,920	62,886	24,909	82	91,796	127,597	195,618	6,742	5,860		196,500
2010	TC	9,816	1,662	2,137	2,605	60,877	21,800	127	85,410	99,026	129,099	7,353	6,419		130,033
Dec.	FC	11,864	7,105	0	687	11,063	6,463	7	18,220	37,189	60,172	71	56		60,187
	Total	21,680	8,767	2,137	3,292	71,940	28,263	135	103,630	136,214	189,271	7,424	6,475		190,220
2010	TC	8,180	1,566	1,512	3,398	57,385	23,107	83	83,973	95,230	125,185	8,107	7,002		126,290
Sept.	FC	10,174	9,867	0	718	10,967	5,880	3	17,569	37,609	54,797	32	29		54,800
	Total	18,354	11,433	1,512	4,116	68,352	28,987	87	101,541	132,839	179,982	8,139	7,031		181,090
2010	TC	9,999	1,748	1,010	2,928	54,814	25,610	159	83,511	96,267	120,552	8,155	7,091		121,616
June	FC	9,464	11,034	81	678	12,607	8,233	7	21,525	42,104	55,770	34	29		55,774
	Total	19,463	12,782	1,091	3,606	67,421	33,842	167	105,035	138,371	176,322	8,188	7,121		177,390

Permanent Assets											Total Assets
Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	
Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
	Financials	Non-Financials									
0	164	249	3,723	1,815	74	3,611	1,147	503	11,287	4,421	320,493
0	42	0	2,214	0	0	5	0	0	2,261	1,321	174,752
0	206	249	5,936	1,815	74	3,616	1,148	503	13,548	5,743	495,245
0	155	245	3,394	1,472	77	3,264	1,077	477	10,160	4,959	304,648
0	41	0	2,134	0	0	4	0	0	2,179	1,300	166,834
0	196	245	5,527	1,472	77	3,268	1,077	477	12,339	6,260	471,482
0	147	243	3,420	1,424	76	3,231	1,049	447	10,036	5,135	290,919
0	41	0	2,095	0	0	4	0	0	2,139	951	151,983
0	188	243	5,514	1,424	76	3,234	1,049	447	12,176	6,086	442,902
0	124	237	3,302	1,132	74	3,118	1,016	389	9,393	4,634	277,901
0	40	0	2,014	0	0	3	0	0	2,058	1,034	148,981
0	164	237	5,317	1,132	74	3,122	1,016	389	11,450	5,667	426,882
0	124	240	3,399	1,256	75	3,101	968	156	9,318	4,118	270,712
0	40	0	2,014	0	0	3	0	0	2,058	1,248	147,518
0	164	240	5,413	1,256	75	3,104	968	156	11,376	5,366	418,230
0	132	256	3,302	1,362	80	3,123	984	156	9,395	5,039	279,182
0	43	0	1,906	0	0	4	0	0	1,952	2,090	147,485
0	175	256	5,207	1,362	80	3,127	984	156	11,347	7,129	426,667
0	148	281	3,619	1,400	88	3,402	1,022	727	10,688	4,004	291,912
0	47	0	1,944	0	0	3	0	0	1,995	1,256	142,544
0	195	281	5,564	1,400	88	3,405	1,023	727	12,683	5,260	434,456
0	157	306	4,143	1,681	95	3,680	1,091	802	11,955	4,018	298,883
0	51	0	1,881	0	0	4	0	0	1,936	1,176	142,130
0	208	306	6,024	1,681	95	3,684	1,091	802	13,891	5,194	441,013
0	214	302	4,372	1,628	94	3,632	1,054	178	11,474	4,798	287,262
0	50	0	1,869	0	0	4	0	0	1,923	1,146	136,936
0	264	302	6,241	1,628	94	3,636	1,055	178	13,398	5,944	424,198
0	185	307	3,854	1,475	11	3,553	1,019	184	10,588	3,648	277,608
0	51	0	1,638	0	0	3	0	0	1,693	1,311	133,508
0	236	307	5,492	1,475	11	3,557	1,019	184	12,281	4,959	411,116
0	176	311	3,859	1,570	11	3,637	1,017	186	10,767	3,433	277,985
0	52	0	1,560	0	0	3	0	0	1,615	984	127,601
0	228	311	5,419	1,570	11	3,640	1,017	186	12,382	4,417	405,586
0	179	294	3,101	1,642	11	3,494	963	155	9,838	3,448	257,317
0	50	0	1,644	0	0	3	0	0	1,697	878	118,766
0	229	294	4,746	1,642	11	3,497	963	155	11,535	4,326	376,083
0	139	283	2,470	1,403	10	3,428	914	162	8,810	3,173	237,796
0	48	0	1,616	0	0	3	0	0	1,667	1,145	120,204
0	188	283	4,086	1,403	10	3,431	915	162	10,477	4,318	358,000
0	122	275	2,425	1,602	12	3,242	854	151	8,682	4,031	236,784
0	47	0	1,478	0	0	3	0	0	1,529	1,957	113,967
0	169	275	3,903	1,602	12	3,245	854	151	10,211	5,988	350,751
0	147	292	2,816	1,719	13	3,435	906	174	9,502	3,926	244,181
0	50	0	1,461	0	0	3	0	0	1,514	1,085	104,684
0	197	292	4,276	1,719	13	3,438	906	174	11,016	5,011	348,864
0	177	314	2,936	1,605	14	3,751	958	184	9,939	3,447	240,469
0	54	0	1,405	0	0	3	0	0	1,463	996	99,472
0	231	314	4,341	1,605	14	3,754	958	184	11,401	4,443	339,940
0	188	333	3,135	1,416	15	3,970	789	176	10,021	3,340	242,420
0	57	0	1,392	0	0	3	0	0	1,453	1,120	99,949
0	246	333	4,528	1,416	15	3,973	789	176	11,475	4,460	342,369
0	182	347	2,937	1,410	3	4,151	791	162	9,983	4,104	235,607
97	22	0	1,299	0	0	3	0	0	1,422	1,217	95,048
97	204	347	4,236	1,410	3	4,154	792	162	11,404	5,321	330,655
0	165	355	2,821	1,082	1	4,189	796	190	9,599	3,894	231,376
99	22	0	1,252	0	0	4	0	0	1,378	1,071	100,327
99	188	355	4,073	1,082	1	4,193	796	190	10,977	4,965	331,703

Deposit Banks in Borsa İstanbul

Assets

(EUR Million)

Year	Period	Liquid Assets									Loans and Receivables					
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)	Total	
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total							
2010 March	TC	7,499	1,873	2,656	2,365	52,077	23,769	168	78,379	90,408	102,766	7,880	6,795	103,852		
	FC	7,791	11,255	28	477	11,396	7,784	10	19,667	38,741	49,053	30	28	49,056		
	Total	15,291	13,128	2,684	2,842	63,473	31,553	178	98,046	129,149	151,820	7,911	6,823	152,907		
2009 Dec.	TC	9,373	1,651	3,380	2,343	44,228	24,573	153	71,297	85,700	92,394	7,697	6,731	93,360		
	FC	7,567	11,246	40	397	9,394	8,845	8	18,644	37,496	43,189	57	54	43,192		
	Total	16,939	12,897	3,419	2,739	53,623	33,418	161	89,941	123,196	135,583	7,754	6,785	136,552		
2009 Sept.	TC	11,277	1,316	2,781	2,407	34,840	23,956	187	61,391	76,765	88,552	7,423	6,281	89,694		
	FC	7,541	11,379	1	467	9,305	7,825	8	17,604	36,525	41,174	49	48	41,176		
	Total	18,818	12,695	2,782	2,874	44,145	31,781	195	78,995	113,290	129,726	7,473	6,328	130,870		
2009 June	TC	9,812	1,703	1,244	2,427	28,118	23,807	203	54,555	67,314	86,428	6,552	5,501	87,479		
	FC	7,707	14,019	59	389	9,287	8,050	14	17,741	39,526	41,735	49	47	41,737		
	Total	17,519	15,723	1,303	2,816	37,405	31,858	217	72,295	106,840	128,163	6,601	5,548	129,217		
2009 March	TC	9,535	1,194	2,503	2,341	22,709	21,679	332	47,061	60,292	81,123	5,814	4,713	82,224		
	FC	8,540	11,823	212	531	10,273	8,717	16	19,537	40,111	44,888	61	58	44,891		
	Total	18,074	13,016	2,715	2,872	32,982	30,396	348	66,597	100,403	126,010	5,875	4,771	127,115		
2008 Dec.	TC	10,964	853	2,205	1,128	19,733	23,805	147	44,812	58,834	87,692	4,950	4,111	88,530		
	FC	8,353	10,753	44	493	9,296	8,343	44	18,177	37,328	44,987	58	56	44,989		
	Total	19,317	11,607	2,249	1,621	29,029	32,148	190	62,989	96,162	132,679	5,008	4,168	133,519		
2008 Sept.	TC	8,090	1,321	4,325	1,030	34,843	13,721	53	49,647	63,382	107,973	4,850	4,079	108,744		
	FC	10,041	9,720	0	1,715	12,201	3,638	4	17,558	37,320	45,270	34	31	45,274		
	Total	18,131	11,041	4,325	2,745	47,044	17,360	56	67,205	100,702	153,243	4,884	4,110	154,018		
2008 June	TC	9,285	1,865	39	1,641	32,171	11,522	48	45,381	56,570	95,876	4,326	3,723	96,479		
	FC	9,238	9,516	0	1,597	11,399	3,177	3	16,177	34,931	39,924	19	19	39,924		
	Total	18,523	11,380	39	3,238	43,570	14,699	51	61,559	91,501	135,800	4,346	3,742	136,403		
2008 March	TC	5,823	1,933	509	1,297	29,852	9,971	34	41,155	49,420	80,849	3,773	3,319	81,303		
	FC	9,265	7,860	0	3,107	12,164	3,253	1	18,524	35,650	37,207	15	15	37,207		
	Total	15,088	9,793	509	4,404	42,016	13,224	34	59,679	85,070	118,056	3,788	3,334	118,510		
2007 Dec.	TC	8,993	1,233	562	1,458	34,255	11,692	1	47,405	58,193	91,002	4,820	4,358	91,464		
	FC	9,411	9,503	0	3,312	13,136	3,903	19	20,370	39,284	35,921	30	30	35,921		
	Total	18,404	10,736	562	4,769	47,392	15,594	20	67,775	97,477	126,923	4,850	4,388	127,385		
2007 Sept.	TC	6,260	616	1,778	1,024	30,889	12,358	0	44,272	52,925	82,296	4,593	4,170	82,719		
	FC	8,951	9,205	0	3,494	14,808	4,049	8	22,359	40,514	32,820	25	25	32,820		
	Total	15,210	9,820	1,778	4,518	45,696	16,408	8	66,630	93,439	115,116	4,618	4,195	115,539		
2007 June	TC	7,254	1,250	211	1,252	30,592	11,935	0	43,780	52,495	74,944	4,297	3,905	75,336		
	FC	8,516	10,087	0	3,729	14,831	4,318	2	22,880	41,483	31,270	19	19	31,270		
	Total	15,770	11,337	211	4,981	45,423	16,253	2	66,659	93,978	106,214	4,316	3,924	106,606		
2007 March	TC	6,269	1,435	964	959	27,823	11,687	0	40,469	49,137	66,059	3,901	3,556	66,404		
	FC	8,153	8,666	0	4,233	15,008	4,590	2	23,834	40,653	28,852	19	19	28,852		
	Total	14,422	10,101	964	5,193	42,831	16,278	2	64,303	89,789	94,911	3,921	3,576	95,256		
2006 Dec.	TC	7,008	837	471	912	25,264	11,511	5	37,694	46,010	62,388	3,742	3,447	62,683		
	FC	8,616	10,748	0	4,272	13,162	5,777	3	23,214	42,577	26,802	17	17	26,802		
	Total	15,624	11,585	471	5,185	38,427	17,288	8	60,908	88,587	89,190	3,759	3,464	89,485		
2006 Sept.	TC	2,223	891	720	841	21,711	9,967	0	32,519	36,354	52,748	3,240	3,027	52,961		
	FC	3,197	7,951	0	4,251	12,703	2,521	0	19,476	30,624	24,641	16	16	24,641		
	Total	5,420	8,842	720	5,092	34,414	12,489	0	51,995	66,977	77,389	3,256	3,043	77,602		

Permanent Assets											Un-classified Assets	Total Assets
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 Non-Financials								
	Financials	Non-Financials										
0	161	335	2,673	1,059	1	3,956	742	174	9,101	3,062	206,423	
94	21	0	1,052	0	0	3	0	0	1,171	853	89,821	
94	182	335	3,725	1,059	1	3,959	742	174	10,272	3,916	296,243	
0	142	319	2,452	993	1	3,805	693	147	8,552	2,636	190,248	
89	20	0	1,005	0	0	3	0	0	1,118	642	82,447	
89	162	319	3,457	993	1	3,808	693	147	9,670	3,278	272,696	
0	129	315	2,284	931	0	3,672	661	166	8,158	2,766	177,382	
102	20	0	938	0	0	3	0	0	1,064	753	79,519	
102	150	315	3,222	931	0	3,675	661	166	9,221	3,520	256,901	
0	105	316	1,995	799	0	3,651	659	185	7,709	2,512	165,014	
102	20	0	942	0	0	3	0	0	1,068	530	82,861	
102	125	316	2,936	799	0	3,654	659	185	8,777	3,041	247,874	
0	93	307	1,703	667	0	3,520	635	171	7,097	2,259	151,872	
100	20	0	934	0	0	3	0	0	1,057	562	86,620	
100	113	307	2,638	667	0	3,524	635	171	8,153	2,821	238,492	
0	98	319	1,761	687	0	3,659	665	173	7,361	2,223	156,948	
103	20	0	1,039	0	0	4	0	0	1,166	725	84,207	
103	118	319	2,800	687	0	3,663	665	173	8,527	2,948	241,156	
0	108	371	2,308	986	0	4,185	778	196	8,932	2,009	183,068	
139	24	0	1,060	0	0	4	0	0	1,227	954	84,775	
139	132	371	3,368	986	0	4,188	778	196	10,159	2,963	267,842	
0	106	381	2,147	831	0	3,720	736	171	8,091	2,936	164,075	
130	23	0	965	0	0	3	0	0	1,121	916	76,892	
130	128	381	3,112	831	0	3,723	736	171	9,211	3,852	240,968	
0	63	355	1,943	843	0	3,447	662	186	7,499	2,581	140,802	
121	21	0	848	0	0	4	0	0	993	861	74,712	
121	84	355	2,790	843	0	3,450	663	186	8,493	3,442	215,514	
0	76	430	2,736	1,305	0	4,073	947	187	9,754	2,484	161,895	
146	25	0	865	0	0	4	0	29	1,070	1,071	77,345	
146	102	430	3,601	1,305	0	4,077	947	216	10,824	3,554	239,240	
0	71	426	2,363	1,452	0	3,815	882	204	9,213	1,991	146,846	
34	25	0	902	14	0	4	0	0	980	869	75,185	
34	96	426	3,265	1,466	0	3,820	883	204	10,193	2,860	222,031	
0	67	414	2,166	1,312	0	3,739	840	219	8,756	1,674	138,261	
34	25	0	966	14	0	4	0	0	1,044	735	74,531	
34	92	414	3,132	1,326	0	3,744	840	219	9,800	2,409	212,792	
0	57	406	2,095	1,245	0	3,584	785	221	8,393	1,433	125,367	
34	17	0	852	13	0	5	0	0	921	597	71,023	
34	75	406	2,947	1,258	0	3,588	785	221	9,313	2,030	196,389	
0	58	404	1,925	1,214	0	3,545	793	236	8,175	1,251	118,119	
34	17	0	802	13	0	4	0	0	872	420	70,671	
34	75	404	2,727	1,228	0	3,550	793	236	9,047	1,671	188,790	
0	61	397	1,818	1,214	0	3,608	140	0	7,237	6,548	103,099	
0	58	0	821	0	0	2	2	0	884	5,841	61,990	
0	119	397	2,639	1,214	0	3,610	143	0	8,121	12,389	165,088	

