

Türkiye İş Bankası A.Ş.

Unconsolidated Balance Sheet

		TL THOUSAND						
ASSETS		CURRENT PERIOD (31/12/2009)			PRIOR PERIOD (31/12/2008)			
	Note	TL	FC	Total	TL	FC	Total	
I.	CASH AND BALANCES WITH THE CENTRAL BANK	V-I-1	5,793,452	2,966,521	8,759,973	8,930,930	2,905,891	11,836,821
II.	FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT AND LOSS (Net)	V-I-2	406,452	92,554	499,006	328,053	123,825	451,878
2.1	Financial Assets Held for Trading		406,452	92,554	499,006	328,053	123,825	451,878
2.1.1	Government Debt Securities		376,462	3,117	379,579	264,769	3,823	268,592
2.1.2	Share Certificates		63	0	63	91	0	91
2.1.3	Derivative Financial Assets Held for Trading		29,927	89,437	119,364	63,169	120,002	183,171
2.1.4	Other Marketable Securities		0	0	0	24	0	24
2.2	Financial Assets at Fair Value Through Profit and Loss		0	0	0	0	0	0
2.2.1	Government Debt Securities		0	0	0	0	0	0
2.2.2	Share Certificates		0	0	0	0	0	0
2.2.3	Loans		0	0	0	0	0	0
2.2.4	Other Marketable Securities		0	0	0	0	0	0
III.	BANKS	V-I-3	201,621	8,230,943	8,432,564	218,335	6,569,813	6,788,148
IV.	MONEY MARKET PLACEMENTS		0	0	0	0	0	0
4.1	Interbank Money Market Placements		0	0	0	0	0	0
4.2	Istanbul Stock Exchange Money Market Placements		0	0	0	0	0	0
4.3	Receivables from Reverse Repurchase Agreements		0	0	0	0	0	0
V.	FINANCIAL ASSETS AVAILABLE FOR SALE (Net)	V-I-4	15,416,637	10,563,984	25,980,621	8,605,962	12,644,495	21,250,457
5.1	Share Certificates		12,622	0	12,622	10,622	0	10,622
5.2	Government Debt Securities		15,404,015	8,290,340	23,694,355	8,595,340	10,313,447	18,908,787
5.3	Other Marketable Securities		0	2,273,644	2,273,644	0	2,331,048	2,331,048
VI.	LOANS AND RECEIVABLES	V-I-5	34,435,319	13,899,467	48,334,786	32,791,807	14,818,525	47,610,332
6.1	Loans and Receivables		34,435,319	13,899,467	48,334,786	32,791,807	14,818,525	47,610,332
6.1.1	Loans to the Bank's Risk Group		165,212	441,480	606,692	110,555	536,446	647,001
6.1.2	Government Debt Securities		0	0	0	0	0	0
6.1.3	Other		34,270,107	13,457,987	47,728,094	32,681,252	14,282,079	46,963,331
6.2	Non-Performing Loans		2,714,836	53,360	2,768,196	2,143,081	52,412	2,195,493
6.3	Specific Provisions (-)		2,714,836	53,360	2,768,196	2,143,081	52,412	2,195,493
VII.	FACTORING RECEIVABLES		0	0	0	0	0	0
VIII.	INVESTMENTS HELD TO MATURITY (Net)	V-I-6	11,603,314	1,326,140	12,929,454	3,452,201	9,653	3,461,854
8.1	Government Debt Securities		11,597,684	0	11,597,684	3,447,236	0	3,447,236
8.2	Other Marketable Securities		5,630	1,326,140	1,331,770	4,965	9,653	14,618
IX.	INVESTMENTS IN ASSOCIATES (Net)	V-I-7	743,262	0	743,262	743,262	0	743,262
9.1	Associates Accounted for Using the Equity Method		0	0	0	0	0	0
9.2	Unconsolidated Associates		743,262	0	743,262	743,262	0	743,262
9.2.1	Financial Investments		88,314	0	88,314	88,314	0	88,314
9.2.2	Non-Financial Investments		654,948	0	654,948	654,948	0	654,948
X.	INVESTMENTS IN SUBSIDIARIES (Net)	V-I-8	4,246,075	41,742	4,287,817	2,310,503	41,742	2,352,245
10.1	Unconsolidated Financial Subsidiaries		2,302,259	41,742	2,344,001	1,020,414	41,742	1,062,156
10.2	Unconsolidated Non-Financial Subsidiaries		1,943,816	0	1,943,816	1,290,089	0	1,290,089
XI.	JOINTLY CONTROLLED ENTITIES (JOINT VENTURES) (Net)	V-I-9	0	0	0	0	0	0
11.1	Jointly Controlled Entities Accounted for Using the Equity Method		0	0	0	0	0	0
11.2	Unconsolidated Jointly Controlled Entities		0	0	0	0	0	0
11.2.1	Jointly Controlled Financial Entities		0	0	0	0	0	0
11.2.2	Jointly Controlled Non-Financial Entities		0	0	0	0	0	0
XII.	LEASE RECEIVABLES	V-I-10	0	0	0	0	0	0
12.1	Finance Lease Receivables		0	0	0	0	0	0
12.2	Operating Lease Receivables		0	0	0	0	0	0
12.3	Other		0	0	0	0	0	0
12.4	Unearned Income (-)		0	0	0	0	0	0
XIII.	DERIVATIVE FINANCIAL ASSETS FOR HEDGING PURPOSES	V-I-11	0	0	0	0	0	0
13.1	Fair Value Hedging		0	0	0	0	0	0
13.2	Cash Flow Hedging		0	0	0	0	0	0
13.3	Net Foreign Investment Hedging		0	0	0	0	0	0
XIV.	TANGIBLE ASSETS (Net)	V-I-12	1,859,390	2,602	1,861,992	1,875,794	2,678	1,878,472
XV.	INTANGIBLE ASSETS (Net)	V-I-13	32,754	0	32,754	56,674	0	56,674
15.1	Goodwill		0	0	0	0	0	0
15.2	Other		32,754	0	32,754	56,674	0	56,674
XVI.	INVESTMENT PROPERTY (Net)	V-I-14	0	0	0	0	0	0
XVII.	TAX ASSETS	V-I-15	510,519	0	510,519	340,289	0	340,289
17.1	Current Tax Asset		0	0	0	0	0	0
17.2	Deferred Tax Asset		510,519	0	510,519	340,289	0	340,289
XVIII.	ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-I-16	27,273	0	27,273	17,674	0	17,674
18.1	Held for Sale		27,273	0	27,273	17,674	0	17,674
18.2	Discontinued Operations		0	0	0	0	0	0
XIX.	OTHER ASSETS	V-I-17	477,169	346,114	823,283	502,964	260,852	763,816
TOTAL ASSETS			75,753,237	37,470,067	113,223,304	60,174,448	37,377,474	97,551,922

