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The Turkish Banking Sector Fundamental Indicators of December 2007 are published.

The Banking Regulation and Supervision Agency publishes periodically the "Monthly Bulletin", "Weekly Reports" and "Daily Reports", with the aim of informing the public and presenting actual financial statistics related with the developments in our banking sector to the persons concerned, on the official website <http://www.bddk.org.tr>.

The Monthly Bulletin including the year-end data of December 2007 which was prepared within this scope is now available on the Agency's website.

According to the Bulletin, the asset size of the Turkish Banking Sector increased by 16% from TRY 500 billion to TRY 581 billion annually; deposits increased by 16% from TRY 308 billion to TRY 357 billion; total loans increased by 30% from TRY 219 billion to TRY 286 billion and the own funds increased by 27% from TRY 60 billion to TRY 76 billion.

The year-end net profit amount increased by 31% when compared to 2006 and realized as TRY 15 billion as of end-2007.

While the consumer loans increased by 42% from TRY 48 billion to TRY 68 billion, the credit card expenditures increased by 26% to TRY 27 billion.

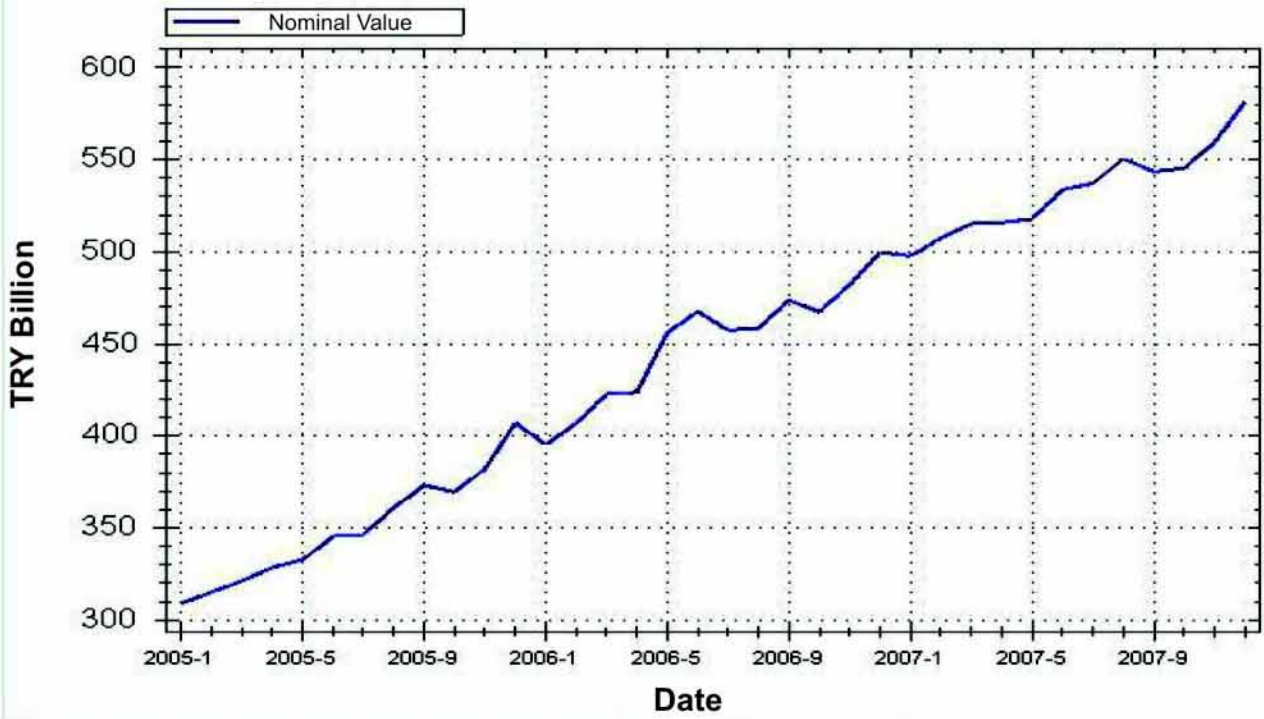
The ratio of deposits to loans, which is the essential fund resource in the balance sheet, increased from 74% to 83%. By the second half of the year, the capital adequacy ratio was started to be calculated for operational risks too, so the capital adequacy ratio decreased by 3 points in end-2007 when compared to the previous year and was realized as 18.8%, higher than the minimum limit which is 8%. The FX net general position ratio was realized as close to 0 (-0.06%) which is within legal limits. Detailed information is available on our website, http://www.bddk.org.tr/turkce/Istatistiki_Veriler/Istatistiki_Veriler.aspx.

