



**The Quarterly Balance-Sheet of the Deposit Banks
in Istanbul Stock Exchange
December 2002 - September 2011**

Report Code : DE12

November 2011

Deposit Banks in ISE

Assets

(USD Million)

Year	Period	Liquid Assets									Loans and Receivables		
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2011 Sept.	TC	26,534	1,442	393	3,887	65,065	22,101	542	91,595	119,964	181,525	7,685	6,485
	FC	21,941	12,296	0	3,142	12,480	8,341	115	24,079	58,316	90,873	113	58
	Total	48,475	13,738	393	7,029	77,545	30,443	657	115,674	178,280	272,397	7,798	6,543
2011 June	TC	31,173	1,706	70	4,054	72,845	25,136	116	102,150	135,100	197,873	8,874	7,693
	FC	22,453	9,429	0	2,458	12,494	8,643	42	23,637	55,519	92,303	64	58
	Total	53,626	11,135	70	6,512	85,339	33,778	158	125,787	190,619	290,177	8,938	7,751
2011 March	TC	21,723	2,666	431	3,844	76,868	26,648	103	107,462	132,282	189,028	9,508	8,263
	FC	16,130	9,903	0	1,724	12,457	8,733	13	22,927	48,960	88,833	68	60
	Total	37,853	12,569	431	5,567	89,325	35,381	116	130,389	181,242	277,861	9,577	8,324
2010 Dec.	TC	13,225	2,541	3,049	3,642	81,936	29,179	170	114,926	133,741	176,905	10,083	8,764
	FC	16,192	9,521	0	1,284	14,861	8,715	10	24,870	50,583	81,349	95	74
	Total	29,417	12,062	3,049	4,926	96,797	37,894	180	139,796	184,324	258,254	10,178	8,839
2010 Sept.	TC	11,247	2,151	2,088	4,852	78,881	31,568	114	115,415	130,901	175,365	11,358	9,763
	FC	14,199	13,496	0	1,297	15,039	8,098	5	24,439	52,133	75,758	43	39
	Total	25,446	15,647	2,088	6,149	93,920	39,667	118	139,854	183,035	251,123	11,401	9,803
2010 June	TC	12,419	2,156	1,517	3,815	67,772	31,435	195	103,217	119,310	152,000	10,272	8,878
	FC	11,906	13,604	183	1,139	15,555	10,171	9	26,873	52,566	69,436	41	36
	Total	24,325	15,760	1,701	4,954	83,327	41,605	204	130,090	171,876	221,437	10,313	8,914
2010 March	TC	10,220	2,532	3,965	3,510	71,134	32,039	226	106,909	123,627	142,452	10,952	9,360
	FC	10,783	15,188	83	1,055	15,504	10,558	13	27,130	53,185	66,929	41	38
	Total	21,004	17,720	4,048	4,565	86,638	42,597	239	134,039	176,812	209,381	10,993	9,397
2009 Dec.	TC	13,701	2,381	4,889	3,547	64,833	35,499	220	104,099	125,070	137,030	11,465	9,925
	FC	11,203	16,248	106	814	13,710	12,838	12	27,375	54,932	62,827	82	78
	Total	24,903	18,630	4,995	4,361	78,543	48,337	232	131,474	180,002	199,856	11,547	10,003
2009 Sept.	TC	16,734	1,943	4,069	3,998	51,796	35,147	274	91,214	113,961	133,435	11,239	9,445
	FC	11,357	16,713	48	1,011	13,817	11,544	11	26,383	54,502	60,860	81	78
	Total	28,092	18,656	4,117	5,009	65,612	46,691	285	117,598	168,462	194,295	11,320	9,523
2009 June	TC	14,002	2,414	1,756	3,737	40,416	33,702	286	78,141	96,313	125,873	9,576	7,981
	FC	11,163	19,891	113	842	13,312	11,461	20	25,635	56,802	59,533	69	67
	Total	25,165	22,306	1,869	4,578	53,727	45,164	307	103,776	153,115	185,406	9,646	8,047
2009 March	TC	12,840	1,601	3,664	3,340	30,762	28,886	442	63,430	81,535	111,163	7,996	6,447
	FC	11,620	15,782	326	921	13,910	11,675	21	26,527	54,255	60,260	81	77
	Total	24,460	17,384	3,990	4,261	44,672	40,561	463	89,957	135,790	171,423	8,077	6,524
2008 Dec.	TC	15,573	1,209	3,354	1,835	28,418	33,466	206	63,925	84,061	126,673	7,194	5,955
	FC	12,054	15,301	87	838	13,317	11,794	61	26,010	53,452	64,004	81	79
	Total	27,628	16,510	3,441	2,673	41,735	45,260	267	89,935	137,513	190,677	7,275	6,034
2008 Sept.	TC	11,960	1,931	6,343	1,632	51,722	20,144	77	73,575	93,809	162,220	7,315	6,172
	FC	15,036	14,232	0	2,786	18,118	5,414	5	26,324	55,592	67,225	50	45
	Total	26,996	16,162	6,343	4,418	69,841	25,558	82	99,899	149,401	229,445	7,365	6,217
2008 June	TC	14,774	2,969	62	3,021	51,778	18,319	76	73,195	90,999	155,867	7,054	6,084
	FC	14,957	15,087	0	2,818	18,323	5,124	5	26,270	56,314	64,356	31	30
	Total	29,731	18,056	62	5,839	70,101	23,443	81	99,465	147,313	220,223	7,085	6,114

	Permanent Assets											
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	Total Assets
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
182,724	0	164	371	3,276	2,163	16	4,379	1,154	204	11,728	5,445	319,861
90,928	0	64	0	1,997	0	0	4	0	0	2,065	2,644	153,953
273,652	0	228	371	5,273	2,163	16	4,384	1,154	204	13,793	8,089	473,814
199,054	0	213	423	4,078	2,490	19	4,974	1,312	252	13,760	5,685	353,599
92,310	0	73	0	2,115	0	0	4	0	0	2,193	1,571	151,593
291,364	0	286	423	6,193	2,490	19	4,978	1,312	252	15,953	7,256	505,192
190,273	0	252	445	4,170	2,280	20	5,328	1,361	261	14,117	4,896	341,568
88,841	0	77	0	1,996	0	0	5	0	0	2,077	1,414	141,292
279,114	0	329	445	6,166	2,280	20	5,333	1,361	261	16,194	6,310	482,860
178,224	0	252	444	4,219	1,892	20	5,395	1,060	235	13,518	4,599	330,081
81,369	0	77	0	1,861	0	0	4	0	0	1,942	1,512	135,407
259,593	0	328	444	6,080	1,892	20	5,400	1,060	235	15,460	6,111	465,488
176,959	0	248	473	4,046	1,924	4	5,766	1,086	234	13,781	5,716	327,357
75,762	132	30	0	1,772	0	0	4	0	0	1,939	1,697	131,531
252,721	132	279	473	5,819	1,924	4	5,770	1,086	234	15,720	7,412	458,888
153,394	0	203	435	3,495	1,327	1	5,234	982	245	11,921	4,887	289,513
69,441	121	28	0	1,535	0	0	4	0	0	1,689	1,323	125,020
222,836	121	230	435	5,030	1,327	1	5,239	982	245	13,610	6,211	414,532
144,044	0	217	451	3,636	1,426	1	5,431	1,005	249	12,416	4,243	284,330
66,933	126	29	0	1,417	0	0	5	0	0	1,576	1,257	122,951
210,977	126	245	451	5,053	1,426	1	5,436	1,005	249	13,993	5,500	407,281
138,570	0	205	460	3,572	1,430	1	5,588	1,006	223	12,484	3,926	280,049
62,831	128	29	0	1,536	0	0	5	0	0	1,699	933	120,394
201,401	128	234	460	5,108	1,430	1	5,592	1,006	223	14,183	4,858	400,443
135,229	0	189	460	3,373	1,362	1	5,485	974	252	12,095	4,196	265,481
60,863	149	29	0	1,451	0	0	5	0	0	1,635	1,118	118,117
196,092	149	219	460	4,824	1,362	1	5,490	974	252	13,731	5,313	383,598
127,468	0	148	446	2,845	1,128	1	5,266	937	270	11,040	3,670	238,492
59,536	145	28	0	1,406	0	0	5	0	0	1,584	773	118,695
187,004	145	176	446	4,251	1,128	1	5,271	938	270	12,624	4,443	357,187
112,712	0	124	408	2,290	886	0	4,784	851	233	9,577	3,105	206,929
60,264	132	26	0	1,311	0	0	5	0	0	1,474	762	116,755
172,976	132	150	408	3,601	886	0	4,789	852	233	11,051	3,867	323,684
127,911	0	137	447	2,498	963	0	5,252	941	248	10,486	3,213	225,672
64,006	145	29	0	1,533	0	0	5	0	0	1,712	1,030	120,200
191,917	145	165	447	4,031	963	0	5,257	941	249	12,198	4,244	345,872
163,363	0	157	542	3,403	1,440	0	6,252	1,146	291	13,231	3,049	273,453
67,230	203	35	0	1,632	0	0	5	0	10	1,885	1,459	126,166
230,594	203	193	542	5,035	1,440	0	6,257	1,146	301	15,116	4,508	399,618
156,837	0	167	602	3,426	1,312	0	6,023	1,172	274	12,976	4,730	265,542
64,356	205	36	0	1,609	0	0	5	0	0	1,855	1,552	124,077
221,194	205	203	602	5,035	1,312	0	6,028	1,172	274	14,830	6,282	389,619

Deposit Banks in ISE

Assets

(USD Million)