Türkiye İş Bankası A.Ş.

Unconsolidated Balance Sheet

LIABILITIES		TL THOUSAND					
		CURRENT PERIOD (31/12/2009)			PRIOR PERIOD (31/12/2008)		
	Note	TL	FC	Total	TL	FC	Total
I. DEPOSITS	V-II-1	44,671,672	27,505,391	72,177,063	40,390,875	23,148,310	63,539,185
1.1 Deposits from the Bank's Risk Group		1,374,938	1,258,858	2,633,796	1,470,843	694,868	2,165,711
1.2 Other		43,296,734	26,246,533	69,543,267	38,920,032	22,453,442	61,373,474
II. DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	V-II-2	325,302	161,520	486,822	358,623	159,542	518,165
III. FUNDS BORROWED	V-II-3	2,395,190	7,348,669	9,743,859	2,774,574	8,258,663	11,033,237
IV. MONEY MARKET FUNDS		6,384,073	4,599,805	10,983,878	3,936,950	3,069,606	7,006,556
4.1 Interbank Money Market Funds		0	0	0	0	0	0
4.2 Istanbul Stock Exchange Money Market Funds		0	0	0	0	0	0
4.3 Funds Provided Under Repurchase Agreements		6,384,073	4,599,805	10,983,878	3,936,950	3,069,606	7,006,556
V. MARKETABLE SECURITIES ISSUED (Net)		0	0	0	0	0	0
5.1 Bills		0	0	0	0	0	0
5.2 Asset-backed Securities		0	0	0	0	0	0
5.3 Bonds		0	0	0	0	0	0
VI. FUNDS		0	0	0	0	0	0
6.1 Borrower Funds		0	0	0	0	0	0
6.2 Other		0	0	0	0	0	0
VII. SUNDRY CREDITORS		1,776,575	160,958	1,937,533	1,439,870	168,455	1,608,325
VIII. OTHER LIABILITIES	V-II-4	420,971	166,575	587,546	350,005	639,141	989,146
IX. FACTORING PAYABLES		0	0	0	0	0	0
X. LEASE PAYABLES (Net)	V-II-5	0	18,014	18,014	14	53,451	53,465
10.1 Finance Lease Payables		2	19,493	19,495	17	58,995	59,012
10.2 Operating Lease Payables		0	0	0	0	0	0
10.3 Other		0	0	0	0	0	0
10.4 Deferred Finance Lease Expenses (-)		2	1,479	1,481	3	5,544	5,547
XI. DERIVATIVE FINANCIAL LIABILITIES FOR HEDGING PURPOSES	V-II-6	0	0	0	0	0	0
11.1 Fair Value Hedging		0	0	0	0	0	0
11.2 Cash Flow Hedging		0	0	0	0	0	0
11.3 Net Foreign Investment Hedging		0	0	0	0	0	0
XII. PROVISIONS	V-II-7	3,478,059	15,743	3,493,802	2,996,582	102,950	3,099,532
12.1 General Loan Loss Provision		504,551	0	504,551	465,232	357	465,589
12.2 Provision for Restructuring		0	0	0	0	0	0
12.3 Reserves for Employee Benefits		165,580	0	165,580	150,600	0	150,600
12.4 Insurance Technical Reserves (Net)		0	0	0	0	0	0
12.5 Other Provisions		2,807,928	15,743	2,823,671	2,380,750	102,593	2,483,343
XIII. TAX LIABILITY	V-II-8	301,097	162	301,259	255,097	203	255,300
13.1 Current Tax Liability		301,097	162	301,259	255,097	203	255,300
13.2 Deferred Tax Liability		0	0	0	0	0	0
XIV. PAYABLES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS	V-II-9	0	0	0	0	0	0
14.1 Held for Sale		0	0	0	0	0	0
14.2 Discontinued Operations		0	0	0	0	0	0
XV. SUBORDINATED LOANS	V-II-10	0	0	0	0	0	0
XVI. SHAREHOLDERS' EQUITY	V-II-11	13,457,393	36,135	13,493,528	9,431,405	17,606	9,449,011
16.1 Paid-in Capital		3,079,639	0	3,079,639	2,756,585	0	2,756,585
16.2 Capital Reserves		3,271,389	36,135	3,307,524	1,341,430	17,606	1,359,036
16.2.1 Share premium		3,694	0	3,694	3,694	0	3,694
16.2.2 Share Cancellation Profits		0	0	0	0	0	0
16.2.3 Marketable Securities Revaluation Reserve		1,288,821	36,135	1,324,956	-639,755	17,606	-622,149
16.2.4 Tangible Assets Revaluation Reserve		0	0	0	0	0	0
16.2.5 Intangible Assets Revaluation Reserve		0	0	0	0	0	0
16.2.6 Investment Property Revaluation Reserve		0	0	0	0	0	0
16.2.7 Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		1,383	0	1,383	0	0	0
16.2.8 Hedging Funds (Effective Portion)		0	0	0	0	0	0
16.2.9 Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations		0	0	0	0	0	0
16.2.10 Other Capital Reserves		1,977,491	0	1,977,491	1,977,491	0	1,977,491
16.3 Profit Reserves		4,733,958	0	4,733,958	3,823,982	0	3,823,982
16.3.1 Legal Reserves		1,274,405	0	1,274,405	1,154,745	0	1,154,745
16.3.2 Statutory Reserves		0	0	0	0	0	0
16.3.3 Extraordinary Reserves		3,468,758	0	3,468,758	2,675,926	0	2,675,926
16.3.4 Other Profit Reserves		-9,205	0	-9,205	-6,689	0	-6,689
16.4 Profit or Loss		2,372,407	0	2,372,407	1,509,408	0	1,509,408
16.4.1 Prior Years' Profit/Loss		0	0	0	0	0	0
16.4.2 Current Year Profit/Loss		2,372,407	0	2,372,407	1,509,408	0	1,509,408
TOTAL LIABILITIES AND EQUITY		73,210,332	40,012,972	113,223,304	61,933,995	35,617,927	97,551,922

