| | | | | | THOUSANDS | OF TRY | | |
|----------------|--|------|----------------------|------------------|----------------------|--|------------------|-------------------|
| | | | | AUDITED | } | | AUDITED | |
| | | | | RENT PERIOD | } | | RIOR PERIOD | |
| | LIABILITIES AND EQUITY | Note | | 31 / 12 / 2008) | | ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~ | 31/12/2007) | тоты |
| | DEPOSITS | (1) | TRY 67,317,998 | FC 16,565,437 | TOTAL 83,883,435 | TRY 55,944,489 | FC 12,305,278 | TOTAL 68,249,7 |
| .1 | Deposits Held By the Risk Group of the Bank | | 54,751 | 49,084 | 103,835 | 39,790 | 13,811 | 53,6 |
| .2 | Other | | 67,263,247 | 16,516,353 | 83,779,600 | 55,904,699 | 12,291,467 | 68,196,1 |
| I. | DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING | (2) | 1,026 | 2,993 | 4,019 | 417 | 395 | 8 |
| II. | FUNDS BORROWED | (3) | 23,764 | 4,593 | 28,357 | 5,227 | 2,409 | 7, |
| V. | MONEY MARKET BALANCES | | 7,267,869 | - | 7,267,869 | 196,265 | - | 196,2 |
| .1 | Interbank Money Market Borrowings | | - | - | - | - | - | |
| .2 .3 | Istanbul Stock Exchange Takasbank Borrowings Funds Provided under Repurchase Agreements | | - 7,267,869 | - } | - 7,267,869 | 196,265 | - | 196, |
| | MARKETABLE SECURITIES ISSUED (Net) | | 7,207,809 | _ | 7,207,809 | 190,203 | | 190, |
| • .1 | Bills | | _ | - | - | - | - | |
| .2 | Asset-backed Securities | | - | - | - | - | - | |
| .3 | Bonds | | - | - { | - | - | - | |
| Ί. | FUNDS | | 2,914,102 | - | 2,914,102 | 2,769,294 | - | 2,769,2 |
| .1 | Borrower Funds | | - | - } | - } | - | - | |
| .2 | Other | | 2,914,102 | - | 2,914,102 | 2,769,294 | - | 2,769,2 |
| II. | SUNDRY CREDITORS | | 335,891 | 145,074 | 480,965 | 270,764 | 116,898 | 387, |
| VIII. X. | OTHER LIABILITIES FACTORING PAYABLES | (4) | 383,207 | 246,618 | 629,825 | 574,485 | 91,913 | 666, |
| л. К. | PAYABLES FROM LEASING TRANSACTIONS (Net) | (5) | 1,705 | 240 | - 1,945 | | 4,201 | 4, |
| 0.1 | Finance Lease Payables | | 1,705 | 247 | 1,952 | - | 4,358 | 4, |
| 0.2 | Operating Lease Payables | | - | | - | - | - | - , |
| 0.3 | Other | | - | - } | - } | - | - | |
| 0.4 | Deferred Finance Lease Expenses (-) | | - | 7 | 7 | - | 157 | |
| XI. | DERIVATIVE FINANCIAL LIABILITIES FOR HEDGING | (6) | - | - | - { | - | - | |
| 1.1 | Fair Value Hedges | | - | - | - | - | - | |
| 1.2 | Cash Flow Hedges | | - | - | - | - | - | |
| 1.3 XII. | Hedges for Investments Made in Foreign Countries PROVISIONS | (7) | - 1,427,614 | - 775 | - 1,428,389 | - 1,101,044 | - 1,360 | 1,102, |
| 2.1 | General Provisions | (7) | 246,943 | 70 | 247,013 | 147,323 | 679 | 1,102, |
| 2.1 | Restructuring Provisions | | | - | - | - | - | 140,0 |
| 2.3 | Employee Benefits Provisions | | 506,450 | - | 506,450 | 470,600 | - | 470, |
| 2.4 | Insurance Technical Reserves (Net) | | - | - | - | - | - | |
| 2.5 | Other Provisions | | 674,221 | 705 | 674,926 | 483,121 | 681 | 483, |
| XIII. | TAX LIABILITY | (8) | 411,869 | 485 | 412,354 | 338,995 | 775 | 339, |
| 3.1 | Current Tax Liability | | 411,869 | 485 | 412,354 | 338,995 | 775 | 339, |
| 3.2 | Deferred Tax Liability | | - | - | - | - | - | |
| XIV. | LIABILITIES FOR ASSETS HELD FOR SALE AND HELD FROM DISCOUNTINUED OPERATIONS | (9) | - | - | - | - | - | |
| 4.1 | Held for Sale | | _ | _ | _ | _ | _ | |
| 4.2 | Held from Discountinued Operations | | _ | _ | _ | - | - | |
| XV. | SUBORDINATED LOANS | (10) | - | - | - | - | - | |
| IVI. | SHAREHOLDERS' EQUITY | (11) | 7,398,774 | (37,538) | 7,361,236 | 7,195,977 | 22,125 | 7,218, |
| 6.1 | Paid-in capital | | 2,500,000 | - | 2,500,000 | 2,500,000 | - | 2,500, |
| 6.2 | Capital Reserves | | 670,231 | (37,538) | 632,693 | 718,910 | 22,125 | 741, |
| 6.2.1 | Share Premium | | - | - | - | - | - | |
| 6.2.2 | Share Cancellation Profits | | - | - | - | - | - | 405 |
| 6.2.3 | Marketable Securities Valuation Differences | | 113,344 | (37,538) | 75,806 | 173,270 | 22,125 | 195, |
| 6.2.4 6.2.5 | Tangible Assets Revaluation Reserves Intangible Assets Revaluation Reserves | | - | - } | - | - I I | - I I I | |
| 6.2.6 | Revaluation Reserves of Real Estates for Investment Purpose | | _ | _ | _ | _ | _ | |
| 6.2.7 | Bonus Shares of Subsidiaries, Associates and Entities under Joint Control | | 12,764 | - { | 12,764 | 2,158 | - | 2 |
| 6.2.8 | Hedging Funds (Effective portion) | | - | - | - | - | - | |
| 6.2.9 | Value Increase on Assets Held for Sale | | - | - | - | - | - | |
| 6.2.10 | Other Capital Reserves | | 544,123 | - { | 544,123 | 543,482 | - | 543 |
| 6.3 | Profit Reserves | | 1,934,486 | - } | 1,934,486 | 1,466,178 | - | 1,466 |
| 5.3.1 | Legal Reserves | | 1,568,647 | - } | 1,568,647 | 1,251,782 | - | 1,251 |
| 5.3.2 | Statutory Reserves | | - | - } | - | - | - | ~~ |
| 6.3.3 | Extraordinary Reserves | | 90,121 | - } | 90,121 275 718 | 90,121 124 275 | - | 90 124 |
| 5.3.4 5.4 | Other Profit Reserves Profit/Loss | | 275,718 2,294,057 | - } | 275,718 2,294,057 | 124,275 2,510,889 | - | 124 2,510 |
| 5.4.1 | Prior Years Profit/Loss | | 2,294,037 159,798 | - } | 2,294,037 159,798 | 159,798 | _ | 2,310 |
| 5.4.2 | Net Period Profit/Loss | | 2,134,259 | - } | 2,134,259 | 2,351,091 | - | 2,351 |
| 6.5 | Minority Interests | (12) | _,101,207 | _ | _,101,207 | _, | _ | 2,331 |
| 0.5 | | | | | | | | |

| | T.C. ZİRAAT BANKA | SI A.Ş. UNC | UNSOLIDATED | BALANCE SH | EET | | | | | | |
|----------------------|---|-------------|----------------------------------|-------------------------------|---------------------------------|-----------------------------------|---------------------------|---------------------------------|--|--|--|
| | | | THOUSANDS OF TRY AUDITED AUDITED | | | | | | | | |
| | | | | AUDITED RRENT PERIOD | | | | | | | |
| | ASSETS | Note | | 31 / 12 / 2008) | | PRIOR PERIOD (31/ 12 / 2007) | | | | | |
| | | | TRY | FC | TOTAL | | FC | TOTAL | | | |
| I. | CASH AND BALANCES WITH THE CENTRAL BANK OF TURKEY | (1) | 7,792,291 | 1,583,306 | 9,375,597 | 4,098,681 | 1,542,149 | 5,640,830 | | | |
| II. | FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net) | (2) | 640,943 | 22,636 | 663,579 | 660,240 | 101,583 | 761,823 | | | |
| 2.1 2.1.1 | Financial Assets Held for Trading Public Sector Debt Securities | | 639,939 639,938 | 21,530 21,530 | 661,469 661,468 | 660,240 660,239 | 100,685 100,685 | 760,925 760,924 | | | |
| 2.1.1 | Securities Representing a Share in Capital | | - | - | - | - | - | - | | | |
| 2.1.3 | Other Marketable Securities | | 1 | - | 1 | 1 | - | 1 | | | |
| 2.2 | Financial Assets at Fair Value Through Profit or Loss | | - | - | - | - | - | - | | | |
| 2.2.1 | Public Sector Debt Securities | | - | - | - | - | - | - | | | |
| 2.2.2 2.2.3 | Securities Representing a Share in Capital Other Marketable Securities | | - | - | - | - | - | - | | | |
| 2.3 | Derivative Financial Assets Held for Trading | | 1,004 | 1,106 | 2,110 | - | 898 | 898 | | | |
| III. | BANKS | (3) | 9,237 | 3,701,113 | 3,710,350 | 569,463 | 2,345,652 | 2,915,115 | | | |
| IV. | MONEY MARKET PLACEMENTS | | - | - | - | 2,611,226 | - | 2,611,226 | | | |
| 4.1 | Interbank Money Market Placements | | - | - | - | - | - | - | | | |
| 4.2 4.3 | Istanbul Stock Exchange Money Market Placements Receivables From Reverse Repurchase Agreements | | - } | - | - | - 2,611,226 | - | - 2,611,226 | | | |
| 4.3 V. | FINANCIAL ASSETS AVAILABLE FOR SALE (Net) | (4) | 3,970,104 | 5,100,940 | - 9,071,044 | 24,752,943 | 7,207,273 | 31,960,216 | | | |
| 5.1 | Securities Representing a Share in Capital | | 21,391 | 6 | 21,397 | 78,939 | 3 | 78,942 | | | |
| 5.2 | Public Sector Debt Securities | | 3,637,410 | 3,582,741 | 7,220,151 | 24,674,004 | 7,198,604 | 31,872,608 | | | |
| 5.3 | Other Marketable Securities | | 311,303 | 1,518,193 | 1,829,496 | - | 8,666 | 8,666 | | | |
| VI. 6.1 | LOANS Loans | (5) | 29,589,641 29,475,597 | 1,246,553 1,246,553 | 30,836,194 30,722,150 | 21,083,716 21,003,890 | 520,418 520,418 | 21,604,134 21,524,308 | | | |
| 6.1.1 | Loans Loans Granted to Risk Group of The Bank | | 18,715 | 41,511 | 60,226 | 35,810 | 25,799 | 61,609 | | | |
| 6.1.2 | Other | | 29,456,882 | 1,205,042 | 30,661,924 | 20,968,080 | 494,619 | 21,462,699 | | | |
| 6.2 | Loans Under Follow-up | | 595,747 | 8,533 | 604,280 | 383,558 | 7,399 | 390,957 | | | |
| 6.3 | Specific Provisions (-) | | 481,703 | 8,533 | 490,236 | 303,732 | 7,399 | 311,131 | | | |
| VII. | FACTORING RECEIVABLES | | - | - | - | - | - | - | | | |
| VIII. 8.1 | INVESTMENTS HELD TO MATURITY (Net) Public Sector Debt Securities | (6) | 44,001,121 43,997,649 | 4,786,079 4,785,670 | 48,787,200 48,783,319 | 13,313,086 13,309,591 | 542,341 541,953 | 13,855,427 13,851,544 | | | |
| 8.2 | Other Marketable Securities | | 3,472 | 4,785,670 | 3,881 | 3,495 | 388 | 3,883 | | | |
| IX. | INVESTMENTS IN ASSOCIATES (Net) | (7) | 121,399 | - | 121,399 | 17,386 | - | 17,386 | | | |
| 9.1 | Accounted with Equity Method | | 74,147 | - | 74,147 | - | - | - | | | |
| 9.2 | Unconsolidated Associates | | 47,252 | - | 47,252 | 17,386 | - | 17,386 | | | |
| 9.2.1 9.2.2 | Financial Associates Non-financial Associates | | 43,426 3,826 | - | 43,426 3,826 | 13,697 3,689 | - | 13,697 | | | |
| 9.2.2 X. | INVESTMENTS IN SUBSIDIARIES (Net) | (8) | 65,112 | 449,879 | 5,820 514,991 | 61,470 | 282,146 | 3,689 343,616 | | | |
| 10.1 | Unconsolidated Financial Subsidiaries | | 60,313 | 449,879 | 510,192 | 57,157 | 282,146 | 339,303 | | | |
| 10.2 | Unconsolidated Non-financial Subsidiaries | | 4,799 | - | 4,799 | 4,313 | - | 4,313 | | | |