Deposit Banks in Borsa İstanbul

Assets

(EUR Million)

Year	Period	Liquid Assets								Loans and Receivables					
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)	Total
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging							
2006	TC	2,581	265	1,270	1,147	20,030	9,623	0	30,800	34,915	47,460	3,022	2,812		47,670
June	FC	2,640	6,702	7	4,414	12,180	2,792	0	19,386	28,734	24,590	12	12		24,590
	Total	5,221	6,966	1,276	5,561	32,210	12,414	0	50,186	63,649	72,050	3,035	2,825		72,260
2006	TC	2,692	699	5,121	2,164	23,812	9,705	0	35,681	44,193	50,385	3,719	3,396		50,708
March	FC	2,069	5,766	0	4,933	12,602	3,334	0	20,869	28,704	23,912	67	60		23,919
	Total	4,761	6,465	5,121	7,097	36,413	13,039	0	56,550	72,897	74,297	3,785	3,456		74,627
2005	TC	3,797	1,023	3,712	2,269	24,347	9,992	0	36,608	45,140	46,035	3,678	3,364		46,349
Dec.	FC	3,326	8,108	0	5,340	12,661	3,451	0	21,452	32,886	21,389	105	91		21,403
	Total	7,122	9,130	3,712	7,608	37,008	13,444	0	58,060	78,026	67,424	3,783	3,455		67,752
2005	TC	2,294	1,082	1,405	2,539	22,456	10,136	0	35,131	39,913	38,723	3,465	3,178		39,010
Sept.	FC	2,526	6,532	362	5,273	12,678	3,417	0	21,368	30,789	19,392	111	97		19,407
	Total	4,821	7,614	1,767	7,812	35,133	13,553	0	56,499	70,701	58,115	3,576	3,275		58,417
2005	TC	1,421	741	2,243	2,657	17,940	10,054	0	30,651	35,056	34,194	3,279	2,978		34,494
June	FC	2,017	5,091	343	4,923	12,364	3,017	0	20,304	27,755	18,985	103	60		19,029
	Total	3,438	5,832	2,586	7,580	30,304	13,071	0	50,955	62,811	53,179	3,383	3,038		53,523
2005	TC	1,008	438	976	2,533	14,650	9,735	0	26,918	29,341	26,762	2,872	2,647		26,987
March	FC	1,590	2,909	156	3,277	11,956	3,058	0	18,290	22,945	16,524	79	43		16,561
	Total	2,598	3,347	1,132	5,810	26,606	12,793	0	45,209	52,286	43,286	2,952	2,690		43,548
2004	TC	913	570	716	3,076	11,130	9,409	0	23,615	25,813	23,539	2,575	2,356		23,758
Dec.	FC	2,164	4,381	283	3,413	10,830	2,919	0	17,162	23,990	14,814	92	64		14,842
	Total	3,077	4,951	999	6,489	21,960	12,328	0	40,777	49,803	38,353	2,667	2,421		38,600
2004	TC	1,008	653	926	3,468	9,637	6,493	0	19,598	22,185	20,186	2,401	2,202		20,385
Sept.	FC	1,831	3,724	372	4,381	9,802	3,483	0	17,665	23,592	15,237	42	34		15,245
	Total	2,838	4,377	1,298	7,849	19,439	9,976	0	37,263	45,776	35,423	2,443	2,237		35,630
2004	TC	781	227	1,030	3,807	8,441	7,515	0	19,763	21,802	18,892	2,357	2,140		19,109
June	FC	1,851	3,446	320	5,074	7,605	3,850	0	16,529	22,146	14,901	73	46		14,928
	Total	2,632	3,674	1,350	8,881	16,046	11,365	0	36,292	43,948	33,792	2,430	2,186		34,037
2004	TC	896	375	1,470	5,020	9,507	8,624	0	23,150	25,892	16,741	2,828	2,560		17,009
March	FC	1,102	2,829	337	5,018	7,517	3,910	0	16,445	20,712	14,214	91	72		14,233
	Total	1,998	3,204	1,807	10,038	17,024	12,534	0	39,595	46,604	30,955	2,919	2,632		31,242
2003	TC	706	369	1,160	5,416	6,288	8,473	0	20,177	22,412	13,059	2,499	2,254		13,304
Dec.	FC	1,281	3,423	448	5,800	7,055	4,102	0	16,956	22,109	13,051	92	70		13,073
	Total	1,987	3,792	1,608	11,216	13,343	12,574	0	37,133	44,520	26,110	2,592	2,324		26,377
2003	TC	757	184	2,202	5,918	4,307	9,199	0	19,425	22,569	11,048	2,830	2,042		11,837
Sept.	FC	1,045	2,477	523	5,747	5,562	4,984	0	16,293	20,338	13,106	128	93		13,141
	Total	1,802	2,661	2,725	11,665	9,870	14,183	0	35,718	42,907	24,154	2,959	2,135		24,978
2003	TC	659	153	1,129	5,171	4,062	9,456	0	18,689	20,630	9,390	2,811	1,874		10,327
June	FC	1,044	2,301	520	5,150	4,987	5,525	0	15,663	19,528	12,764	210	95		12,878
	Total	1,703	2,453	1,649	10,321	9,049	14,981	0	34,352	40,158	22,154	3,021	1,969		23,205
2003	TC	619	173	1,681	2,813	3,479	8,581	0	14,873	17,347	6,835	2,530	1,649		7,716
March	FC	1,091	1,744	642	5,061	5,042	5,330	0	15,433	18,910	12,734	180	53		12,861
	Total	1,710	1,918	2,323	7,874	8,521	13,911	0	30,306	36,257	19,569	2,710	1,702		20,577
2002	TC	780	239	1,463	4,054	2,543	8,776	0	15,373	17,856	6,619	2,708	1,763		7,564
Dec.	FC	1,197	2,854	699	5,084	5,105	5,771	0	15,960	20,710	12,870	172	43		12,999
	Total	1,977	3,093	2,162	9,138	7,648	14,548	0	31,333	38,565	19,489	2,880	1,806		20,564

Permanent Assets												
Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Purposes and Terminated Operat.(net)		Un-classified Assets	Total Assets	
Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials								
	Financials	Non-Financials										
0	53	420	1,512	996	0	3,458	106	0	6,544	6,124	95,254	
0	23	0	755	0	33	3	2	0	816	5,615	59,756	
0	76	420	2,267	997	33	3,461	108	0	7,361	11,739	155,010	
0	75	545	2,215	1,573	0	4,477	100	0	8,985	8,992	112,878	
0	25	0	759	0	34	5	1	0	823	5,558	59,004	
0	99	545	2,974	1,573	34	4,482	100	0	9,808	14,550	171,882	
0	79	594	2,130	1,475	0	4,680	74	0	9,032	8,908	109,429	
0	30	0	769	0	34	5	1	0	838	5,227	60,353	
0	109	594	2,898	1,475	34	4,685	74	0	9,869	14,134	169,782	
0	72	797	1,862	1,864	0	4,680	72	0	9,347	6,966	95,236	
0	24	0	735	0	34	7	1	0	801	5,015	56,011	
0	96	797	2,597	1,864	34	4,686	73	0	10,148	11,981	151,247	
0	63	1,934	1,566	1,968	321	5,059	97	0	11,009	7,316	87,876	
0	28	0	740	0	34	8	1	0	810	4,533	52,127	
0	91	1,934	2,306	1,968	355	5,067	97	0	11,819	11,849	140,003	
0	56	1,822	1,425	1,782	297	4,822	93	0	10,296	7,281	73,906	
0	84	0	629	0	34	7	0	0	755	4,182	44,442	
0	140	1,822	2,054	1,782	331	4,829	93	0	11,051	11,463	118,348	
0	96	1,786	1,259	1,768	284	4,699	106	0	9,997	5,641	65,210	
0	82	0	605	0	34	7	0	0	729	4,251	43,812	
0	178	1,786	1,863	1,768	318	4,706	107	0	10,726	9,892	109,021	
0	85	1,676	1,167	1,689	269	4,484	100	0	9,469	5,156	57,194	
0	83	0	589	0	34	8	0	0	714	4,072	43,623	
0	168	1,676	1,756	1,689	303	4,491	101	0	10,183	9,228	100,818	
0	84	1,594	1,031	1,568	274	4,813	104	0	9,468	4,628	55,007	
0	84	0	592	0	34	8	1	0	719	3,810	41,602	
0	168	1,594	1,623	1,568	308	4,821	105	0	10,187	8,438	96,609	
0	90	1,918	1,208	1,771	302	5,414	123	0	10,826	6,248	59,975	
0	83	0	590	0	34	8	1	0	715	3,794	39,454	
0	173	1,918	1,798	1,771	336	5,422	123	0	11,541	10,042	99,429	
0	79	1,118	966	1,546	259	4,718	109	0	8,796	5,789	50,300	
0	80	0	576	0	34	7	1	0	698	4,052	39,932	
0	159	1,118	1,542	1,546	293	4,726	110	0	9,493	9,841	90,232	
0	88	1,038	911	1,575	274	5,012	105	0	9,002	6,489	49,896	
0	114	0	568	0	0	21	1	0	704	3,981	38,163	
0	202	1,038	1,478	1,575	274	5,033	106	0	9,706	10,469	88,059	
0	114	1,013	852	1,586	276	5,154	110	0	9,105	5,455	45,517	
0	116	0	543	0	0	23	1	0	683	3,907	36,995	
0	230	1,013	1,395	1,586	276	5,177	110	0	9,787	9,362	82,512	
0	100	844	705	1,310	242	4,596	103	0	7,900	5,062	38,025	
0	114	0	527	0	0	21	1	0	662	4,037	36,471	
0	214	844	1,232	1,310	242	4,616	104	0	8,562	9,099	74,495	
0	97	1,050	745	1,289	256	4,437	78	0	7,952	4,842	38,214	
0	119	0	508	0	0	20	0	0	648	4,166	38,523	
0	217	1,050	1,253	1,289	256	4,458	78	0	8,600	9,008	76,737	

Deposit Banks in Borsa İstanbul

Liabilities

(EUR Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	
2014 Dec.	TC	174,583	3,937	19,424	9,060	633	33,053	1,347	302	1	0	
	FC	113,389	47,222	15,251	17,918	0	80,390	1,067	229	1	7,398	
	Total	287,972	51,159	34,674	26,977	633	113,444	2,413	530	2	7,398	
2014 Sept.	TC	160,304	3,468	20,334	8,934	557	33,292	1,526	143	1	0	
	FC	115,135	43,683	13,022	15,904	0	72,609	1,188	173	1	7,241	
	Total	275,439	47,151	33,355	24,838	557	105,901	2,714	316	2	7,241	
2014 June	TC	155,566	3,307	18,310	8,238	531	30,385	1,236	273	0	0	
	FC	103,374	40,611	12,469	13,781	0	66,861	701	174	1	6,629	
	Total	258,940	43,918	30,779	22,019	531	97,247	1,938	446	2	6,629	
2014 March	TC	142,528	3,488	20,496	7,812	808	32,605	1,836	58	0	0	
	FC	107,924	40,255	11,655	10,547	28	62,483	933	157	5	6,545	
	Total	250,452	43,743	32,151	18,359	836	95,088	2,769	215	5	6,545	
2013 Dec.	TC	148,702	3,745	16,267	7,632	516	28,160	1,641	37	0	0	
	FC	99,977	39,699	12,630	10,302	0	62,631	758	182	5	6,269	
	Total	248,680	43,444	28,897	17,934	516	90,791	2,399	219	5	6,269	
2013 Sept.	TC	156,210	4,058	16,820	7,448	531	28,856	1,270	67	0	0	
	FC	99,295	36,807	13,194	8,999	0	58,999	813	188	5	6,051	
	Total	255,505	40,865	30,013	16,446	531	87,856	2,084	255	5	6,051	
2013 June	TC	165,955	4,096	21,076	7,719	585	33,476	1,005	98	0	0	
	FC	92,544	36,283	14,491	8,783	0	59,557	738	205	5	5,875	
	Total	258,500	40,379	35,566	16,502	585	93,033	1,744	303	5	5,875	
2013 March	TC	170,165	3,955	18,286	8,730	616	31,587	670	447	0	0	
	FC	94,552	36,279	12,455	7,268	0	56,001	763	255	4	5,588	
	Total	264,718	40,234	30,740	15,998	616	87,588	1,433	702	4	5,588	
2012 Dec.	TC	163,865	3,181	16,612	7,549	615	27,957	867	636	0	0	
	FC	91,808	34,684	11,223	6,066	0	51,973	710	318	4	5,390	
	Total	255,673	37,866	27,834	13,615	615	79,930	1,577	954	4	5,390	
2012 Sept.	TC	161,033	3,386	16,119	7,235	611	27,351	882	504	0	0	
	FC	91,865	34,495	12,544	4,947	0	51,986	785	340	3	3,216	
	Total	252,898	37,880	28,663	12,182	611	79,337	1,666	844	3	3,216	
2012 June	TC	154,246	4,086	17,174	7,271	627	29,158	911	321	0	0	
	FC	96,492	35,440	11,447	3,463	0	50,350	737	324	3	3,138	
	Total	250,739	39,527	28,620	10,734	627	79,508	1,647	645	3	3,138	
2012 March	TC	142,404	3,488	19,747	5,458	602	29,296	755	294	0	0	
	FC	88,404	33,221	9,960	2,819	0	45,999	728	266	3	2,997	
	Total	230,808	36,709	29,707	8,277	602	75,295	1,483	560	3	2,997	
2011 Dec.	TC	136,944	3,760	16,564	4,354	570	25,248	1,091	149	0	0	
	FC	83,118	34,896	10,392	2,562	0	47,849	900	278	3	2,991	
	Total	220,062	38,656	26,955	6,916	570	73,097	1,991	427	3	2,991	
2011 Sept.	TC	129,530	3,916	24,819	3,801	532	33,068	1,332	279	1	0	
	FC	77,337	34,098	10,161	2,485	0	46,745	1,272	269	2	2,637	
	Total	206,867	38,014	34,980	6,286	532	79,812	2,604	548	3	2,637	
2011 June	TC	133,833	4,592	27,807	3,415	565	36,379	771	173	1	0	
	FC	72,043	31,211	9,324	2,268	0	42,804	651	99	2	2,555	
	Total	205,876	35,803	37,131	5,683	565	79,182	1,422	272	3	2,555	
2011 March	TC	138,426	4,687	19,954	1,745	610	26,996	927	319	1	0	
	FC	72,821	29,510	6,188	1,369	0	37,066	617	51	2	2,575	
	Total	211,247	34,197	26,141	3,114	610	64,062	1,545	370	2	2,575	
2010 Dec.	TC	145,218	4,669	18,778	470	666	24,583	829	588	0	0	
	FC	72,507	28,304	5,403	757	0	34,463	594	59	2	2,648	
	Total	217,725	32,973	24,180	1,227	666	59,046	1,423	647	2	2,648	
2010 Sept.	TC	137,308	5,259	17,244	0	701	23,204	1,088	732	0	0	
	FC	74,521	24,146	4,633	732	0	29,511	811	144	2	2,551	
	Total	211,828	29,405	21,877	732	701	52,715	1,900	876	2	2,551	
2010 June	TC	140,954	4,971	15,456	0	738	21,165	870	469	0	0	
	FC	74,099	25,146	7,267	0	0	32,412	500	95	1	2,951	
	Total	215,053	30,116	22,722	0	738	53,577	1,371	564	1	2,951	