Türkiye İş Bankası A.Ş.

Unconsolidated Off-Balance Sheet Commitments

		TL THOUSAND					
		CURRENT PERIOD (31/12/2009)			PRIOR PERIOD (31/12/2008)		
	Note	TL	FC	Total	TL	FC	Total
A.	OFF-BALANCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III)	38,662,350	30,893,921	69,556,271	27,511,946	18,599,755	46,111,701
I.	GUARANTEES AND SURETYSHIPS	5,059,671	7,441,602	12,501,273	3,948,290	7,763,886	11,712,176
1.1.	Letters of Guarantee	5,005,625	4,559,696	9,565,321	3,946,819	4,100,395	8,047,214
1.1.1.	Guarantees Subject to State Tender Law	386,021	670,598	1,056,619	304,266	515,910	820,176
1.1.2.	Guarantees Given for Foreign Trade Operations	307,059	755,296	1,062,355	389,095	887,518	1,276,613
1.1.3.	Other Letters of Guarantee	4,312,545	3,133,802	7,446,347	3,253,458	2,696,967	5,950,425
1.2.	Bank Loans	2,997	148,198	151,195	1,020	129,696	130,716
1.2.1.	Import Letters of Acceptance	0	110,744	110,744	0	109,595	109,595
1.2.2.	Other Bank Acceptances	2,997	37,454	40,451	1,020	20,101	21,121
1.3.	Letters of Credit	0	2,575,767	2,575,767	0	3,457,163	3,457,163
1.3.1.	Documentary Letters of Credit	0	1,674,671	1,674,671	0	2,449,629	2,449,629
1.3.2.	Other Letters of Credit	0	901,096	901,096	0	1,007,534	1,007,534
1.4.	Prefinancing Given as Guarantee	0	0	0	0	0	0
1.5.	Endorsements	0	41,538	41,538	0	0	0
1.5.1.	Endorsements to the Central Bank of Turkey	0	41,538	41,538	0	0	0
1.5.2.	Other Endorsements	0	0	0	0	0	0
1.6.	Purchase Guarantees for Securities Issued	0	0	0	0	0	0
1.7.	Factoring Guarantees	0	0	0	0	0	0
1.8.	Other Guarantees	51,049	116,403	167,452	451	76,632	77,083
1.9.	Other Suretyships	0	0	0	0	0	0
II.	COMMITMENTS	26,213,192	10,863,202	37,076,394	15,709,204	3,176,721	18,885,925
2.1.	Irrevocable Commitments	26,213,192	10,863,202	37,076,394	15,709,204	3,176,721	18,885,925
2.1.1.	Forward Asset Purchase Commitments	15,882	101,562	117,444	0	0	0
2.1.2.	Forward Deposit Purchase and Sale Commitments	0	0	0	0	0	0
2.1.3.	Capital Commitment for Affiliates	2,000	0	2,000	0	0	0
2.1.4.	Loan Granting Commitments	3,530,717	850,729	4,381,446	3,067,697	1,716,328	4,784,025
2.1.5.	Securities Underwriting Commitments	0	0	0	0	0	0
2.1.6.	Commitments for Reserve Deposit Requirements	6,853,863	8,077,031	14,930,894	0	0	0
2.1.7.	Commitments for Check Payments	3,978,131	0	3,978,131	2,042,966	0	2,042,966
2.1.8.	Tax and Fund Liabilities from Export Commitments	22,852	0	22,852	0	0	0
2.1.9.	Commitments for Credit Card Expenditure Limits	11,278,482	513,700	11,792,182	10,442,811	427,529	10,870,340