		TRY Million		Change %	USD Million		Change %
		December-07	December-06	Annual	December-07	December-06	Annual
		1.	Total Assets	581.424	499.731	16,3%	499.205
2.	Loans	285.653	218.987	30,4%	245.259	154.969	58,3%
2.1.	<i>Consumer Loans (including the FX Indexed Ones)</i>	67.877	47.575	42,7%	58.278	33.667	73,1%
2.1.1.	Vehicle Loans	6.154	6.661	-7,6%	5.284	4.713	12,1%
2.1.2.	Housing Loans	32.448	23.377	38,8%	27.860	16.543	68,4%
2.1.3.	Consumer Loans	25.860	15.719	64,5%	22.203	11.124	99,6%
2.1.4.	Other Loans	3.414	1.818	87,8%	2.932	1.287	127,9%
2.2.	<i>Personal Credit Cards</i>	27.103	21.526	25,9%	23.271	15.233	52,8%
2.2.1.	With Installments	10.772	9.027	19,3%	9.249	6.388	44,8%
2.2.2.	Without Installments	16.331	12.499	30,7%	14.022	8.845	58,5%
2.3.	<i>SME Loans</i>	-	-	-	-	-	-
2.3.1.	Cash SME Loans	80.703	-	-	69.291	-	-
2.3.2.	Non-Cash SME Loans	26.484	-	-	22.739	-	-
3.	Securities	164.726	158.940	3,6%	141.432	112.476	25,7%
3.1.	Securities at Fair Value Through P/L	11.180	14.239	-21,5%	9.599	10.076	-4,7%
3.2.	Securities Available for Sale	112.683	96.149	17,2%	96.748	68.041	42,2%
3.3.	Securities to be Held Till Maturity	40.864	48.553	-15,8%	35.085	34.359	2,1%
4.	Deposit	356.865	307.647	16,0%	306.401	217.711	40,7%
5.	Own Funds	75.693	59.537	27,1%	64.989	42.132	54,3%
6.	Net Profit (Loss) of Period	14.916	11.364	31,3%	11.460	7.941	44,3%
7.	Syndication Loans				13.239	12.464	6,2%
8.	Securitization Loans				13.147	10.420	26,2%
9.	Ratio of Deposit to Loan	83,24%	74,33%	8,91			
10.	Ratio of Deposit to Securities Portfolio	46,16%	51,66%	5,50			
11.	Capital Adequacy	18,82%	21,90%	3,08			
12.	TL Loans / Total Loans	75,98%	74,48%	1,50			
13.	FX Deposit / Total Deposit	35,42%	39,45%	4,03			
14.	FXNGP Ratio	-0,06%	0,33%	0,39			