Year	Period	Liquid Assets									Loans and Receivables		
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2008	TC	9,364	3,054	805	2,539	48,077	15,891	54	66,560	79,783	131,502	6,156	5,425
March	FC	15,005	12,504	0	5,175	19,555	5,245	1	29,976	57,485	60,138	24	24
	Total	24,369	15,559	805	7,713	67,632	21,136	55	96,536	137,268	191,640	6,181	5,449
2007	TC	13,481	1,843	827	2,583	51,469	17,362	1	71,414	87,566	137,602	7,301	6,604
Dec.	FC	14,173	14,097	0	5,211	19,700	5,857	28	30,796	59,066	53,925	44	44
	Total	27,654	15,941	827	7,795	71,169	23,219	29	102,211	146,632	191,527	7,345	6,647
2007	TC	9,073	889	2,521	1,842	44,752	17,670	1	64,265	76,748	120,116	6,695	6,082
Sept.	FC	13,012	13,179	0	5,060	21,261	5,853	11	32,186	58,376	47,577	36	36
	Total	22,085	14,068	2,521	6,902	66,014	23,523	12	96,450	135,125	167,693	6,731	6,118
2007	TC	9,946	1,702	284	1,942	42,057	16,243	0	60,242	72,173	103,920	5,949	5,408
June	FC	11,745	13,718	0	5,141	20,242	5,932	3	31,319	56,781	43,033	26	26
	Total	21,691	15,419	284	7,083	62,299	22,175	3	91,561	128,955	146,953	5,975	5,434
2007	TC	8,551	1,931	1,284	1,611	37,837	15,723	0	55,172	66,936	90,491	5,339	4,869
March	FC	11,109	11,643	0	5,750	20,234	6,225	3	32,212	54,965	39,410	26	26
	Total	19,660	13,574	1,284	7,361	58,072	21,948	3	87,384	121,901	129,901	5,364	4,895
2006	TC	9,360	1,145	621	1,426	33,953	15,318	8	50,705	61,831	84,624	5,054	4,655
Dec.	FC	11,604	14,546	0	5,782	17,558	7,765	3	31,109	57,259	36,294	23	23
	Total	20,964	15,692	621	7,209	51,510	23,084	11	81,814	119,090	120,918	5,077	4,678
2006	TC	2,831	1,155	912	1,328	27,910	12,756	0	41,995	46,893	69,060	4,216	3,939
Sept.	FC	4,141	10,149	0	5,519	16,308	3,356	0	25,183	39,473	32,207	20	20
	Total	6,972	11,304	912	6,847	44,218	16,112	0	67,178	86,366	101,267	4,236	3,959
2006	TC	3,299	369	1,729	1,566	25,909	12,376	0	39,851	45,248	62,478	3,951	3,677
June	FC	3,460	8,577	8	5,748	15,731	3,715	0	25,194	37,238	32,303	16	16
	Total	6,758	8,946	1,738	7,313	41,640	16,091	0	65,044	82,487	94,782	3,967	3,693
2006	TC	3,277	893	6,383	2,873	29,324	11,842	0	44,039	54,592	63,049	4,638	4,237
March	FC	2,600	7,175	0	6,129	15,467	4,200	0	25,795	35,570	29,917	81	73
	Total	5,877	8,068	6,383	9,001	44,791	16,042	0	69,834	90,162	92,967	4,719	4,310
2005	TC	4,511	1,294	4,392	3,001	29,121	11,912	0	44,034	54,231	56,144	4,484	4,103
Dec.	FC	4,019	9,917	19	6,453	15,188	4,247	0	25,888	39,843	26,200	124	108
	Total	8,529	11,211	4,411	9,454	44,309	16,160	0	69,923	94,074	82,344	4,608	4,211
2005	TC	2,779	1,453	1,691	3,231	27,366	12,335	0	42,932	48,855	48,319	4,304	3,951
Sept.	FC	3,128	8,019	436	6,503	15,481	4,276	0	26,260	37,843	24,242	134	116
	Total	5,906	9,473	2,127	9,734	42,848	16,611	0	69,192	86,698	72,561	4,438	4,067
2005	TC	1,732	927	2,708	3,372	22,168	12,281	0	37,821	43,188	43,015	4,096	3,725
June	FC	2,525	6,688	414	6,014	15,176	3,843	0	25,033	34,660	23,866	125	72
	Total	4,257	7,615	3,122	9,386	37,344	16,123	0	62,853	77,847	66,881	4,222	3,797
2005	TC	1,320	585	1,264	3,363	19,483	12,720	0	35,565	38,734	35,985	3,854	3,548
March	FC	2,149	4,103	203	4,337	15,758	4,164	0	24,258	30,713	22,363	103	55
	Total	3,469	4,687	1,467	7,699	35,241	16,883	0	59,824	69,447	58,348	3,957	3,603
2004	TC	1,258	827	977	4,395	15,704	12,951	0	33,050	36,112	33,394	3,629	3,296
Dec.	FC	3,053	6,592	386	4,734	15,053	4,190	0	23,977	34,009	21,199	126	88
	Total	4,312	7,419	1,363	9,129	30,757	17,140	0	57,026	70,120	54,593	3,754	3,384

	Permanent Assets											Total Assets
Total	Investments and Associates (net)			Subsidiaries (net)		Joint Ventures (business partners) (net)	Property and Equipment (net)	Intangible Assets (net)	Property and Equipment Held for Sale Purposes and Terminated Operat.(net)	Total	Un-classified Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials							
		Financials	Non-Financials									
132,233	0	100	561	3,102	1,332	0	5,583	1,056	297	12,030	4,165	228,211
60,139	191	33	0	1,419	0	0	6	0	0	1,649	1,477	120,750
192,371	191	133	561	4,521	1,332	0	5,588	1,056	297	13,679	5,642	348,961
138,300	0	112	633	4,062	1,921	0	6,147	1,404	279	14,558	3,821	244,244
53,925	215	37	0	1,362	0	0	6	0	42	1,663	1,693	116,348
192,225	215	150	633	5,425	1,921	0	6,153	1,405	321	16,221	5,514	360,592
120,729	0	100	604	3,387	2,059	0	5,544	1,261	317	13,271	2,966	213,715
47,577	48	36	0	1,365	20	0	6	0	0	1,476	1,331	108,761
168,306	48	136	604	4,752	2,079	0	5,550	1,261	317	14,747	4,298	322,476
104,460	0	90	557	2,971	1,769	0	5,158	1,141	298	11,985	2,352	190,970
43,033	46	33	0	1,368	19	0	6	0	0	1,472	1,041	102,328
147,494	46	124	557	4,339	1,787	0	5,164	1,141	298	13,457	3,393	293,298
90,960	0	76	541	2,838	1,658	0	4,873	1,054	297	11,337	1,980	171,214
39,410	45	23	0	1,191	17	0	6	0	0	1,283	1,021	96,679
130,371	45	99	541	4,028	1,675	0	4,879	1,054	297	12,620	3,001	267,893
85,022	0	76	532	2,582	1,600	0	4,765	1,053	313	10,921	1,740	159,514
36,295	45	23	0	1,108	17	0	6	1	0	1,199	562	95,315
121,317	45	99	532	3,690	1,617	0	4,771	1,054	313	12,120	2,302	254,830
69,336	0	77	502	2,386	1,537	0	4,648	185	0	9,336	8,543	134,107
32,207	0	74	0	1,111	0	0	3	3	0	1,190	7,599	80,469
101,543	0	151	502	3,497	1,537	0	4,651	188	0	10,526	16,142	214,577
62,752	0	67	534	2,000	1,267	0	4,471	142	0	8,482	8,224	124,705
32,303	0	30	0	1,031	0	42	3	3	0	1,109	7,370	78,021
95,056	0	96	534	3,031	1,267	42	4,475	145	0	9,591	15,594	202,727
63,450	0	90	660	2,771	1,906	0	5,509	130	0	11,067	11,191	140,299
29,926	0	30	0	986	0	41	6	1	0	1,064	6,942	73,502
93,375	0	120	660	3,758	1,906	41	5,514	131	0	12,131	18,133	213,801
56,525	0	94	703	2,607	1,745	0	5,625	97	0	10,871	10,830	132,456
26,216	0	35	0	975	0	40	6	1	0	1,056	6,380	73,495
82,741	0	129	703	3,582	1,745	40	5,631	97	0	11,927	17,210	205,951
48,672	0	86	959	2,334	2,244	0	5,720	96	0	11,440	8,659	117,626
24,260	0	29	0	951	0	41	8	1	0	1,030	6,224	69,359
72,932	0	116	959	3,286	2,244	41	5,728	97	0	12,471	14,884	186,985
43,386	0	76	2,335	1,981	2,376	388	6,198	126	0	13,481	9,100	109,154
23,919	0	34	0	959	0	41	10	1	0	1,044	5,689	65,312
67,306	0	110	2,335	2,940	2,376	429	6,208	127	0	14,525	14,788	174,466
36,291	0	73	2,360	1,940	2,308	384	6,363	129	0	13,558	9,715	98,298
22,410	0	109	0	887	0	44	9	1	0	1,049	5,633	59,806
58,702	0	181	2,360	2,827	2,308	428	6,372	130	0	14,607	15,349	158,104
33,727	0	130	2,437	1,830	2,413	387	6,534	154	0	13,885	8,040	91,763
21,237	0	112	0	901	0	46	10	1	0	1,070	6,017	62,333
54,964	0	243	2,437	2,731	2,413	434	6,544	155	0	14,955	14,057	154,096

Deposit Banks in ISE

Assets

(USD Million)

Year	Period	Liquid Assets								Loans and Receivables			
		Cash and Central Bank	Banks	Money Market Securities	Financial Assets (net)					Total	Loans and Receivables	Loans Under Follow-up	Specific Provisions (-)
					Fair Value Change Reflected to Income Statement	Available for Sale	Investments Held to Maturity	Derivative Financial Assets Held for Hedging	Total				
2004	TC	1,256	820	1,143	4,369	12,399	8,122	0	24,890	28,110	26,052	3,036	2,775
Sept.	FC	2,353	5,092	459	5,490	12,394	4,494	0	22,379	30,283	19,738	52	43
	Total	3,610	5,912	1,602	9,860	24,793	12,616	0	47,268	58,393	45,790	3,089	2,818
2004	TC	958	277	1,257	4,732	10,709	9,118	0	24,560	27,052	24,042	2,921	2,646
June	FC	2,326	4,525	388	6,198	9,552	4,681	0	20,432	27,671	18,974	89	56
	Total	3,285	4,802	1,645	10,931	20,261	13,800	0	44,992	54,723	43,016	3,010	2,702
2004	TC	1,106	459	1,958	6,356	12,207	10,546	0	29,110	32,633	21,344	3,522	3,183
March	FC	1,410	3,616	412	6,184	9,641	4,791	0	20,617	26,054	18,203	112	88
	Total	2,516	4,074	2,371	12,541	21,849	15,337	0	49,727	58,687	39,547	3,634	3,271
2003	TC	901	489	1,798	7,088	8,248	10,688	0	26,024	29,213	17,144	3,207	2,881
Dec.	FC	1,642	4,483	609	7,372	9,300	5,184	0	21,856	28,589	17,234	117	88
	Total	2,543	4,972	2,407	14,460	17,548	15,871	0	47,880	57,802	34,379	3,324	2,969
2003	TC	894	361	2,679	7,137	5,110	10,733	0	22,979	26,913	13,450	3,371	2,435
Sept.	FC	1,254	3,072	658	6,791	6,857	5,815	0	19,462	24,446	15,923	150	109
	Total	2,148	3,432	3,337	13,927	11,966	16,548	0	42,441	51,359	29,373	3,521	2,544
2003	TC	765	186	1,419	6,089	4,842	10,812	0	21,743	24,113	11,191	3,276	2,191
June	FC	1,227	2,754	640	6,049	5,961	6,317	0	18,328	22,949	15,078	241	109
	Total	1,992	2,939	2,060	12,138	10,804	17,129	0	40,072	47,063	26,269	3,517	2,301
2003	TC	681	270	2,068	3,117	3,942	9,339	0	16,398	19,417	7,705	2,800	1,832
March	FC	1,221	1,929	736	5,747	5,707	5,801	0	17,256	21,142	14,347	196	57
	Total	1,902	2,199	2,803	8,864	9,649	15,140	0	33,654	40,559	22,053	2,996	1,890
2002	TC	824	289	1,637	4,341	2,860	9,200	0	16,401	19,151	7,195	2,881	1,885
Dec.	FC	1,282	3,149	788	5,604	5,570	6,050	0	17,224	22,443	13,988	181	45
	Total	2,106	3,438	2,426	9,944	8,430	15,250	0	33,625	41,594	21,183	3,062	1,930

	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	Total	Un-classified Assets	
	Accounted with Equity Method	Non-consolidated		Non-consolidated Financials	Non-consolidated Financials				Held for Sale			
		Financials	Non-Financials						Terminated Operat.(net)			
Total												
26,313	0	105	2,069	1,535	2,085	332	5,647	132	0	11,905	6,634	72,961
19,748	0	102	0	796	0	42	10	1	0	951	5,222	56,203
46,061	0	207	2,069	2,331	2,085	374	5,656	132	0	12,855	11,855	129,164
24,317	0	102	1,934	1,343	1,903	332	5,949	134	0	11,697	5,832	68,897
19,007	0	102	0	785	0	41	10	1	0	939	4,805	52,423
43,324	0	204	1,934	2,128	1,903	373	5,958	135	0	12,636	10,637	121,320
21,683	0	110	2,346	1,564	2,166	370	6,742	157	0	13,454	7,899	75,670
18,227	0	102	0	789	0	42	9	1	0	943	4,892	50,115
39,910	0	212	2,346	2,353	2,166	411	6,752	158	0	14,397	12,791	125,785
17,470	0	100	1,410	1,292	1,951	326	6,060	144	0	11,282	7,484	65,449
17,263	0	101	0	796	0	43	9	1	0	950	5,320	52,122
34,733	0	201	1,410	2,089	1,951	369	6,069	144	0	12,232	12,803	117,571
14,387	0	102	1,211	1,135	1,838	319	5,954	129	0	10,688	7,682	59,669
15,964	0	133	0	727	0	0	25	1	0	885	4,825	46,120
30,350	0	235	1,211	1,861	1,838	319	5,979	130	0	11,573	12,507	105,789
12,275	0	130	1,158	1,048	1,813	316	6,002	132	0	10,600	6,351	53,340
15,210	0	133	0	731	0	0	26	1	0	890	4,597	43,647
27,485	0	263	1,158	1,779	1,813	316	6,028	132	0	11,491	10,949	96,987
8,673	0	109	919	824	1,426	264	5,091	117	0	8,749	5,590	42,429
14,486	0	125	0	675	0	0	22	1	0	822	4,521	40,970
23,158	0	233	919	1,498	1,426	264	5,114	118	0	9,571	10,111	83,399
8,191	0	102	1,101	828	1,351	268	4,728	86	0	8,465	5,150	40,957
14,123	0	125	0	631	0	0	21	0	0	778	4,518	41,862
22,314	0	227	1,101	1,460	1,351	268	4,750	86	0	9,243	9,668	82,819