2.1.10.	Commitments for Credit Cards and Banking Services Promotions	34,041	0	34,041	19,862	0	19,862
2.1.11.	Receivables from Short Sale Commitments	0	0	0	0	0	0
2.1.12.	Payables for Short Sale Commitments	0	0	0	0	0	0
2.1.13.	Other Irrevocable Commitments	497,224	1,320,180	1,817,404	135,868	1,032,864	1,168,732
2.2.	Revocable Commitments	0	0	0	0	0	0
2.2.1.	Revocable Loan Granting Commitments	0	0	0	0	0	0
2.2.2.	Other Revocable Commitments	0	0	0	0	0	0
III.	DERIVATIVE FINANCIAL INSTRUMENTS	7,389,487	12,589,117	19,978,604	7,854,452	7,659,148	15,513,600
3.1.	Derivative Financial Instruments for Hedging Purposes	0	0	0	0	0	0
3.1.1.	Fair Value Hedges	0	0	0	0	0	0
3.1.2.	Cash Flow Hedges	0	0	0	0	0	0
3.1.3.	Net Foreign Investment Hedges	0	0	0	0	0	0
3.2.	Derivative Financial Instruments Held for Trading	7,389,487	12,589,117	19,978,604	7,854,452	7,659,148	15,513,600
3.2.1.	Forward Foreign Currency Buy/Sell Transactions	712,940	1,963,753	2,676,693	2,652,631	3,260,727	5,913,358
3.2.1.1.	Forward Foreign Currency Buy Transactions	346,520	992,270	1,338,790	2,451,269	420,011	2,871,280
3.2.1.2.	Forward Foreign Currency Sell Transactions	366,420	971,483	1,337,903	201,362	2,840,716	3,042,078
3.2.2.	Currency and Interest Rate Swaps	5,338,957	8,457,266	13,796,223	2,515,066	1,664,262	4,179,328
3.2.2.1.	Currency Swap Buy Transactions	5,598	2,099,026	2,104,624	183,075	755,848	938,923
3.2.2.2.	Currency Swap Sell Transactions	1,813,359	271,020	2,084,379	31,991	908,414	940,405
3.2.2.3.	Interest Rate Swap Buy Transactions	1,760,000	3,043,610	4,803,610	1,150,000	0	1,150,000
3.2.2.4.	Interest Rate Swap Sell Transactions	1,760,000	3,043,610	4,803,610	1,150,000	0	1,150,000
3.2.3.	Currency, Interest Rate and Security Options	1,337,590	2,151,876	3,489,466	2,192,250	2,165,099	4,357,349
3.2.3.1.	Currency Call Options	1,064,795	276,998	1,341,793	1,523,050	615,200	2,138,250
3.2.3.2.	Currency Put Options	272,795	1,021,998	1,294,793	669,200	1,505,702	2,174,902
3.2.3.3.	Interest Rate Call Options	0	426,440	426,440	0	0	0
3.2.3.4.	Interest Rate Put Options	0	426,440	426,440	0	0	0
3.2.3.5.	Securities Call Options	0	0	0	0	44,197	44,197
3.2.3.6.	Securities Put Options	0	0	0	0	0	0
3.2.4.	Currency Futures	0	0	0	0	0	0
3.2.4.1.	Currency Buy Futures	0	0	0	0	0	0
3.2.4.2.	Currency Sell Futures	0	0	0	0	0	0
3.2.5.	Interest Rate Futures	0	0	0	0	0	0
3.2.5.1.	Interest Rate Buy Futures	0	0	0	0	0	0
3.2.5.2.	Interest Rate Sell Futures	0	0	0	0	0	0
3.2.6.	Other	0	16,222	16,222	494,505	569,060	1,063,565

Türkiye İş Bankası A.Ş.