						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			
10,507	3,752	8,197	1,377	47	25,529	10,144	6,450	30,996	9	6,359	6,368	53,958	287,123	
2,238	2,058	478	11	2	13,481	0	813	48	0	0	0	861	208,122	
12,744	5,810	8,675	1,389	49	39,010	10,144	7,263	31,044	9	6,359	6,368	54,819	495,245	
9,224	5,437	7,604	787	676	25,396	9,977	5,230	30,518	8	4,594	4,603	50,328	269,319	
2,164	2,437	472	9	79	13,765	0	602	52	0	0	0	654	202,163	
11,388	7,874	8,076	795	755	39,161	9,977	5,832	30,570	8	4,594	4,603	50,982	471,482	
9,646	5,347	7,315	1,272	28	25,117	9,867	5,505	30,269	8	2,977	2,986	48,626	259,694	
1,656	2,647	426	6	6	12,247	0	673	52	0	0	0	725	183,208	
11,302	7,994	7,740	1,278	34	37,364	9,867	6,178	30,321	8	2,977	2,986	49,352	442,902	
8,777	4,084	7,040	915	31	22,740	9,582	4,305	27,855	1,978	1,387	3,364	45,106	242,980	
2,147	2,883	423	8	7	13,108	0	346	40	0	0	0	387	183,902	
10,923	6,967	7,463	923	38	35,848	9,582	4,651	27,895	1,978	1,387	3,364	45,493	426,882	
8,586	3,475	6,904	634	36	21,313	9,630	4,369	24,620	14	6,374	6,388	45,007	243,182	
1,980	2,588	433	8	10	12,233	0	166	41	0	0	0	207	175,048	
10,565	6,064	7,337	642	46	33,546	9,630	4,535	24,661	14	6,374	6,388	45,214	418,230	
9,329	5,125	7,276	656	29	23,753	10,275	4,676	26,234	34	5,477	5,511	46,696	255,515	
1,631	3,303	425	10	10	12,436	0	381	40	0	0	0	421	171,151	
10,960	8,428	7,701	666	39	36,189	10,275	5,057	26,274	34	5,477	5,511	47,117	426,667	
9,371	2,168	7,873	476	29	21,021	11,241	5,781	28,792	37	4,163	4,200	50,014	270,466	
1,165	2,977	438	9	9	11,421	0	427	40	0	0	0	468	163,991	
10,536	5,146	8,311	485	38	32,442	11,241	6,209	28,832	37	4,163	4,200	50,482	434,456	
10,005	1,808	7,938	1,108	34	22,009	12,128	8,927	29,083	2,483	2,352	4,835	54,973	278,734	
733	2,762	443	8	12	10,567	0	1,129	29	0	0	0	1,159	162,279	
10,738	4,569	8,381	1,116	45	32,576	12,128	10,057	29,112	2,483	2,352	4,835	56,131	441,013	
8,933	4,770	7,415	1,476	36	24,134	11,992	8,908	24,284	10	7,605	7,615	52,799	268,755	
844	2,532	419	7	11	10,235	0	1,398	29	0	0	0	1,427	155,443	
9,777	7,302	7,834	1,484	48	34,368	11,992	10,306	24,313	10	7,605	7,615	54,226	424,198	
9,212	1,802	6,802	1,313	35	20,549	12,182	7,476	24,668	10	5,484	5,494	49,821	258,754	
910	2,163	417	1	13	7,848	0	633	29	0	0	0	662	152,362	
10,122	3,965	7,219	1,315	48	28,398	12,182	8,109	24,698	10	5,484	5,494	50,483	411,116	
8,625	1,641	6,432	1,160	37	19,125	12,366	6,897	25,039	10	3,762	3,772	48,074	250,604	
828	2,396	418	2	13	7,860	0	250	30	0	0	0	279	154,981	
9,453	4,037	6,850	1,162	50	26,985	12,366	7,147	25,069	10	3,762	3,772	48,354	405,586	
7,874	2,231	5,735	1,209	40	18,138	11,781	6,022	22,477	2,186	1,874	4,060	44,340	234,177	
830	2,114	364	1	13	7,317	0	168	19	0	0	0	186	141,906	
8,704	4,345	6,099	1,210	53	25,455	11,781	6,190	22,496	2,186	1,874	4,060	44,526	376,083	
7,158	2,103	5,394	770	45	16,711	11,407	4,623	18,274	12	6,285	6,297	40,601	219,504	
969	2,087	370	1	14	7,614	0	-103	19	0	0	0	-85	138,496	
8,127	4,190	5,764	772	59	24,325	11,407	4,519	18,292	12	6,285	6,297	40,516	358,000	
6,944	3,520	5,008	667	33	17,782	11,100	5,385	17,856	12	4,548	4,560	38,901	219,281	
632	2,338	350	2	13	7,517	0	-146	18	0	0	0	-128	131,470	
7,576	5,858	5,357	669	47	25,299	11,100	5,239	17,875	12	4,548	4,560	38,773	350,751	
7,082	3,329	5,047	679	34	17,116	11,864	6,226	19,054	13	3,520	3,533	40,676	228,004	
536	1,645	335	5	12	5,839	0	156	19	0	0	0	175	120,860	
7,618	4,974	5,382	683	46	22,955	11,864	6,382	19,073	13	3,520	3,533	40,851	348,864	
7,209	2,262	5,165	675	39	16,598	12,553	6,791	19,510	1,354	1,963	3,317	42,171	224,191	
422	1,609	353	5	12	5,646	0	197	19	0	0	0	216	115,749	
7,631	3,872	5,518	680	51	22,244	12,553	6,988	19,529	1,354	1,963	3,317	42,387	339,940	
6,680	2,141	5,163	1,011	48	16,461	12,792	7,611	15,144	10	7,832	7,842	43,389	229,651	
683	1,039	353	5	11	5,394	0	346	8	0	0	0	354	112,718	
7,364	3,180	5,516	1,016	59	21,855	12,792	7,957	15,152	10	7,832	7,842	43,743	342,369	
6,421	3,498	5,123	913	35	17,810	13,069	7,236	15,907	10	6,242	6,252	42,464	220,785	
560	961	339	2	13	5,383	0	447	8	0	0	0	455	109,870	
6,981	4,459	5,462	915	47	23,193	13,069	7,683	15,915	10	6,242	6,252	42,919	330,655	
6,381	2,973	5,223	898	29	16,843	13,341	6,266	16,246	10	4,686	4,696	40,549	219,511	
569	859	384	10	13	5,382	0	290	8	0	0	0	298	112,191	
6,950	3,832	5,606	907	42	22,225	13,341	6,556	16,254	10	4,686	4,696	40,847	331,703	

Deposit Banks in Borsa İstanbul

Liabilities

(EUR Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities				
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	
2010	TC	122,446	4,269	16,300	0	643	21,212	670	492	0	0	
March	FC	68,861	22,257	4,552	0	0	26,809	351	22	1	2,814	
	Total	191,307	26,526	20,852	0	643	48,021	1,021	513	1	2,814	
2009	TC	108,293	3,797	19,143	0	662	23,602	599	464	0	0	
Dec.	FC	65,429	20,296	3,986	0	0	24,283	338	7	1	2,728	
	Total	173,723	24,093	23,129	0	662	47,885	938	472	1	2,728	
2009	TC	98,807	3,568	17,473	0	684	21,725	679	507	0	0	
Sept.	FC	63,878	20,747	2,199	0	0	22,947	374	9	1	2,612	
	Total	162,686	24,315	19,673	0	684	44,672	1,053	516	1	2,612	
2009	TC	95,853	4,048	13,671	0	715	18,435	476	319	0	0	
June	FC	62,487	22,153	2,578	0	0	24,730	249	6	1	2,659	
	Total	158,340	26,201	16,248	0	715	43,165	725	325	1	2,659	
2009	TC	91,453	3,862	13,193	0	677	17,732	465	227	0	0	
March	FC	61,670	23,223	2,236	0	0	25,459	301	40	1	2,768	
	Total	153,123	27,085	15,429	0	677	43,191	766	267	1	2,768	
2008	TC	95,342	4,283	12,439	0	630	17,353	618	185	0	0	
Dec.	FC	60,650	23,742	2,435	0	0	26,177	298	71	1	2,626	
	Total	155,992	28,026	14,874	0	630	43,530	916	256	1	2,626	
2008	TC	107,678	4,803	14,873	0	678	20,354	683	101	0	0	
Sept.	FC	63,890	26,164	3,610	0	0	29,774	289	9	1	2,268	
	Total	171,568	30,966	18,483	0	678	50,128	972	111	1	2,268	
2008	TC	93,603	3,848	12,881	0	624	17,353	880	37	0	81	
June	FC	59,056	24,124	3,441	0	0	27,565	254	8	1	2,186	
	Total	152,659	27,972	16,322	0	624	44,918	1,133	46	1	2,266	
2008	TC	83,349	3,556	9,625	0	575	13,757	745	15	0	75	
March	FC	52,869	23,153	3,359	0	0	26,512	261	5	1	2,014	
	Total	136,218	26,710	12,984	0	576	40,269	1,005	19	1	2,089	
2007	TC	93,821	3,671	11,996	0	705	16,373	1,209	16	0	0	
Dec.	FC	56,927	22,969	3,252	0	1	26,222	247	0	1	1,968	
	Total	150,749	26,641	15,249	0	706	42,595	1,456	16	1	1,968	
2007	TC	85,661	3,877	10,451	0	683	15,011	1,012	25	0	53	
Sept.	FC	54,003	22,326	3,062	0	1	25,389	212	0	0	2,008	
	Total	139,664	26,203	13,513	0	683	40,400	1,224	25	0	2,061	
2007	TC	81,565	3,361	10,169	0	667	14,197	666	12	0	0	
June	FC	53,842	22,694	2,721	0	3	25,418	93	3	0	1,864	
	Total	135,407	26,055	12,889	0	671	39,615	759	15	0	1,864	
2007	TC	73,595	3,056	9,366	0	642	13,064	331	3	0	0	
March	FC	51,925	21,014	2,711	0	3	23,728	66	0	0	1,632	
	Total	125,520	24,070	12,077	0	645	36,792	397	3	0	1,632	
2006	TC	70,156	2,891	8,806	0	641	12,337	259	0	0	0	
Dec.	FC	50,506	21,732	3,115	0	3	24,850	75	2	1	1,250	
	Total	120,662	24,623	11,921	0	644	37,188	334	2	1	1,250	
2006	TC	62,285	2,055	6,378	0	600	9,033	0	0	0	0	
Sept.	FC	43,001	21,234	2,444	0	4	23,682	0	0	0	786	
	Total	105,286	23,289	8,822	0	603	32,715	0	0	0	786	

						Shareholders' Equity								
										Total Income (Loss)				
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Previous Years	Current Year	Total	Total	Total Liabilities	
5,710	1,754	4,844	1,263	21	14,754	11,962	6,815	13,301	2,785	2,318	5,104	37,181	195,592	
432	645	359	8	16	4,648	0	327	6	0	0	0	333	100,651	
6,141	2,398	5,203	1,272	38	19,401	11,962	7,142	13,307	2,785	2,318	5,104	37,515	296,243	
4,878	1,628	4,520	803	20	12,912	10,728	6,342	9,942	7	6,495	6,502	33,514	178,322	
399	529	324	8	22	4,356	0	300	6	0	0	0	306	94,374	
5,276	2,157	4,843	811	42	17,268	10,728	6,642	9,948	7	6,495	6,502	33,820	272,696	
4,678	2,090	4,171	1,264	13	13,402	10,637	6,186	9,850	7	4,949	4,957	31,630	165,565	
332	665	297	4	32	4,327	0	179	6	0	0	0	185	91,337	
5,010	2,756	4,468	1,268	44	17,729	10,637	6,365	9,856	7	4,949	4,957	31,815	256,901	
4,668	1,938	4,021	1,003	16	12,440	10,646	5,080	10,051	7	3,499	3,506	29,283	156,010	
453	815	336	4	45	4,567	0	73	6	0	0	0	79	91,864	
5,121	2,752	4,357	1,007	61	17,007	10,646	5,154	10,057	7	3,499	3,506	29,362	247,874	
3,952	1,414	3,805	837	18	10,718	10,147	4,389	7,602	2,481	1,604	4,085	26,224	146,127	
593	1,140	334	3	65	5,244	0	-12	4	0	0	0	-7	92,366	
4,545	2,554	4,139	840	83	15,962	10,147	4,378	7,606	2,481	1,604	4,085	26,216	238,492	
3,997	1,502	3,811	733	16	10,863	10,543	4,460	6,639	18	4,122	4,140	25,782	149,339	
487	1,094	314	2	78	4,970	0	14	4	0	0	0	18	91,816	
4,484	2,595	4,125	735	94	15,833	10,543	4,474	6,643	18	4,122	4,140	25,800	241,156	
4,925	1,106	4,324	1,061	25	12,224	11,998	5,508	7,882	21	4,180	4,202	29,589	169,845	
212	1,056	300	2	93	4,231	0	98	4	0	0	0	102	97,997	
5,137	2,162	4,624	1,063	118	16,456	11,998	5,606	7,886	21	4,180	4,202	29,691	267,842	
4,872	3,176	3,864	627	23	13,560	9,614	5,655	7,438	20	2,993	3,013	25,720	150,237	
285	1,026	267	1	102	4,131	0	-24	3	0	0	0	-20	90,731	
5,158	4,203	4,132	628	124	17,691	9,614	5,632	7,441	20	2,993	3,013	25,700	240,968	
4,449	2,409	3,373	687	25	11,777	8,964	4,452	6,349	2,040	1,401	3,442	23,206	132,089	
207	1,062	248	1	126	3,925	0	119	1	0	0	0	120	83,425	
4,656	3,470	3,621	688	151	15,701	8,964	4,570	6,350	2,040	1,401	3,442	23,327	215,514	
4,566	2,669	3,829	915	30	13,234	10,802	6,633	5,282	-72	5,865	5,793	28,510	151,938	
280	933	299	1	163	3,892	0	259	1	0	0	0	260	87,301	
4,845	3,602	4,128	916	193	17,126	10,802	6,891	5,283	-72	5,865	5,793	28,770	239,240	
4,359	1,168	3,285	953	27	10,883	10,240	6,856	5,386	-72	4,727	4,655	27,137	138,692	
199	1,043	267	1	121	3,851	0	94	2	0	0	0	96	83,339	
4,558	2,212	3,552	954	148	14,734	10,240	6,950	5,388	-72	4,727	4,655	27,233	222,031	
4,035	768	3,041	832	19	9,372	9,793	6,539	5,072	-70	3,150	3,081	24,485	129,619	
277	1,215	253	1	127	3,832	0	80	1	0	0	0	82	83,173	
4,313	1,982	3,294	832	145	13,204	9,793	6,619	5,074	-70	3,150	3,081	24,566	212,792	
3,833	1,017	2,817	763	16	8,780	8,947	6,105	4,248	1,474	1,202	2,676	21,977	117,416	
344	852	209	1	126	3,230	0	91	-1	0	0	0	90	78,974	
4,177	1,869	3,026	764	142	12,011	8,947	6,196	4,247	1,474	1,202	2,676	22,067	196,389	
3,314	609	2,795	741	14	7,732	8,772	4,879	2,762	-65	3,855	3,790	20,203	110,428	
433	767	207	18	120	2,873	0	147	-15	0	0	0	133	78,362	
3,747	1,376	3,002	759	134	10,604	8,772	5,026	2,747	-65	3,855	3,790	20,336	188,790	
2,667	311	2,395	7	1,322	6,702	7,263	5,341	2,697	-187	2,851	2,664	17,965	95,985	
247	598	95	1	558	2,286	0	132	3	0	0	0	135	69,103	
2,915	909	2,490	8	1,880	8,988	7,263	5,473	2,700	-187	2,851	2,664	18,100	165,088	