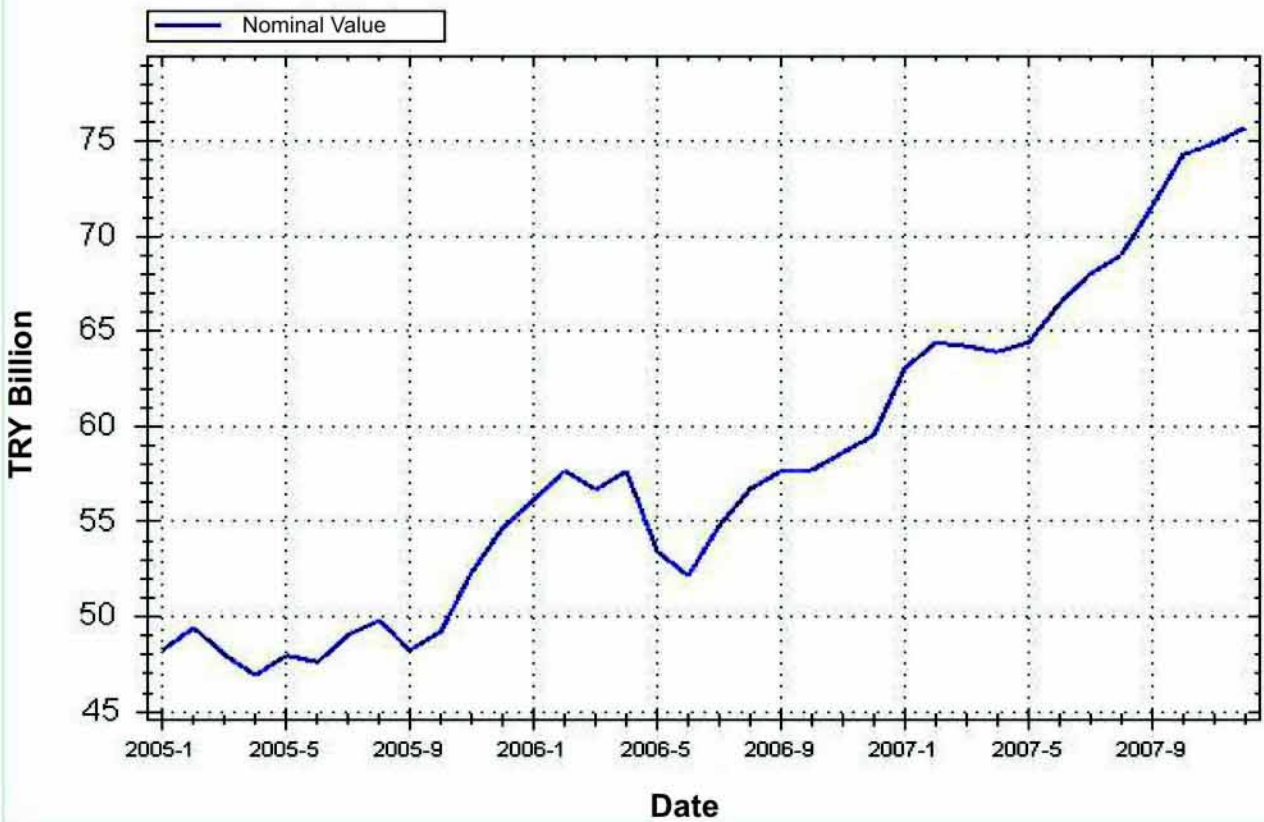
* CBRT Average Rate of Exchange (Purchase) is used for Net Profit (Loss) of the period.
CBRT Closing Rate (Purchase) is used for other data.
The changes after 8.th line are by "points"

CBRT FX Purcahse	End 2007	End 2006
Closing Rate	1,1647	1,4131
Average Rate	1,3015	1,4311