Unconsolidated Off-Balance Sheet Commitments

		TL THOUSAND					
		CURRENT PERIOD (31/12/2009)			PRIOR PERIOD (31/12/2008)		
		TL	FC	Total	TL	FC	Total
B.	CUSTODY AND PLEDGED ITEMS (IV+V+VI)	79,399,361	17,551,927	96,951,288	78,600,493	15,595,336	94,195,829
IV.	ITEMS HELD IN CUSTODY	25,628,164	4,152,807	29,780,971	37,687,474	4,162,797	41,850,271
4.1.	Assets under management	0	0	0	0	0	0
4.2.	Investment securities held in custody	17,661,904	25,134	17,687,038	30,232,311	1,310,032	31,542,343
4.3.	Checks received for collection	4,685,274	626,262	5,311,536	4,515,125	459,789	4,974,914
4.4.	Commercial notes received for collection	1,932,760	1,932,235	3,864,995	1,664,748	2,192,157	3,856,905
4.5.	Other assets received for collection	2,783	9,948	12,731	0	16,378	16,378
4.6.	Assets received for public offering	68,166	0	68,166	68,166	0	68,166
4.7.	Other items under custody	1,272,488	1,559,228	2,831,716	1,202,231	184,441	1,386,672
4.8.	Custodians	4,789	0	4,789	4,893	0	4,893
V.	PLEDGED ITEMS	53,771,197	13,399,120	67,170,317	40,913,019	11,432,539	52,345,558
5.1.	Marketable securities	398,252	0	398,252	355,238	0	355,238
5.2.	Guarantee notes	2,325,311	3,824,984	6,150,295	1,039,167	3,409,485	4,448,652
5.3.	Commodity	10,391,911	31,588	10,423,499	6,243,206	0	6,243,206
5.4.	Warranty	0	0	0	0	0	0
5.5.	Real Estates	40,261,229	9,416,568	49,677,797	33,180,723	7,941,519	41,122,242
5.6.	Other pledged items	394,494	76,804	471,298	94,685	81,535	176,220
5.7.	Pledged items-depository	0	49,176	49,176	0	0	0
VI.	ACCEPTED BILL GUARANTEES AND SURETIES	0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		118,061,711	48,445,848	166,507,559	106,112,439	34,195,091	140,307,530

Türkiye İş Bankası A.Ş.

Unconsolidated Income Statement

		TL THOUSAND		
INCOME STATEMENT		Note	CURRENT PERIOD 01/01-31/12/2009	PRIOR PERIOD 01/01-31/12/2008
I.	INTEREST INCOME	V-IV-1	10,200,437	10,596,147
1.1	Interest Income on Loans		6,764,725	6,785,345
1.2	Interest Received from Reserve Deposits		180,606	297,729
1.3	Interest Received from Banks		93,727	260,123
1.4	Interest Received from Money Market Placements		86,809	26,901
1.5	Interest Received from Marketable Securities Portfolio		3,017,404	3,175,427
1.5.1	Financial Assets Held for Trading		69,553	55,825
1.5.2	Financial Assets at Fair Value Through Profit and Loss		0	0
1.5.3	Financial Assets Available for Sale		1,955,896	2,614,843
1.5.4	Investments Held to Maturity		991,955	504,759
1.6	Finance Lease Income		0	0
1.7	Other Interest Income		57,166	50,622
II.	INTEREST EXPENSE	V-IV-2	5,332,949	6,977,852
2.1	Interest on Deposits		4,567,578	5,501,616
2.2	Interest on Funds Borrowed		586,219	768,714
2.3	Interest on Money Market Funds		166,190	669,183
2.4	Interest on Securities Issued		0	0
2.5	Other Interest Expense		12,962	38,339
III.	NET INTEREST INCOME/EXPENSE (I - II)		4,867,488	3,618,295
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSE		1,252,604	1,204,214
4.1	Fees and Commissions Received		1,354,749	1,314,780
4.1.1	Non-cash Loans		111,549	88,101
4.1.2	Other		1,243,200	1,226,679
4.2	Fees and Commissions Paid		102,145	110,566
4.2.1	Non-cash Loans		774	65
4.2.2	Other		101,371	110,501
V.	DIVIDEND INCOME	V-IV-3	325,037	284,846
VI.	TRADING INCOME (NET)	V-IV-4	408,373	472,650
6.1	Gains/Losses on Securities Trading		424,298	-20,454
6.2	Derivative Financial Transactions Gains/Losses		340,394	-441,477
6.3	Foreign Exchange Gains/Losses		-356,319	934,581
VII.	OTHER OPERATING INCOME	V-IV-5	1,073,275	651,536
VIII.	TOTAL OPERATING INCOME/EXPENSE (III+IV+V+VI+VII)		7,926,777	6,231,541
IX.	PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	V-IV-6	2,286,474	1,613,989
X.	OTHER OPERATING EXPENSES (-)	V-IV-7	2,694,687	2,819,538
XI.	NET OPERATING INCOME (VIII-IX-X)		2,945,616	1,798,014
XII.	AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
XIII.	PROFIT/LOSS FROM ASSOCIATES ACCOUNTED FOR USING THE EQUITY METHOD		0	0
XIV.	NET MONETARY POSITION GAIN/LOSS		0	0
XV.	PROFIT/LOSS ON CONTINUING OPERATIONS BEFORE TAX (XI+...+XIV)	V-IV-8	2,945,616	1,798,014
XVI.	TAX PROVISION FOR CONTINUING OPERATIONS (±)	V-IV-9	573,209	288,606
16.1	Current Tax Provision		783,467	385,259
16.2	Deferred Tax Provision		-210,258	-96,653
XVII.	NET PERIOD PROFIT/LOSS FROM CONTINUING OPERATIONS (XV±XVI)	V-IV-10	2,372,407	1,509,408
XVIII.	INCOME ON DISCONTINUED OPERATIONS		0	0
18.1	Income on Assets Held for Sale		0	0
18.2	Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
18.3	Other Income on Discontinued Operations		0	0
XIX.	EXPENSE ON DISCONTINUED OPERATIONS (-)		0	0
19.1	Expense on Assets Held for Sale		0	0
19.2	Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
19.3	Other Expense on Discontinued Operations		0	0
XX.	PROFIT/LOSS ON DISCONTINUED OPERATIONS BEFORE TAX (XVIII-XIX)	V-IV-8	0	0
XXI.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)	V-IV-9	0	0
21.1	Current Tax Provision		0	0
21.2	Deferred Tax Provision		0	0
XXII.	NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XX+XXI)	V-IV-10	0	0
XXIII.	NET PERIOD PROFIT/LOSS (XVII+XXII)	V-IV-11	2,372,407	1,509,408
	Earnings Per Share (*)		0.030813195	0.019604428