Deposit Banks in ISE

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop. & Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2011	TC	174,976	5,290	33,527	5,134	719	44,670	1,799	377	1	0
	Sept. FC	104,471	46,062	13,727	3,357	0	63,145	1,719	364	3	3,563
	Total	279,447	51,351	47,253	8,491	719	107,815	3,517	740	4	3,563
2011	TC	193,804	6,650	40,267	4,945	818	52,680	1,117	251	1	0
	June FC	104,325	45,197	13,502	3,285	0	61,984	943	143	3	3,699
	Total	298,129	51,847	53,769	8,230	818	114,664	2,059	394	4	3,699
2011	TC	196,625	6,658	28,343	2,478	867	38,346	1,317	453	1	0
	March FC	103,437	41,917	8,789	1,945	0	52,650	877	72	3	3,658
	Total	300,061	48,575	37,132	4,423	867	90,996	2,194	526	3	3,658
2010	TC	196,778	6,435	25,154	629	890	33,107	1,176	786	0	0
	Dec. FC	98,301	39,524	7,250	1,012	0	47,785	819	79	2	3,539
	Total	295,079	45,958	32,403	1,640	890	80,892	1,996	865	2	3,539
2010	TC	189,771	7,505	23,569	0	956	32,030	1,598	999	0	0
	Sept. FC	103,151	34,209	6,513	999	0	41,721	1,142	197	2	3,481
	Total	292,921	41,714	30,082	999	956	73,751	2,740	1,195	2	3,481
2010	TC	175,443	6,387	18,981	0	905	26,273	1,138	575	0	0
	June FC	92,037	32,455	9,214	0	0	41,669	639	117	1	3,617
	Total	267,480	38,841	28,195	0	905	67,941	1,777	692	1	3,617
2010	TC	166,972	6,240	22,458	0	865	29,564	986	662	0	0
	March FC	94,279	31,451	6,527	0	0	37,977	503	29	1	3,788
	Total	261,251	37,691	28,985	0	865	67,541	1,489	691	1	3,788
2009	TC	158,231	5,707	27,586	0	954	34,247	943	669	0	0
	Dec. FC	95,950	30,809	5,743	0	0	36,551	508	11	1	3,931
	Total	254,182	36,516	33,329	0	954	70,799	1,451	679	1	3,931
2009	TC	146,905	5,458	25,575	0	1,001	32,033	1,065	742	0	0
	Sept. FC	95,161	31,869	3,218	0	0	35,087	598	14	2	3,822
	Total	242,065	37,327	28,793	0	1,001	67,121	1,663	756	2	3,822
2009	TC	137,429	5,951	19,352	0	1,010	26,313	763	450	0	0
	June FC	89,547	32,772	3,773	0	0	36,545	385	8	2	3,754
	Total	226,976	38,723	23,125	0	1,010	62,858	1,148	458	2	3,754
2009	TC	123,401	5,478	17,539	0	900	23,917	722	302	0	0
	March FC	83,031	32,296	3,293	0	0	35,590	435	53	1	3,677
	Total	206,432	37,775	20,832	0	900	59,507	1,157	355	1	3,677
2008	TC	135,757	6,435	17,449	0	883	24,767	979	275	0	0
	Dec. FC	86,495	35,017	3,590	0	0	38,607	503	99	2	3,682
	Total	222,252	41,452	21,039	0	883	63,374	1,482	375	2	3,682
2008	TC	159,506	7,485	21,857	0	990	30,332	1,159	148	2	0
	Sept. FC	94,731	40,083	5,270	0	0	45,353	474	14	150	3,311
	Total	254,237	47,567	27,127	0	990	75,685	1,633	161	152	3,311
2008	TC	150,304	6,549	20,443	0	986	27,977	1,561	59	0	127
	June FC	95,575	39,623	5,435	0	0	45,058	413	13	1	3,453
	Total	245,879	46,172	25,878	0	986	73,035	1,975	72	1	3,580

						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	Total			
									Previous Years	Current Year					
9,380	4,755	6,765	901	45	24,021	14,994	7,275	24,121	16	6,144	6,160	52,550	296,217		
854	3,159	472	3	18	10,154	0	-198	25	0	0	0	-173	177,597		
10,234	7,913	7,237	904	63	34,175	14,994	7,077	24,146	16	6,144	6,160	52,377	473,814		
10,255	4,821	7,309	983	49	24,786	17,180	9,015	27,593	18	5,097	5,116	58,904	330,174		
777	2,382	485	7	17	8,455	0	226	27	0	0	0	253	175,018		
11,032	7,203	7,794	990	66	33,241	17,180	9,242	27,620	18	5,097	5,116	59,157	505,192		
10,240	3,214	7,336	959	55	23,576	17,830	9,646	27,713	1,923	2,789	4,712	59,901	318,447		
599	2,286	502	7	17	8,020	0	280	26	0	0	0	306	164,413		
10,839	5,499	7,838	966	72	31,596	17,830	9,926	27,739	1,923	2,789	4,712	60,208	482,860		
9,171	2,917	7,054	1,382	64	22,551	17,780	10,318	20,636	24	10,483	10,507	59,241	311,678		
927	1,389	472	6	15	7,249	0	465	10	0	0	0	475	153,811		
10,098	4,306	7,526	1,389	79	29,800	17,780	10,783	20,647	24	10,483	10,507	59,717	465,488		
9,003	4,842	7,133	1,257	47	24,880	18,558	10,035	22,124	25	8,564	8,590	59,307	305,987		
786	1,314	462	3	17	7,405	0	613	11	0	0	0	624	152,901		
9,789	6,157	7,596	1,260	64	32,285	18,558	10,648	22,135	25	8,564	8,590	59,931	458,888		
8,039	3,708	6,529	1,111	36	21,136	17,022	7,830	20,302	23	5,781	5,804	50,957	273,809		
724	1,054	470	12	16	6,651	0	357	10	0	0	0	367	140,724		
8,762	4,762	7,000	1,123	52	27,787	17,022	8,187	20,312	23	5,781	5,804	51,324	414,532		
7,894	2,412	6,652	1,713	29	20,348	16,796	9,335	18,235	3,835	3,154	6,988	51,355	268,239		
615	869	492	11	22	6,330	0	448	8	0	0	0	456	139,043		
8,508	3,281	7,144	1,725	51	26,678	16,796	9,783	18,243	3,835	3,154	6,988	51,811	407,281		
7,248	2,405	6,640	1,170	29	19,104	16,162	9,311	14,658	22	9,432	9,454	49,585	261,168		
587	763	472	11	32	6,316	0	449	9	0	0	0	457	139,275		
7,836	3,168	7,112	1,181	61	25,421	16,162	9,760	14,666	22	9,432	9,454	50,042	400,443		
7,052	3,139	6,257	1,871	19	20,146	16,275	9,216	14,750	22	7,306	7,329	47,569	246,653		
518	976	440	6	46	6,422	0	266	9	0	0	0	275	136,944		
7,570	4,115	6,697	1,878	65	26,568	16,275	9,481	14,759	22	7,306	7,329	47,844	383,598		
6,788	2,815	5,846	1,444	24	18,130	15,716	7,321	14,515	22	5,002	5,024	42,577	224,449		
670	1,154	479	5	63	6,519	0	118	8	0	0	0	126	132,738		
7,458	3,969	6,325	1,449	87	24,649	15,716	7,439	14,523	22	5,002	5,024	42,703	357,187		
5,416	1,941	5,200	1,125	26	14,731	14,111	5,968	10,314	3,393	2,167	5,560	35,953	198,002		
837	1,519	449	4	86	7,062	0	-7	5	0	0	0	-1	125,682		
6,253	3,460	5,649	1,129	112	21,793	14,111	5,961	10,319	3,393	2,167	5,560	35,952	323,684		
5,797	2,183	5,494	1,046	27	15,800	15,468	6,401	9,541	37	5,873	5,910	37,321	213,645		
711	1,535	451	3	109	7,094	0	26	6	0	0	0	31	132,227		
6,508	3,718	5,944	1,048	136	22,894	15,468	6,427	9,547	37	5,873	5,910	37,352	345,872		
7,404	1,656	6,499	1,587	43	18,497	18,366	8,217	11,795	45	6,234	6,279	44,657	252,992		
328	1,546	438	3	136	6,400	0	137	6	0	0	0	142	146,626		
7,732	3,202	6,937	1,590	179	24,897	18,366	8,354	11,800	45	6,234	6,279	44,800	399,618		
7,862	5,157	6,272	1,021	44	22,104	16,006	9,098	12,042	87	4,843	4,930	42,075	242,460		
474	1,628	422	2	161	6,568	0	-47	5	0	0	0	-42	147,159		
8,336	6,785	6,694	1,023	205	28,671	16,006	9,051	12,047	87	4,843	4,930	42,033	389,619		

Deposit Banks in ISE

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2008 March	TC	133,906	6,056	15,414	0	909	22,380	1,364	24	0	119
	FC	85,894	37,799	5,340	0	0	43,140	438	7	1	3,183
	Total	219,800	43,855	20,755	0	909	65,519	1,802	31	1	3,302
2007 Dec.	TC	140,440	5,963	17,684	0	1,037	24,684	1,969	24	0	0
	FC	86,269	34,626	4,816	0	1	39,443	369	0	1	2,896
	Total	226,709	40,589	22,500	0	1,038	64,127	2,338	24	1	2,896
2007 Sept.	TC	123,621	5,948	14,923	0	968	21,839	1,606	36	0	75
	FC	78,612	32,547	4,414	0	1	36,962	306	0	0	2,847
	Total	202,233	38,495	19,337	0	969	58,801	1,912	36	0	2,922
2007 June	TC	111,646	4,852	14,152	0	900	19,904	987	16	0	0
	FC	74,472	30,920	3,826	0	4	34,751	129	4	0	2,512
	Total	186,117	35,772	17,978	0	904	54,655	1,116	20	0	2,512
2007 March	TC	99,556	4,350	12,965	0	855	18,170	509	3	0	0
	FC	71,021	28,345	3,729	0	4	32,078	91	0	0	2,174
	Total	170,577	32,695	16,693	0	859	50,247	601	3	0	2,174
2006 Dec.	TC	94,086	3,946	12,089	0	845	16,880	388	0	0	217
	FC	68,200	29,269	4,231	0	4	33,504	102	3	1	1,647
	Total	162,286	33,215	16,321	0	849	50,384	490	3	1	1,863
2006 Sept.	TC	80,273	2,722	8,250	0	760	11,732	0	0	0	203
	FC	55,713	28,043	3,226	0	4	31,274	0	0	0	996
	Total	135,987	30,766	11,477	0	764	43,006	0	0	0	1,199
2006 June	TC	76,246	2,232	7,988	0	709	10,929	0	0	0	0
	FC	50,543	29,054	3,867	0	5	32,925	0	0	0	1,008
	Total	126,789	31,286	11,855	0	714	43,855	0	0	0	1,008
2006 March	TC	84,959	2,663	5,907	0	851	9,421	0	0	0	1
	FC	52,177	25,304	2,340	0	5	27,649	0	0	0	849
	Total	137,136	27,968	8,248	0	855	37,070	0	0	0	850
2005 Dec.	TC	78,420	2,031	9,295	0	911	12,237	0	0	0	1
	FC	52,403	24,420	2,284	0	4	26,708	0	0	0	263
	Total	130,823	26,451	11,579	0	915	38,945	0	0	0	264
2005 Sept.	TC	68,414	1,457	7,768	0	870	10,095	0	0	0	160
	FC	50,816	21,105	2,617	0	5	23,727	0	0	0	263
	Total	119,230	22,563	10,385	0	874	33,822	0	0	0	423
2005 June	TC	61,662	1,030	7,790	0	855	9,675	0	0	0	161
	FC	48,096	18,717	2,910	0	5	21,632	0	0	0	264
	Total	109,759	19,747	10,700	0	860	31,306	0	0	0	425
2005 March	TC	53,088	692	6,409	0	773	7,874	0	0	0	159
	FC	46,579	15,166	2,847	0	5	18,018	0	0	0	213
	Total	99,666	15,858	9,255	0	778	25,892	0	0	0	373
2004 Dec.	TC	49,263	518	5,367	0	806	6,691	0	0	0	161
	FC	49,408	15,328	2,217	0	6	17,550	0	0	0	214
	Total	98,671	15,846	7,583	0	812	24,241	0	0	0	375