Deposit Banks in Borsa İstanbul

Liabilities

(EUR Million)

Year		Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans	
2006	TC	58,803	1,671	6,133	0	558	8,361	0	0	0	0	
June	FC	38,711	21,764	2,932	0	4	24,700	0	0	0	792	
	Total	97,514	23,435	9,065	0	561	33,061	0	0	0	792	
2006	TC	68,780	2,126	4,873	0	702	7,702	0	0	0	1	
March	FC	42,011	19,978	1,834	0	4	21,816	0	0	0	701	
	Total	110,790	22,104	6,707	0	706	29,518	0	0	0	702	
2005	TC	65,049	1,687	7,734	0	770	10,191	0	0	0	1	
Dec.	FC	43,287	19,894	1,847	0	4	21,744	0	0	0	223	
	Total	108,336	21,581	9,581	0	774	31,935	0	0	0	223	
2005	TC	56,610	1,198	6,442	0	735	8,376	0	0	0	135	
Sept.	FC	41,935	17,261	2,129	0	4	19,395	0	0	0	222	
	Total	98,545	18,460	8,572	0	739	27,770	0	0	0	358	
2005	TC	49,786	815	6,128	0	706	7,648	0	0	0	133	
June	FC	38,658	14,612	2,330	0	4	16,946	0	0	0	218	
	Total	88,444	15,427	8,458	0	710	24,594	0	0	0	351	
2005	TC	40,005	501	4,888	0	597	5,986	0	0	0	123	
March	FC	35,078	10,945	2,083	0	4	13,031	0	0	0	165	
	Total	75,083	11,446	6,971	0	601	19,018	0	0	0	288	
2004	TC	35,126	346	3,742	0	591	4,678	0	0	0	118	
Dec.	FC	35,288	10,351	1,576	0	4	11,931	0	0	0	157	
	Total	70,414	10,698	5,317	0	595	16,609	0	0	0	275	
2004	TC	31,087	414	3,842	0	577	4,833	0	0	0	116	
Sept.	FC	33,483	9,436	2,249	0	4	11,689	0	0	0	15	
	Total	64,570	9,850	6,091	0	581	16,522	0	0	0	131	
2004	TC	31,050	491	3,122	0	557	4,170	0	0	0	119	
June	FC	31,424	9,054	2,728	0	4	11,786	0	0	0	15	
	Total	62,474	9,545	5,849	0	561	15,956	0	0	0	134	
2004	TC	31,876	508	3,368	0	608	4,484	0	0	0	134	
March	FC	32,076	8,021	2,289	0	4	10,314	0	0	0	15	
	Total	63,952	8,529	5,657	0	613	14,799	0	0	0	149	
2003	TC	27,328	319	2,630	0	498	3,446	0	0	0	122	
Dec.	FC	32,555	7,547	2,470	0	4	10,021	0	0	0	14	
	Total	59,883	7,866	5,099	0	502	13,467	0	0	0	137	
2003	TC	27,195	415	1,705	0	479	2,598	0	0	0	133	
Sept.	FC	32,385	6,748	2,141	0	4	8,893	0	0	0	15	
	Total	59,580	7,163	3,846	0	483	11,492	0	0	0	148	
2003	TC	23,973	309	2,186	0	469	2,963	0	0	0	133	
June	FC	32,103	5,688	2,049	0	4	7,742	0	0	0	16	
	Total	56,076	5,997	4,235	0	473	10,705	0	0	0	149	
2003	TC	19,328	320	2,278	0	394	2,993	0	0	0	116	
March	FC	30,805	6,320	2,014	148	4	8,486	0	0	0	16	
	Total	50,132	6,640	4,292	148	399	11,478	0	0	0	132	
2002	TC	19,840	397	1,978	0	424	2,799	0	0	0	125	
Dec.	FC	33,567	5,899	1,770	149	4	7,821	0	0	0	17	
	Total	53,407	6,296	3,748	149	428	10,620	0	0	0	142	

						Shareholders' Equity								Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un-classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)			Total		
									Previous Years	Current Year	Total			
2,554	1,094	1,858	27	1,177	6,710	6,505	4,697	2,679	-180	1,642	1,462	15,343	89,217	
274	616	96	6	559	2,344	0	34	4	0	0	0	38	65,793	
2,828	1,710	1,954	33	1,736	9,054	6,505	4,731	2,683	-180	1,642	1,462	15,380	155,010	
2,966	810	3,249	20	1,388	8,435	7,391	8,129	2,786	1,113	1,134	2,247	20,553	105,469	
207	753	103	0	518	2,282	0	294	4	0	7	7	305	66,413	
3,174	1,563	3,352	20	1,906	10,716	7,391	8,424	2,789	1,113	1,141	2,254	20,858	171,882	
2,186	456	3,027	36	1,379	7,084	6,846	10,439	1,828	-51	1,164	1,113	20,226	102,550	
155	802	199	0	483	1,861	0	322	3	0	14	14	340	67,232	
2,341	1,258	3,226	36	1,862	8,945	6,846	10,761	1,831	-51	1,178	1,128	20,565	169,782	
2,146	933	2,733	13	1,323	7,284	6,441	9,126	1,931	-30	739	710	18,208	90,477	
158	778	187	0	484	1,828	0	264	6	0	0	0	271	63,428	
2,304	1,711	2,919	13	1,807	9,111	6,441	9,390	1,938	-30	739	710	18,478	153,905	
1,878	921	2,130	29	1,124	6,217	6,127	8,794	1,955	-29	1,405	1,376	18,252	81,903	
188	778	121	0	515	1,820	0	203	4	0	0	0	208	57,632	
2,066	1,699	2,251	29	1,640	8,037	6,127	8,998	1,959	-29	1,405	1,376	18,459	139,535	
1,701	570	2,012	0	949	5,355	4,642	7,988	2,929	861	737	1,598	17,157	68,503	
243	710	98	0	371	1,587	0	140	8	0	0	0	148	49,845	
1,944	1,280	2,110	0	1,320	6,942	4,642	8,128	2,937	861	737	1,598	17,305	118,348	
1,479	520	1,545	0	829	4,491	4,440	8,258	1,472	-115	1,996	1,880	16,050	60,345	
144	606	99	0	290	1,296	0	158	3	0	0	0	161	48,676	
1,623	1,126	1,645	0	1,119	5,787	4,440	8,415	1,475	-115	1,996	1,880	16,210	109,021	
848	655	1,240	0	834	3,693	4,343	7,347	1,374	-110	1,533	1,423	14,487	54,099	
138	873	110	0	263	1,398	0	147	1	0	0	0	148	46,718	
986	1,528	1,349	0	1,096	5,090	4,343	7,494	1,375	-110	1,533	1,423	14,635	100,818	
795	649	947	0	906	3,415	3,942	6,817	1,767	-81	879	797	13,323	51,959	
124	887	111	0	229	1,366	0	71	5	0	0	0	76	44,651	
918	1,535	1,058	0	1,135	4,781	3,942	6,888	1,772	-81	879	797	13,399	96,609	
916	509	1,268	0	1,035	3,863	4,234	8,200	1,798	508	492	999	15,233	55,455	
113	795	114	0	342	1,379	0	205	0	0	0	0	205	43,974	
1,029	1,304	1,383	0	1,377	5,241	4,234	8,406	1,798	508	492	999	15,437	99,429	
652	385	964	0	856	2,979	3,854	6,848	957	-974	1,881	907	12,565	46,319	
115	612	116	0	313	1,170	0	167	0	0	0	0	167	43,913	
767	997	1,079	0	1,169	4,149	3,854	7,015	957	-974	1,881	907	12,733	90,232	
641	516	936	0	1,018	3,244	3,768	7,016	1,112	-1,022	1,551	530	12,426	45,464	
130	643	132	0	327	1,247	0	71	0	0	0	0	71	42,596	
771	1,158	1,068	0	1,345	4,490	3,768	7,087	1,112	-1,022	1,551	530	12,497	88,059	
575	564	798	0	950	3,020	3,769	6,911	1,125	-1,031	822	-209	11,595	41,552	
115	578	90	0	326	1,125	0	-10	0	0	0	0	-10	40,960	
690	1,141	888	0	1,277	4,145	3,769	6,901	1,124	-1,031	822	-209	11,586	82,512	
367	369	776	0	812	2,440	3,054	5,956	1,192	-962	164	-798	9,404	34,164	
98	560	102	0	346	1,124	0	-82	0	0	0	0	-82	40,332	
466	929	878	0	1,158	3,564	3,054	5,873	1,192	-962	164	-798	9,321	74,495	
367	257	783	0	773	2,305	3,264	7,343	818	-4,131	1,979	-2,151	9,274	34,217	
111	571	125	0	314	1,138	0	-6	0	0	0	0	-6	42,520	
478	828	908	0	1,086	3,442	3,264	7,336	818	-4,131	1,979	-2,151	9,267	76,737	

Deposit Banks in Borsa İstanbul

Off Balance-Sheet Commitments

(EUR Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative Financial Instruments Held for Hedging
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	
2014	TC	39,855	67	5	0	1,200	41,128	90,930	2,057	92,988	18,788
Dec.	FC	33,232	3,383	15,555	1	3,035	55,206	14,605	3,959	18,564	20,209
	Total	73,087	3,450	15,560	1	4,236	96,333	105,535	6,016	111,552	38,996
2014	TC	38,193	52	5	0	1,177	39,427	91,449	2,082	93,531	16,455
Sept.	FC	27,946	3,539	15,055	1	4,246	50,786	20,629	3,040	23,669	18,929
	Total	66,139	3,590	15,060	1	5,423	90,213	112,078	5,122	117,200	35,384
2014	TC	36,837	70	8	0	1,001	37,917	86,491	1,554	88,045	15,709
June	FC	26,110	3,311	13,944	1	4,109	47,475	17,451	2,790	20,241	17,867
	Total	62,948	3,381	13,952	1	5,110	85,392	103,942	4,344	108,286	33,576
2014	TC	34,696	72	6	0	928	35,703	82,699	1,245	83,944	13,412
March	FC	25,683	3,088	14,076	1	3,881	46,728	16,768	2,975	19,744	17,417
	Total	60,379	3,160	14,082	1	4,809	82,431	99,467	4,221	103,688	30,829
2013	TC	33,098	45	6	0	942	34,091	78,697	10,959	89,656	11,876
Dec.	FC	26,062	2,824	14,254	1	3,230	46,371	18,044	9,891	27,935	17,375
	Total	59,160	2,869	14,260	1	4,172	80,462	96,741	20,850	117,591	29,252
2013	TC	31,841	101	13	0	952	32,907	80,309	10,761	91,070	10,382
Sept.	FC	25,879	3,177	14,086	2	2,926	46,071	21,208	9,841	31,049	16,440
	Total	57,720	3,278	14,099	2	3,878	78,978	101,517	20,602	122,119	26,822
2013	TC	32,260	84	5	0	970	33,317	86,467	25,075	111,542	11,188
June	FC	26,192	3,183	13,560	2	2,397	45,334	23,816	10,070	33,886	16,398
	Total	58,452	3,266	13,565	2	3,366	78,652	110,283	35,145	145,428	27,586
2013	TC	32,768	48	17	0	901	33,734	89,503	328,496	417,999	14,183
March	FC	24,362	2,851	13,339	2	2,381	42,935	21,068	47,443	68,512	19,009
	Total	57,130	2,899	13,356	2	3,282	76,669	110,571	375,940	486,511	33,192
2012	TC	31,661	38	20	0	506	32,226	78,620	231,355	309,975	13,840
Dec.	FC	22,815	2,670	13,308	2	2,383	41,179	16,261	41,429	57,690	19,316
	Total	54,476	2,709	13,329	2	2,890	73,405	94,881	272,784	367,665	33,155
2012	TC	30,846	75	46	0	837	31,804	78,613	241,182	319,795	13,797
Sept.	FC	21,675	2,512	13,799	2	2,712	40,700	21,841	42,020	63,861	18,579
	Total	52,521	2,588	13,845	2	3,548	72,505	100,454	283,202	383,656	32,376
2012	TC	30,312	85	38	0	890	31,325	79,227	143,890	223,117	13,103
June	FC	21,887	2,640	14,085	3	2,607	41,221	23,185	40,612	63,797	18,576
	Total	52,199	2,725	14,122	3	3,497	72,546	102,412	184,502	286,914	31,679
2012	TC	27,565	77	684	0	814	29,139	71,949	135,181	207,130	11,112
March	FC	20,206	2,068	13,584	3	2,107	37,968	20,661	37,729	58,389	18,458
	Total	47,770	2,145	14,267	3	2,921	67,106	92,610	172,910	265,520	29,570
2011	TC	25,411	33	417	0	848	26,708	65,250	133,816	199,067	9,338
Dec.	FC	19,835	1,779	12,916	4	1,827	36,361	17,016	37,946	54,962	18,237
	Total	45,246	1,811	13,333	4	2,675	63,069	82,266	171,763	254,029	27,575
2011	TC	23,462	23	507	0	813	24,806	62,833	11,622	74,455	9,147
Sept.	FC	17,845	1,575	12,171	4	1,476	33,071	16,250	187	16,437	16,910
	Total	41,307	1,599	12,678	4	2,289	57,877	79,083	11,809	90,892	26,057
2011	TC	24,075	10	706	0	775	25,566	64,087	12,550	76,637	5,879
June	FC	16,600	1,322	11,886	4	1,245	31,057	16,350	24	16,374	11,164
	Total	40,674	1,333	12,592	4	2,020	56,623	80,437	12,574	93,011	17,044
2011	TC	23,479	10	679	0	496	24,663	65,427	27,332	92,759	5,822
March	FC	16,857	1,292	11,310	4	1,104	30,568	17,331	9,844	27,174	6,004
	Total	40,336	1,301	11,989	4	1,601	55,231	82,758	37,176	119,934	11,826
2010	TC	22,715	11	760	0	420	23,906	62,739	27,120	89,860	7,723
Dec.	FC	16,594	1,040	10,562	5	1,006	29,207	13,104	8,972	22,076	7,512
	Total	39,309	1,051	11,322	5	1,426	53,113	75,844	36,092	111,935	15,235
2010	TC	23,393	7	673	0	348	24,421	61,177	14,386	75,563	7,476
Sept.	FC	16,294	989	9,496	6	882	27,668	19,734	17	19,752	8,027
	Total	39,687	996	10,169	6	1,231	52,090	80,912	14,403	95,315	15,504
2010	TC	21,406	6	20	0	339	21,771	58,364	14,056	72,421	7,013
June	FC	16,818	1,034	10,951	8	862	29,673	14,091	0	14,092	6,941
	Total	38,223	1,040	10,971	8	1,201	51,444	72,456	14,057	86,513	13,954