| XI. | ENTITIES UNDER JOINT CONTROL (Net) | (9) | - | 24,982 | 24,982 | - | 12,845 | 12,845 | | | |
| 11.1 | Accounted with Equity Method | | - | - | - | - | - | - | | | |
| 11.2 11.2.1 | Unconsolidated Entities Under Joint Control Financial Entities Under Joint Control | | - | 24,982 24,982 | 24,982 24,982 | - | 12,845 12,845 | 12,845 12,845 | | | |
| 11.2.1 | Non Financial Entities Under Joint Control | | - | - | - | - | - | - | | | |
| XII. | RECEIVABLE FROM LEASING TRANSACTIONS (Net) | (10) | - | - | - | - | - | - | | | |
| 12.1 | Finance Lease Receivables | | - | - | - | - | - | - | | | |
| 12.2 | Operating Lease Receivables | | - | - | - | - | - | - | | | |
| 12.3 | Other Unearned Income (-) | | - | - | - | - | - | - | | | |
| 12.4 XIII. | DERIVATIVE FINANCIAL ASSETS FOR HEDGING PURPOSES | (11) | - | - | - | - | - | - | | | |
| 13.1 | Fair Value Hedges | | - | - | - | - | - | - | | | |
| 13.2 | Cash Flow Hedges | | - | - | - | - | - | - | | | |
| 13.3 | Hedges for investments made in foreign countries | | - | - | - | - | - | - | | | |
| XIV. | TANGIBLE ASSETS (Net) | (12) | 812,577 | 2,165 | 814,742 | 645,754 | 2,815 | 648,569 | | | |
| XV. 15.1 | INTANGIBLE ASSETS (Net) Goodwill | (13) | 8,952 | 2,342 | 11,294 | 11,419 | 1,049 | 12,468 | | | |
| 15.1 | Other | | 8,952 | 2,342 | - 11,294 | - 11,419 | - 1,049 | 12,468 | | | |
| XVI. | REAL ESTATES FOR INVESTMENT PURPOSE (Net) | (14) | - | _,;; ; ; _ | | - | - | - | | | |
| XVII. | TAX ASSET | (15) | 170,888 | - | 170,888 | 108,166 | 61 | 108,227 | | | |
| 17.1 | Current Tax Asset | | 426 | - | 426 | 3,820 | - | 3,820 | | | |
| 17.2 | Deferred Tax Asset | | 170,462 | - | 170,462 | 104,346 | 61 | 104,407 | | | |
| XVIII. | ASSETS HELD FOR SALE AND ASSETS HELD FROM DISCOUNTINUED OPERATIONS (Net) | (16) | 4,143 | - | 4,143 | 1,475 | - | 1,475 | | | |
| 18.1 | Held for Sale | | 4,143 | _ | 4,143 | 1,475 | _ | 1,475 | | | |
| 18.2 | Held from Discountinued Operations | | - | - | - | - | - | - | | | |
| XIX. | OTHER ASSETS | (17) | 282,525 | 23,568 | 306,093 | 420,946 | 28,008 | 448,954 | | | |
| | | | | | | | | | | | |
| | TOTAL ASSETS | | 87,468,933 | 16,943,563 | 104,412,496 | 68,355,971 | 12,586,340 | 80,942,311 | | | |

| | | | THOUSANDS | |
|---------------------|--|-----------|------------------------------------|----------------------------------|
| | | Noto | AUDITED | AUDITED |
| | INCOME STATEMENT | Note | CURRENT PERIOD (31 / 12 / 2008) | PRIOR PERIOD (31 / 12 / 2007) |
| I. | INTEREST INCOME | (1) | 13,368,109 | 11,329 |
| 1.1 | Interest Income from Loans | | 4,516,919 | 3,225 |
| 1.2 | Interest Income From Reserve Deposits | | 26,654 | 403 |
| 1.3 | Interest Income from Banks | | 522,540 | 202 |
| 1.4 | Interest Income from Money Market Placements | | 101,895 | 333 |
| 1.5 | Interest Income from Marketable Securities | | 8,191,171 | 7,156 |
| 1.5.1 | Financial Assets Held for Trading | | 114,188 | 253 |
| 1.5.2 | Financial Assets at Fair Value through Profit and Loss | | - | |
| 1.5.3 | Financial Assets Available-for-sale | | 3,840,335 | 4,146 |
| 1.5.4 | Investments Held-to-Maturity | | 4,236,648 | 2,756 |
| 1.6 | Finance Lease Income | | - | |
| 1.7 | Other Interest Income | | 8,930 | 7 |
| II. | INTEREST EXPENSE | (2) | 9,265,832 | 7,527 |
| 2.1 | Interest Expense on Deposits | | 8,705,878 | 7,392 |
| 2.2 | Interest on Borrowings | | 1,495 | 2 |
| 2.2 | Interest on money market borrowings | | 476,926 | 123 |
| 2.4 | Interest on marketable securities issued | | - | 125 |
| 2.4 2.5 | Other interest expense | | 81,533 | 10 |
| 2.5 III. | NET INTEREST INCOME / EXPENSES (I - II) | | 4,102,277 | 3,801 |
| | | | | |
| IV. | NET FEES AND COMMISSIONS INCOME / EXPENSES | | 572,031 | 563 |
| 4.1 | Fees and Commissions Received | | 654,725 | 628 |
| 4.1.1 | Non-cash Loans | | 15,492 | 15 |
| 4.1.2 | Other | | 639,233 | 612 |
| 4.2 | Fees and Commissions Paid | | 82,694 | 64 |
| 4.2.1 | Non-cash Loans | | - | |
| 4.2.2 | Other | | 82,694 | 64 |
| V. | DIVIDEND INCOME | (3) | 26,451 | 25 |
| VI. | TRADING PROFIT / LOSS | (4) | (53,071) | 142 |
| 6.1 | Profit/Loss from Capital Market Operations(Net) | | (47,566) | 71 |
| 6.2 | Foreign Exchange Gains / Losses (Net) | | (5,505) | 70 |
| VII. | OTHER OPERATING INCOME | (5) | 338,370 | 176 |
| VIII. | TOTAL OPERATING INCOME / EXPENSE (III+IV+V+VI+VII) | | 4,986,058 | 4,710 |
| IX. | PROVISION FOR LOANS OR OTHER RECEIVABLES LOSSES(-) | (6) | 546,028 | 252 |
| Х. | OTHER OPERATING EXPENSES(-) | (7) | 1,724,530 | 1,494 |
| XI. | NET OPERATING PROFIT / LOSS (VIII-IX-X) | | 2,715,500 | 2,963 |
| XII. | GAINS RECORDED AFTER MERGER | | - | , , |
| XIII. | PROFIT / LOSS ON EQUITY METHOD | | <u>-</u> | |
| XIV. | GAIN / LOSS ON NET MONETARY POSITION | | _ | |
| XV. | INCOME BEFORE TAXES FROM CONTINUING OPERATIONS (XI+XII+XIII+XIV) | (8) | 2,715,500 | 2,963 |
| AV. XVI. | PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS | (8) | (581,241) | (611 |
| AVI. 16.1 | Current Tax Provision | | (609,529) | (660 |
| | Deferred Tax Provision | | | 48 |
| 16.2 XVII | | (10) | 28,288 | |
| XVII. XVIII | NET PROFIT FROM CONTINUING OPERATIONS (XV±XVI) | (10) | 2,134,259 | 2,351 |
| XVIII. | NET PROFIT FROM DISCONTINUED OPERATIONS | | - | |
| 18.1 | Income from Assets Held for Sale | | - | |
| 18.2 | Income from Sale of Associates, Subsidiaries and Entities under Common Control (Business Partners) | | - | |
| 18.3 | Other Income from Discountinued Operations | | - | |
| XIX. | EXPENSES FROM DISCONTINUED OPERATIONS (-) | | - | |
| 19.1 | Expense on Assets Held for Sale | | - | |
| 19.2 | Expenses on Associates, Subsidiaries and Entities under Common Control (Business Partners) | | - | |
| 19.3 | Other Expenses from Discountinued Operations | | - | |
| XX. | PROFIT / LOSSES BEFORE TAXES FROM DISCONTINUED OPERATIONS (XVIII-XIX) | (8) | - | |
| XXI. | PROVISION FOR TAXES ON INCOME FROM TERMINATED OPERATIONS (±) | (9) | - | |
| 21.1 | Current tax provision | | _ | |
| 21.2 | Deferred tax provision | | _ | |
| XXII. | NET PROFIT/LOSSES FROM DISCOUNTINUED OPERATIONS (XX±XXI) | (10) | _ | |
| XXII. XXIII. | NET PROFIT/LOSSES (XVII+XXII) | (10) (11) | 2,134,259 | 2,351 |
| | | (11) | | |
| 23.1 | Profit/Loss of Group | | 2,134,259 | 2,351 |
| 23.2 | Profit/Loss of Minority Interests | | - | |

The accompanying notes form an integrated part of these financial statements

| GUARANTEE Letters of Guara Guarantees Subj Guarantees Give Bother Letters of Bank Acceptance Import Letter of Cother Letters of Guaranteed Prefi Endorsements to Other Letters of Guaranteed Prefi Endorsements to Other Letters of Guaranteed Prefi Endorsements to Other Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Boeposit Purchas Share Capital Co Deposit Purchas Share Capital Co Deposit Purchas Share Capital Co Commitments for Commitments | | | | | THOUSANDS | | AUDITED | | |
|---|---|----------|----------------|------------------------|------------------|------------------|-----------------------|------------------------|--|
| GUARANTEE Letters of Guara Guarantees Subj Guarantees Give Other Letters of Bank Acceptanc Import Letters of Cother Bank Acce Letters of Credit Documentary Le Other Bank Acce Letters of Credit Documentary Le Other Letters of Guaranteed Pref Endorsements Endorsements Endorsements Cother Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Base Purchase Commitments for Securities Issue Commitments for Commitments for Commitments for Carax and Fund D Credit Card Exp Commitments for Payables for Sho Commitments for Commitments for Commitments for Commitments for Cash Flow Hedge Cash Flow H | | | CUR | AUDITED RENT PERIOD | PRIOR PERIOD | | | | |
| GUARANTEE Letters of Guara Guarantees Subj Guarantees Give Other Letters of Bank Acceptanc Import Letters of Cother Bank Acce Letters of Credit Documentary Le Other Bank Acce Letters of Credit Documentary Le Other Letters of Guaranteed Pref Endorsements Endorsements Endorsements Cother Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Base Purchase Commitments for Securities Issue Commitments for Commitments for Commitments for Carax and Fund D Credit Card Exp Commitments for Payables for Sho Commitments for Commitments for Commitments for Commitments for Cash Flow Hedge Cash Flow H | | Note | (3 TRY | 31 / 12 / 2008) FC | TOTAL | () TRY | 31/ 12 / 2007) FC | TOTAL | |
| GUARANTEE Letters of Guara Guarantees Subj Guarantees Give Other Letters of Bank Acceptanc Import Letters of Cother Bank Acce Letters of Credit Documentary Le Other Bank Acce Letters of Credit Documentary Le Other Letters of Guaranteed Pref Endorsements Endorsements Endorsements Cother Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Base Purchase Commitments for Securities Issue Commitments for Securities Issue Commitments for Carax and Fund D Credit Card Exp Commitments for Payables for Sho Commitments for Payables for Sho Commitments for Foreward Foreign Revocable Loan Cother Revocable Derivative Finar Fair Value Hedg Cash Flow Hedg C | NCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III) | | 10,429,585 | 7,257,933 | 17,687,518 | 7,913,010 | · | 12,594 | |
| Guarantees Subj Guarantees Give Other Letters of Bank Acceptance Import Letter of Other Bank Acce Letters of Credit Documentary Let Other Bank Acce Letters of Credit Documentary Let Other Letters of Guaranteed Pref Endorsements Endorsements to Other Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Base Purchase Share Capital Co Deposit Purchas Share Capital Co Ecommitments for Commitments fo | RANTEES AND SURETYSHIPS | (1), (3) | 1,300,770 | 2,991,260 | 4,292,030 | 745,374 | 1,690,474 | 2,435 | |