						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	Total			
									Previous Years	Current Year					
7,130	3,917	5,506	1,103	49	19,211	14,930	7,189	10,235	3,352	2,251	5,603	37,958	213,455		
373	1,689	393	2	199	6,285	0	185	2	0	0	0	187	135,506		
7,503	5,606	5,899	1,105	247	25,496	14,930	7,375	10,238	3,352	2,251	5,603	38,145	348,961		
6,865	4,064	5,822	1,439	54	20,237	16,759	9,942	8,003	-90	8,760	8,670	43,374	228,735		
430	1,381	440	2	240	5,759	0	384	2	0	0	0	387	131,858		
7,295	5,445	6,262	1,441	293	25,996	16,759	10,326	8,005	-90	8,760	8,670	43,760	360,592		
6,334	1,694	4,805	1,404	42	15,995	15,352	9,888	7,860	-87	6,815	6,727	39,827	201,282		
298	1,482	378	1	171	5,484	0	134	2	0	0	0	136	121,193		
6,632	3,176	5,183	1,405	213	21,478	15,352	10,022	7,862	-87	6,815	6,727	39,963	322,476		
5,564	1,069	4,210	1,147	30	13,024	13,967	8,964	7,042	-81	4,329	4,248	34,220	178,794		
392	1,639	341	1	171	5,188	0	93	2	0	0	0	94	114,504		
5,956	2,707	4,550	1,148	201	18,212	13,967	9,056	7,043	-81	4,329	4,248	34,314	293,298		
5,219	1,401	3,870	1,029	26	12,058	12,642	8,268	5,797	2,031	1,642	3,673	30,381	160,165		
675	1,139	279	2	168	4,528	0	102	-1	0	0	0	101	107,728		
5,894	2,540	4,149	1,031	195	16,586	12,642	8,371	5,796	2,031	1,642	3,673	30,483	267,893		
4,500	832	3,831	985	24	10,777	11,829	6,753	3,775	-63	5,132	5,069	27,427	149,169		
584	1,012	273	24	158	3,802	0	172	-19	0	0	0	153	105,660		
5,084	1,845	4,104	1,009	182	14,580	11,829	6,926	3,756	-63	5,132	5,069	27,580	254,830		
3,465	408	3,138	9	1,754	8,978	9,458	7,059	3,518	-198	3,665	3,467	23,503	124,486		
334	760	120	1	723	2,936	0	164	4	0	0	0	168	90,091		
3,799	1,169	3,259	11	2,477	11,913	9,458	7,223	3,522	-198	3,665	3,467	23,671	214,577		
3,334	1,439	2,453	34	1,562	8,822	8,519	6,254	3,505	-192	2,115	1,923	20,201	116,199		
366	789	122	7	727	3,019	0	36	5	0	0	0	41	86,528		
3,700	2,228	2,575	42	2,289	11,841	8,519	6,290	3,510	-192	2,115	1,923	20,242	202,727		
3,682	1,017	4,034	25	1,741	10,499	9,241	10,202	3,437	1,441	1,385	2,826	25,706	130,585		
329	1,064	124	0	654	3,022	0	355	4	0	8	8	368	83,216		
4,011	2,081	4,158	25	2,396	13,521	9,241	10,558	3,441	1,441	1,393	2,834	26,074	213,801		
2,691	575	3,685	42	1,672	8,666	8,387	12,702	2,224	-28	1,438	1,409	24,723	124,046		
186	1,110	236	0	596	2,391	0	382	4	0	17	17	403	81,905		
2,877	1,685	3,920	42	2,268	11,057	8,387	13,085	2,228	-28	1,454	1,426	25,126	205,951		
2,640	1,153	3,303	16	1,629	8,900	7,889	11,142	2,347	12	940	952	22,330	109,740		
189	1,112	221	0	593	2,378	0	317	8	0	0	0	325	77,245		
2,829	2,265	3,523	16	2,222	11,277	7,889	11,459	2,355	12	940	952	22,655	186,985		
2,384	1,165	2,653	36	1,425	7,824	7,694	11,000	2,431	12	1,721	1,733	22,858	102,019		
230	1,170	147	0	654	2,465	0	249	5	0	0	0	254	72,447		
2,614	2,335	2,800	36	2,079	10,289	7,694	11,249	2,436	12	1,721	1,733	23,112	174,466		
2,273	770	2,664	0	1,295	7,163	6,283	10,690	3,858	1,162	970	2,132	22,964	91,088		
319	1,063	127	0	502	2,224	0	184	10	0	0	0	194	67,015		
2,592	1,833	2,792	0	1,797	9,387	6,283	10,874	3,868	1,162	970	2,132	23,158	158,104		
2,095	743	2,161	0	1,190	6,350	6,330	11,617	2,009	-125	2,804	2,678	22,635	84,938		
201	1,006	135	0	420	1,977	0	219	4	0	0	0	223	69,158		
2,297	1,749	2,296	0	1,610	8,326	6,330	11,837	2,014	-125	2,804	2,678	22,858	154,096		

Deposit Banks in ISE

Liabilities

(USD Million)

Year	Period	Deposits	Non-Deposit Funds					Other Liabilities			
			Funds Borrowed	Money Market Takings	Marketable Securities Issued (net)	Funds	Total	Derivative Financial Liabilities Held for Trading	Derivative Financial Liabilities Held for Hedging	Liabilities for Prop.& Equip. Held for Sale Purposes and Terminated Operations	Subordinated Loans
2004 Sept.	TC	39,401	550	5,019	0	712	6,281	0	0	0	143
	FC	42,462	12,818	2,828	0	5	15,651	0	0	0	18
	Total	81,863	13,367	7,847	0	718	21,932	0	0	0	162
2004 June	TC	38,708	657	3,893	0	676	5,226	0	0	0	145
	FC	39,196	11,848	3,361	0	5	15,214	0	0	0	18
	Total	77,904	12,506	7,254	0	681	20,441	0	0	0	163
2004 March	TC	40,043	676	4,241	0	744	5,661	0	0	0	164
	FC	40,400	10,565	2,799	0	5	13,369	0	0	0	18
	Total	80,443	11,241	7,040	0	749	19,031	0	0	0	182
2003 Dec.	TC	35,334	455	3,549	0	628	4,632	0	0	0	154
	FC	42,176	10,168	3,115	0	5	13,289	0	0	0	18
	Total	77,509	10,623	6,664	0	633	17,921	0	0	0	172
2003 Sept.	TC	32,375	518	2,007	0	558	3,083	0	0	0	155
	FC	38,795	8,474	2,498	0	5	10,977	0	0	0	18
	Total	71,170	8,992	4,504	0	563	14,059	0	0	0	173
2003 June	TC	27,904	381	2,559	0	536	3,476	0	0	0	153
	FC	37,659	6,916	2,343	0	5	9,264	0	0	0	18
	Total	65,563	7,297	4,902	0	541	12,740	0	0	0	170
2003 March	TC	21,444	367	2,526	0	429	3,322	0	0	0	126
	FC	34,381	7,280	2,229	161	5	9,674	0	0	0	18
	Total	55,826	7,646	4,755	161	434	12,996	0	0	0	144
2002 Dec.	TC	21,163	461	2,142	0	444	3,048	0	0	0	131
	FC	36,190	6,554	1,855	156	4	8,570	0	0	0	18
	Total	57,353	7,016	3,998	156	448	11,618	0	0	0	149

						Shareholders' Equity									Total Liabilities
Miscellaneous Payables	Other External Resources	Provisions	Liabilities for Tax	Un- classified Liabilities	Total	Paid-in Capital	Supplemen. Capital	Profit Reserves	Total Income (Loss)						
									Previous Years	Current Year			Total		
1,117	845	1,570	0	1,085	4,761	5,605	9,348	1,717	-108	1,933	1,825	18,496	68,940		
174	1,258	135	0	342	1,927	0	184	2	0	0	0	185	60,225		
1,291	2,103	1,705	0	1,427	6,688	5,605	9,532	1,719	-108	1,933	1,825	18,681	129,164		
1,032	818	1,182	0	1,150	4,328	4,967	8,533	2,164	-8	1,077	1,069	16,733	64,995		
157	1,209	135	0	292	1,812	0	97	6	0	0	0	103	56,324		
1,189	2,027	1,317	0	1,443	6,139	4,967	8,629	2,170	-8	1,077	1,069	16,836	121,320		
1,187	644	1,604	0	1,323	4,922	5,385	10,318	2,195	781	612	1,393	19,291	69,917		
142	1,056	140	0	430	1,786	0	313	0	0	0	0	312	55,867		
1,328	1,700	1,744	0	1,753	6,708	5,385	10,630	2,194	781	612	1,393	19,603	125,785		
876	506	1,259	0	1,119	3,914	5,056	8,877	1,204	-1,211	2,496	1,285	16,422	60,301		
149	819	146	0	406	1,537	0	267	0	0	0	0	267	57,270		
1,025	1,325	1,405	0	1,524	5,451	5,056	9,144	1,204	-1,211	2,496	1,285	16,689	117,571		
801	630	1,137	0	1,233	3,956	4,593	8,423	1,296	-1,186	1,876	690	15,001	54,414		
157	773	154	0	390	1,492	0	111	0	0	0	0	111	51,375		
959	1,403	1,290	0	1,622	5,447	4,593	8,534	1,296	-1,186	1,876	690	15,112	105,789		
716	674	934	0	1,127	3,604	4,447	8,145	1,281	-1,108	969	-139	13,733	48,717		
138	711	103	0	384	1,354	0	-8	0	0	0	0	-8	48,270		
855	1,386	1,037	0	1,511	4,958	4,447	8,137	1,281	-1,108	969	-139	13,726	96,987		
438	422	855	0	907	2,748	3,438	6,658	1,296	-983	180	-803	10,589	38,103		
112	676	111	0	414	1,331	0	-90	0	0	0	0	-90	45,296		
550	1,098	966	0	1,321	4,079	3,438	6,568	1,296	-983	180	-803	10,499	83,399		
418	283	832	0	831	2,495	3,540	7,869	856	-4,322	2,125	-2,197	10,069	36,774		
123	675	131	0	344	1,291	0	-7	0	0	0	0	-7	46,044		
541	958	963	0	1,175	3,786	3,540	7,862	856	-4,322	2,125	-2,197	10,062	82,819		