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							
10,010	59,489	16,740	7	0	1,715	87,961	106,749	176,117	763,114	344,939	1,284,170	1,525,034	
14,291	141,735	41,594	21	33	11,668	209,342	229,550	25,628	295,936	125,760	447,324	750,644	
24,300	201,224	58,334	28	33	13,383	297,303	336,299	201,745	1,059,050	470,699	1,731,494	2,275,678	
10,950	63,193	16,476	16	0	704	91,340	107,794	170,133	711,180	316,138	1,197,451	1,438,204	
14,339	154,611	37,811	40	53	7,185	214,040	232,969	24,409	283,053	113,897	421,359	728,783	
25,289	217,804	54,288	56	53	7,889	305,379	340,764	194,542	994,234	430,035	1,618,811	2,166,987	
10,470	58,946	19,817	23	0	761	90,017	105,726	194,637	674,056	290,660	1,159,353	1,391,040	
13,707	126,516	39,402	49	44	6,395	186,114	203,981	22,732	261,266	99,345	383,343	655,039	
24,177	185,462	59,219	72	44	7,156	276,130	309,707	217,368	935,322	390,005	1,542,695	2,046,080	
12,341	61,824	25,331	46	0	964	100,507	113,919	249,548	640,500	262,717	1,152,765	1,386,331	
16,065	129,423	44,875	60	37	6,006	196,466	213,883	21,718	253,008	97,978	372,704	653,059	
28,406	191,247	70,207	106	37	6,970	296,973	327,802	271,267	893,508	360,695	1,525,470	2,039,390	
11,457	47,580	23,204	38	0	486	82,766	94,643	246,646	623,558	252,833	1,123,036	1,341,426	
15,162	112,377	46,244	77	0	4,667	178,527	195,902	20,936	245,994	97,176	364,106	634,314	
26,620	159,957	69,448	115	0	5,153	261,293	290,544	267,582	869,552	350,009	1,487,143	1,975,740	
12,305	43,041	27,795	55	0	540	83,736	94,117	254,861	829,313	207,524	1,291,698	1,509,793	
16,369	111,417	49,692	94	37	3,408	181,017	197,457	20,884	392,205	80,717	493,805	768,381	
28,674	154,458	77,487	149	37	3,948	264,752	291,574	275,745	1,221,517	288,241	1,785,503	2,278,174	
11,599	35,270	26,943	50	0	1,181	75,044	86,233	291,332	845,807	212,797	1,349,936	1,581,028	
18,086	100,674	43,875	91	0	3,166	165,892	182,290	21,076	392,908	79,506	493,490	755,001	
29,686	135,945	70,818	142	0	4,347	240,937	268,523	312,408	1,238,715	292,303	1,843,426	2,336,029	
10,325	30,722	23,377	129	0	479	65,032	79,216	277,812	852,889	214,510	1,345,211	1,876,160	
18,326	96,785	39,011	248	8	3,245	157,623	176,632	21,004	378,274	73,438	472,716	760,795	
28,651	127,507	62,388	377	8	3,725	222,656	255,848	298,816	1,231,163	287,948	1,817,927	2,636,955	
7,998	26,764	16,944	16	0	428	52,150	65,990	216,116	758,803	197,362	1,172,281	1,580,472	
12,826	84,002	30,597	171	7	3,583	131,185	150,501	20,659	345,274	69,243	435,175	684,545	
20,824	110,766	47,541	186	7	4,011	183,335	216,490	236,775	1,104,076	266,604	1,607,456	2,265,017	
9,901	27,926	19,093	49	0	852	57,820	71,617	216,636	706,602	178,292	1,101,530	1,524,746	
15,805	87,573	33,477	138	81	3,792	140,866	159,445	20,673	321,693	67,404	409,769	673,775	
25,705	115,499	52,570	187	81	4,644	198,687	231,062	237,308	1,028,295	245,696	1,511,299	2,198,521	
10,015	37,203	16,558	17	0	1,156	64,950	78,053	208,822	623,619	160,583	993,023	1,325,518	
16,114	93,323	32,210	122	0	2,385	144,155	162,731	22,929	289,802	66,072	378,803	646,552	
26,129	130,527	48,768	139	0	3,542	209,105	240,783	231,750	913,421	226,655	1,371,827	1,972,070	
8,414	32,836	15,770	21	0	1,418	58,461	69,573	182,187	558,829	137,513	878,529	1,184,370	
17,291	82,215	30,342	111	91	2,369	132,420	150,877	21,503	267,182	59,192	347,877	595,112	
25,705	115,052	46,113	132	91	3,787	190,880	220,450	203,690	826,011	196,705	1,226,406	1,779,482	
8,161	26,124	11,757	30	0	1,504	47,575	56,913	175,195	505,153	119,044	799,392	1,082,081	
16,975	73,944	24,550	110	62	2,194	117,835	136,073	21,396	263,171	56,054	340,621	568,016	
25,136	100,067	36,307	141	62	3,698	165,411	192,986	196,591	768,324	175,098	1,140,013	1,650,097	
7,110	27,598	17,285	15	0	1,263	53,271	62,418	170,383	470,066	19,895	660,343	822,022	
17,453	65,725	31,528	448	59	3,250	118,463	135,372	19,619	245,256	11,459	276,334	461,215	
24,562	93,323	48,813	463	59	4,513	171,734	197,791	190,002	715,322	31,353	936,678	1,283,237	
6,615	31,973	17,852	8	0	945	57,393	63,272	185,667	464,440	2,329	652,436	817,912	
18,569	60,800	28,156	225	3	1,511	109,264	120,428	18,579	221,882	584	241,044	408,904	
25,184	92,772	46,008	233	3	2,456	166,656	183,700	204,247	686,322	2,912	893,481	1,226,815	
6,076	32,777	17,629	28	0	585	57,095	62,917	192,224	453,583	2,210	648,017	828,357	
14,305	63,023	25,364	384	54	1,889	105,019	111,023	17,708	207,478	568	225,754	394,519	
20,381	95,800	42,993	411	54	2,475	162,114	173,940	209,932	661,061	2,778	873,771	1,222,876	
3,881	24,183	12,542	11	0	523	41,140	48,862	144,816	440,099	2,148	587,063	749,692	
10,488	59,309	19,700	453	57	1,383	91,390	98,902	17,951	199,765	534	218,249	368,434	
14,369	83,492	32,243	463	57	1,906	132,529	147,764	162,767	639,864	2,682	805,313	1,118,126	
3,701	24,988	15,946	39	0	532	45,206	52,683	133,695	429,141	1,940	564,776	717,443	
12,155	54,008	23,767	509	68	1,064	91,572	99,599	17,183	187,162	531	204,876	351,895	
15,856	78,997	39,714	548	68	1,596	136,778	152,282	150,879	616,303	2,471	769,652	1,069,338	
4,872	21,983	14,871	10	0	212	41,948	48,961	129,538	404,704	1,856	536,098	679,251	
15,935	56,775	20,850	538	789	1,078	95,964	102,905	18,202	193,115	541	211,858	358,527	
20,807	78,758	35,721	548	789	1,290	137,912	151,866	147,740	597,819	2,397	747,956	1,037,778	

Deposit Banks in Borsa İstanbul

Off Balance-Sheet Commitments

(EUR Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2010	TC	18,736	0	25	0	265	19,026	55,343	17	55,360	4,106
March	FC	16,088	914	9,162	6	719	26,889	12,940	0	12,941	4,125
	Total	34,824	915	9,187	6	984	45,915	68,284	17	68,301	8,231
2009	TC	16,518	2	7	0	217	16,745	50,931	44	50,975	3,921
Dec.	FC	15,138	955	7,755	10	680	24,538	14,093	0	14,093	1,888
	Total	31,657	957	7,762	10	896	41,282	65,024	44	65,068	5,809
2009	TC	15,508	1	3	0	190	15,702	68,078	44	68,122	4,807
Sept.	FC	14,863	966	7,442	9	598	23,879	23,828	0	23,828	2,614
	Total	30,372	967	7,445	9	788	39,581	91,906	44	91,950	7,420
2009	TC	15,099	2	4	0	227	15,331	41,965	43	42,008	4,154
June	FC	15,121	958	7,412	14	625	24,129	9,451	0	9,451	2,063
	Total	30,219	960	7,417	14	851	39,461	51,416	43	51,459	6,217
2009	TC	14,087	0	2	0	194	14,284	39,102	43	39,145	4,334
March	FC	14,919	1,034	7,846	15	597	24,411	8,685	0	8,686	2,685
	Total	29,006	1,035	7,849	15	791	38,695	47,787	43	47,831	7,020
2008	TC	14,444	1	1	0	190	14,636	38,355	46	38,401	4,870
Dec.	FC	14,204	1,095	8,106	9	486	23,899	8,570	0	8,570	4,040
	Total	28,648	1,096	8,106	9	676	38,535	46,925	46	46,971	8,910
2008	TC	17,187	1	0	0	294	17,483	45,412	55	45,467	884
Sept.	FC	14,277	1,206	10,225	9	519	26,235	10,083	0	10,083	861
	Total	31,464	1,206	10,225	9	814	43,718	55,495	56	55,551	1,746
2008	TC	15,244	1	1	0	204	15,449	40,308	42	40,350	529
June	FC	13,687	1,150	10,197	8	552	25,594	7,916	0	7,916	514
	Total	28,931	1,150	10,198	8	756	41,044	48,223	43	48,266	1,042
2008	TC	13,569	1	1	0	118	13,689	36,010	13	36,023	372
March	FC	12,869	1,105	8,137	8	583	22,702	7,632	5	7,638	381
	Total	26,437	1,106	8,138	8	701	36,391	43,643	18	43,661	753
2007	TC	16,187	6	1	0	159	16,353	41,612	1,087	42,700	70
Dec.	FC	13,027	1,131	7,454	4	743	22,359	7,163	5	7,169	94
	Total	29,214	1,137	7,455	4	903	38,713	48,776	1,093	49,868	164
2007	TC	15,153	1	1	0	611	15,766	35,504	1,194	36,698	105
Sept.	FC	12,966	1,164	7,056	4	753	21,944	3,781	14	3,795	122
	Total	28,119	1,164	7,058	4	1,364	37,709	39,285	1,208	40,493	228
2007	TC	14,131	0	1	0	556	14,687	32,544	1,129	33,673	88
June	FC	12,073	1,142	6,817	4	704	20,741	3,867	19	3,886	94
	Total	26,204	1,142	6,818	4	1,260	35,428	36,412	1,148	37,559	182
2007	TC	12,630	0	1	0	477	13,109	27,727	11	27,738	56
March	FC	11,699	1,089	6,619	4	658	20,070	3,148	26	3,174	56
	Total	24,330	1,089	6,620	4	1,136	33,178	30,874	37	30,911	112
2006	TC	11,986	0	1	0	442	12,429	25,406	11	25,417	45
Dec.	FC	12,014	1,059	6,403	4	769	20,249	2,034	35	2,069	162
	Total	24,000	1,060	6,403	4	1,211	32,678	27,440	46	27,486	206
2006	TC	10,357	1	106	0	167	10,630	22,956	18	22,973	0
Sept.	FC	11,227	1,129	6,006	3	518	18,883	1,603	47	1,650	0
	Total	21,584	1,130	6,112	3	685	29,514	24,559	65	24,623	0

Financial Instruments									Custody and Pledged Securities					Total Off Balance-Sheet Commitments
Trading Transactions									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	Total							
3,730	17,052	12,283	30	0	279	33,374	37,480	114,994	354,026	1,628	470,648	582,515		
8,482	38,552	20,090	453	560	736	68,873	72,998	16,285	172,508	490	189,283	302,110		
12,212	55,603	32,373	483	560	1,016	102,247	110,478	131,278	526,534	2,118	659,931	884,625		
2,952	16,074	6,301	16	0	206	25,549	29,470	153,440	307,055	1,511	462,007	559,197		
6,180	34,454	13,238	394	47	799	55,113	57,001	15,407	149,181	393	164,981	260,613		
9,132	50,528	19,539	410	47	1,005	80,662	86,471	168,847	456,237	1,904	626,989	819,810		
3,203	14,384	8,586	33	0	431	26,637	31,444	176,586	264,401	1,492	442,479	557,746		
9,508	28,784	14,951	436	12	1,016	54,708	57,322	15,256	126,342	388	141,987	247,015		
12,712	43,168	23,537	469	12	1,447	81,345	88,766	191,842	390,743	1,880	584,465	804,762		
3,099	15,722	6,501	42	0	437	25,802	29,956	152,862	247,187	1,492	401,541	488,836		
8,010	26,755	11,173	430	30	1,940	48,339	50,401	14,310	120,630	391	135,331	219,313		
11,109	42,477	17,675	472	30	2,377	74,141	80,357	167,172	367,817	1,883	536,872	708,149		
4,151	14,204	6,156	65	0	341	24,916	29,251	139,644	222,382	1,441	363,467	446,147		
9,516	30,108	8,461	465	21	2,031	50,601	53,287	14,664	120,205	428	135,296	221,680		
13,667	44,311	14,617	530	21	2,371	75,518	82,538	154,308	342,586	1,869	498,763	667,827		
3,454	12,479	3,047	23	0	243	19,246	24,115	128,336	206,258	1,569	336,162	413,314		
6,321	21,574	5,806	360	1	1,047	35,109	39,150	13,838	108,311	407	122,557	194,175		
9,774	34,053	8,853	383	1	1,290	54,355	63,265	142,174	314,569	1,976	458,719	607,490		
4,095	16,882	9,166	42	1	205	30,391	31,275	151,042	227,064	1,862	379,968	474,193		
6,528	26,597	12,076	416	24	912	46,552	47,414	14,565	100,162	478	115,205	198,937		
10,622	43,478	21,242	458	25	1,117	76,943	78,688	165,607	327,226	2,340	495,173	673,130		
5,285	18,197	8,064	74	0	84	31,704	32,233	131,285	191,305	1,728	324,318	412,350		
9,713	26,190	11,553	449	4	1,100	49,008	49,522	13,281	84,578	481	98,339	181,372		
14,998	44,386	19,618	523	4	1,184	80,713	81,755	144,566	275,883	2,209	422,657	593,723		
6,455	10,805	10,949	104	0	217	28,532	28,904	115,383	160,650	1,627	277,660	356,276		
9,538	15,967	15,691	516	3	1,309	43,024	43,405	12,687	77,961	490	91,137	164,882		
15,993	26,773	26,640	620	3	1,526	71,556	72,309	128,070	238,610	2,117	368,797	521,158		
4,913	12,874	8,130	97	0	402	26,416	26,486	134,047	175,221	2,032	311,300	396,840		
8,212	16,059	10,290	400	9	1,181	36,151	36,245	13,571	71,394	568	85,533	151,305		
13,125	28,934	18,420	497	9	1,583	62,567	62,731	147,618	246,614	2,601	396,833	548,145		
4,917	10,672	11,065	123	0	813	27,589	27,694	126,873	158,303	1,832	287,008	367,166		
9,293	11,372	10,964	484	0	1,878	33,991	34,113	14,251	67,199	91	81,542	141,394		
14,210	22,044	22,028	608	0	2,691	61,580	61,807	141,124	225,502	1,924	368,550	508,560		
2,570	10,217	6,525	76	0	154	19,542	19,630	118,422	164,322	1,410	284,155	352,146		
6,113	14,131	7,895	339	30	584	29,092	29,187	14,831	105,487	92	120,409	174,223		
8,683	24,348	14,420	415	30	738	48,635	48,817	133,253	269,809	1,502	404,565	526,369		
1,750	7,943	5,056	84	0	236	15,069	15,125	107,609	138,254	1,235	247,097	303,068		
5,700	11,571	9,829	298	22	947	28,367	28,423	14,458	97,323	81	111,862	163,529		
7,450	19,514	14,885	382	22	1,183	43,436	43,548	122,067	235,577	1,316	358,960	466,597		
2,005	6,856	2,024	40	0	35	10,961	11,005	110,981	125,317	0	236,298	285,150		
6,010	12,092	5,948	154	6	1,073	25,282	25,444	13,068	88,508	37	101,613	149,374		
8,015	18,948	7,972	194	6	1,107	36,243	36,449	124,048	213,826	37	337,911	434,524		
1,139	5,253	1,412	45	0	33	7,882	7,882	85,271	105,706	198	191,175	232,660		
4,444	9,068	4,711	188	21	370	18,802	18,802	11,796	84,572	2,413	98,780	138,116		
5,583	14,320	6,123	234	21	403	26,684	26,684	97,067	190,278	2,610	289,955	370,776		