| Guarantees Give Other Letters of Bank Acceptance Import Letter of Other Bank Acceptance Letters of Credit Documentary Let Other Letters of Guaranteed Prefine Endorsements Endorsements Endorsements Endorsements Endorsements Endorsements Endorsements Cother Endorsem Purchase Guarantee Other Guarantee Other Suretyship COMMITMEN Irrevocable command Asset Purchase Share Capital Commitments for Share Capital Commitments for Share Capital Commitments for Commitments for Consective Finant Fair Value Hedge Cash Flow Hedge Hedges for Invest Transactions for Forward Foreign Currency Swap- Interest Rate Swith Currency Future Interest Rate Swith Currency Future Interest Rate Fut Interest Rate Fut Interest Rate Fut Currenc | s of Guarantee | | 1,300,770 | 2,267,056 | 3,567,826 | 745,374 | 1,228,467 | 1,973 | |
| Other Letters of Bank Acceptance Import Letter of Other Bank Acceleters of Currency Letters of Guaranteed Prefile Endorsements Endorsements Other Endorsem Purchase Guarantee Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Share Capital Construction Securities Issue Commitments for Tax and Fund D Credit Card Exp Commitments for Tax and Fund D Credit Card Exp Commitments for Tax and Fund D Credit Card Exp Commitments for Tax and Fund D Credit Card Exp Commitments for Tax and Fund D Credit Card Exp Commitments for Commitments for Commitments for Forward Foreign Forward Foreign Forward Foreign Currency Aute Hedg Currency Future Interest Rate Sw Currency Future Interest Rate Fund Interest Rate Fund Currency Future Interest Rate Fund Interest Rate Fund Interest Rate Fund Currency | ntees Subject to Public Procurement Law | | 156,929 | 1,918,335 | 2,075,264 | 104,742 | 1,100,771 | 1,205 | |
| Bank AcceptanceImport Letter ofOther Bank Acceletters of CreditDocumentary Letters of CreditDocumentary Letters ofGuaranteed PrefileEndorsementsEndorsementsEndorsementsPurchase GuaranteeOther EndorsemPurchase GuaranteeOther SuretyshipCOMMITMENIrrevocable commitAsset PurchaseBank AcceletaCommitments forShare Capital ColeLoan Granting Commitments forCommitments forConter Revocable LoanCother Revocable LoanCother Revocable CommitRevocable LoanCother Revocable CommitForward ForeigrCash Flow HedgCash Flow Hedg <td>ntees Given for Foreign Trade Operations</td> <td></td> <td>747,124</td> <td>-</td> <td>747,124</td> <td>456,994</td> <td>-</td> <td>456</td> | ntees Given for Foreign Trade Operations | | 747,124 | - | 747,124 | 456,994 | - | 456 | |
| Import Letter of Other Bank Acco Letters of Credit Documentary LetOther Letters of Guaranteed Pref EndorsementsEndorsements EndorsementsEndorsements Other Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Share Capital Co Securities Issue Commitments for Commitments for Commercial for Commodity | Letters of Guarantee | | 396,717 | 348,721 | 745,438 | 183,638 | 127,696 | 311 | |
| Other Bank Acca Letters of Crediti Documentary Letters of Guaranteed Prefine Endorsements Endorsements Endorsements Endorsements Endorsements Endorsements Endorsements Cother Endorsem Purchase Guarantee Other Guarantee Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Share Capital Com Asset Purchase Share Capital Com Asset Purchase Share Capital Com Securities Issue Commitments for Securities Issue Commitments for Commitments for Tax and Fund D Credit Card Exp Commitments for Tax and Fund D Credit Card Exp Commitments for Payables for Shore Other Irrevocable Derivative Finar Fair Value Hedg Cash Flow Hedg Gash Flow Hedg Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency and Integend Currency and Integend Currency Future Currency Future Currency Future Interest Rate Sw Currency Future Currency Future Interest Rate Sw Currency Future Interest Rate Sw Currency Future Interest Rate Sw Currency Future Currency Future Share Rate Futo Therest Rate Sw Currency Future Share Rate Sw Currency Future Assets Commodity | - | | - | 16,305 | 16,305 | - | 1,366 | 1 | |
| Letters of Credit Documentary Let Other Letters of Guaranteed Prefine Endorsements Dendorsements Dendorsements Dendorsements Purchase Guaran Factoring Guara Other Bundersem Other Suretyship COMMITMEN Irrevocable command Asset Purchase Deposit Purchas Share Capital Command Share Capital Command Deposit Purchas Share Capital Command Share Capital Command Commitments for Commitments for Commercial Not Conther Interest for Currency Swap- Cal Currency Swap- Cal Interest Rate Swap Cal Currency Swap- Cal Interest Rate Swap Cal Currency Call O Cal Currency Future Cal Interest Rate Swap Cal Interest Rate Swap Cal Interest Rate Swap Cal Currency Future Cal Interest Rate Fut Cal Interest Rate Swap Cal Currency Future Cal Currency Future | t Letter of Acceptances | | - | 13,446 | 13,446 | - | 1,366 | | |
| Documentary Lee Other Letters of Guaranteed Prefile Endorsements Endorsements Endorsements Endorsements Endorsements Other Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable commitance Deposit Purchase Share Capital Commitments Commitments Commation Commation Currency Swap- Interest Rate Currency Future /ul> | | | - | 2,859 | 2,859 | - | - | | |
| Other Letters of Guaranteed Prefile Endorsements Endorsements Endorsements Other Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Guarantee Other Suretyship COMMITMEN Irrevocable command Asset Purchase Share Capital Command Share Capital Command Securities Issue Commitments for Revocable Loan Other Irrevocable DERIVATIVE Derivative Finar Fair Value Hedge Cash Flow Hedge Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Forward Foreign Currency and Intege Currency Swap- Interest Rate Swap Currency Future Currency Future Marketable Secu Commercial Not Other Assets for Assets Under Marketable Secu Cheques Received Other Assets for Assets Rate Fund Interest Rate Fund Interest Rate Fund Interest Rate Fund Interest Rate Fund Currency Future Currency Future Assets Under Marketable Secu Coher Assets for Assets Under Marketable Secu Cheques Received Other Assets for | | | - | 707,899 | 707,899 | - | 460,641 | 46 | |
| Guaranteed Pref Endorsements Conder Endorsem Purchase Guaran Factoring Guara Other Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Deposit Purchas Share Capital Co Endor Granting Co Securities Issue Commitments for Commitments for Commitments for Commitments for Commitments for Commitments for Commitments for Commitments for Payables for Sho Commitments for Commitments for Commercial Not Cother Revocable Currency Swap- Courrency Future Currency Swap- Courrency Call O Courrency Future Currency Future | mentary Letters of Credit | | - | 707,899 | 707,899 | - | 460,582 | 46 | |
| Endorsements Endorsements to Other Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable commitments Share Capital Co Securities Issue Share Capital Co Securities Issue Commitments for Cother Irrevocable Cother Revocable Loan Other Irrevocable Derivative Finan Revocable Loan Other Revocable Loan Cash Flow Hedg Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency Swap- Interest Rate Sw Currency Call O Currency Future Currency Future Currency Future Currency Future Interest Rate Sw Currency Future Interest Rate Sw Currency Future Interest Rate Fut Marketable Secu Cother And Plee Currency Future Interest Rate Fut Interest Rate Fut Cother And Plee | | | - | - | - { | - | 59 | | |
| Endorsements to Other Endorsem Purchase Guarar Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable command Asset Purchase O Deposit Purchase Share Capital Co Loan Granting O Securities Issue Commitments for Conter Irrevocable Revocable Commit Revocable Loan Other Irrevocable Derivative Finar Fair Value Hedge Cash Flow Hedge Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Forward Foreign Forward Foreign Currency Swap- Interest Rate Sw Currency Future Currency Future Currency Future Currency Future Interest Rate Sw Currency Future Interest Rate Sw Currency Future Interest Rate Fut Forward Foreign Forward Foreign Fuency Future Currency Future Currency Future Interest Rate Fut Sothar ketable Secure Commercial Not | - | | - | - | - { | - | - | | |
| Other Endorsem Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable command Asset Purchase Guarantee Deposit Purchase Share Capital Command Share Capital Command Scurities Issue Commitments for Commitments for Cash Flow Hedg Cash Flow He | | | - | - | - } | - | - | | |
| Purchase Guaran Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Deposit Purchase Share Capital Co Loan Granting Co Securities Issue Commitments for Commitments for Commitments for Commitments for Commitments for Commitments for Commitments for Payables for Sho Conter Irrevocable Revocable Loan Cother Irrevocable DERIVATIVE Derivative Finan Fair Value Hedg Cash Flow Hedg Hedges for Inves Transactions for Forward Foreign Cash Flow Hedg Hedges for Inves Transactions for Forward Foreign Currency Swap- Cash Flow Hedg Hedges for Inves Transactions for Forward Foreign Currency Future Currency F | sements to Central Bank of Republic of Turkey | | - | - | - } | - | - | | |
| Factoring Guara Other Guarantee Other Suretyship COMMITMEN Irrevocable com Asset Purchase Deposit Purchas Share Capital Co Loan Granting O Securities Issue Commitments for Commitments for Commitments for Commitments for Commitments for Commitments for Commitments for Commitments for Commitments for Payables for Sho Other Irrevocable Revocable Com Revocable Com Revocable Loan Cother Revocable DERIVATIVE Derivative Finar Fair Value Hedg Cash Flow Hedg Hedges for Inves Transactions for Forward Foreign Currency and Inf Currency Swap- Cash Flow Hedg Currency Future Currency Swap- Cash Flow Hedg Currency Future Currency Future | ase Guarantees on Marketable Security Issuance | | - | - | - { | - | - | | |