Deposit Banks in ISE

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2011	TC	31,694	32	685	0	1,098	33,509	84,878	15,699	100,578	12,357
	Sept. FC	24,106	2,128	16,441	5	1,994	44,674	21,952	253	22,205	22,842
	Total	55,800	2,160	17,126	5	3,092	78,183	106,830	15,952	122,782	35,199
2011	TC	34,863	15	1,022	0	1,123	37,022	92,805	18,173	110,979	8,514
	June FC	24,038	1,915	17,212	6	1,803	44,974	23,676	35	23,711	16,167
	Total	58,901	1,930	18,234	6	2,926	81,996	116,481	18,209	134,690	24,681
2011	TC	33,350	14	964	0	705	35,032	92,934	38,824	131,758	8,270
	March FC	23,944	1,834	16,065	6	1,569	43,419	24,617	13,982	38,599	8,528
	Total	57,294	1,848	17,030	6	2,273	78,451	117,551	52,806	170,357	16,798
2010	TC	30,865	15	1,016	0	597	32,493	85,845	36,248	122,092	10,322
	Dec. FC	22,777	1,573	14,315	7	1,349	40,021	17,711	11,991	29,702	10,040
	Total	53,642	1,588	15,331	7	1,946	72,513	103,555	48,239	151,794	20,363
2010	TC	32,476	10	918	0	505	33,909	85,734	19,627	105,361	10,200
	Sept. FC	22,837	1,525	13,186	9	1,208	38,766	27,831	24	27,855	10,952
	Total	55,313	1,536	14,104	9	1,714	72,675	113,565	19,650	133,215	21,152
2010	TC	26,713	7	25	0	443	27,188	73,463	17,232	90,695	8,597
	June FC	21,211	1,430	13,659	9	1,061	37,370	18,064	0	18,065	8,509
	Total	47,924	1,437	13,684	9	1,504	64,558	91,528	17,232	108,760	17,106
2010	TC	25,692	1	33	0	371	26,097	76,565	23	76,588	5,528
	March FC	22,336	1,363	12,758	7	985	37,450	18,410	0	18,410	5,553
	Total	48,029	1,364	12,791	8	1,356	63,547	94,975	23	94,998	11,081
2009	TC	24,260	3	11	0	325	24,599	75,460	63	75,523	5,649
	Dec. FC	22,522	1,479	11,613	15	1,043	36,672	20,789	0	20,789	2,720
	Total	46,783	1,482	11,624	15	1,368	61,271	96,248	64	96,312	8,369
2009	TC	23,144	1	5	0	290	23,440	101,461	64	101,525	7,033
	Sept. FC	22,437	1,514	11,370	13	945	36,279	35,951	0	35,952	3,824
	Total	45,581	1,515	11,375	13	1,235	59,720	137,412	65	137,476	10,857
2009	TC	21,723	2	6	0	332	22,063	61,121	60	61,181	5,864
	June FC	21,978	1,457	10,929	19	969	35,352	13,994	0	13,994	2,912
	Total	43,701	1,459	10,935	20	1,301	57,415	75,115	61	75,175	8,775
2009	TC	19,067	0	3	0	268	19,339	53,748	57	53,805	5,759
	March FC	20,502	1,527	10,913	20	927	33,888	11,942	0	11,943	3,568
	Total	39,569	1,527	10,916	20	1,195	53,227	65,690	58	65,748	9,326
2008	TC	20,657	1	1	0	278	20,937	55,882	64	55,946	7,142
	Dec. FC	20,685	1,686	11,898	12	828	35,109	12,164	1	12,165	5,664
	Total	41,342	1,687	11,899	12	1,106	56,046	68,046	65	68,111	12,805
2008	TC	25,589	1	1	0	476	26,067	69,128	81	69,209	1,291
	Sept. FC	21,709	1,920	15,568	13	1,590	40,799	14,961	1	14,961	1,258
	Total	47,298	1,921	15,569	13	2,066	66,867	84,089	81	84,171	2,548
2008	TC	24,593	1	1	0	378	24,973	66,513	67	66,580	835
	June FC	22,553	1,963	16,881	13	1,725	43,135	12,890	1	12,891	812
	Total	47,147	1,963	16,882	13	2,103	68,108	79,403	67	79,471	1,647

Financial Instruments								Custody and Pledged Securities				Total Off Balance- Sheet Commit- ments
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						
9,604	37,281	23,349	21	0	1,706	71,961	84,318	230,163	634,990	26,875	892,027	1,110,431
23,576	88,785	42,590	605	79	4,390	160,026	182,868	26,502	331,306	15,479	373,287	623,034
33,180	126,066	65,939	626	79	6,097	231,987	267,186	256,665	966,295	42,354	1,265,314	1,733,465
9,579	46,299	25,852	11	0	1,369	83,110	91,624	268,866	672,557	3,372	944,795	1,184,420
26,890	88,044	40,773	326	5	2,187	158,225	174,393	26,905	321,307	845	349,057	592,135
36,469	134,344	66,625	337	5	3,556	241,336	266,017	295,770	993,864	4,218	1,293,852	1,776,555
8,631	46,557	25,041	39	0	832	81,099	89,370	273,040	644,281	3,139	920,460	1,176,620
20,319	89,520	36,028	545	76	2,684	149,172	157,700	25,153	294,707	807	320,666	560,384
28,950	136,076	61,069	584	76	3,515	230,271	247,069	298,193	938,988	3,946	1,241,126	1,737,004
5,426	32,878	18,188	14	0	698	57,206	67,528	195,324	591,808	2,871	790,003	1,012,116
14,865	81,589	28,685	615	76	1,869	127,698	137,738	24,114	268,114	713	292,942	500,402
20,291	114,467	46,873	629	76	2,567	184,903	205,266	219,438	859,922	3,584	1,082,945	1,512,518
5,199	35,033	23,760	53	0	725	64,771	74,971	184,557	589,291	2,646	776,495	990,736
17,153	76,794	36,017	703	211	1,547	132,425	143,377	23,536	256,507	725	280,768	490,766
22,352	111,827	59,778	756	211	2,272	197,196	218,348	208,093	845,799	3,371	1,057,263	1,481,502
6,136	27,532	20,435	12	0	260	54,375	62,972	160,843	499,577	2,275	662,695	843,550
19,975	72,240	28,834	665	1,044	1,391	124,149	132,658	22,395	238,010	663	261,068	449,161
26,111	99,773	49,269	677	1,044	1,651	178,525	195,630	183,238	737,586	2,939	923,763	1,292,711
5,169	23,889	17,877	40	0	376	47,351	52,879	157,050	479,786	2,192	639,028	794,592
11,742	56,008	29,275	618	827	1,071	99,542	105,095	22,022	233,539	660	256,221	417,176
16,911	79,897	47,153	658	827	1,447	146,893	157,975	179,072	713,325	2,852	895,249	1,211,768
4,326	24,278	9,686	23	0	297	38,610	44,259	223,623	445,408	2,177	671,208	815,589
9,122	53,596	20,271	575	68	1,170	84,803	87,523	22,294	216,159	566	239,019	384,004
13,448	77,873	29,957	597	68	1,467	123,413	131,782	245,917	661,568	2,744	910,228	1,199,593
4,778	21,979	13,238	49	0	630	40,673	47,706	261,035	389,836	2,183	653,054	825,725
14,242	46,151	23,257	640	18	1,517	85,825	89,649	22,422	186,191	568	209,181	371,061
19,019	68,130	36,494	688	18	2,148	126,498	137,355	283,457	576,027	2,751	862,235	1,196,786
4,480	22,864	9,900	60	0	617	37,921	43,784	218,250	351,772	2,106	572,128	699,157
11,615	41,582	17,599	614	43	2,758	74,211	77,122	20,296	171,482	552	192,329	318,797
16,095	64,446	27,498	674	43	3,375	112,131	120,907	238,546	523,253	2,658	764,458	1,017,954
5,614	19,857	8,853	86	0	452	34,863	40,621	187,940	297,895	1,915	487,750	601,515
13,095	44,171	12,836	629	28	2,758	73,516	77,084	19,585	160,875	568	181,029	303,944
18,709	64,028	21,688	715	28	3,210	108,379	117,705	207,526	458,770	2,482	668,779	905,458
4,969	18,256	4,806	32	0	341	28,405	35,546	182,134	291,848	2,199	476,181	588,610
9,101	35,919	9,468	517	2	1,487	56,494	62,158	19,510	153,298	571	173,379	282,810
14,070	54,175	14,274	549	2	1,828	84,899	97,704	201,644	445,146	2,769	649,560	871,421
6,276	26,359	16,337	62	1	299	49,334	50,625	223,438	334,951	2,718	561,107	707,008
9,860	44,275	21,187	607	35	1,352	77,315	78,573	21,390	148,689	698	170,777	305,110
16,135	70,634	37,524	669	36	1,651	126,649	129,197	244,828	483,640	3,416	731,884	1,012,119
8,888	30,366	15,714	117	0	174	55,260	56,095	210,806	305,647	2,729	519,182	666,831
15,947	46,053	21,742	709	6	1,777	86,234	87,046	21,121	136,213	759	158,093	301,164
24,836	76,419	37,456	827	6	1,950	141,494	143,141	231,927	441,860	3,488	677,275	967,995

Deposit Banks in ISE

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2008	TC	21,914	1	2	0	221	22,138	59,403	20	59,424	589
	March	21,174	1,827	13,535	13	1,739	38,287	12,437	9	12,445	602
	Total	43,089	1,828	13,536	13	1,960	60,426	71,840	29	71,869	1,190
2007	TC	24,346	9	2	0	282	24,639	63,733	1,600	65,333	103
	Dec.	19,874	1,721	11,642	6	1,823	35,066	10,695	8	10,703	138
	Total	44,220	1,730	11,644	6	2,106	59,706	74,427	1,608	76,036	242
2007	TC	21,993	1	2	0	906	22,901	52,899	1,694	54,593	149
	Sept.	19,056	1,700	10,718	6	1,685	33,165	5,515	20	5,535	174
	Total	41,049	1,701	10,720	6	2,591	56,066	58,414	1,713	60,128	323
2007	TC	19,519	0	1	0	803	20,324	46,197	1,522	47,719	118
	June	16,898	1,579	9,930	6	1,508	29,920	5,219	26	5,244	127
	Total	36,417	1,579	9,931	6	2,311	50,244	51,415	1,547	52,963	246
2007	TC	17,271	0	1	0	692	17,965	39,133	15	39,148	94
	March	16,611	1,483	9,597	6	1,420	29,117	4,207	35	4,241	93
	Total	33,882	1,483	9,598	6	2,112	47,081	43,340	49	43,389	187
2006	TC	16,214	1	1	0	652	16,868	35,790	15	35,805	78
	Dec.	16,855	1,422	9,149	5	1,528	28,958	2,681	46	2,726	231
	Total	33,070	1,423	9,150	5	2,179	45,826	38,471	61	38,531	309
2006	TC	13,532	1	134	0	293	13,960	30,843	22	30,865	0
	Sept.	15,143	1,460	8,212	3	1,149	25,968	2,051	60	2,111	0
	Total	28,675	1,461	8,347	3	1,441	39,927	32,894	82	32,976	0
2006	TC	12,234	0	143	0	258	12,635	28,440	13	28,453	0
	June	14,867	1,576	8,421	3	1,179	26,045	1,211	39	1,249	0
	Total	27,101	1,576	8,564	3	1,437	38,680	29,651	52	29,703	0
2006	TC	13,312	0	209	0	233	13,754	32,068	15	32,083	0
	March	14,631	1,648	7,745	2	798	24,824	1,905	43	1,947	0
	Total	27,943	1,648	7,954	2	1,031	38,578	33,973	58	34,030	0
2005	TC	13,408	0	201	0	207	13,816	30,835	20	30,854	0
	Dec.	14,275	1,665	7,344	5	813	24,102	1,511	38	1,549	0
	Total	27,684	1,665	7,545	5	1,021	37,919	32,346	58	32,404	0
2005	TC	12,683	0	0	0	201	12,884	29,367	24	29,392	0
	Sept.	13,643	1,778	7,287	3	656	23,366	1,656	44	1,700	0
	Total	26,326	1,778	7,287	3	857	36,251	31,023	69	31,092	0
2005	TC	11,984	0	0	0	162	12,146	27,580	46,669	74,249	0
	June	12,441	1,701	7,078	8	667	21,894	1,940	52	1,992	0
	Total	24,425	1,701	7,078	8	829	34,040	29,519	46,721	76,240	0
2005	TC	11,160	0	0	0	169	11,329	27,653	30,719	58,372	0
	March	12,249	1,742	6,880	4	666	21,542	1,953	42	1,995	0
	Total	23,409	1,742	6,880	4	835	32,871	29,606	30,761	60,367	0
2004	TC	11,056	0	0	0	143	11,200	28,531	18,874	47,405	0
	Dec.	12,634	1,986	6,574	3	683	21,880	1,808	45	1,854	0
	Total	23,691	1,986	6,574	3	826	33,080	30,339	18,920	49,259	0