(*) Indicated in full TL.

Türkiye İş Bankası A.Ş.

Statement of Income and Expense Items Accounted Under Equity

		TL THOUSAND	
		CURRENT PERIOD	PRIOR PERIOD
STATEMENT OF INCOME AND EXPENSE ITEMS ACCOUNTED UNDER EQUITY		(31/12/2009)	(31/12/2008)
I.	ADDITIONS TO MARKETABLE SECURITIES REVALUATION RESERVES FROM FINANCIAL ASSETS AVAILABLE FOR SALE	629,021	-152,751
II.	TANGIBLE ASSETS REVALUATION RESERVES	0	0
III.	INTANGIBLE ASSETS REVALUATION RESERVES	0	0
IV.	TRANSLATION ADJUSTMENT FOR FOREIGN CURRENCY TRANSACTIONS	-2,516	5,037
V.	PROFIT/LOSS ON CASH FLOW HEDGE DERIVATIVE FINANCIAL ASSETS (Effective Portion of the Changes in Fair Value)	0	0
VI.	PROFIT/LOSS ON NET FOREIGN INVESTMENT HEDGE DERIVATIVE FINANCIAL ASSETS (Effective Portion of the Changes in Fair Value)	0	0
VII.	THE EFFECT OF CORRECTIONS OF THE ERRORS AND CHANGES IN THE ACCOUNTING POLICY	0	0
VIII.	OTHER INCOME AND EXPENSES RECOGNISED IN EQUITY IN ACCORDANCE WITH TAS	1,768,463	-1,852,861
IX.	DEFERRED TAX EFFECT OF REVALUATION	-40,028	18,277
X.	NET INCOME/EXPENSE DIRECTLY RECOGNISED IN EQUITY (I+II+...+IX)	2,354,940	-1,982,298
XI.	PROFIT/LOSS FOR THE PERIOD	-410,351	47,171
1.1	Net Changes in the Fair Values of Marketable Securities (Transfer to Profit/Loss)	-410,351	47,171
1.2	The Portion of Cash-flow Hedge Derivative Financial Assets Reclassified in and Transferred to Income Statement	0	0
1.3	The Portion of Net Foreign Investment Hedge Derivative Financial Assets Reclassified in and Transferred to Income Statement	0	0
1.4	Other	0	0
XII.	TOTAL PROFIT/LOSS RECOGNISED FOR THE PERIOD (X+XI)	1,944,589	-1,935,127

Türkiye İş Bankası A.Ş.

Unconsolidated Statement of Changes in Shareholders' Equity

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

	Note	Paid-in Capital	Paid-in Capital Inflation Adjustment	Share Premium	Share Cancellation Profits	Legal Reserves	Statutory Reserves
PRIOR PERIOD (31/12/2008)							
I. Beginning Balance	V-V	2,756,585	1,977,491	3,694	-	1,012,375	-
II. Corrections Made According to TAS 8							
2.1. The Effect of Corrections of Errors							
2.2. The Effect of Changes in Accounting Policies							
III. Adjusted Beginning Balance (I+II)		2,756,585	1,977,491	3,694	-	1,012,375	-
Changes During the Period							
IV. Increase/Decrease Due to Mergers							
V. Marketable Securities Revaluation Reserve							
VI. Hedge Funds (Effective Portion)							
6.1. Cash Flow Hedges							
6.2. Net Foreign Investment Hedges							
VII. Tangible Assets Revaluation Reserve							
VIII. Intangible Assets Revaluation Reserve							
IX. Bonus Shares from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)							
X. Foreign Exchange Differences							
XI. The Effect of Disposal of Assets							
XII. The Effect of Reclassification of Assets							
XIII. The Effect of Changes in the Equity of Subsidiaries on the Equity of the Bank							
XIV. Capital Increase							
14.1. Cash							
14.2. Internal Sources							
XV. Share Issue							
XVI. Share Cancellation Profits							
XVII. Paid-in-Capital Inflation Adjustment							
XVIII. Other							
XIX. Net Profit/Loss for the Period							
XX. Profit Distribution							
20.1. Dividend Paid							
20.2. Transfer to Reserves						142,370	
20.3. Other							
Ending Balance (III+IV+V...+XVIII+XIX+XX)		2,756,585	1,977,491	3,694	-	1,154,745	-
CURRENT PERIOD (31/12/2009)							
I. Beginning Balance	V-V	2,756,585	1,977,491	3,694	-	1,154,745	-
Changes During the Period							
II. Increases/Decreases Due to Mergers							
III. Marketable Securities Revaluation Reserve							
IV. Hedge Funds (Effective Part)							
4.1. Cash-flow Hedge							
4.2. Net Foreign Investment Hedges							
V. Tangible Assets Revaluation Reserve							
VI. Intangible Assets Revaluation Reserve							
VII. Bonus Shares from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)							
VIII. Foreign Exchange Differences							
IX. The Effect of Disposal of Assets							
X. The Effect of Reclassification of Assets							
XI. The Effect of Changes in the Equity of Subsidiaries on the Equity of the Bank							
XII. Capital Increase							
12.1. Cash							
12.2. Internal Sources		323,054					
XIII. Share Premium							
XIV. Share Cancellation Profits							
XV. Paid-in-Capital Inflation Adjustment							
XVI. Other							
XVII. Net Profit/Loss for the Period							
XVIII. Profit Distribution							
18.1. Dividend Paid							
18.2. Transfer to Reserves						119,660	
18.3. Other							
Ending Balance (I+II+III+...+XVI+XVII+XVIII)		3,079,639	1,977,491	3,694	-	1,274,405	-