| Other GuaranteeOther SuretyshipCOMMITMENIrrevocable commitAsset Purchase 0Deposit PurchaseShare Capital Commitments forCommitments forCommitments forCommitments forCommitments forCommitments forCommitments forCommitments forCommitments forPayables for ShotOcommitments forPayables for ShotOther IrrevocableRevocable LoanDerivative FinanRevocable LoanDerivative FinanFair Value HedgeCash Flow HedgeHedges for InvestTransactions forForward ForeignForward ForeignCurrency Swap-Currency Swap-Interest Rate SwInterest Rate SwCurrency FutureCurrency FutureCurrency FutureInterest Rate SwInterest Rate SwI | • | | - | - | - { | - | - | | |
| Other SuretyshipCOMMITMENIrrevocable commodileAsset PurchaseDeposit PurchaseShare Capital CommodileLoan Granting Commitments forCommitments forPayables for ShotOther IrrevocableRevocable CommitRevocable Commit | - | | - | - | - { | - | - | | |
| COMMITMEN Irrevocable com Asset Purchase Deposit Purchase Share Capital Co Commitments for Commitments for Commitments for Commitments for Commitments for Credit Card Exp Coredit Card Exp Coredit Card Exp Commitments for Payables for Sho Commitments for Payables for Sho Conter Irrevocable Revocable Loan Cother Revocable Loan Cother Revocable Loan Cother Revocable Loan Cother Revocable Loan Cother Revocable Loan Cother Revocable for Payables for Inves Transactions for Fair Value Hedg Cash Flow Hedg Hedges for Inves Transactions for Forward Foreign Currency and Int Currency Swap- Cash Flow Hedg Gash Flow Hedg Cash Flow Hedg Currency Swap- Currency Swap- Currency Swap- Currency Swap- Cast Interest Rate Sw Currency Future Currency Futu | | | | | _ { | - | - | | |
| Irrevocable com Asset Purchase (Deposit Purchase Share Capital Co Securities Issue Commitments for Commitments for Commitments for Credit Card Exp Coredit Card Exp Coredit Card Exp Commitments for Payables for Sho Commitments for Payables for Sho Conter Irrevocable Revocable Loan Cother Revocable DERIVATIVE Derivative Finar Fair Value Hedg Cash Flow Hedg Hedges for Inves Transactions for Forward Foreign Currency and Int Currency Swap- Cash Flow Hedg Hedges for Inves Transactions for Forward Foreign Currency Future Currency Future Interest Rate Sw Currency Future Interest Rate Sw Currency Future Interest Rate Fut Sin Interest Rate Fut Sin I | | (1), (3) | - 9,056,597 | 4,079,057 | - 13,135,654 | 7,104,436 | 2,835,522 | 9,93 | |
| Asset Purchase G Deposit Purchase Share Capital Co Share Capital Co Securities Issue Commitments for Commitments for Commitments for Credit Card Exp Cordit Card Exp Commitments for Payables for Sho Commitments for Payables for Sho Commitments for Commitments for Payables for Sho Conter Irrevocable Revocable Loan Cother Revocable DERIVATIVE Derivative Finan Fair Value Hedg Cash Flow Hedg Hedges for Inves Transactions for Forward Foreign Currency and Inte Currency Swap- Cash Flow Hedg Cash Flow Hed | cable commitments | (=), (3) | 3,923,568 | 306,749 | 4,230,317 | 1,943,615 | 306,936 | 2,250 | |
| Deposit Purchas Share Capital Comparison Securities Issue Commitments for Commitments for Contrainents for Contrainents for Credit Card Exp Commitments for Receivables from Payables for Shore Other Irrevocable Derivative Finant Revocable Loan Other Revocable Loan Other Revocable Loan Other Revocable Loan Other Revocable Loan Other Revocable Derivative Finant Fair Value Hedge Cash Flow Hedge Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency Swap- Interest Rate Sw Currency Swap- Interest Rate Sw Currency Call O Currency Future Interest Rate Catas Interest Rate Sw Currency Future Currency Future Interest Rate Sw Currency Future Interest Rate Sw Currency Future Interest Rate Sw Currency Future Interest Rate Fut Interest Rate Fut Interest Rate Fut Smarketable Secu Corrency Future Interest Rate Fut Smarketable Secu Cheques Received Other USTODY AND PLE Marketable Secu Cheques Received Other Items und Custodians PLEDGED ASS Marketable Secu Guarantee Notes Commodity | Purchase Commitments | | 42,783 | 127,178 | 4,230,317 | 39,677 | 142,879 | 2,230 | |
| Share Capital Collision Loan Granting Constituents for Commitments for Commitments for Commitments for Credit Card Expland Commitments for Credit Card Expland Credit Card Expland Credit Card Expland Credit Card Expland Commitments for Commitments for Commitments for Credit Card Expland Commitments for Commitments for Commercial for Commitments for Commercial for Commercial for Commercial Commercial for Commercial Not /li> | sit Purchase and Sale Commitments | | | | | | | 10. | |
| Loan Granting O Securities Issue Commitments for Commitments for Tax and Fund D Credit Card Exp Conmitments for Receivables from Payables for Shore Other Irrevocable Revocable Loan Other Revocable /li> DERIVATIVE Derivative Finar Fair Value Hedg Cash Flow Hedg Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency Swap- Currency Swap- Interest Rate Sw Currency Call O Currency Future Interest Rate Sw Currency Future Interest Rate Sw Marketable Secution Currency Future Marketable Secution Commercial Note Currency Received Cother Currency Received Marketable Secution Marketable Secution Marketable Secution Marketable Secution Mar | Capital Commitments to Subsidiaries and Associates | | 250 | - | 250 | 250 | _ | | |
| Securities Issue Commitments for Commitments for Tax and Fund D Credit Card Exp Commitments for Receivables from Payables for Shot Other Irrevocable Revocable Loan Other Revocable Loan Cash Flow Hedg Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Forward Foreign Currency and Interest Rate Sw Currency Swap-12. Currency Swap-12. Currency Call O Currency Future Interest Rate Sw Somarketable Secution Marketable Secution Marketable Secution Marketable Secution Marketable Secution Marketable Secution Marketable Secution Currency Future Interest Rate Futo Interest Rate Futo Marketable Secution Custodians PLEDGED ASS Marketable Secution Marketable Secution Custodians PLEDGED ASS Marketable Secution Custodians PLEDGED ASS Marketable Secution Custodians PLEDGED ASS Marketable Secution Custodians Marketable Secution Custodians | Granting Commitments | | 111,031 | _ | 111,031 | 77,575 | - | 7′ | |
| Commitments for Commitments for Tax and Fund D Credit Card Exp Commitments for Receivables from Payables for Shot Other Irrevocable Revocable Commitments for Revocable Loan Other Revocable Loan Other Revocable Loan Other Revocable Loan Other Revocable Loan Other Revocable DERIVATIVE Derivative Finar Fair Value Hedge Cash Flow Hedge Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Forward Foreign Currency and Intege Currency Swap- Interest Rate Sw Currency Call O Currency Put Op Interest Rate Sw Currency Future Currency Future Currency Future Currency Future Interest Rate Fut Marketable Secution Custodians PLEDGED ASS Marketable Secution Marketable Secution Commercial Notes Custodians PLEDGED ASS Marketable Secution Marketable Secution Commercial Notes Custodians PLEDGED ASS Marketable Secution Commodity | ities Issue Brokerage Commitments | | - | - | - | | - | · | |
| Commitments for Tax and Fund D Credit Card Exp Commitments for Receivables from Payables for Shore Other Irrevocable Revocable Commitments Revocable Loan Other Revocable Loan Other Revocable Loan Other Revocable Loan Other Revocable Loan Other Revocable DERIVATIVE Derivative Finar Fair Value Hedg Cash Flow Hedg Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Forward Foreign Currency and Int Currency Swap-1 Currency Swap-1 Interest Rate Sw Currency Call O Currency Future Interest Rate Put Marketable Secution Marketable Secution Marketable Secution Marketable Secution Interest Rate Fut Interest Rate Fut Interest Rate Fut Simarketable Secution Marketable Secution Custodians PLEDGED ASS Marketable Secution Marketable Secution Custodians Marketable Secution Custodians Marketable Secution Marketable Secution Marketable Secution Marketable Secution Marketable Secution Ma | nitments for Reserve Deposits | | - | - | _ | - | _ | | |
| Tax and Fund D Credit Card Exp Commitments for Receivables from Payables for Shot Other Irrevocable Revocable Commitments for Revocable Loan Other Revocable Loan Derivative Finan Fair Value Hedge Cash Flow Hedge Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Forward Foreign Forward Foreign Currency and Intege Currency Swap- Interest Rate Swith Currency Call O Currency Future Currency Future Currency Future Interest Rate Put Marketable Secution Marketable Secution Marketable Secution Interest Rate Fut Interest Rate Fut Marketable Secution Custodians PLEDGED ASS Marketable Secution Custodians | nitments for Cheques | | 2,311,720 | - | 2,311,720 | 639,476 | - | 63 | |
| Credit Card Exp Commitments for Receivables from Payables for Sho Other Irrevocable Revocable Commitments Revocable Loan Other Revocable DERIVATIVE Derivative Finan Fair Value Hedge Cash Flow Hedge Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency and Interest Rate Sw Currency Swap-12. Interest Rate Sw Currency Call O Currency Future Interest Rate Sw Currency Future Interest Rate Put Smarketable Secution Marketable Secution Currency Future Interest Rate Fut Smarketable Secution Assets Under Mit Marketable Secution Marketable Secution Marketable Secution Currency Future Interest Rate Fut Currency Future Marketable Secution Marketable Secution Marketable Secution Custodians PLEDGED ASS Marketable Secution Other Assets for Assets Received Other Assets for Assets Received Other Assets for | nd Fund Dues from Export Commitments | | - | - | - | - | - | | |