Deposit Banks in Borsa İstanbul

Off Balance-Sheet Commitments

(EUR Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2006	TC	9,345	0	113	0	144	9,601	21,091	10	21,102	0
June	FC	11,036	1,216	6,204	2	537	18,994	943	30	974	0
	Total	20,381	1,216	6,316	2	681	28,596	22,035	41	22,076	0
2006	TC	10,679	0	172	0	144	10,995	24,844	12	24,856	0
March	FC	11,407	1,337	6,008	2	369	19,123	1,549	35	1,584	0
	Total	22,086	1,337	6,180	2	513	30,118	26,393	48	26,440	0
2005	TC	11,000	0	170	0	138	11,308	24,904	17	24,920	0
Dec.	FC	11,346	1,383	5,917	4	274	18,923	1,194	33	1,226	0
	Total	22,346	1,383	6,087	4	411	30,231	26,097	49	26,146	0
2005	TC	10,241	0	0	0	122	10,363	23,266	20	23,287	0
Sept.	FC	10,789	1,445	5,750	2	191	18,177	1,364	37	1,401	0
	Total	21,030	1,445	5,750	2	313	28,540	24,630	57	24,687	0
2005	TC	9,621	0	0	0	102	9,723	21,548	38,660	60,208	0
June	FC	9,883	1,371	5,545	6	188	16,994	1,584	43	1,627	0
	Total	19,504	1,371	5,546	6	290	26,717	23,132	38,703	61,835	0
2005	TC	8,346	0	0	0	84	8,430	20,143	23,714	43,856	0
March	FC	9,068	1,305	4,911	3	164	15,450	1,485	32	1,517	0
	Total	17,414	1,305	4,911	3	248	23,880	21,628	23,746	45,374	0
2004	TC	7,842	0	0	0	75	7,918	19,491	13,833	33,324	0
Dec.	FC	8,849	1,411	4,535	2	159	14,956	1,320	33	1,353	0
	Total	16,691	1,411	4,535	2	234	22,874	20,811	13,866	34,678	0
2004	TC	7,224	0	0	0	44	7,268	20,170	11,904	32,074	0
Sept.	FC	8,441	1,491	4,546	4	186	14,667	2,085	46	2,131	0
	Total	15,665	1,491	4,546	4	230	21,936	22,255	11,950	34,205	0
2004	TC	6,706	0	0	0	41	6,747	18,020	10,935	28,955	0
June	FC	8,342	1,433	4,147	4	190	14,117	1,863	73	1,936	0
	Total	15,048	1,433	4,147	4	231	20,864	19,883	11,008	30,892	0
2004	TC	6,913	0	0	0	38	6,951	17,101	9,237	26,338	0
March	FC	7,957	1,192	4,146	5	193	13,494	1,448	76	1,525	0
	Total	14,870	1,192	4,146	5	231	20,445	18,550	9,313	27,863	0
2003	TC	5,915	0	0	0	533	6,448	12,471	6,484	18,955	0
Dec.	FC	7,709	1,096	3,608	17	197	12,628	1,897	38	1,935	0
	Total	13,624	1,096	3,609	17	730	19,076	14,368	6,522	20,890	0
2003	TC	6,190	0	0	0	460	6,650	11,128	9,480	20,609	0
Sept.	FC	7,455	987	3,661	21	194	12,318	1,341	13	1,354	0
	Total	13,645	988	3,661	21	654	18,968	12,469	9,493	21,962	0
2003	TC	5,775	0	0	0	12	5,788	7,429	8,484	15,912	0
June	FC	7,648	932	3,494	21	203	12,297	1,251	16	1,267	0
	Total	13,423	932	3,494	21	215	18,085	8,680	8,499	17,179	0
2003	TC	4,610	0	0	0	8	4,618	5,077	5,820	10,897	0
March	FC	7,832	892	3,406	22	221	12,373	1,384	19	1,404	0
	Total	12,443	892	3,406	22	229	16,991	6,462	5,839	12,301	0
2002	TC	4,726	0	0	0	18	4,744	4,866	5,587	10,453	0
Dec.	FC	8,229	902	3,329	23	238	12,721	1,323	20	1,343	0
	Total	12,955	903	3,329	23	256	17,465	6,189	5,607	11,795	0

Financial Instruments									Custody and Pledged Securities					Total Off Balance-Sheet Commitments
Trading Transactions								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	Total							
1,725	2,366	964	46	1	28	5,130	5,130	78,381	91,143	0	169,525	205,358		
5,546	11,676	2,321	114	19	364	20,038	20,038	11,137	78,956	25	90,118	130,125		
7,271	14,041	3,285	160	19	392	25,168	25,168	89,518	170,099	26	259,643	335,483		
995	2,293	2,033	67	0	29	5,417	5,417	104,728	91,940	0	196,669	237,936		
3,807	10,902	4,804	97	19	316	19,946	19,946	10,361	72,615	0	82,976	123,629		
4,802	13,196	6,837	164	19	345	25,363	25,363	115,089	164,556	0	279,644	361,565		
754	2,086	1,575	82	1	5	4,504	4,504	102,217	172,542	0	274,759	315,490		
2,900	11,294	4,312	147	67	277	18,997	18,997	10,256	67,051	0	77,307	116,453		
3,654	13,380	5,887	229	68	283	23,500	23,500	112,473	239,593	0	352,065	431,943		
621	1,874	1,027	42	4	12	3,581	3,581	121,624	67,980	0	189,603	226,833		
3,062	12,331	2,690	118	37	367	18,606	18,606	10,712	57,123	14	67,850	106,033		
3,683	14,206	3,717	161	41	378	22,186	22,186	132,336	125,103	14	257,453	332,866		
472	1,021	1,135	7	3	28	2,666	2,666	120,567	58,379	0	178,947	251,543		
3,450	10,641	1,983	65	129	257	16,526	16,526	10,650	52,704	12	63,367	98,514		
3,922	11,662	3,119	72	132	285	19,191	19,191	131,218	111,084	12	242,313	350,057		
579	875	878	3	2	29	2,366	2,366	102,415	44,567	0	146,982	201,634		
3,134	9,631	1,666	584	210	127	15,352	15,352	10,342	44,628	13	54,983	87,303		
3,713	10,505	2,544	587	212	156	17,718	17,718	112,756	89,195	13	201,965	288,937		
334	799	506	0	0	0	1,639	1,639	49,347	38,146	0	87,493	130,374		
2,318	6,260	1,385	211	0	93	10,266	10,266	9,529	42,533	6	52,069	78,644		
2,651	7,058	1,891	211	0	93	11,904	11,904	58,876	80,680	6	139,562	209,018		
418	208	378	0	0	9	1,013	1,013	43,012	32,507	0	75,519	115,874		
2,499	7,508	812	147	0	189	11,154	11,154	8,985	41,861	4	50,850	78,802		
2,917	7,715	1,190	147	0	198	12,167	12,167	51,997	74,368	4	126,369	194,676		
491	442	338	0	0	9	1,279	1,279	41,599	29,771	0	71,370	108,351		
2,310	8,221	1,592	171	0	243	12,536	12,536	8,280	38,991	0	47,271	75,861		
2,801	8,662	1,930	171	0	251	13,815	13,815	49,879	68,763	0	118,641	184,212		
244	144	197	0	0	106	690	690	40,262	29,185	0	69,447	103,426		
2,512	9,023	2,027	199	0	293	14,055	14,055	6,809	32,028	0	38,837	67,911		
2,756	9,167	2,224	199	0	399	14,745	14,745	47,071	61,213	0	108,284	171,337		
233	114	142	0	0	23	512	512	32,539	22,897	0	55,436	81,351		
2,442	7,927	708	320	36	133	11,566	11,566	6,326	29,336	0	35,662	61,792		
2,675	8,040	851	320	36	156	12,078	12,078	38,865	52,233	0	91,098	143,142		
489	89	70	0	0	9	656	656	27,884	20,793	0	48,677	76,592		
4,534	5,641	1,703	261	0	374	12,512	12,512	8,911	15,853	0	24,764	50,948		
5,023	5,730	1,772	261	0	383	13,168	13,168	36,795	36,647	0	73,442	127,541		
442	125	161	0	0	1	728	728	22,316	19,326	0	41,642	64,071		
3,403	6,284	245	155	0	239	10,327	10,327	9,509	15,573	0	25,082	48,972		
3,845	6,409	407	155	0	240	11,055	11,055	31,826	34,899	0	66,725	113,043		
516	123	59	0	0	1	700	700	15,600	15,758	0	31,358	47,573		
3,919	7,364	65	150	0	117	11,615	11,615	8,604	13,859	0	22,463	47,854		
4,435	7,487	124	150	0	118	12,314	12,314	24,204	29,616	0	53,820	95,427		
223	3	0	0	0	0	226	226	10,504	16,771	0	27,275	42,697		
3,253	4,553	0	165	0	88	8,058	8,058	8,220	16,787	0	25,007	47,130		
3,476	4,555	0	165	0	88	8,284	8,284	18,724	33,558	0	52,282	89,827		

Deposit Banks in Borsa İstanbul

Income-Expenditure

(EUR Million)

Year	Period	Operating Income												
		Interest Income from				Total	Interest Expenses on			Total	Net Interest Income/ Expenses	Net Fees and Commissions		
		Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income		Deposits	Funds Borrowed	Other Interest Expense			Fees and Commissions Received From	Fees and Commissions Paid	Net
2014	Dec.	28,304	121	6,973	253	35,650	13,963	1,369	3,566	18,898	16,752	6,598	1,396	5,203
2014	Sept.	20,332	88	5,203	189	25,812	10,308	989	2,604	13,902	11,910	4,821	993	3,828
2014	June	13,102	63	3,569	149	16,883	6,927	641	1,743	9,312	7,571	3,126	637	2,489
2014	March	6,200	32	1,707	65	8,005	3,246	343	815	4,403	3,602	1,418	281	1,137
2013	Dec.	22,056	80	5,705	152	27,993	10,366	1,094	2,057	13,517	14,476	5,315	930	4,385
2013	Sept.	17,322	59	4,446	122	21,950	7,846	842	1,556	10,244	11,706	4,208	714	3,493
2013	June	12,487	41	3,262	86	15,876	5,377	594	1,057	7,028	8,848	3,060	496	2,564
2013	March	6,759	25	1,912	58	8,755	2,995	328	562	3,885	4,869	1,605	252	1,353
2012	Dec.	25,914	131	8,259	238	34,542	14,471	1,272	2,524	18,267	16,275	5,698	1,099	4,599
2012	Sept.	19,428	105	6,296	199	26,028	11,363	976	2,023	14,362	11,667	4,252	854	3,398
2012	June	12,799	74	4,591	142	17,607	7,687	655	1,481	9,823	7,784	2,828	567	2,261
2012	March	5,937	35	2,256	87	8,316	3,715	317	690	4,722	3,594	1,281	256	1,024
2011	Dec.	18,531	138	7,425	126	26,220	11,119	1,168	2,024	14,311	11,910	4,849	807	4,041
2011	Sept.	12,917	97	5,087	70	18,172	7,793	827	1,379	9,999	8,173	3,461	560	2,901
2011	June	8,636	64	3,592	56	12,348	5,171	551	882	6,603	5,745	2,404	377	2,027
2011	March	4,420	32	1,931	39	6,422	2,636	277	388	3,301	3,121	1,214	184	1,030
2010	Dec.	17,551	300	8,768	311	26,931	10,839	1,134	1,250	13,224	13,707	4,774	699	4,075
2010	Sept.	13,504	262	6,702	288	20,756	8,385	857	962	10,204	10,552	3,626	582	3,044
2010	June	9,071	175	4,963	218	14,427	5,489	567	680	6,736	7,691	2,466	379	2,087
2010	March	4,232	65	2,487	127	6,911	2,464	258	333	3,055	3,857	1,137	168	969
2009	Dec.	18,467	327	8,516	586	27,896	11,364	1,284	1,260	13,908	13,988	4,339	716	3,622
2009	Sept.	14,119	253	6,380	478	21,230	9,040	1,010	921	10,972	10,258	3,195	538	2,657
2009	June	9,749	181	4,234	344	14,508	6,419	731	655	7,805	6,703	2,133	366	1,767
2009	March	4,961	98	2,093	199	7,351	3,468	398	345	4,211	3,140	1,011	182	829
2008	Dec.	18,702	645	8,055	788	28,191	14,655	1,673	1,882	18,210	9,981	4,030	778	3,253
2008	Sept.	15,746	661	6,874	571	23,853	12,050	1,398	1,539	14,987	8,866	3,545	671	2,874
2008	June	9,421	400	4,198	344	14,364	7,090	865	914	8,869	5,495	2,155	394	1,761
2008	March	4,251	191	1,978	166	6,586	3,195	410	408	4,014	2,572	958	172	786
2007	Dec.	17,933	878	9,146	1,062	29,020	14,681	1,978	1,823	18,482	10,538	4,174	836	3,338
2007	Sept.	12,686	534	6,844	955	21,018	10,887	1,432	1,344	13,663	7,355	3,281	660	2,622
2007	June	7,892	341	4,410	634	13,278	6,912	893	853	8,657	4,620	2,060	400	1,659
2007	March	3,635	174	2,102	333	6,245	3,271	425	384	4,081	2,164	928	175	753
2006	Dec.	11,910	437	7,313	1,011	20,670	10,698	1,438	1,001	13,137	7,533	3,382	685	2,697
2006	Sept.	7,914	259	4,927	681	13,782	6,992	971	610	8,572	5,210	2,310	461	1,849
2006	June	4,753	142	2,907	399	8,201	4,107	577	280	4,965	3,236	1,440	268	1,171
2006	March	2,717	85	1,765	226	4,793	2,410	313	165	2,888	1,906	843	150	694
2005	Dec.	9,543	222	7,144	704	17,613	8,265	747	992	10,005	7,608	3,048	662	2,386
2005	Sept.	6,833	153	5,187	491	12,664	5,783	485	766	7,034	5,630	2,175	483	1,692
2005	June	4,412	96	3,433	306	8,248	3,661	281	556	4,497	3,751	1,421	306	1,116
2005	March	1,979	45	1,581	132	3,737	1,659	114	250	2,024	1,713	616	134	482
2004	Dec.	6,504	139	6,538	594	13,774	6,710	380	873	7,963	5,811	2,167	554	1,613
2004	Sept.	4,458	90	4,831	429	9,808	4,761	256	609	5,627	4,181	1,494	381	1,113
2004	June	2,839	49	3,259	295	6,441	3,197	165	399	3,761	2,680	968	239	729
2004	March	1,470	28	1,865	178	3,542	1,827	89	222	2,138	1,403	514	131	382
2003	Dec.	4,370	141	6,790	934	12,234	8,081	374	863	9,318	2,917	1,677	526	1,152
2003	Sept.	3,244	116	5,621	782	9,763	6,634	300	732	7,666	2,097	1,250	414	836
2003	June	2,077	80	3,694	535	6,387	4,520	216	526	5,263	1,124	818	260	558
2003	March	960	40	1,939	273	3,212	2,009	109	218	2,337	875	334	110	224
2002	Dec.	4,386	274	8,422	1,290	14,373	8,720	566	1,085	10,371	4,002	1,398	485	913