Türkiye İş Bankası A.Ş.

Unconsolidated Statement of Changes in Shareholders' Equity

TL THOUSAND										
Extraordinary Reserves	Other Reserves	Net Current Period Profit/(Loss)	Prior Period Profit/(Loss)	Marketable Securities Revaluation Reserve	Tangible and Intangible Assets Revaluation Reserve	Bonus Shares from Equity Participations	Hedge Funds	Accumulated Rev. Reserve on Assets Held for Sale and Discontinued Oper.	Total Shareholders' Equity	
1,845,621	-11,726	-	1,701,807	1,318,015	-	-	-	-	-	10,603,862
1,845,621	-11,726	-	1,701,807	1,318,015	-	-	-	-	-	10,603,862
				-1,940,164						-1,940,164
	5,037									5,037
		1,509,408								1,509,408
830,305			-729,132 -972,675							-729,132 -
2,675,926	-6,689	1,509,408	-	-622,149	-	-	-	-	-	9,449,011
2,675,926	-6,689		1,509,408	-622,149	-	-	-	-	-	9,449,011
				1,947,105						1,947,105
-1,383	-2,516					1,383				- -2,516
			-323,054							-
		2,372,407								2,372,407
794,215			-272,479 -913,875							-272,479 -
3,468,758	-9,205	2,372,407	-	1,324,956	-	1,383	-	-	-	13,493,528

Türkiye İş Bankası A.Ş.

Unconsolidated Cash Flow Statement

(TL THOUSAND)			
	Note	CURRENT PERIOD (01/01 - 31/12/2009)	PRIOR PERIOD (01/01 - 31/12/2008)
A.			
CASH FLOWS FROM BANKING OPERATIONS	V-VI		
1.1.	Operating Profit Before Changes in Operating Assets and Liabilities	5,003,471	2,506,629
1.1.1.	Interest Received	10,970,598	10,301,373
1.1.2.	Interest Paid	-5,601,202	-6,860,002
1.1.3.	Dividend Received	122,366	98,134
1.1.4.	Fees and Commissions Received	1,354,749	1,314,780
1.1.5.	Other Income	907,049	73,216
1.1.6.	Collections from Previously Written Off Loans and Other Receivables	564,313	471,017
1.1.7.	Cash Payments to Personnel and Service Suppliers	-1,415,610	-1,251,804
1.1.8.	Taxes Paid	-715,991	-450,450
1.1.9.	Other	-1,182,801	-1,189,635
1.2.	Changes in Operating Assets and Liabilities	8,943,996	693,294
1.2.1.	Net (Increase) Decrease in Financial Assets Held for Trading	-102,794	330,502
1.2.2.	Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss	0	0
1.2.3.	Net (Increase) Decrease in Due From Banks	28,387	300,282
1.2.4.	Net (Increase) Decrease in Loans	-4,386,034	-11,774,667
1.2.5.	Net (Increase) Decrease in Other Assets	-71,052	-397,088
1.2.6.	Net Increase (Decrease) in Bank Deposits	485,613	610,384
1.2.7.	Net Increase (Decrease) in Other Deposits	9,415,550	11,306,157
1.2.8.	Net Increase (Decrease) in Borrower Funds	-621,377	-798,681
1.2.9.	Net Increase (Decrease) in Matured Payables	0	0
1.2.10.	Net Increase (Decrease) in Other Liabilities	4,195,703	1,116,405
I.	Net Cash Provided From Banking Operations	13,947,467	3,199,923
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net Cash Provided from Investing Activities	-14,856,181	1,815,427
2.1.	Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	-29,234	-31,583
2.2.	Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	0	95,951
2.3.	Tangible Asset Purchases	-172,982	-250,289
2.4.	Tangible Asset Sales	138,919	207,918
2.5.	Cash Paid for Purchase of Financial Assets Available for Sale	-21,348,164	-6,578,275
2.6.	Cash Obtained from Sales of Financial Assets Available for Sale	15,976,844	9,256,784
2.7.	Cash Paid for Purchase of Investment Securities	-10,695,855	-885,079
2.8.	Cash Obtained from Sales of Investment Securities	1,274,291	0
2.9.	Other	0	0
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net Cash Provided from Financing Activities	-311,945	-768,688
3.1.	Cash Obtained from Funds Borrowed and Securities Issued	0	0
3.2.	Cash Used for Repayment of Funds Borrowed and Securities Issued	0	0
3.3.	Share Certificates Issued	0	0
3.4.	Dividends Paid	-272,479	-729,132
3.5.	Payments for Finance Leases	-39,466	-39,556
3.6.	Other	0	0
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	-21,989	48,356
V.	Net Increase in Cash and Cash Equivalents (I+II+III+IV)	-1,242,648	4,295,018
VI.	Cash and Cash Equivalents at Beginning of the Period	16,104,468	11,809,450
VII.	Cash and Cash Equivalents at End of the Period (V+VI)	14,861,820	16,104,468