Financial Instruments							Custody and Pledged Securities					Total Off Balance-Sheet Commitments
Trading Transactions							Total	Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantess	Total	
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total	Total					
10,790	18,653	20,005	165	0	382	49,995	50,583	185,616	256,801	2,572	444,989	577,134
15,989	29,209	27,913	815	5	2,131	76,062	76,664	20,156	125,632	774	146,562	273,959
26,779	47,862	47,919	980	5	2,513	126,057	127,248	205,772	382,433	3,346	591,551	851,093
7,547	20,188	12,481	143	0	635	40,993	41,096	201,254	260,861	2,991	465,105	596,174
12,513	26,041	16,021	588	14	1,781	56,957	57,095	20,075	107,149	836	128,060	230,924
20,060	46,228	28,502	731	14	2,416	97,950	98,192	221,328	368,010	3,827	593,165	827,098
7,262	16,058	16,527	175	0	1,194	41,216	41,365	183,529	227,400	2,599	413,527	532,386
13,663	17,630	16,798	687	0	2,713	51,491	51,665	20,308	97,317	129	117,755	208,120
20,925	33,688	33,325	862	0	3,907	92,707	93,030	203,837	324,717	2,728	531,282	740,506
3,725	14,474	9,478	102	0	247	28,025	28,144	162,680	223,953	1,901	388,534	484,720
8,857	20,056	11,340	457	41	847	41,598	41,725	20,096	144,046	124	164,267	241,156
12,581	34,530	20,818	559	41	1,094	69,623	69,868	182,776	367,999	2,025	552,800	725,875
2,625	11,274	7,302	112	0	351	21,664	21,758	146,092	186,345	1,645	334,082	412,953
8,248	16,146	13,652	397	29	1,306	39,778	39,871	19,364	131,892	108	151,364	224,593
10,874	27,419	20,954	509	29	1,657	61,442	61,629	165,457	318,237	1,753	485,447	637,546
2,917	9,869	2,908	53	0	81	15,828	15,906	148,751	167,224	0	315,975	384,554
8,544	17,115	8,099	203	8	1,468	35,438	35,669	17,353	118,843	49	136,244	203,598
11,461	26,984	11,007	256	8	1,549	51,266	51,575	166,104	286,067	49	452,220	588,152
1,614	7,199	1,985	58	0	75	10,931	10,931	110,549	135,943	250	246,743	302,499
6,117	12,225	6,223	238	27	529	25,359	25,359	15,102	109,104	3,056	127,263	180,701
7,731	19,424	8,208	296	27	604	36,290	36,290	125,652	245,048	3,307	374,006	483,199
2,414	3,396	1,492	59	1	68	7,430	7,430	102,073	117,860	0	219,932	268,451
7,459	15,477	3,320	145	24	533	26,958	26,958	14,317	102,434	32	116,783	171,035
9,873	18,873	4,812	205	25	601	34,388	34,388	116,389	220,293	33	336,715	439,486
1,415	3,095	3,029	81	0	35	7,655	7,655	130,799	113,308	0	244,108	297,599
5,163	13,726	6,980	120	23	580	26,592	26,592	12,697	89,729	0	102,425	155,789
6,577	16,821	10,010	201	23	615	34,247	34,247	143,496	203,037	0	346,533	453,388
933	2,703	2,022	97	1	47	5,804	5,804	125,260	206,717	0	331,977	382,452
3,578	13,883	5,281	177	79	336	23,335	23,335	12,279	81,729	0	94,008	142,994
4,511	16,586	7,304	274	80	383	29,139	29,139	137,539	288,446	0	425,985	525,446
870	2,351	1,367	51	5	14	4,657	4,657	151,376	81,817	0	233,192	280,126
4,053	15,149	3,528	153	44	441	23,369	23,369	13,042	68,750	17	81,810	130,245
4,923	17,500	4,895	204	49	456	28,026	28,026	164,418	150,567	17	315,002	410,371
742	1,293	1,515	8	3	34	3,595	3,595	150,345	70,473	0	220,818	310,808
5,830	13,188	2,720	111	156	310	22,315	22,315	13,029	63,623	15	76,666	122,867
6,572	14,480	4,234	119	159	344	25,910	25,910	163,373	134,096	15	297,484	433,675
844	1,246	1,209	4	3	37	3,342	3,342	137,446	57,733	0	195,179	268,222
4,463	12,797	2,434	790	272	164	20,921	20,921	13,583	57,813	17	71,413	115,870
5,307	14,043	3,644	794	275	201	24,263	24,263	151,029	115,546	17	266,592	384,092
516	1,241	728	0	0	0	2,485	2,485	70,412	52,049	0	122,460	183,550
3,287	8,919	1,946	359	0	126	14,637	14,637	13,191	58,054	9	71,254	109,626
3,803	10,160	2,673	359	0	126	17,122	17,122	83,603	110,102	9	193,714	293,175

Deposit Banks in ISE

Off Balance-Sheet Commitments

(USD Million)

Year	Period	Guarantees and Warranties						Commitments			Derivative
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Prefinancing given as Guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative Financial Instruments Held for Hedging
2004	TC	9,238	0	0	0	95	9,334	27,336	14,697	42,033	0
	Sept. FC	10,942	1,903	6,018	5	587	19,455	2,588	57	2,645	0
	Total	20,180	1,903	6,018	5	683	28,788	29,924	14,754	44,678	0
2004	TC	8,420	0	0	0	106	8,526	23,759	13,269	37,028	0
	June FC	10,629	1,781	5,374	5	528	18,317	2,298	89	2,387	0
	Total	19,049	1,781	5,374	5	633	26,842	26,057	13,358	39,414	0
2004	TC	8,783	0	0	0	134	8,918	22,705	11,295	34,001	0
	March FC	10,252	1,503	5,544	7	480	17,786	1,803	93	1,896	0
	Total	19,035	1,504	5,544	7	614	26,704	24,508	11,389	35,897	0
2003	TC	7,729	0	0	0	865	8,595	17,082	8,178	25,260	0
	Dec. FC	10,243	1,430	4,929	21	494	17,117	2,401	48	2,449	0
	Total	17,972	1,430	4,929	21	1,359	25,711	19,483	8,226	27,709	0
2003	TC	7,499	0	0	0	703	8,202	14,183	11,061	25,244	0
	Sept. FC	9,187	1,195	4,547	24	433	15,387	1,625	15	1,640	0
	Total	16,686	1,195	4,547	24	1,136	23,589	15,808	11,075	26,884	0
2003	TC	6,857	0	0	0	55	6,913	8,497	9,700	18,197	0
	June FC	9,248	1,108	4,263	23	404	15,046	1,453	18	1,471	0
	Total	16,105	1,108	4,263	23	459	21,959	9,949	9,718	19,667	0
2003	TC	5,203	0	0	0	45	5,248	5,526	6,334	11,861	0
	March FC	9,059	1,012	3,971	24	414	14,479	1,514	21	1,536	0
	Total	14,262	1,012	3,971	24	458	19,727	7,041	6,355	13,396	0
2002	TC	5,133	0	0	0	62	5,195	5,101	5,856	10,958	0
	Dec. FC	9,142	986	3,693	24	425	14,270	1,394	21	1,415	0
	Total	14,274	986	3,693	24	487	19,465	6,495	5,877	12,372	0

Financial Instruments								Custody and Pledged Securities				Total Off Balance- Sheet Commit- ments
Trading Transactions							Total	Items Held in Custody	Pledged Securities	Accepted Independent Guarantees and Warrantess	Total	
Forward Fx Buy/Sell Transactions	Fx and Interest Rate Swap Transactions	Fx and Interest Rate Options	FX Futures	Interest Rate Futures	Others	Total						
589	414	558	0	0	11	1,572	1,572	54,841	40,137	0	94,977	147,916
3,292	9,655	1,088	206	0	233	14,474	14,474	11,254	51,705	5	62,964	99,539
3,881	10,069	1,646	206	0	245	16,047	16,047	66,095	91,841	5	157,942	247,455
722	637	410	0	0	10	1,780	1,780	51,882	36,125	0	88,007	135,340
3,061	10,335	1,932	220	0	295	15,842	15,842	10,210	47,331	0	57,542	94,087
3,783	10,972	2,342	220	0	305	17,622	17,622	62,093	83,456	0	145,549	229,427
454	176	241	0	0	129	1,000	1,000	50,653	35,690	0	86,343	130,261
3,374	11,400	2,874	276	0	359	18,282	18,282	8,476	39,180	0	47,657	85,621
3,828	11,576	3,115	276	0	488	19,282	19,282	59,129	74,870	0	133,999	215,882
319	143	179	0	0	29	670	670	42,244	28,882	0	71,126	105,651
3,121	10,178	1,291	405	46	168	15,210	15,210	8,149	37,008	0	45,157	79,932
3,440	10,322	1,471	405	46	196	15,881	15,881	50,392	65,890	0	116,282	185,583
620	103	102	0	0	10	835	835	34,058	24,260	0	58,318	92,599
5,399	6,642	2,018	310	0	437	14,806	14,806	10,584	18,500	0	29,085	60,917
6,018	6,745	2,120	310	0	447	15,641	15,641	44,642	42,760	0	87,402	153,515
535	191	184	0	0	1	911	911	26,810	22,097	0	48,907	74,928
3,976	7,334	281	180	0	273	12,045	12,045	11,097	17,809	0	28,907	57,468
4,511	7,525	465	180	0	274	12,956	12,956	37,907	39,907	0	77,814	132,396
670	137	65	0	0	2	873	873	17,870	17,151	0	35,021	53,003
4,381	8,225	71	165	0	127	12,969	12,969	9,548	15,091	0	24,639	53,622
5,052	8,362	135	165	0	129	13,842	13,842	27,418	32,241	0	59,659	106,625
267	12	0	0	0	0	280	280	11,781	17,581	0	29,362	45,794
3,463	4,872	0	173	0	92	8,600	8,600	8,759	17,601	0	26,360	50,645
3,731	4,884	0	173	0	93	8,880	8,880	20,539	35,182	0	55,721	96,438

Deposit Banks in ISE

Income-Expenditure

(USD Million)