				Provisions for Loan Losses and Other Receivables	Other Operating Expenses	Net Operating Income (Loss)	Surplus Written as Gain After Merger	Profit/Loss From Equity Method Applied Subsidiaries	Net Monetary Position Gain/Loss	Profit/Loss Before Taxes from Continuing Operations	Provisions for Income Taxes from Continuing Operations (+/-)	Net Profit/Loss from Continuing O Operations	Net Profit/Loss from Termina. Operations	Net Profit (Loss)
Dividend Income	Trading Profit/ Loss (Net)	Other Operating Income	Total Operating Profit/ Loss											
389	-572	2,092	23,863	4,553	11,259	8,051	0	0	0	8,051	-1,719	6,332	28	6,359
380	-457	1,548	17,208	3,307	8,093	5,808	0	0	0	5,808	-1,241	4,567	27	4,594
376	-407	1,137	11,167	2,108	5,294	3,765	0	0	0	3,765	-621	3,143	-166	2,977
212	-136	510	5,326	1,068	2,505	1,753	0	0	0	1,753	-366	1,387	0	1,387
304	410	1,700	21,276	4,113	9,589	7,574	0	0	0	7,574	-1,599	5,975	400	6,374
303	591	1,286	17,379	3,444	7,468	6,466	0	0	0	6,466	-1,419	5,047	430	5,477
295	731	957	13,395	2,693	5,393	5,310	0	0	0	5,310	-1,147	4,163	0	4,163
150	367	534	7,273	1,448	2,838	2,987	0	0	0	2,987	-635	2,352	0	2,352
456	847	1,783	23,959	4,086	10,176	9,698	0	0	0	9,698	-2,093	7,605	0	7,605
463	293	1,226	17,047	2,712	7,368	6,967	0	0	0	6,967	-1,483	5,484	0	5,484
463	-11	882	11,379	1,773	4,866	4,740	0	0	0	4,740	-978	3,762	0	3,762
272	6	475	5,371	788	2,251	2,333	0	0	0	2,333	-367	1,966	-92	1,874
359	15	2,448	18,773	2,609	8,372	7,792	0	0	0	7,792	-1,666	6,126	159	6,285
350	-16	1,870	13,278	1,819	5,917	5,541	0	0	0	5,541	-1,148	4,393	155	4,548
373	226	1,424	9,795	1,231	4,170	4,394	0	0	0	4,394	-874	3,520	0	3,520
169	339	731	5,389	755	2,163	2,471	0	0	0	2,471	-508	1,963	0	1,963
348	232	3,030	21,393	2,859	8,877	9,657	0	0	0	9,657	-1,860	7,797	36	7,832
363	315	2,221	16,496	2,198	6,641	7,657	0	0	0	7,657	-1,452	6,205	37	6,242
354	228	1,516	11,876	1,621	4,450	5,805	0	0	0	5,805	-1,118	4,686	0	4,686
159	171	701	5,857	894	2,070	2,893	0	-4	0	2,889	-571	2,318	0	2,318
302	686	1,480	20,079	4,725	7,375	7,979	0	0	0	7,979	-1,550	6,429	66	6,495
299	697	1,016	14,927	3,554	5,324	6,049	0	0	0	6,049	-1,186	4,863	87	4,949
296	676	691	10,133	2,363	3,529	4,241	0	0	0	4,241	-829	3,412	87	3,499
164	292	363	4,789	1,241	1,664	1,884	0	0	0	1,884	-364	1,519	84	1,604
367	3	1,570	15,174	2,873	7,220	5,080	0	0	0	5,080	-958	4,122	0	4,122
357	-36	1,594	13,655	2,136	6,267	5,252	0	0	0	5,252	-1,072	4,180	0	4,180
326	124	1,214	8,919	1,333	3,840	3,746	0	0	0	3,746	-753	2,993	0	2,993
130	-91	792	4,188	739	1,682	1,767	0	0	0	1,767	-365	1,401	0	1,401
413	184	2,676	17,150	2,569	7,430	7,151	0	0	0	7,151	-1,286	5,865	0	5,865
194	159	2,029	12,358	1,458	5,191	5,709	0	0	0	5,709	-983	4,727	0	4,727
184	131	1,422	8,016	1,008	3,246	3,762	0	0	0	3,762	-612	3,150	0	3,150
46	52	415	3,429	498	1,451	1,480	0	0	0	1,480	-278	1,202	0	1,202
209	-182	2,102	12,359	1,718	5,664	4,977	0	5	0	4,982	-1,127	3,855	0	3,855
8	-467	1,950	8,549	1,405	3,661	3,483	0	171	0	3,654	-798	2,856	0	2,851
6	-617	1,469	5,267	989	2,279	1,999	0	144	0	2,143	-502	1,641	0	1,642
2	146	539	3,286	527	1,341	1,419	0	61	0	1,480	-340	1,140	0	1,141
17	687	1,203	11,900	2,801	6,722	2,377	0	145	0	2,522	-1,343	1,178	0	1,178
16	534	864	8,737	2,279	4,820	1,638	0	124	0	1,761	-1,035	726	0	726
16	435	617	5,935	1,440	2,432	2,063	0	112	0	2,175	-765	1,409	0	1,409
2	196	251	2,644	563	1,035	1,045	0	29	0	1,074	-337	737	0	737
10	741	775	8,950	1,613	3,977	3,360	0	216	-662	2,914	-918	1,996	0	1,996
9	159	554	6,016	1,045	2,683	2,288	0	135	-373	2,050	-517	1,533	0	1,533
22	15	410	3,855	597	1,771	1,488	0	118	-322	1,283	-404	879	0	879
1	558	241	2,587	394	1,095	1,097	0	60	-330	828	-336	492	0	492
7	2,887	906	7,869	1,247	3,824	2,798	0	143	-325	2,615	-734	1,881	0	1,881
7	2,356	792	6,087	809	3,057	2,221	0	130	-211	2,141	-590	1,551	0	1,551
7	1,528	591	3,809	430	2,073	1,307	0	124	-230	1,201	-378	822	0	822
5	16	295	1,416	298	708	410	0	70	-165	314	-150	164	0	164
13	430	1,532	6,890	1,272	3,188	2,430	0	198	-402	2,227	-224	2,003	0	1,992

Ratios

(%)

	2014 Dec.	2014 Sept.	2014 June	2014 March	2013 Dec.	2013 Sept.	2013 June	2013 March	2012 Dec.	2012 Sept.	2012 June	2012 March	2011 Dec.	2011 Sept.
Capital Ratios														
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.0	14.7	15.1	14.7	14.6	15.0	15.4	16.5	16.9	15.3	15.1	15.2	15.3	15.1
Shareholders' Equity / Total Assets	11.1	10.8	11.1	10.7	10.8	11.0	11.6	12.7	12.8	12.3	11.9	11.8	11.3	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	7.8	8.0	7.6	7.7	8.0	8.3	9.2	9.2	8.9	8.5	8.5	8.1	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-37.6	-45.7	-40.9	-53.3	-38.6	-27.5	-21.9	-18.0	-16.2	-19.0	-38.2	-33.1	-25.0	-24.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.8	-3.9	2.1	2.3	-0.9	0.0	-1.1	2.7	2.2	1.5	-0.7	-0.3	0.7	-0.4
Balance-Sheet Ratios														
TC Assets / Total Assets	64.7	64.6	65.7	65.1	64.7	65.4	67.2	67.8	67.7	67.5	68.5	68.4	66.4	67.5
TC Liabilities / Total Liabilities	58.0	57.1	58.6	56.9	58.1	59.9	62.3	63.2	63.4	62.9	61.8	62.3	61.3	62.5
FC Assets / FC Liabilities	84.0	82.5	83.0	81.0	84.3	86.2	86.9	87.6	88.1	87.6	82.3	83.7	86.8	86.7
TC Deposits / Total Deposits	60.6	58.2	60.1	56.9	59.8	61.1	64.2	64.3	64.1	63.7	61.5	61.7	62.2	62.6
TC Loans and Receivables / Total Loans and Receivables	71.0	71.3	71.9	71.2	70.7	71.3	71.6	72.4	71.8	71.2	70.3	69.0	67.2	66.8
Total Deposits / Total Assets	58.1	58.4	58.5	58.7	59.5	59.9	59.5	60.0	60.3	61.5	61.8	61.4	61.5	59.0
Funds Borrowed / Total Assets	10.3	10.0	9.9	10.2	10.4	9.6	9.3	9.1	8.9	9.2	9.7	9.8	10.8	10.8
Assets Quality														
Financial Assets (net) / Total Assets	17.4	17.6	17.9	18.3	18.3	18.6	19.3	20.0	21.2	22.1	23.5	24.3	24.3	24.4
Total Loans and Receivables / Total Assets	64.9	64.3	64.0	62.7	63.1	63.1	63.5	62.0	61.2	61.1	60.9	59.8	59.5	57.8
Total Loans and Receivables / Total Deposits	111.6	110.1	109.5	106.9	106.1	105.4	106.8	103.3	101.5	99.4	98.6	97.5	96.8	97.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	3.0	2.9	2.9	2.9	2.9	2.8	3.0	2.9	3.0	2.8	2.9	2.8	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.7	0.6	0.7	0.5	0.5	0.5	0.5
Specific Provisions / Loans Under Follow-up	77.3	77.1	79.5	80.0	79.5	78.5	77.7	77.7	77.7	78.0	81.2	82.0	81.7	83.9
Permanent Assets / Total Assets	3.2	3.1	3.1	3.1	3.1	3.0	3.3	3.6	3.6	3.4	3.4	3.4	3.2	3.2
Consumer Loans / Total Loans and Receivables	30.8	31.2	32.2	32.7	33.8	34.2	34.6	35.1	34.7	34.5	33.9	33.6	33.4	33.0
Liquidity														
Liquid Assets / Total Assets	26.0	26.0	25.9	27.2	26.7	27.9	28.7	29.7	30.0	29.6	29.0	29.9	29.5	31.1
Liquid Assets / Short-term Liabilities	49.2	47.0	49.1	49.0	50.7	51.8	52.0	54.1	54.1	53.0	50.3	52.1	51.6	53.5
TC Liquid Assets / Total Assets	11.6	11.1	11.4	12.2	11.6	12.7	15.0	15.6	16.2	16.6	17.9	19.3	18.1	20.5
Profitability														
Net Profit/Losses / Total Assets	1.3	1.0	0.7	0.3	1.5	1.3	1.0	0.5	1.8	1.3	0.9	0.5	1.8	1.3
Net Profit/Losses / Total Shareholders' Equity	11.6	9.0	6.0	3.0	14.1	11.6	8.2	4.2	14.0	10.9	7.8	4.2	15.5	11.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	1.2	0.8	0.4	1.8	1.5	1.2	0.7	2.3	1.7	1.2	0.6	2.2	1.6
Income-Expenditure Structure														
Net Interest Income After Specific Provisions / Total Assets	2.7	2.0	1.4	0.7	2.8	2.3	1.7	0.9	3.3	2.5	1.7	0.8	3.0	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.4	55.0	54.0	54.6	55.7	55.3	54.5	56.2	57.8	59.5	59.9	58.9	56.9	55.7
Non-interest Income (net) / Total Assets	1.4	1.1	0.8	0.4	1.6	1.3	1.0	0.5	1.8	1.3	0.9	0.5	1.9	1.5
Other Operating Expenses / Total Assets	2.3	1.7	1.2	0.6	2.3	1.8	1.2	0.6	2.4	1.8	1.2	0.6	2.3	1.7
Personnel Expenses / Other Operating Expenses	41.5	42.2	42.1	41.8	41.9	42.0	41.9	41.0	41.7	43.6	44.6	43.9	43.9	44.5
Non-interest Income (net) / Other Operating Expenses	63.2	65.5	67.9	68.8	70.9	76.0	84.3	84.7	75.5	73.0	73.9	79.0	82.0	86.3

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

Ratios

(%)