| Receivables from Payables for Shore Other Irrevocable Revocable Loan Other Revocable DERIVATIVE Derivative Finant Fair Value Hedge Cash Flow Hedge Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Forward Foreign Currency and Intege Currency Swap-1 Currency Swap-1 Currency Swap-1 Currency Swap-1 Currency Call O Currency Call O Currency Put Op Interest Rate Sw Currency Future Currency Future Currency Future Interest Rate Fut Interest Rate Fut Smarketable Secu Marketable Secu Currency Future Interest Rate Fut Smarketable Secu Assets Under Marketable Secu Currency Future Interest Rate Fut Other | Card Expenditure Limit Commitments | | 1,427,784 | - | 1,427,784 | 1,145,847 | - | 1,14 | |
| Payables for Sho Other Irrevocable Revocable Comm Revocable Loan Other Revocable DERIVATIVE Derivative Finar Fair Value Hedge Cash Flow Hedge Cash Flow Hedge Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency and Intege Currency Swap-1 Currency Swap-1 Currency Swap-1 Interest Rate Swap-1 Currency Swap-1 Interest Rate Swap-1 Currency Call O Currency Call O Currency Put Op Interest Rate Call Interest Rate Call Interest Rate Put Marketable Secut Marketable Secut Currency Future Currency Future Interest Rate Fut Interest Rate Fut Smarketable Secut Marketable Secut Currency Future Interest Rate Fut Smarketable Secut Marketable Secut Currency Future Currency Future Currency Future Marketable Secut Marketable Secut Other USTODY AND PLE CUSTODIES Assets Under Marketable Secut Cheques Received Other Items und Custodians PLEDGED ASS Marketable Secut Currency Future Custodians PLEDGED ASS | nitments for Credit Cards and Banking Services Promotions | | 2,487 | - | 2,487 | 4,914 | - | 2 | |
| Other Irrevocable Revocable Commencial Revocable Loan Other Revocable Loan Other Revocable Loan Other Revocable Loan DERIVATIVE Derivative Finar Fair Value Hedge Cash Flow Hedge Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Forward Foreign Currency and Intege Currency Swap- Interest Rate Swap- Interest Rate Swap- Interest Rate Swap- Currency Call O Currency Put Op Interest Rate Put Smarketable Secut Marketable Secut Currency Future Interest Rate Fut Smarketable Secut Marketable Secut Interest Rate Fut Currency Future Interest Rate Fut Smarketable Secut Marketable Secut Currency Future Interest Rate Fut Other USTODY AND PLE CUSTODIES Assets Under Marketable Secut Cheques Received Other Items und Custodians PLEDGED ASS Marketable Secut Guarantee Notes Commodity | vables from Short Sale Commitments | | - | - | - } | - | - | | |
| Revocable CommRevocable LoanOther RevocableDERIVATIVEDerivative FinarFair Value HedgCash Flow HedgHedges for InvestTransactions forForward ForeignForward ForeignForward ForeignForward ForeignCurrency and IntCurrency Swap-1Currency Swap-2Interest Rate SwInterest Rate SwInterest Rate SwCurrency Call OCurrency Call OCurrency Put OpInterest Rate PutSinterest Rate FutSinterest | les for Short Sale Commitments | | - | - | - } | - | - | | |
| Revocable Loan Other Revocable DERIVATIVE Derivative Finar Fair Value Hedge Cash Flow Hedge Cash Flow Hedge Redges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency and Intege Currency Swap-1 Currency Swap-1 Currency Swap-1 Interest Rate Swap-1 Interest Rate Swap-1 Currency Call O Currency Put Op Interest Rate Put Currency Future Currency Future Currency Future Interest Rate Put Marketable Secut Marketable Secut Currency Future Interest Rate Fut Interest Rate Fut Smarketable Secut Currency Future Interest Rate Fut Smarketable Secut Marketable Secut Currency Future Interest Rate Fut Other USTODY AND PLE CUSTODY AND PLE Custodians PLEDGED AS Marketable Secut Other Items und Custodians PLEDGED AS Marketable Secut Guarantee Notes Commodity | Irrevocable Commitments | | 27,513 | 179,571 | 207,084 | 35,876 | 164,057 | 19 | |
| Other Revocable DERIVATIVE Derivative Finar Fair Value Hedg Cash Flow Hedg Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency and Int Currency Swap-1 Currency Swap-1 Currency Swap-1 Interest Rate Sw Currency Call O Currency Put Op Interest Rate Cat Interest Rate Put Smarketable Secut Currency Future Interest Rate Fut Marketable Secut Currency Future Interest Rate Fut Currency Future Interest Rate Fut Smarketable Secut Interest Rate Fut Currency Future Interest Rate Fut Currency Future Interest Rate Fut Other USTODY AND PLE Custodians PLEDGED AS Marketable Secut Cheques Received Other Items und Custodians PLEDGED AS Marketable Secut Custodians PLEDGED AS Marketable Secut Commercial Notes Commodity | cable Commitments | | 5,133,029 | 3,772,308 | 8,905,337 | 5,160,821 | 2,528,586 | 7,68 | |
| DERIVATIVE Derivative FinarFair Value HedgCash Flow HedgHedges for InvestTransactions forForward Foreign1Forward Foreign1Forward Foreign1Forward Foreign2Currency and Int2Currency Swap-12Currency Swap-12Currency Swap-12Currency Swap-12Currency Swap-12Currency Swap-12Currency Swap-12Currency Swap-12Currency Call O3Interest Rate Sw3Interest Rate Sw3Interest Rate Put3Interest Rate Put3Interest Rate Put45Marketable Secu41Currency Future5Interest Rate Fut5OtherUSTODY AND PLECUSTODIESAssets Under MMarketable SecuCheques ReceivedOther Items undCustodiansPLEDGED ASMarketable SecuGuarantee NotesCommodity | cable Loan Granting Commitments | | 5,132,677 | 3,772,308 | 8,904,985 | 5,160,469 | 2,528,586 | 7,68 | |
| Derivative Finar Fair Value Hedg Cash Flow Hedg Hedges for Inves Transactions for Forward Foreign Forward Foreign Currency and Int Currency and Int Currency Swap- Currency Call O Currency Put Op Currency Future Currency Future Currency Future Currency Future Currency Future Currency Future Currency Future Currency Future Custodians PLEDGED AS Marketable Secu Cheques Received Other Items und Custodians PLEDGED AS Marketable Secu Currency Future Custodians PLEDGED AS Marketable Secu Currency Currency Commercial Notes Commodity | Revocable Commitments | | 352 | - | 352 | 352 | - | | |
| Fair Value Hedg Cash Flow Hedg Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency and Int Currency Swap- Currency Swap- Interest Rate Swap Currency Call O Currency Call O Currency Put Op Interest Rate Put Currency Future Marketable Secut Currency Future Currency Future Interest Rate Fut Interest Rate Fut Sinterest Rate Fut Interest Rate Fut Sinterest Rate Fut Interest Rate Fut Currency Future Interest Rate Fut Interest Rate Fut Currency Future Interest Rate Fut Currency Future Currency Future Currency Future Assets Under Marketable Secut Cheques Received Other USTODY AND PLE Custodians PLEDGED AS Marketable Secut Custodians PLEDGED AS Marketable Secut Custodians PLEDGED AS Marketable Secut Commercial Notes Commodity | VATIVE FINANCIAL INSTRUMENTS | (2) | 72,218 | 187,616 | 259,834 | 63,200 | 155,931 | 21 | |
| Cash Flow Hedg Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency and Int Currency Swap- Currency Swap- Interest Rate Sw Currency Call O Currency Call O Currency Put Op Interest Rate Call Interest Rate Call Interest Rate Put Salinterest Rate Section Marketable Section Currency Future Interest Rate Fut Currency Future Interest Rate Fut Marketable Section Interest Rate Fut Interest Rate Fut Currency Future Interest Rate Fut Salinterest Rate Fut Currency Future Interest Rate Fut Currency Future Interest Rate Fut Currency Future Interest Rate Fut Other USTODY AND PLE Custodians PLEDGED AS Marketable Section Custodians PLEDGED AS Marketable Section Custodians PLEDGED AS Marketable Section Custodians Custodians Custodians | ative Financial Instruments for Hedging Purposes | | - | - | - { | - | - | | |
| Hedges for Invest Transactions for Forward Foreign Forward Foreign Forward Foreign Currency and Inf Currency and Inf Currency Swap- Currency Swap- Interest Rate Swap Interest Rate Swap Currency Call O Currency Call O Currency Put Op Interest Rate Put Currency Future Marketable Secut Currency Future Currency Future Interest Rate Fut Currency Future Interest Rate Fut Interest Rate Fut Currency Future Interest Rate Fut Currency Future Interest Rate Fut Currency Future Currency Future Currency Future Assets Under Marketable Secut Cheques Received Other USTODY AND PLE Custodians PLEDGED AS Marketable Secut Guarantee Notes Commodity | e e | | - | - | - } | - | - | | |
| Transactions forForward Foreign1Forward Foreign2Forward Foreign2Forward Foreign2Currency and Int2.1Currency Swap-12.2Currency Swap-12.3Interest Rate Sw2.4Interest Rate Sw3.1Currency Call O3.2Currency Put Op3.3Interest Rate Call3.4Interest Rate Put3.5Marketable Secu3.6Marketable Secu3.6Marketable Secu3.6Marketable Secu3.6Marketable Secu3.6Interest Rate Put3.7Interest Rate Bu3.8Interest Rate Bu3.1Interest Rate Fut3.2Currency Future3.3Interest Rate Bu3.4Interest Rate Bu3.5Marketable Secu4.1Currency Future5.2Interest Rate Fut5.1Interest Rate Fut5.2Interest Rate Fut5.3OtherUSTODY AND PLECUSTODIESAssets Under Marketable SecuCommercial NotOther Assets forAssets ReceivedOther Items undCustodiansPLEDGED ASMarketable SecuGuarantee NotesCommodity | | | - | - | - } | - | - | | |
| Forward Foreign Forward Foreign Currency and Inf Currency Swap- Currency Call O Currency Put Op Currency Put Op Currency Fut Op Cur | es for Investments made in Foreign Countries | | - | - | - | - | - | | |