Türkiye İş Bankası A.Ş. Profit Distribution Table

			(TL THOUSAND)	
			CURRENT PERIOD	PRIOR PERIOD
			(31/12/2009)	(31/12/2008)
I. DISTRIBUTION OF CURRENT YEAR PROFIT (1)				
1.1.	CURRENT PERIOD PROFIT		2,945,616	1,798,014
1.2.	TAXES AND DUES PAYABLE (-)		573,209	288,606
1.2.1.	Corporate Tax (Income Tax)		780,959	384,943
1.2.2.	Income Tax Withholding		2,508	316
1.2.3.	Other Taxes and Dues Payable (2)		-210,258	-96,653
A.	NET PROFIT FOR THE PERIOD (1.1-1.2)		2,372,407	1,509,408
1.3.	PRIOR YEARS' LOSSES (-)		0	0
1.4.	FIRST LEGAL RESERVES (-)		0	73,890
1.5.	OTHER STATUTORY RESERVES (-)		0	741,337
B.	NET PROFIT ATTRIBUTABLE TO [(A)-(1.3+1.4+1.5)]		2,372,407	694,181
1.6.	FIRST DIVIDEND TO SHAREHOLDERS (-)		0	165,395
1.6.1.	To Owners of Ordinary Shares		0	165,393
1.6.2.	To Owners of Preferred Shares		0	2
1.6.3.	To Preferred Shares (Preemptive Rights)		0	0
1.6.4.	To Profit Sharing Bonds		0	0
1.6.5.	To Holders of Profit/Loss Share Certificates		0	0
1.7.	DIVIDENDS TO PERSONNEL (-)		0	105,757
1.8.	DIVIDENDS TO THE BOARD OF DIRECTORS (-)		0	1,322
1.9.	SECOND DIVIDEND TO SHAREHOLDERS (-)		0	323,059
1.9.1.	To Owners of Ordinary Shares		0	323,049
1.9.2.	To Owners of Preferred Shares		0	5
1.9.3.	To Preferred Shares (Preemptive Rights)		0	5
1.9.4.	To Profit Sharing Bonds		0	0
1.9.5.	To Holders of Profit/Loss Share Certificates		0	0
1.10.	SECOND LEGAL RESERVES (-)		0	45,770
1.11.	STATUTORY RESERVES (-)		0	0
1.12.	EXTRAORDINARY RESERVES		0	52,878
1.13.	OTHER RESERVES		0	0
1.14.	SPECIAL FUNDS		0	0
II. DISTRIBUTION FROM RESERVES				
2.1.	DISTRIBUTED RESERVES		0	0
2.2.	SECOND LEGAL RESERVES (-)		0	0
2.3.	DIVIDENDS TO SHAREHOLDERS (-)		0	0
2.3.1.	To Owners of Ordinary Shares		0	0
2.3.2.	To Owners of Preferred Shares		0	0
2.3.3.	To Preferred Shares (Preemptive Rights)		0	0
2.3.4.	To Profit Sharing Bonds		0	0
2.3.5.	To Holders of Profit/Loss Share Certificates		0	0
2.4.	DIVIDENDS TO PERSONNEL (-)		0	0
2.5.	DIVIDENDS TO THE BOARD OF DIRECTORS (-)		0	0
III. EARNINGS PER SHARE				
3.1.	TO OWNERS OF ORDINARY SHARES (3)		0.0308	0.0219
3.2.	TO OWNERS OF ORDINARY SHARES (%)		77	55
3.3.	TO OWNERS OF PREFERRED SHARES (3)		0	0
3.4.	O OWNERS OF PREFERRED SHARES (%)		0	0
IV. DIVIDEND PER SHARE				
4.1.	TO OWNERS OF ORDINARY SHARES (3)		0	0.0071
4.2.	TO OWNERS OF ORDINARY SHARES (%)		0	18
4.3.	TO OWNERS OF PREFERRED SHARES (3)		0	0.0054
4.4.	TO OWNERS OF PREFERRED SHARES (%)		0	54

(1) The decision for dividend payment is made at the Annual General Meeting. Annual General Meeting has not been held as of the balance sheet date.

(2) The amount included in Other Taxes and Dues Payable refers to Deferred Tax Income, which will not be included into the profit distribution.

(3) Expressed in full TL