	2011 June	2011 March	2010 Dec.	2010 Sept.	2010 June	2010 March	2009 Dec.	2009 Sept.	2009 June	2009 March	2008 Dec.	2008 Sept.	2008 June
Capital Ratios													
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.8	16.5	17.4	17.7	17.5	18.0	18.8	18.1	17.3	16.3	16.0	15.7	15.2
Shareholders' Equity / Total Assets	11.7	12.5	12.8	13.0	12.3	12.7	12.4	12.4	11.8	11.0	10.7	11.1	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	8.9	9.1	9.2	8.7	8.8	8.5	8.3	7.9	7.1	6.8	7.0	6.6
Net On Balance Sheet Position / Total Shareholders' Equity	-20.5	-21.1	-13.8	-19.6	-13.1	-13.6	-19.2	-20.0	-10.7	2.6	-3.2	-18.5	-28.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.6	0.1	3.0	1.4	-0.8	0.7	0.8	1.6	0.8	0.5	-1.1	-0.2
Balance-Sheet Ratios													
TC Assets / Total Assets	70.0	70.7	70.8	71.3	69.8	69.7	69.8	69.0	66.6	63.7	65.1	68.3	68.1
TC Liabilities / Total Liabilities	65.4	66.0	67.1	66.8	66.2	66.0	65.4	64.4	62.9	61.3	61.9	63.4	62.3
FC Assets / FC Liabilities	86.6	85.9	88.7	86.5	89.4	89.2	87.4	87.1	90.2	93.8	91.7	86.5	84.7
TC Deposits / Total Deposits	65.0	65.5	66.7	64.8	65.5	64.0	62.3	60.7	60.5	59.7	61.1	62.8	61.3
TC Loans and Receivables / Total Loans and Receivables	68.3	68.2	68.4	69.7	68.6	67.9	68.4	68.5	67.7	64.7	66.3	70.6	70.7
Total Deposits / Total Assets	59.0	62.1	63.6	64.1	64.8	64.6	63.7	63.3	63.9	64.2	64.7	64.1	63.4
Funds Borrowed / Total Assets	10.3	10.1	9.6	8.9	9.1	9.0	8.8	9.5	10.6	11.4	11.6	11.6	11.6
Assets Quality													
Financial Assets (net) / Total Assets	24.9	27.0	30.3	30.7	31.7	33.1	33.0	30.7	29.2	27.9	26.1	25.1	25.5
Total Loans and Receivables / Total Assets	57.7	57.8	55.6	54.8	53.5	51.6	50.1	50.9	52.1	53.3	55.4	57.5	56.6
Total Loans and Receivables / Total Deposits	97.7	93.0	87.4	85.5	82.5	79.9	78.6	80.4	81.6	83.0	85.6	89.8	89.4
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	3.4	3.9	4.5	4.6	5.2	5.7	5.7	5.1	4.6	3.8	3.2	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.4	0.5	0.6	0.6	0.7	0.7	0.9	0.8	0.9	0.6	0.5	0.4
Specific Provisions / Loans Under Follow-up	86.7	86.9	87.2	86.4	87.0	86.2	87.5	84.7	84.0	81.2	83.2	84.1	86.1
Permanent Assets / Total Assets	3.4	3.6	3.6	3.8	3.6	3.8	3.9	4.0	4.0	3.9	3.9	4.1	4.1
Consumer Loans / Total Loans and Receivables	33.5	33.5	33.6	33.6	32.7	33.0	33.5	32.8	32.3	31.0	31.0	32.0	31.4
Liquidity													
Liquid Assets / Total Assets	31.0	30.2	31.5	31.4	31.5	32.9	32.9	31.7	30.2	29.2	26.5	31.1	31.9
Liquid Assets / Short-term Liabilities	54.3	51.5	53.1	53.2	51.0	53.7	54.5	53.1	48.8	46.6	44.2	50.0	49.9
TC Liquid Assets / Total Assets	21.7	21.9	22.5	21.8	21.3	22.4	22.4	20.5	17.5	16.1	14.5	18.5	18.7
Profitability													
Net Profit/Losses / Total Assets	1.0	0.6	2.3	1.9	1.4	0.8	2.4	1.9	1.4	0.7	1.7	1.6	1.2
Net Profit/Losses / Total Shareholders' Equity	8.6	4.6	17.9	14.5	11.5	6.2	19.2	15.6	11.9	6.1	16.0	14.1	11.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	0.7	2.8	2.3	1.7	1.0	2.9	2.4	1.7	0.8	2.1	2.0	1.6
Income-Expenditure Structure													
Net Interest Income After Specific Provisions / Total Assets	1.5	0.8	3.4	2.7	2.0	1.1	3.8	2.9	1.9	0.9	3.3	2.8	1.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.8	51.7	54.4	54.5	55.2	56.5	51.8	50.0	47.4	45.7	52.3	54.7	52.5
Non-interest Income (net) / Total Assets	1.2	0.7	2.2	1.8	1.3	0.7	2.2	1.8	1.4	0.7	2.2	1.8	1.4
Other Operating Expenses / Total Assets	1.2	0.6	2.6	2.0	1.3	0.7	2.7	2.1	1.4	0.7	3.0	2.3	1.6
Personnel Expenses / Other Operating Expenses	44.7	43.8	42.5	44.2	44.3	43.0	43.7	44.5	44.2	44.0	42.3	42.6	42.1
Non-interest Income (net) / Other Operating Expenses	97.1	104.9	86.6	89.5	94.1	96.6	82.6	87.7	97.2	99.1	71.9	76.4	89.2

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

Ratios

(%)

	2008 March	2007 Dec.	2007 Sept.	2007 June	2007 March	2006 Dec.	2006 Sept.	2006 June	2006 March	2005 Dec.	2005 Sept.	2005 June
Capital Ratios												
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.3	16.7	17.2	16.5	19.0	18.6	17.1	15.5	19.4	19.8	18.6	21.2
Shareholders' Equity / Total Assets	10.8	12.0	12.3	11.5	11.2	10.8	11.0	9.9	12.1	12.1	12.0	13.2
(Shareholders' Equity - Permanent Assets) / Total Assets	6.7	7.3	7.5	6.8	6.3	5.8	5.9	5.0	6.2	6.1	5.1	4.5
Net On Balance Sheet Position / Total Shareholders' Equity	-11.1	-14.0	-13.3	-17.9	-18.0	-18.2	-20.0	-17.7	-12.9	-8.6	-8.8	-6.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.9	-0.1	-0.9	-2.3	-2.0	-0.3	0.1	-1.5	-2.9	-0.3	-2.0	-2.5
Balance-Sheet Ratios												
TC Assets / Total Assets	65.3	67.7	66.1	65.0	63.8	62.6	62.5	61.5	65.7	64.5	63.0	62.8
TC Liabilities / Total Liabilities	61.3	63.5	62.5	60.9	59.8	58.5	58.1	57.6	61.4	60.4	58.8	58.7
FC Assets / FC Liabilities	89.6	88.6	90.2	89.6	89.9	90.2	89.7	90.8	88.8	89.8	89.9	90.1
TC Deposits / Total Deposits	61.2	62.2	61.3	60.2	58.6	58.1	59.2	60.3	62.1	60.0	57.4	56.3
TC Loans and Receivables / Total Loans and Receivables	68.6	71.8	71.6	70.7	69.7	70.0	68.2	66.0	67.9	68.4	66.8	64.4
Total Deposits / Total Assets	63.2	63.0	62.9	63.6	63.9	63.9	63.8	62.9	64.5	63.8	64.0	63.4
Funds Borrowed / Total Assets	12.4	11.1	11.8	12.2	12.3	13.0	14.1	15.1	12.9	12.7	12.0	11.1
Assets Quality												
Financial Assets (net) / Total Assets	27.7	28.3	30.0	31.3	32.7	32.3	31.5	32.4	32.9	34.2	37.4	36.4
Total Loans and Receivables / Total Assets	55.0	53.2	52.0	50.1	48.5	47.4	47.0	46.6	43.4	39.9	38.6	38.2
Total Loans and Receivables / Total Deposits	87.0	84.5	82.7	78.7	75.9	74.2	73.7	74.1	67.4	62.5	60.3	60.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	3.8	4.0	4.0	4.1	4.2	4.2	4.2	5.1	5.6	6.1	6.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.5	0.5	0.6
Specific Provisions / Loans Under Follow-up	88.0	90.5	90.8	90.9	91.2	92.1	93.5	93.1	91.3	91.3	91.6	89.8
Permanent Assets / Total Assets	4.2	4.7	4.8	4.8	4.9	4.9	5.0	4.9	5.9	6.0	6.9	8.7
Consumer Loans / Total Loans and Receivables	31.1	32.5	32.3	31.2	30.4	30.9	31.9	31.4	31.3	30.9	30.2	28.8
Liquidity												
Liquid Assets / Total Assets	33.3	34.2	34.7	36.5	37.4	37.8	33.0	33.1	34.8	38.0	37.8	35.5
Liquid Assets / Short-term Liabilities	55.5	57.7	57.0	59.1	59.4	62.0	56.6	56.9	66.4	72.4	73.2	69.7
TC Liquid Assets / Total Assets	18.3	19.4	18.3	19.1	19.1	18.3	16.0	16.3	20.1	20.7	19.7	17.9
Profitability												
Net Profit/Losses / Total Assets	0.7	2.5	2.1	1.5	0.6	2.0	1.7	1.1	0.7	0.7	0.5	1.0
Net Profit/Losses / Total Shareholders' Equity	6.0	20.4	17.4	12.8	5.4	19.0	15.8	10.7	5.5	5.7	4.0	7.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	3.0	2.6	1.8	0.8	2.6	2.2	1.4	0.9	1.5	1.2	1.6
Income-Expenditure Structure												
Net Interest Income After Specific Provisions / Total Assets	1.0	3.8	2.9	1.9	0.9	3.5	2.8	1.8	1.0	3.8	3.1	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.2	53.0	51.7	49.2	53.9	53.2	53.1	53.1	49.8	53.7	53.6	52.4
Non-interest Income (net) / Total Assets	0.7	2.8	2.3	1.6	0.6	2.6	2.0	1.3	0.8	2.5	2.1	1.6
Other Operating Expenses / Total Assets	0.8	3.1	2.3	1.5	0.7	3.0	2.2	1.5	0.8	4.0	3.2	1.7
Personnel Expenses / Other Operating Expenses	41.6	41.9	43.6	44.1	43.0	40.8	-	-	-	32.5	-	-
Non-interest Income (net) / Other Operating Expenses	96.1	89.0	96.4	104.6	87.2	85.2	91.2	89.1	103.0	63.8	64.4	89.8

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

Ratios

(%)

	2005 March	2004 Dec.	2004 Sept.	2004 June	2004 March	2003 Dec.	2003 Sept.	2003 June	2003 March	2002 Dec.
Capital Ratios										
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	23.5	24.3	24.2	23.1	27.4	26.0	27.1	25.2	23.0	22.3
Shareholders' Equity / Total Assets	14.6	14.9	14.5	13.9	15.5	14.1	14.2	14.0	12.5	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	5.1	4.8	4.2	3.1	3.6	3.3	2.2	0.9	-0.3	-0.5
Net On Balance Sheet Position / Total Shareholders' Equity	-7.7	-7.4	-2.5	-3.6	-5.4	-2.9	-4.9	-1.1	1.0	-5.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.0	-2.6	-0.9	-2.8	-4.3	-2.0	-3.8	-1.3	12.6	-3.6
Balance-Sheet Ratios										
TC Assets / Total Assets	62.4	59.8	56.7	56.9	60.3	55.7	56.7	55.2	51.0	49.8
TC Liabilities / Total Liabilities	57.9	55.4	53.7	53.8	55.8	51.3	51.6	50.4	45.9	44.6
FC Assets / FC Liabilities	89.2	90.0	93.4	93.2	89.7	90.9	89.6	90.3	90.4	90.6
TC Deposits / Total Deposits	53.3	49.9	48.1	49.7	49.8	45.6	45.6	42.8	38.6	37.1
TC Loans and Receivables / Total Loans and Receivables	62.0	61.6	57.2	56.1	54.4	50.4	47.4	44.5	37.5	36.8
Total Deposits / Total Assets	63.4	64.6	64.0	64.7	64.3	66.4	67.7	68.0	67.3	69.6
Funds Borrowed / Total Assets	9.7	9.8	9.8	9.9	8.6	8.7	8.1	7.3	8.9	8.2
Assets Quality										
Financial Assets (net) / Total Assets	38.2	37.4	37.0	37.6	39.8	41.2	40.6	41.6	40.7	40.8
Total Loans and Receivables / Total Assets	36.8	35.4	35.3	35.2	31.4	29.2	28.4	28.1	27.6	26.8
Total Loans and Receivables / Total Deposits	58.0	54.8	55.2	54.5	48.9	44.0	41.9	41.4	41.0	38.5
Loans Under Follow-up (gross) / Total Loans and Receivables	6.8	6.9	6.9	7.1	9.3	9.8	11.8	13.0	13.2	14.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.6	0.6	0.7	0.9	1.0	3.3	4.5	4.9	5.2
Specific Provisions / Loans Under Follow-up	91.1	90.8	91.5	90.0	90.1	89.7	72.2	65.2	62.8	62.7
Permanent Assets / Total Assets	9.6	10.1	10.3	10.8	11.9	10.8	12.0	13.1	12.8	12.6
Consumer Loans / Total Loans and Receivables	-	-	-	-	-	-	-	-	-	-
Liquidity										
Liquid Assets / Total Assets	33.4	34.4	35.5	33.7	34.3	35.4	32.6	30.5	30.0	31.3
Liquid Assets / Short-term Liabilities	66.0	72.4	67.9	61.1	65.8	68.3	61.1	53.3	53.0	71.9
TC Liquid Assets / Total Assets	16.6	15.0	15.6	14.8	17.4	15.4	15.2	13.5	11.8	11.8
Profitability										
Net Profit/Losses / Total Assets	0.6	1.8	1.5	0.9	0.5	2.1	1.8	1.0	0.2	2.6
Net Profit/Losses / Total Shareholders' Equity	4.3	12.3	10.5	6.6	3.2	14.8	12.4	7.1	1.8	21.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	2.7	2.0	1.3	0.8	2.9	2.4	1.5	0.4	2.9
Income-Expenditure Structure										
Net Interest Income After Specific Provisions / Total Assets	1.2	4.7	3.8	2.6	1.2	2.2	1.7	1.0	0.9	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.2	57.7	63.1	64.0	47.9	25.4	24.7	21.1	46.5	45.0
Non-interest Income (net) / Total Assets	0.8	2.9	1.8	1.2	1.2	5.5	4.5	3.3	0.7	3.8
Other Operating Expenses / Total Assets	0.9	3.6	2.7	1.8	1.1	4.2	3.5	2.5	1.0	4.2
Personnel Expenses / Other Operating Expenses	-	40.3	-	-	-	35.4	-	-	-	36.3
Non-interest Income (net) / Other Operating Expenses	89.9	78.9	68.4	66.4	108.0	129.5	130.6	129.5	76.3	90.6

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



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 Provisions

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

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

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

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

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

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

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

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

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

3. Exchange Rates (EUR/TRY)

Year	Period	EUR/TRY	Year	Period	EUR/TRY
2002	December	1.7189	2009	March	2.2163
2003	March	1.8504	2009	June	2.1523
2003	June	1.6095	2009	September	2.1611
2003	September	1.6152	2009	December	2.1427
2003	December	1.7575	2010	March	2.0405
2004	March	1.6023	2010	June	1.9292
2004	June	1.7969	2010	September	1.9693
2004	September	1.8488	2010	December	2.0551
2004	December	1.8233	2011	March	2.1822
2005	March	1.7439	2011	June	2.3397
2005	June	1.6100	2011	September	2.5007
2005	September	1.6154	2011	December	2.4438
2005	December	1.5875	2012	March	2.3664
2006	March	1.6254	2012	June	2.2742
2006	June	1.9963	2012	September	2.3085
2006	September	1.8964	2012	December	2.3452
2006	December	1.8515	2013	March	2.3189
2007	March	1.8383	2013	June	2.5137
2007	June	1.7585	2013	September	2.7502
2007	September	1.7086	2013	December	2.9344
2007	December	1.7060	2014	March	2.9699
2008	March	2.0643	2014	June	2.8979
2008	June	1.9248	2014	September	2.8746
2008	September	1.7978	2014	December	2.8272
2008	December	2.1332			

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