| Forward Foreign Forward Foreign Currency and Integend Currency Swap-1 Currency Swap-1 Currency Swap-1 Interest Rate Swap-1 Interest Rate Swap-1 Interest Rate Swap-1 Currency, Interest Rate Swap-1 Currency Call O Currency Put Op Interest Rate Put Currency Put Op Interest Rate Put Marketable Secu Marketable Secu Currency Future Currency Future Currency Future Currency Future Interest Rate Bu Interest Rate Fut Currency Future Interest Rate Fut Interest Rate Fut Other USTODY AND PLE Assets Under Marketable Secu Cheques Received Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | e e | | 72,218 | 187,616 | 259,834 | 63,200 | 155,931 | 21 | |
| Forward Foreign Currency and Intelline Currency Swap-1 Currency Swap-1 Interest Rate Swap-1 Interest Rate Swap-1 Interest Rate Swap-1 Currency Swap-1 Currency Swap-1 Currency Swap-1 Currency Rate Swap-1 Currency Call O Currency Put Op Interest Rate Call Marketable Securner Currency Future Currency Future Currency Future Currency Future Interest Rate Bu Interest Rate Bu Interest Rate Bu Interest Rate Fut Other USTODY AND PLE CUSTODY AND PLE Custodians PLEDGED AS Marketable Securner Guarantee Notes Commodity | ard Foreign Currency Buy/Sell Transactions | | 72,218 | 72,703 | 144,921 | - | 1,440 | | |
| Currency and Inf Currency Swap-1 Currency Swap-1 Currency Swap-1 Interest Rate Sw Interest Rate Sw Currency, Interest Currency Call O Currency Put Op Interest Rate Put Currency Put Op Interest Rate Put Marketable Secu Marketable Secu Currency Future Currency Future Currency Future Currency Future Interest Rate Bu Interest Rate Fut Currency Future Interest Rate Fut Interest Rate Fut Interest Rate Fut Interest Rate Fut Sasets Under Marketable Secu Cheques Received Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | rd Foreign Currency Transactions-Buy | | 36,142 | 36,300 | 72,442 | - | 719 | | |
| 2.1 Currency Swap-1 2.2 Currency Swap-1 2.3 Interest Rate Swap-1 2.3 Interest Rate Swap-1 2.4 Interest Rate Swap-1 3.6 Currency Call O 3.7 Currency Put Op 3.8 Interest Rate Call 3.8 Interest Rate Call 3.4 Interest Rate Put 3.5 Marketable Secure 3.6 Interest Rate Bu 3.1 Interest Rate Fut 3.2 Interest Rate Fut 3.3 Interest Rate Fut 3.4 Interest Rate Fut 3.5 Other USTODY AND PLE CUSTODIES Assets Under Marketable Secure Cheques Received Cother Assets for Assets Received Other Items und Custodians PLEDGED ASS Marketable Secure Guarantee Notes Commodity | rd Foreign Currency Transactions-Sell | | 36,076 | 36,403 | 72,479 | - | 721 | 217 | |
| 2.2 Currency Swap-4 2.3 Interest Rate Swap-4 2.4 Interest Rate Swap-4 2.4 Interest Rate Swap-4 3.1 Currency, Interest Rate Sandard Currency Put Op 3.3 Interest Rate Put 3.4 Interest Rate Put 3.5 Marketable Secutor 4.1 Currency Future 5.6 Marketable Secutor 4.1 Currency Future 5.1 Interest Rate Fut 5.2 Interest Rate Fut 5.2 Interest Rate Fut 5.3 Other 7.2 Custopy AND PLE 7.4 Custopies 7.5 Assets Under Marketable Secutor 7.6 Other 7.7 Other 7.8 Assets Under Marketable Secutor 7.8 Custopies 7.9 Assets for 7.9 Assets for 7.9 Assets for 7.9 Assets Received 7.1 Other Items und 7.1 Custopies 7.1 Custopies 7.1 Assets for 7.1 Assets for 7.1 Assets for 7.1 Assets for 7.1 Assets Received 7.1 Other Assets for 7.1 Assets Received 7.1 Assets Received 7.1 Assets Received 7.1 Assets Received 7.1 Assets for 7.2 Assets Received 7.3 Assets Received 7.4 Assets for 7.4 Assets for 7.4 Assets for 7.4 Assets Received 7.4 Assets for 7.4 Assets Received 7.4 Assets for 7.4 Assets for 7.4 Assets for 7.4 Assets for 7.4 Assets Received 7.4 Assets for 7.4 Assets | • | | - | 114,913 | 114,913 | 63,200 31,600 | 154,491 | 21 ⁷ 108 | |
| 2.3 Interest Rate Sw 2.4 Interest Rate Sw 3.1 Currency, Interest 3.1 Currency Call O 3.2 Currency Put Op 3.3 Interest Rate Call 3.4 Interest Rate Put 3.5 Marketable Secut 4.1 Currency Future 5.1 Interest Rate Bu 5.1 Interest Rate Fut 5.2 Interest Rate Fut 5.3 Other USTODY AND PLE CUSTODIES Assets Under Marketable Secut Cheques Received Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secut Guarantee Notes Commodity | | | - | 56,163 58,750 | 56,163 58,750 | 31,600 | 77,260 77,231 | 10 | |
| 2.4 Interest Rate Sw Currency, Interest 3.1 Currency Call O 3.2 Currency Put Op 3.3 Interest Rate Call 3.4 Interest Rate Put 3.5 Marketable Secution 3.6 Marketable Secution 4.1 Currency Future 5.2 Interest Rate Fut 5.2 Interest Rate Fut 5.2 Interest Rate Fut 5.3 Other 7 USTODY AND PLE 7 CUSTODY AND PLE 7 CUSTODY AND PLE 7 CUSTODIES 7 Assets Under Marketable Secution 7 Cheques Received 7 Other Assets for 7 Assets Received 7 Other Items under Custodians 7 PLEDGED ASS 7 Marketable Secution 8 Marketable Secution 9 Marketable Sec | | | - | 38,730 | 58,750 | 51,000 | 77,231 | 10 | |
| Currency, Interest Currency Call O Currency Put Op Interest Rate Call Interest Rate Call Interest Rate Put Marketable Secu Marketable Secu Currency Future Currency Future Currency Future Currency Future Interest Rate Bu Interest Rate Bu Interest Rate Fut Currency Future Interest Rate Fut Other USTODY AND PLE CUSTODIES Assets Under Marketable Secu Cheques Received Other Assets for Assets Received Other Items und Custodians PLEDGED ASS Marketable Secu Guarantee Notes Commodity | | | _ | _ | - | | | | |
| S.1 Currency Call O S.2 Currency Put Op S.3 Interest Rate Call S.4 Interest Rate Put S.5 Marketable Secu S.6 Marketable Secu S.6 Marketable Secu S.6 Marketable Secu Currency Future Currency Future Currency Future Currency Future Interest Rate Bu Interest Rate Fut Interest Rate Fut Other USTODY AND PLE CUSTODIES Assets Under Marketable Secu Cheques Received Other Assets for Assets Received Other Items und Custodians PLEDGED ASS Marketable Secu Guarantee Notes Commodity | • | | - | - | - } | - | - | | |
| 3.2 Currency Put Op 3.3 Interest Rate Ca 3.4 Interest Rate Put 3.5 Marketable Secu 3.6 Marketable Secu 4 Currency Future 4 Currency Future 5 Interest Rate Bu 5.1 Interest Rate Fut 5 Other USTODY AND PLE CUSTODIES Assets Under Marketable Secu Cheques Received Cother Assets for Assets Received Other Items und Custodians PLEDGED ASS Marketable Secu Guarantee Notes Commodity | ncy, Interest Rate and Marketable Securities Options | | - | - | - | | - | | |
| 3.3 Interest Rate Ca 3.4 Interest Rate Put 3.5 Marketable Secu 3.6 Marketable Secu 3.6 Marketable Secu 4 Currency Future 4.1 Currency Future 5 Interest Rate Bu 5.1 Interest Rate Fut 5 Other USTODY AND PLE CUSTODIES Assets Under Marketable Secu Cheques Received Cother Assets for Assets Received Other Items und Custodians PLEDGED ASS Marketable Secu Guarantee Notes Commodity | | | _ | _ | _ { | _ | _ | | |
| Interest Rate Put Marketable Secu Marketable Secu Marketable Secu Currency Future Currency Future Currency Future Currency Future Interest Rate Bu Interest Rate Fut Other USTODY AND PLE CUSTODIES Assets Under M Marketable Secu Cheques Received Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | st Rate Call Options | | _ | _ | _ | | | | |
| 8.5 Marketable Secular 8.6 Marketable Secular 8.6 Marketable Secular 8.6 Currency Future 8.1 Currency Future 8.2 Currency Future 8.3 Interest Rate Bu 8.1 Interest Rate Fut 8.2 Interest Rate Fut 8.3 Other 8.4 CUSTODY AND PLE 8.5 CUSTODIES 8.5 Assets Under Marketable Secular 8.6 Other Assets for 8.7 Assets Received 8.8 Other Items under 8.8 Custodians 9 PLEDGED ASS 8 Marketable Secular 9 Custodians 9 Cus | st Rate Put Options | | | | _ } | - | _ | | |
| 8.6 Marketable Secular Currency Future Currency Future Currency Future Currency Future Interest Rate Bu Interest Rate Fut Other USTODY AND PLE CUSTODIES Assets Under Marketable Secular Commercial Note Other Assets for Assets Received Other Items under Custodians PLEDGED ASS Marketable Secular Guarantee Notes Commodity | etable Securities Call Options | | _ | _ | _ | - | - | | |
| Currency Future Currency Future Currency Future Interest Rate Bu Interest Rate Fut Interest Rate Fut Other USTODY AND PLE CUSTODIES Assets Under Marketable Secu Cheques Received Other Assets for Assets Received Other Items und Custodians PLEDGED ASS Marketable Secu Guarantee Notes Commodity | etable Securities Put Options | | - | - | _ { | - | - | | |
| 4.1 Currency Future 4.2 Currency Future 5 Interest Rate Bu 5.1 Interest Rate Fut 5.2 Interest Rate Fut 5 Other USTODY AND PLE CUSTODIES Assets Under Marketable Secu Cheques Received Cother Assets for Assets Received Other Items under Custodians PLEDGED ASS Marketable Secu Guarantee Notes Commodity | - | | - | _ | - | | - | | |
| 4.2 Currency Future Interest Rate Bu 5.1 Interest Rate Fut 5.2 Interest Rate Fut 5 Other USTODY AND PLE CUSTODIES Assets Under Marketable Secu Cheques Received Cother Assets for Assets Received Other Items under Custodians PLEDGED ASS Marketable Secu Guarantee Notes Commodity | • | | - | - | - } | - | - | | |
| Interest Rate Bu Interest Rate Fut Interest Rate Fut Other USTODY AND PLE CUSTODIES Assets Under M Marketable Secu Cheques Received Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | | | - | - | - | - | - | | |
| 5.1 Interest Rate Fut 5.2 Interest Rate Fut 5 Other USTODY AND PLE CUSTODIES Assets Under Marketable Secu Cheques Received Cother Assets for Assets Received Other Items und Custodians PLEDGED ASS Marketable Secu Guarantee Notes Commodity | st Rate Buy/Sell Futures | | - | - | - { | - | - | | |