Year	Period	Operating Income												
		Interest Income from					Interest Expenses on			Total	Net Interest Income/ Expenses	Net Fees and Commissions		
		Loans	Deposit in Banks	Marketable Securities Portfolio	Other Interest Income	Total	Deposits	Funds Borrowed	Other Interest Expense			Fees and Commiss. Received From	Fees and Commiss. Paid	Net
2011	Sept.	17,449	131	6,872	95	24,547	10,527	1,117	1,863	13,507	11,040	4,675	756	3,919
2011	June	12,505	93	5,202	81	17,881	7,488	797	1,277	9,562	8,319	3,481	546	2,935
2011	March	6,279	45	2,743	56	9,123	3,745	394	551	4,689	4,433	1,725	261	1,463
2010	Dec.	24,065	403	11,860	433	36,761	14,692	1,584	1,758	18,034	18,726	6,506	962	5,544
2010	Sept.	18,912	359	9,241	409	28,920	11,603	1,226	1,386	14,216	14,705	5,051	817	4,234
2010	June	11,419	215	6,153	277	18,063	6,822	732	884	8,437	9,627	3,088	479	2,609
2010	March	5,852	88	3,389	175	9,504	3,364	366	475	4,206	5,299	1,564	233	1,331
2009	Dec.	27,372	474	12,446	891	41,183	16,660	1,945	1,935	20,540	20,643	6,400	1,067	5,333
2009	Sept.	21,258	373	9,472	740	31,843	13,465	1,554	1,442	16,460	15,382	4,791	815	3,976
2009	June	14,162	258	6,068	520	21,007	9,219	1,086	991	11,295	9,711	3,085	535	2,550
2009	March	6,781	131	2,824	285	10,022	4,692	558	488	5,739	4,283	1,375	250	1,126
2008	Dec.	27,006	910	11,516	1,154	40,586	20,887	2,467	2,778	26,133	14,453	5,805	1,134	4,671
2008	Sept.	23,686	970	10,252	870	35,779	17,897	2,136	2,376	22,409	13,370	5,319	1,020	4,299
2008	June	15,333	636	6,786	567	23,322	11,398	1,431	1,526	14,355	8,967	3,502	651	2,851
2008	March	6,921	303	3,200	274	10,699	5,143	680	676	6,499	4,200	1,558	285	1,273
2007	Dec.	27,206	1,308	13,731	1,611	43,856	21,991	3,011	2,825	27,828	16,028	6,339	1,297	5,042
2007	Sept.	18,534	769	9,898	1,386	30,586	15,708	2,100	2,013	19,820	10,765	4,820	983	3,838
2007	June	10,961	467	6,061	874	18,363	9,474	1,242	1,220	11,935	6,428	2,874	568	2,306
2007	March	4,989	235	2,854	453	8,531	4,431	582	544	5,558	2,973	1,278	246	1,032
2006	Dec.	16,164	587	9,818	1,367	27,937	14,364	1,956	1,379	17,699	10,238	4,595	946	3,649
2006	Sept.	10,342	338	6,368	887	17,935	9,043	1,277	804	11,124	6,811	3,028	613	2,416
2006	June	6,230	186	3,770	523	10,709	5,338	762	366	6,466	4,243	1,892	357	1,535
2006	March	3,390	106	2,181	282	5,959	2,984	392	203	3,579	2,380	1,055	194	860
2005	Dec.	11,689	280	8,634	850	21,453	10,037	925	1,196	12,158	9,295	3,741	841	2,899
2005	Sept.	8,521	198	6,374	602	15,696	7,152	615	943	8,709	6,986	2,720	626	2,094
2005	June	5,516	125	4,235	378	10,254	4,547	358	684	5,589	4,665	1,784	398	1,386
2005	March	2,658	63	2,095	174	4,990	2,212	158	332	2,702	2,287	833	188	646
2004	Dec.	9,239	205	9,149	838	19,431	9,450	557	1,232	11,239	8,192	3,104	811	2,293
2004	Sept.	5,734	119	6,101	551	12,505	6,071	340	778	7,190	5,316	1,937	504	1,432
2004	June	3,584	63	4,053	377	8,077	4,005	215	497	4,717	3,360	1,229	311	918
2004	March	1,862	37	2,336	233	4,468	2,305	116	278	2,699	1,769	655	176	479
2003	Dec.	5,712	208	8,713	1,245	15,877	10,410	501	1,118	12,028	3,849	2,201	706	1,495
2003	Sept.	3,917	157	6,674	966	11,714	7,895	371	876	9,142	2,572	1,519	515	1,004
2003	June	2,456	106	4,297	655	7,515	5,272	262	619	6,153	1,362	974	319	655
2003	March	1,085	52	2,151	312	3,600	2,231	126	245	2,602	998	379	130	249
2002	Dec.	4,764	318	8,886	1,510	15,479	9,352	624	1,162	11,138	4,341	1,515	547	968

				Provisions				Profit/Loss		Profit/Loss	Provisions	Net	Net	Net Profit (Loss)
Dividend Income	Trading Profit/Loss (Net)	Other Operating Income	Total Operating Profit/Loss	for Loan Losses and Other Receivables	Other Operating Expenses	Net Operating Income (Loss)	Surplus as Gain After Merger	From Equity Method Applied Subsidiaries	Net Monetary Position Gain/Loss	Before Taxes from Continuing Operations	for Income Taxes from Continuing Operations (+/-)	Profit/Loss from Continuing Operations	Profit/Loss from Termina. Operations	
473	-21	2,526	17,936	2,457	7,993	7,486	0	0	0	7,486	-1,551	5,935	209	6,144
540	328	2,063	14,185	1,783	6,039	6,362	0	0	0	6,362	-1,265	5,097	0	5,097
240	481	1,038	7,655	1,072	3,073	3,510	0	0	0	3,510	-722	2,789	0	2,789
468	314	4,076	29,128	3,898	12,313	12,918	0	0	0	12,918	-2,495	10,423	60	10,483
499	435	3,054	22,927	3,041	9,397	10,489	0	0	0	10,489	-1,989	8,499	65	8,564
437	276	1,878	14,827	2,022	5,660	7,144	0	0	0	7,144	-1,377	5,767	14	5,781
215	225	962	8,032	1,225	2,889	3,918	0	-5	0	3,913	-775	3,138	16	3,154
463	982	2,146	29,568	6,915	11,067	11,587	0	0	0	11,587	-2,250	9,337	95	9,432
466	1,033	1,495	22,353	5,299	8,125	8,929	0	0	0	8,929	-1,749	7,180	127	7,306
421	985	983	14,650	3,380	5,202	6,068	0	0	0	6,068	-1,189	4,879	123	5,002
220	404	487	6,520	1,659	2,313	2,547	0	0	0	2,547	-493	2,054	112	2,167
519	23	2,227	21,893	4,102	10,542	7,249	0	0	0	7,249	-1,373	5,876	-2	5,873
523	9	2,351	20,553	3,180	9,533	7,840	0	0	0	7,840	-1,604	6,236	-2	6,234
518	259	1,940	14,535	2,144	6,326	6,065	0	0	0	6,065	-1,222	4,843	0	4,843
206	-138	1,263	6,803	1,192	2,773	2,839	0	0	0	2,839	-588	2,251	0	2,251
612	298	3,949	25,929	3,820	11,421	10,688	0	0	0	10,688	-1,929	8,759	1	8,760
278	245	2,885	18,010	2,091	7,683	8,236	0	0	0	8,236	-1,421	6,815	0	6,815
251	191	1,922	11,097	1,359	4,566	5,172	0	0	0	5,172	-844	4,329	0	4,329
61	81	556	4,702	665	2,015	2,022	0	0	0	2,022	-380	1,642	0	1,642
289	-221	2,786	16,741	2,281	7,819	6,641	0	6	0	6,648	-1,515	5,132	0	5,132
10	-619	2,582	11,200	1,792	4,915	4,492	0	220	0	4,712	-1,041	3,671	0	3,665
9	-837	1,961	6,910	1,271	3,051	2,588	0	186	0	2,774	-660	2,114	0	2,115
2	189	658	4,089	643	1,709	1,738	0	74	0	1,812	-421	1,392	0	1,393
20	857	1,436	14,507	3,407	8,289	2,812	0	228	0	3,040	-1,585	1,454	0	1,454
20	674	1,051	10,826	2,798	6,044	1,983	0	196	0	2,179	-1,239	940	0	940
20	546	753	7,370	1,801	3,116	2,453	0	182	0	2,635	-914	1,721	0	1,721
3	255	330	3,521	786	1,415	1,319	0	77	0	1,396	-426	970	0	970
14	1,088	1,070	12,657	2,276	5,712	4,669	0	344	-963	4,051	-1,247	2,803	0	2,804
12	237	689	7,686	1,333	3,499	2,853	0	211	-498	2,566	-632	1,933	0	1,933
26	13	501	4,818	752	2,275	1,791	0	186	-423	1,554	-477	1,077	0	1,077
1	711	299	3,259	501	1,414	1,345	0	98	-431	1,011	-399	612	0	612
9	3,740	1,177	10,271	1,595	5,040	3,636	0	206	-444	3,398	-902	2,496	0	2,496
8	2,817	952	7,353	960	3,716	2,678	0	176	-269	2,585	-709	1,876	0	1,876
24	1,781	704	4,525	500	2,466	1,560	0	142	-291	1,411	-442	969	0	969
9	11	341	1,609	324	810	474	0	76	-206	344	-164	180	0	180
78	473	1,650	7,510	1,355	3,505	2,650	0	208	-481	2,377	-228	2,150	0	2,138

Ratios

(%)

	2011 Sept.	2011 June	2011 March	2010 Dec.	2010 Sept.	2010 June	2010 March	2009 Dec.	2009 Sept.	2009 June	2009 March	2008 Dec.	2008 Sept.
Capital Ratios													
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.1	15.8	16.5	17.4	17.7	17.4	17.9	18.7	18.0	17.3	16.3	16.0	15.6
Shareholders' Equity / Total Assets	11.1	11.7	12.5	12.8	13.1	12.4	12.7	12.5	12.5	12.0	11.1	10.8	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	8.3	8.9	9.2	9.3	8.8	8.9	8.6	8.4	8.0	7.2	6.9	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-24.1	-20.5	-21.1	-14.9	-20.2	-14.0	-15.1	-21.0	-21.5	-11.9	0.7	-4.7	-18.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.4	0.6	0.6	0.1	2.8	1.2	-1.1	0.6	0.7	1.5	0.6	0.4	-1.3
Balance-Sheet Ratios													
TC Assets / Total Assets	67.5	70.0	70.7	70.9	71.3	69.8	69.8	69.9	69.2	66.8	63.9	65.2	68.4
TC Liabilities / Total Liabilities	62.5	65.4	66.0	67.0	66.7	66.1	65.9	65.2	64.3	62.8	61.2	61.8	63.3
FC Assets / FC Liabilities	86.7	86.6	85.9	88.0	86.0	88.8	88.4	86.4	86.3	89.4	92.9	90.9	86.0
TC Deposits / Total Deposits	62.6	65.0	65.5	66.7	64.8	65.6	63.9	62.3	60.7	60.5	59.8	61.1	62.7
TC Loans and Receivables / Total Loans and Receivables	66.8	68.3	68.2	68.7	70.0	68.8	68.3	68.8	69.0	68.2	65.2	66.6	70.8
Total Deposits / Total Assets	59.0	59.0	62.1	63.4	63.8	64.5	64.1	63.5	63.1	63.5	63.8	64.3	63.6
Funds Borrowed / Total Assets	10.8	10.3	10.1	9.9	9.1	9.4	9.3	9.1	9.7	10.8	11.7	12.0	11.9
Assets Quality													
Financial Assets (net) / Total Assets	24.4	24.9	27.0	30.0	30.5	31.4	32.9	32.8	30.7	29.1	27.8	26.0	25.0
Total Loans and Receivables / Total Assets	57.8	57.7	57.8	55.8	55.1	53.8	51.8	50.3	51.1	52.4	53.4	55.5	57.7
Total Loans and Receivables / Total Deposits	97.9	97.7	93.0	88.0	86.3	83.3	80.8	79.2	81.0	82.4	83.8	86.4	90.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	3.1	3.4	3.9	4.5	4.6	5.2	5.7	5.8	5.2	4.7	3.8	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4	0.4	0.5	0.6	0.6	0.8	0.8	0.9	0.9	0.9	0.6	0.5
Specific Provisions / Loans Under Follow-up	83.9	86.7	86.9	86.8	86.0	86.4	85.5	86.6	84.1	83.4	80.8	82.9	84.4
Permanent Assets / Total Assets	3.2	3.4	3.6	3.6	3.8	3.6	3.8	3.9	4.0	4.0	3.9	3.9	4.1
Consumer Loans / Total Loans and Receivables	33.0	33.5	33.5	33.6	33.7	32.7	33.0	33.6	33.0	32.5	31.3	31.2	32.2
Liquidity													
Liquid Assets / Total Assets	31.1	31.0	30.2	31.4	31.2	31.4	32.9	32.8	31.7	30.1	29.3	26.6	31.0
Liquid Assets / Short-term Liabilities	53.5	54.3	51.5	53.0	53.0	51.0	53.7	54.5	53.3	48.9	46.9	44.5	50.1
TC Liquid Assets / Total Assets	20.5	21.7	21.9	22.4	21.6	21.2	22.4	22.3	20.5	17.4	16.1	14.6	18.4
Profitability													
Net Profit/Losses / Total Assets	1.3	1.0	0.6	2.3	1.9	1.4	0.8	2.4	1.9	1.4	0.7	1.7	1.6
Net Profit/Losses / Total Shareholders' Equity	11.7	8.6	4.6	17.6	14.3	11.3	6.1	18.8	15.3	11.7	6.0	15.7	13.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	1.3	0.7	2.8	2.3	1.7	1.0	2.9	2.3	1.7	0.8	2.1	2.0
Income-Expenditure Structure													
Net Interest Income After Specific Provisions / Total Assets	2.1	1.5	0.8	3.4	2.7	2.0	1.1	3.8	2.9	2.0	0.9	3.3	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.7	52.8	51.7	54.6	54.7	55.4	56.6	52.0	50.2	47.8	46.2	52.7	55.0
Non-interest Income (net) / Total Assets	1.5	1.2	0.7	2.2	1.8	1.3	0.7	2.2	1.8	1.4	0.7	2.2	1.8
Other Operating Expenses / Total Assets	1.7	1.2	0.6	2.6	2.0	1.4	0.7	2.8	2.1	1.5	0.7	3.0	2.4
Personnel Expenses / Other Operating Expenses	44.5	44.7	43.8	42.5	44.2	44.4	43.1	43.7	44.5	44.3	44.0	42.5	43.0
Non-interest Income (net) / Other Operating Expenses	86.3	97.1	104.9	84.5	87.5	91.9	94.6	80.7	85.8	94.9	96.7	70.6	75.3