| 5 Other USTODY AND PLE CUSTODIES Assets Under Marketable Secur Cheques Received Commercial Note Other Assets for Assets Received Other Items under Custodians PLEDGED ASS Marketable Secur Guarantee Notes Commodity | st Rate Futures-Buy | | - | - | - { | - | - | | |
| USTODY AND PLE CUSTODIES Assets Under Marketable Secu Cheques Receive Commercial Not Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | st Rate Futures-Sell | | - | - | - } | - | - | | |
| CUSTODIES Assets Under Marketable Secu Cheques Receive Commercial Not Other Assets for Assets Received Other Items und Custodians PLEDGED ASS Marketable Secu Guarantee Notes Commodity | | | - | - | - } | - | - | | |
| Assets Under Marketable Secu Cheques Receive Commercial Not Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | AND PLEDGED ASSETS (IV+V+VI) | | 76,504,098 | 1,916,400 | 78,420,498 | 57,489,378 | 1,265,856 | 58,75 | |
| Marketable Secu Cheques Receive Commercial Not Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | | | 7,930,898 | 872,066 | 8,802,964 | 7,792,615 | 535,274 | 8,32' | |
| Cheques Receive Commercial Not Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | s Under Management | | - | - | - { | - | - | | |
| Commercial Not Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | etable Securities in Custody | | 4,760,333 | 537,373 | 5,297,706 | 4,649,367 | 405,217 | 5,05 | |
| Other Assets for Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | es Received for Collection | | 555,466 | 17,808 | 573,274 | 766,010 | 7,106 | 77. | |
| Assets Received Other Items und Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | hercial Notes Received | | 2,086,407 | 58,806 | 2,145,213 | 2,037,372 | 31,716 | 2,06 | |
| Other Items under Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | Assets for Collection | | 5,896 | - | 5,896 | 5,067 | - | 10 | |
| Custodians PLEDGED AS Marketable Secu Guarantee Notes Commodity | s Received for Public Offering | | 307,096 | - | 307,096 | 125,232 | - | 12: | |
| PLEDGED AS Marketable Secu Guarantee Notes Commodity | Items under Custody | | 213,979 | 258,079 | 472,058 | 207,846 | 91,235 | 29 | |
| Marketable Secu Guarantee Notes Commodity | | | 1,721 | - | 1,721 | 1,721 | - | 50 40 | |
| Guarantee Notes Commodity | | | 68,573,200 | 1,040,038 | 69,613,238 | 49,696,763 | 712,668 | 50,40 | |
| Commodity | | | 167,120 | 9,666 | 176,786 | 167,463 | 9,811 | 17 | |
| • | | | 7,636,373 | 464,480 | 8,100,853 | 6,464,863 | 273,717 | 6,73 | |
| Warranty | • | | 1,253,713 | 12,396 | 1,266,109 | 1,477,149 | 9,918 | 1,48 | |
| • • • • | • | | - | - | - | - | - | a = - | |
| Immovables | | | 54,873,427 | 389,291 | 55,262,718 | 38,735,845 | 297,256 | 39,03 | |
| Other Pledged A | Pledged Assets | | 4,636,238 | 158,210 | 4,794,448 | 2,844,709 | 117,338 | 2,96 | |
| | | | 6,329 | 5,995 | 12,324 | 6,734 | 4,628 | 1 | |
| ACCEPTED B | EPTED BILL GUARANTEES AND SURETIES | | - | 4,296 | 4,296 | - | 17,914 | 1' | |

| T.C. ZİRAAT BANKASI A.Ş. UNCONSOLIDATED STATEMENT OF PROFIT AND LOSS ACCOUNTE SHAREHOLDERS' EQUITY | D UNDER | |
|---|---|---|
| SHAREHOLDERS EQUILI | | |
| | | |
| | THOUSANDS | |
| PROFIT AND LOSS ACCOUNTED UNDER SHAREHOLDERS` EQUITY | CURRENT PERIOD (01/01/2008-31/12/2008) | PRIOR PERIOD (01/01/2007-31/12/2007) |
| I. FINANCIAL ASSETS AVALABLE FOR SALE ADDED TO MARKETABLE SECURITIES VALUATION CHANGES ACCOUNT | (808,045) | 522,923 |
| II. REVALUATION CHANGES OF PROPERTY AND EQUIPMENT III. REVALUATION CHANGES OF INTANGIBLE ASSETS | - | |
| IV. EXCHANGE RATE DIFFERENCES FOR FOREIGN CURRENCY OPERATIONS | (14,425) | (21,397) |
| V. PROFIT/LOSSES ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Active part of fair value changes) | - | |
| VI. PROFIT/LOSSES ON DERIVATIVE FINANCIAL ASSETS HELD FOR HEDGES FOR | | |
| INVESTMENTS MADE IN FOREIGN COUNTRIES (Active part of fair value changes) VII. EFFECTS OF CHANGES IN ACCOUNTING POLICIES AND ADJUSTMENTS | - | |
| VIII. OTHER INCOME/EXPENSE ACCOUNTS BOOKED IN SHAREHOLDERS' EQUITY IN ACCORDANCE WITH TAS | 45,961 | (5,433) |
| IX. DEFERRED TAX OF VALUATION CHANGES | 38,495 | (31,560) |
| X. NET INCOME/EXPENSE ACCOUNTS DIRECTLY BOOKED UNDER SHAREHOLDERS' EQUITY (I+II++IX) | (738,014) | 464,533 |
| XI. CURRENT PROFIT/LOSSES | 618,425 | (367,389) |
| 11.1.Net changes in fair value at securities (Transferred to profit/loss) | 618,425 | (367,389) |
| 11.2.Part of derivative financial assets held for cash flow hedges, reclassified and shown in income statement | - | |
| 11.3.Part of hedges for investments made in foreign countries, reclassified and shown in income statement 11.4.Other | - | |
| XII. TOTAL PROFIT/LOSSES BOOKED IN CURRENT PERIOD (X±XI) | - (119,589) | 97,144 |

| C. ZİRAAT BANKASI A.Ş. UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY IDITED | | | | | | | | | | THOUSANDS OF TRY | | | | | | |
|--|--------------------|-------------------------------|------------------|-------------------------|-------------------|-----------------------|---------------------------|-----------|----------------|-------------------------------------|-----------------|--|--------|------------------|--|---|
| Note CHANGES IN SHAREHOLDERS EQUITY | Paid-in capital | Adjustment to paid-in capital | Share premium | Share cancl. profits | Legal reserves | Statutory reserves | Extraordinary reserves | Other | Current period | Prior period | Marketable sec. | Rev. Ch. in tangible and intang. assets | | Hedging funds | Val. Ch. in tangible 7 ld for sale/disc. oper | |
| PRIOR PERIOD (31/12/2007) | | | | | | | | | | | | | | | | |
| Beginning Balance Corrections according to TAS 8 | 2,221,978 | 543,482 - | | | 962,392 | - | 90,121 - | 423,694 | - | 2,259,800 - | 76,854 - | - | 1,082 | | | 6,579,4 |
| The effect of corrections of errors The effects of changes in accounting policy New Balance (I + II) | 2,221,978 | 543,482 | | | 962,392 | | 90,121 | 423,694 | - | 2,259,800 | 76,854 | - | 1,082 | | | 6,579, |
| Changes in Period . Increase/Decrease related to merger | | | | | | | | | | | | | | | | |
| Marketable securities valuation differences . Hedging Funds Cash-flow hedge | - | - | | | - | - | - | | - | - | 123,974 - | - | - | | | 123, |
| 2 Hedges for investments made in foreign countries I.Revaluation differences of tangible assets II.Revaluation differences of intangible assets | | | | | | | | | | | | | | | | |
| . Bonus shares of associates, subsidiaries and entities under common ntrol (business partners) Foreign exchange differences | | | | | | | | (21,397) | | | (5,433) | | 1,076 | | | 1, (26, |
| I.Changes resulted from disposal of assets II.Changes resulted from reclassification of assets III.Effect of changes in shareholders' equity of associates to the Bank's | | | | | | | | | | | | | | | | |
| areholders equity IV.Increase in capital .1 Cash | 278,022 | - | | | - | | | (278,022) | - | - | - | - | - | | | |
| .2 From internal resources V. Issuance of share certificates VI.Share cancellation profits VII.Adjustment to paid-in capital | 278,022 | | | | | | | (278,022) | | | | | | | | |
| VIII.Other IX.Net profit or losses X.Profit distribution | - | - | | | 289,390 | - | - | | 2,351,091 | (2,100,002) | | - | - | | | 2,351, (1,810,0 |
| 0.1 Dividend distributed0.2 Transfers to legal reserves0.3 Other | | | | | 289,390 | | | | | (1,810,612) (289,390) | | | | | | (1,810,6 |
| osing Balance (III+IV+V ++XVIII+XIX+XX) | 2,500,000 | 543,482 | | | 1,251,782 | - | 90,121 | 124,275 | 2,351,091 | 159,798 | 195,395 | - | 2,158 | | | 7,218,1 |
| CURRENT PERIOD (31/12/2008) | | | | | | | | | | | | | | | | |
| Beginning Balance | 2,500,000 | 543,482 | | | 1,251,782 | - | 90,121 | 124,275 | - | 2,510,889 | 195,395 | - | 2,158 | | | 7,218, |
| Changes in Period Increase/Decrease related to merger I. Marketable securities valuation differences 7. Hedging Funds | _ | - | | | - | | | _ | _ | - | (105,164) | _ | | | | (105,1 |
| 1Cash-flow hedge 2 Hedges for investments made in foreign countries Revaluation differences of tangible assets | | | | | | | | | | | | | | | | |
| I.Revaluation differences of intangible assets II. Bonus shares of associates, subsidiaries and entities under common ntrol (business partners) | | | | | | | | | | | | | 10,606 | | | 10,0 |
| III. Foreign exchange differences A.Changes resulted from disposal of assets Changes resulted from reclassification of assets | | 70,523 | | | | | | 32,988 | | | (14,425) | | | | | 89,(|
| I.Effect of changes in shareholders' equity of associates to the Bank's II.Increase in capital | - | - | | | - | | | - | - | - | - | - | - | | | |
| .1 Cash .2 From internal resources II. Issuance of share certificates | | | | | | | | | | | | | | | | |
| IIII.Share cancellation profits V.Adjustment to paid-in capital VI.Other | | (69,882) | | | | | | 69,882 | | | | | | | | |
| VII.Net profit or losses VIII.Profit distribution .1 Dividend distributed | - | - | | | 316,865 | | | 48,573 | 2,134,259 | (2,351,091) (1,985,653) | | - | - | | | 2,134 , (1,985 , (1,985, |
| .2 Transfers to legal reserves .3 Other | | | | | 316,865 | | | 48,573 | | (1,985,633) | | | | | | (1,203, |

(*) Amount equal to TRY 69,882 Thousand is not a change in adjustment to paid-in capital, but is foreign currency reserve for foreign investments that is reclassified from profit reserves to capital reserves as a result of change in Uniform Chart of Accounts. (**) Entities under joint control domicled and operating abroad are followed by their fair values in current period. The revaluation differences according to about current values inspected from revaluation report prepared by independent valuation firm is presented in this row.

The accompanying notes form an integrated part of these financial statements

| | THOUSANDS OF TRY | | | | | |
|--|------------------|--|---|--|--|--|
| | | AUDITED | AUDITED | | | |
| | Note | CURRENT PERIOD (01/01/2008-31/12/2008) | PRIOR PERIOD (01/01/2007-31/12/2007) | | | |
| A. CASH FLOWS FROM BANKING OPERATIONS | | | | | | |
| .1 Operating profit before changes in operating assets and liabilities (+) | | 1,038,951 | 2,984,70 | | | |
| .1.1 Interest received(+) | | 13,608,254 | 10,643,60 | | | |
| .1.2 Interest paid(-) | | (9,119,435) | (7,462,8 | | | |
| .1.3 Dividend received(+) | | 18,320 | 25,6 | | | |
| .1.4 Fees and commissions received(+) | | | | | | |
| | | 656,709 | 790,2 | | | |
| .1.5 Other income(+) | | 274,535 | (8,2 | | | |
| .1.6 Collections from previously written off loans and other receivables(+) | | 341,530 | 185,0 | | | |
| .1.7 Payments to personnel and service suppliers(-) | | (915,128) | (782,9 | | | |
| .1.8 Taxes paid | | (714,588) | (816,7 | | | |
| .1.9 Other(+/-) | (2) | (3,111,246) | 410,89 | | | |
| .2 Changes in operating assets and liabilities | | 13,978,887 | 5,184,20 | | | |
| 2.1 Net (increase) / decreases in financial assets hold for trading(1/) | | (80,642) | 1 747 2 | | | |
| .2.1 Net (increase) / decrease in financial assets held for trading(+/-) | | (89,643) | 1,747,2 | | | |
| .2.2 Net (increase) / decrease in due from banks and other financial institutions(+/-) | | 368,936 | (430,6 | | | |
| .2.3 Net (increase) / decrease in loans(+/-) | | (9,290,000) | (4,180,60 | | | |
| .2.4 Net (increase) / decrease in other assets(+/-) | | 134,563 | (117,84 | | | |
| .2.5 Net increase / (decrease) in bank deposits(+/-) | | 697,248 | 318,1 | | | |
| .2.6 Net increase / (decrease) in other deposits(+/-) | | 14,827,066 | 8,212,43 | | | |
| .2.7 Net increase / (decrease) in loans borrowed(+/-) | | 20,044 | (6,93 | | | |
| .2.8 Net increase / (decrease) in matured payables(+/-) | | | (0,). | | | |
| .2.9 Net increase / (decrease) in other liabilities(+/-) | (2) | 7,310,673 | (357,62 | | | |
| . Net cash provided from banking operations (+/-) | | 15,017,838 | 8,168,9' | | | |
| B. CASH FLOWS FROM INVESTMENT ACTIVITIES | | | 0,200,7 | | | |
| | | (12.009.270) | (4.011.1) | | | |
| I. Net cash provided from investing activities (+/-) | | (12,008,379) | (4,011,13 | | | |
| .1 Cash paid for purchase of associates, subsidiaries and entities under common control (business comb.)(-) | | (18,744) | (43,40 | | | |
| .2 Cash obtained from sale of associates, subsidiaries and entities under common control (business comb.)(+) | | _ | 7,6 | | | |
| .3 Fixed assets purchases(-) | | (276,879) | - | | | |
| .4 Fixed assets sales(+) | | 67,170 | 29,7 | | | |
| | | | | | | |
| .5 Cash paid for purchase of financial assets available for sale(-) | | (5,277,240) | (7,031,94 | | | |
| .6 Cash obtained from sale of financial assets available for sale(+) | | - | - | | | |
| .7 Cash paid for purchase of investment securities(-) | | (12,115,996) | (3,7 | | | |
| .8 Cash obtained from sale of investment securities(+) | | 5,642,324 | 3,030,5 | | | |
| .9 Other(+/-) | (2) | (29,014) | - | | | |
| C. CASH FLOWS FROM FINANCING ACTIVITIES | | | | | | |
| II. Net cash provided from financing activities (+/-) | | (1,987,909) | (1,812,3 | | | |
| .1 Cash obtained from funds borrowed and securities issued(+) | | _ | - | | | |
| .2 Cash used for repayment of funds borrowed and securities issued(-) | | _ | - | | | |
| .3 Capital increase(+) | | _ | | | | |
| | | (1,985,653) | (1,810,6 | | | |
| .4 Dividends paid(-) | | | | | | |
| .5 Payments for finance leases(-) | | (2,256) | (1,7 | | | |
| .6 Other(+/-) | (2) | - | - | | | |
| V. Effect of change in foreign exchange rate on cash and cash equivalents (+/-) | (2) | 1,243,705 | (775,1 | | | |
| 7. Net increase / (decrease) in cash and cash equivalents (I+II+III+IV) | | 2,265,255 | 1,570, | | | |
| 7 Cash and each aminglants at the basinging of the newind (1) | (2) | 10,623,546 | 9,053, | | | |
| 7I. Cash and cash equivalents at the beginning of the period (+) | (-) | , , | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | | |

| T.C. ZİRAAT BANKASI A.Ş. | THOUSANDS | OF TRY |
|---|---|---|
| PROFIT DISTRIBUTION TABLE | AUDITED CURRENT PERIOD (31/12/2008) | AUDITED PRIOR PERIOD (31/12/2007) |
| I.DISTRIBUTION OF CURRENT YEAR INCOME | | |
| 1.1.CURRENT YEAR INCOME | 2,715,500 | 2,963,06 |
| 1.2.TAXES AND DUTIES PAYABLE | 609,529 | 660,542 |
| 1.2.1.Corporate tax (Income tax) | 609,529 | 660,542 |
| 1.2.2. Income witholding tax | - | |
| 1.2.3.Other taxes and duties | - | |
| A. NET INCOME FOR THE YEAR (1.1-1.2) | 2,105,971 | 2,302,51 |
| 1.3.PRIOR YEARS LOSSES (-) | - | |
| 1.4.FIRST ROUND LEGAL RESERVES (-) | - | 115,12 |
| 1.5.OTHER STATUTORY RESERVES (-) | - | |
| B. NET INCOME AVAILABLE FOR DISTRIBUTION [(A-(1.3+1.4+1.5)] | - | 2,187,39 |
| 1.6.FIRST ROUND DIVIDEND TO SHAREHOLDERS (-) | - | 125,00 |
| 1.6.1.To owners of ordinary shares 1.6.2.To owners of preferred shares | - | 125,00 |
| 1.6.3.To owners of preferred shares (preemptive rights) | - | |
| 1.6.4.To profit sharing bonds | _ | |
| 1.6.5.To holders of profit and loss sharing certificates | _ | |
| 1.7.DIVIDENDS TO PERSONNEL (-) | _ | 40,62 |
| 1.8.DIVIDENDS TO BOARD OF DIRECTORS (-) | - | |
| 1.9.SECOND ROUND DIVIDEND TO SHAREHOLDERS (-) | - | 1,820,02 |
| 1.9.1.To owners of ordinary shares | - | 1,820,02 |
| 1.9.2. To owners of preferred shares | - | |
| 1.9.3.To owners of preferred shares (preemptive rights)1.9.4.To profit sharing bonds | - | |
| 1.9.5.To holders of profit and loss sharing certificates | _ | |
| 1.10.SECOND ROUND LEGAL RESERVES (-) | _ | 201,73 |
| 1.11.STATUTORY RESERVES (-) | _ | |
| 1.12.GENERAL RESERVES | - | |
| 1.13.OTHER RESERVES | - | |
| 1.14.SPECIAL FUNDS | - | |
| II. DISTRIBUTION OF RESERVES | | |
| 2.1.APPROPRIATED RESERVES | - | |
| 2.2.SECOND LEGAL RESERVES (-) | - | |
| 2.3.DIVIDENDS TO SHAREHOLDERS (-) | - | |
| 2.3.1.To owners of ordinary shares | - | |
| 2.3.2.To owners of preferred shares2.3.3.To owners of preferred shares (preemptive rights) | - | |
| 2.3.4.To profit sharing bonds | - | |
| 2.3.5.To holders of profit and loss sharing certificates | _ | |
| 2.4.DIVIDENDS TO PERSONNEL (-) | _ | |
| 2.5.DIVIDENDS TO BOARD OF DIRECTORS (-) | - | |
| III. EARNINGS PER SHARE | | |
| 3.1.TO OWNERS OF ORDINARY SHARES | _ | 0. |
| 3.2.TO OWNERS OF ORDINARY SHARES (%) | - | 92. |
| 3.3.TO OWNERS OF PRIVILAGED SHARES 3.4.TO OWNERS OF PRIVILAGED SHARES (%) | - | |
| IV. DIVIDEND PER SHARE | | |
| 4.1.TO OWNERS OF ORDINARY SHARES | | 0. |
| 4.2.TO OWNERS OF ORDINARY SHARES (%) | - | 0. 88. |
| 4.3.TO OWNERS OF PRIVILAGED SHARES | _ | 00. |
| 4.4.TO OWNERS OF PRIVILAGED SHARES (%) | _ | |

(*) The profit distribution table belongs to prior period become definite with the decision of Ordinary General Assembly after the publishing of 31.12.2007 financial statement. It is rearranged in this direction.

(**) The deferred tax asset (TRY 28,288 Thousand) is not subject to profit distrubition. (December 31, 2007: TRY 48,573 Thousand)

The accompanying notes form an integrated part of these financial statements