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

Ratios

(%)

	2008 June	2008 March	2007 Dec.	2007 Sept.	2007 June	2007 March	2006 Dec.	2006 Sept.	2006 June	2006 March	2005 Dec.	2005 Sept.
Capital Ratios												
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.1	15.3	16.6	17.1	16.4	18.9	18.4	17.0	15.3	19.1	19.6	18.4
Shareholders' Equity / Total Assets	10.8	10.9	12.1	12.4	11.7	11.4	10.8	11.0	10.0	12.2	12.2	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	6.7	6.8	7.4	7.6	6.9	6.5	5.9	6.0	5.1	6.3	6.2	5.2
Net On Balance Sheet Position / Total Shareholders' Equity	-28.2	-11.5	-14.4	-13.8	-17.7	-17.6	-17.2	-20.4	-18.8	-13.7	-8.1	-8.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	1.7	-0.2	-0.5	-2.3	-2.0	-0.1	5.3	-1.0	-3.0	-0.2	-1.9
Balance-Sheet Ratios												
TC Assets / Total Assets	68.2	65.4	67.7	66.3	65.1	63.9	62.6	62.5	61.5	65.6	64.3	62.9
TC Liabilities / Total Liabilities	62.2	61.2	63.4	62.4	61.0	59.8	58.5	58.0	57.3	61.1	60.2	58.7
FC Assets / FC Liabilities	84.3	89.1	88.2	89.7	89.4	89.7	90.2	89.3	90.2	88.3	89.7	89.8
TC Deposits / Total Deposits	61.1	60.9	61.9	61.1	60.0	58.4	58.0	59.0	60.1	62.0	59.9	57.4
TC Loans and Receivables / Total Loans and Receivables	70.9	68.7	71.9	71.7	70.8	69.8	70.1	68.3	66.0	68.0	68.3	66.7
Total Deposits / Total Assets	63.1	63.0	62.9	62.7	63.5	63.7	63.7	63.4	62.5	64.1	63.5	63.8
Funds Borrowed / Total Assets	11.9	12.6	11.3	11.9	12.2	12.2	13.0	14.3	15.4	13.1	12.8	12.1
Assets Quality												
Financial Assets (net) / Total Assets	25.5	27.7	28.3	29.9	31.2	32.6	32.1	31.3	32.1	32.7	34.0	37.0
Total Loans and Receivables / Total Assets	56.8	55.1	53.3	52.2	50.3	48.7	47.6	47.3	46.9	43.7	40.2	39.0
Total Loans and Receivables / Total Deposits	90.0	87.5	84.8	83.2	79.2	76.4	74.8	74.7	75.0	68.1	63.2	61.2
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	3.2	3.8	4.0	4.1	4.1	4.2	4.2	4.2	5.1	5.6	6.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.5	0.5
Specific Provisions / Loans Under Follow-up	86.3	88.2	90.5	90.9	91.0	91.2	92.2	93.5	93.1	91.3	91.4	91.6
Permanent Assets / Total Assets	4.1	4.1	4.7	4.8	4.8	4.9	4.9	5.0	4.9	5.9	6.0	6.9
Consumer Loans / Total Loans and Receivables	31.5	31.1	32.6	32.4	31.4	30.4	30.9	31.7	31.2	31.1	30.7	29.8
Liquidity												
Liquid Assets / Total Assets	31.8	33.3	34.2	34.6	36.4	37.3	37.7	32.7	32.8	34.7	37.8	37.5
Liquid Assets / Short-term Liabilities	49.9	55.4	57.6	56.9	58.9	59.2	61.5	56.1	56.3	65.8	71.7	72.6
TC Liquid Assets / Total Assets	18.6	18.3	19.5	18.3	19.1	19.1	18.2	15.9	16.2	20.0	20.5	19.5
Profitability												
Net Profit/Losses / Total Assets	1.2	0.6	2.4	2.1	1.5	0.6	2.0	1.7	1.0	0.7	0.7	0.5
Net Profit/Losses / Total Shareholders' Equity	11.5	5.9	20.0	17.1	12.6	5.4	18.6	15.5	10.5	5.3	5.8	4.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	0.8	3.0	2.6	1.8	0.8	2.6	2.2	1.4	0.8	1.5	1.2
Income-Expenditure Structure												
Net Interest Income After Specific Provisions / Total Assets	2.0	1.0	3.8	2.9	1.9	0.9	3.5	2.8	1.8	1.0	3.8	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.7	52.6	53.4	52.0	49.5	53.9	53.6	53.3	53.4	50.2	53.8	53.6
Non-interest Income (net) / Total Assets	1.4	0.7	2.7	2.2	1.6	0.6	2.6	2.0	1.3	0.8	2.5	2.1
Other Operating Expenses / Total Assets	1.6	0.8	3.2	2.4	1.6	0.8	3.1	2.3	1.5	0.8	4.0	3.2
Personnel Expenses / Other Operating Expenses	42.5	41.9	42.1	44.0	44.4	43.3	40.9	-	-	-	32.6	-
Non-interest Income (net) / Other Operating Expenses	88.0	93.9	86.7	94.3	102.3	85.8	83.2	89.3	87.4	100.0	62.9	63.5

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

Ratios

(%)

	2005 June	2005 March	2004 Dec.	2004 Sept.	2004 June	2004 March	2003 Dec.	2003 Sept.	2003 June	2003 March	2002 Dec.
Capital Ratios											
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.9	23.1	23.8	23.7	22.5	26.9	25.6	26.6	24.8	22.6	21.8
Shareholders' Equity / Total Assets	13.2	14.6	14.8	14.5	13.9	15.6	14.2	14.3	14.2	12.6	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	4.7	5.2	4.9	4.3	3.2	3.9	3.5	2.4	1.1	-0.2	-0.4
Net On Balance Sheet Position / Total Shareholders' Equity	-5.7	-7.5	-7.2	-2.8	-4.0	-5.7	-2.8	-4.6	-1.3	-0.2	-4.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.1	-3.8	-2.4	-0.6	-2.8	-4.3	-2.0	-3.7	-1.1	11.7	-3.5
Balance-Sheet Ratios											
TC Assets / Total Assets	62.6	62.2	59.5	56.5	56.8	60.2	55.7	56.4	55.0	50.9	49.5
TC Liabilities / Total Liabilities	58.5	57.6	55.1	53.4	53.6	55.6	51.3	51.4	50.2	45.7	44.4
FC Assets / FC Liabilities	90.2	89.2	90.1	93.3	93.1	89.7	91.0	89.8	90.4	90.4	90.9
TC Deposits / Total Deposits	56.2	53.3	49.9	48.1	49.7	49.8	45.6	45.5	42.6	38.4	36.9
TC Loans and Receivables / Total Loans and Receivables	64.5	61.8	61.4	57.1	56.1	54.3	50.3	47.4	44.7	37.4	36.7
Total Deposits / Total Assets	62.9	63.0	64.0	63.4	64.2	64.0	65.9	67.3	67.6	66.9	69.3
Funds Borrowed / Total Assets	11.3	10.0	10.3	10.3	10.3	8.9	9.0	8.5	7.5	9.2	8.5
Assets Quality											
Financial Assets (net) / Total Assets	36.0	37.8	37.0	36.6	37.1	39.5	40.7	40.1	41.3	40.4	40.6
Total Loans and Receivables / Total Assets	38.6	37.1	35.7	35.7	35.7	31.7	29.5	28.7	28.3	27.8	26.9
Total Loans and Receivables / Total Deposits	61.3	58.9	55.7	56.3	55.6	49.6	44.8	42.6	41.9	41.5	38.9
Loans Under Follow-up (gross) / Total Loans and Receivables	6.3	6.7	6.8	6.7	6.9	9.1	9.6	11.6	12.8	12.9	13.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.6	0.7	0.6	0.7	0.9	1.0	3.2	4.4	4.8	5.1
Specific Provisions / Loans Under Follow-up	90.0	91.1	90.1	91.2	89.8	90.0	89.3	72.2	65.4	63.1	63.1
Permanent Assets / Total Assets	8.6	9.5	9.9	10.2	10.7	11.7	10.7	11.9	13.1	12.8	12.5
Consumer Loans / Total Loans and Receivables	28.3	-	-	-	-	-	-	-	-	-	-
Liquidity											
Liquid Assets / Total Assets	35.4	33.2	34.4	35.4	33.7	34.5	35.7	32.9	30.9	30.5	31.8
Liquid Assets / Short-term Liabilities	69.4	65.8	72.1	68.0	61.3	66.2	68.6	61.7	53.9	54.1	72.5
TC Liquid Assets / Total Assets	17.7	16.5	15.0	15.5	14.8	17.6	15.8	15.3	13.7	12.1	12.0
Profitability											
Net Profit/Losses / Total Assets	1.0	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	7.4	4.2	12.3	10.3	6.4	3.1	15.0	12.4	7.1	1.7	21.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	0.9	2.6	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	2.2	1.2	4.7	3.7	2.5	1.2	2.3	1.8	1.0	0.9	4.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.1	53.6	57.4	62.7	64.1	47.7	26.1	25.5	21.8	47.4	45.0
Non-interest Income (net) / Total Assets	1.6	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	1.8	0.9	3.7	2.7	1.9	1.1	4.3	3.5	2.5	1.0	4.2
Personnel Expenses / Other Operating Expenses	-	-	40.1	-	-	-	35.3	-	-	-	35.9
Non-interest Income (net) / Other Operating Expenses	86.8	87.2	78.2	67.7	64.1	105.4	127.4	128.7	128.3	75.3	90.4

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

Glossary

1. Terms used in Financial Statements

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

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

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

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

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

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

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

Unclassified Liabilities = Factoring Payables + Payables to Leasing Transactions

2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Exchange Rates (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2002	December	1.6397	2007	June	1.3046
2003	March	1.7001	2007	September	1.2048
2003	June	1.4076	2007	December	1.1593
2003	September	1.3844	2008	March	1.3064
2003	December	1.3933	2008	June	1.2186
2004	March	1.3102	2008	September	1.2316
2004	June	1.4809	2008	December	1.5218
2004	September	1.4973	2009	March	1.6682
2004	December	1.3363	2009	June	1.5247
2005	March	1.3462	2009	September	1.4770
2005	June	1.3337	2009	December	1.4873
2005	September	1.3422	2010	March	1.5157
2005	December	1.3418	2010	June	1.5737
2006	March	1.3417	2010	September	1.4434
2006	June	1.5697	2010	December	1.5376
2006	September	1.4971	2011	March	1.5363
2006	December	1.4056	2011	June	1.6157
2007	March	1.3801	2011	September	1.8512

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

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

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