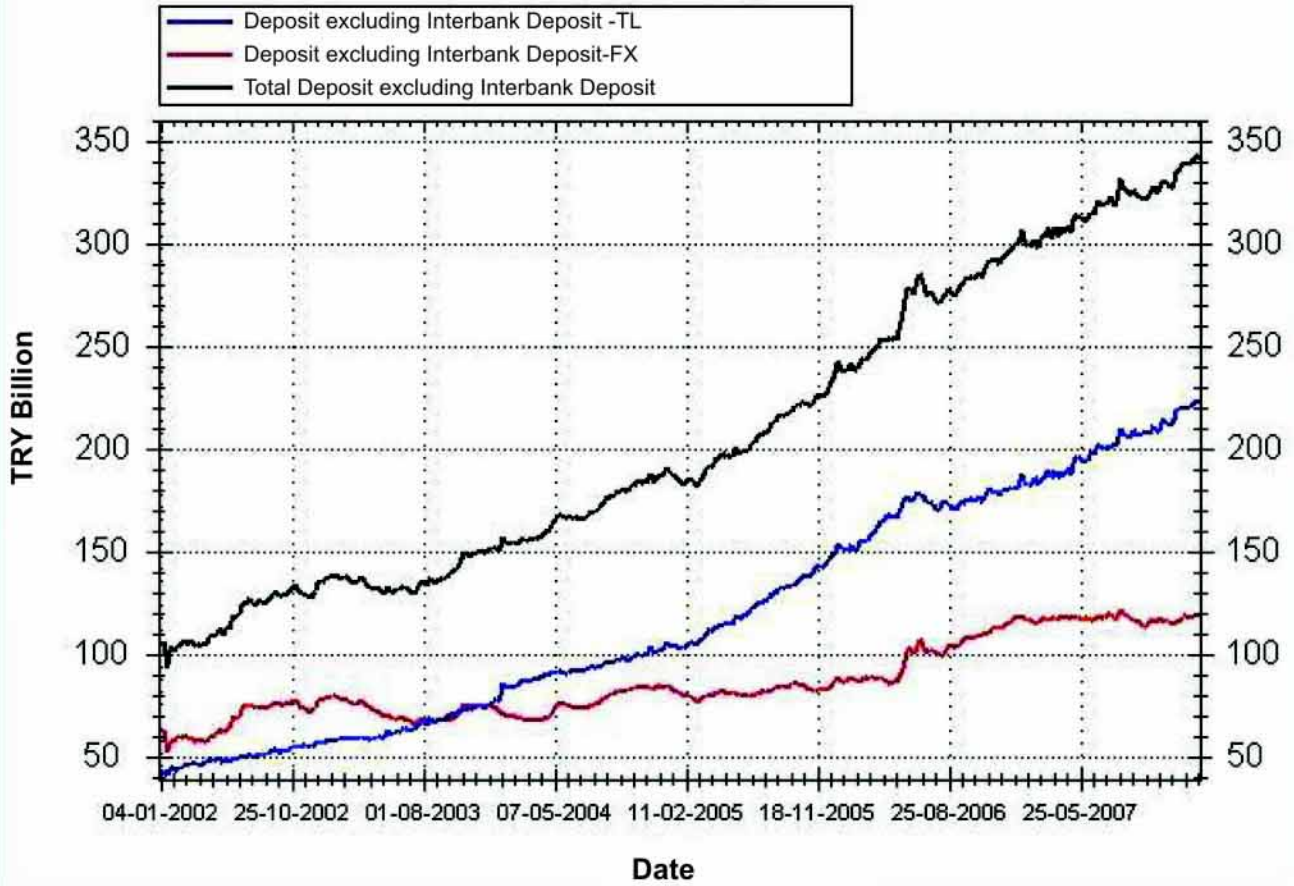
Total Assets



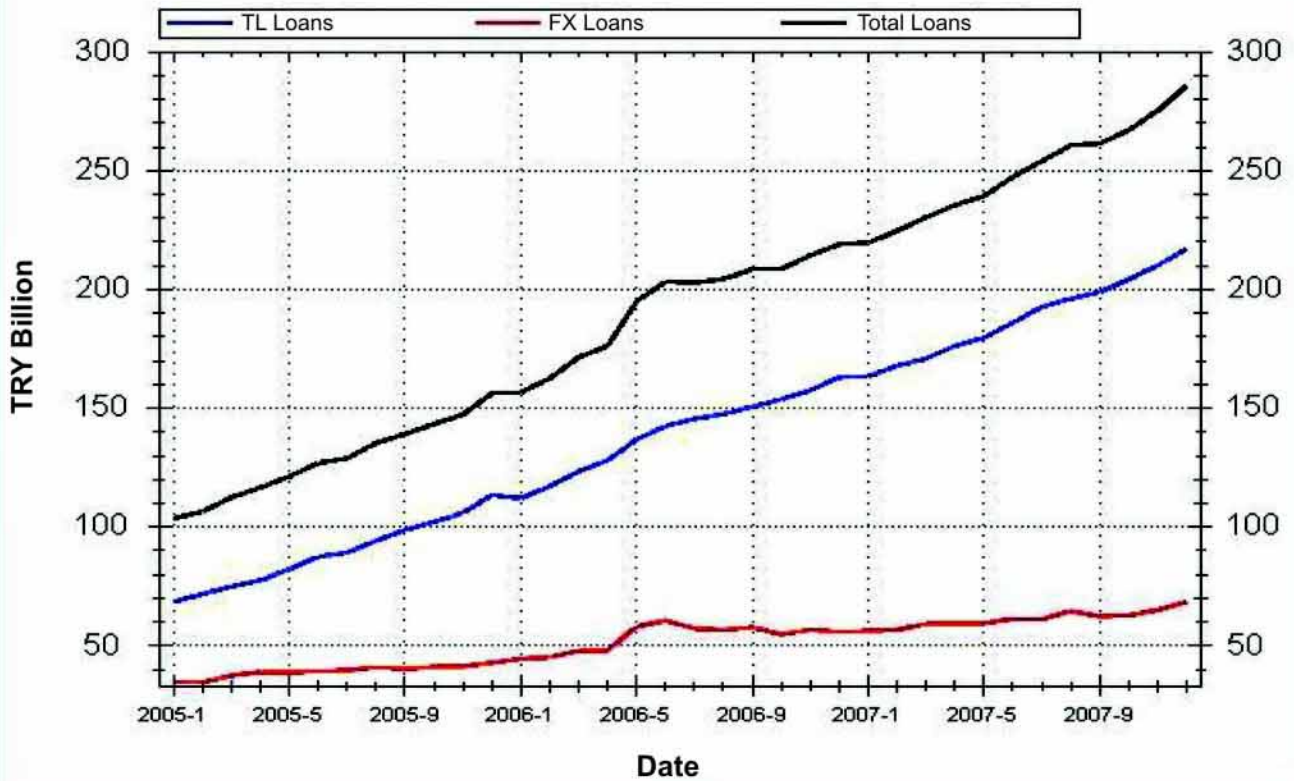
Total Own Funds



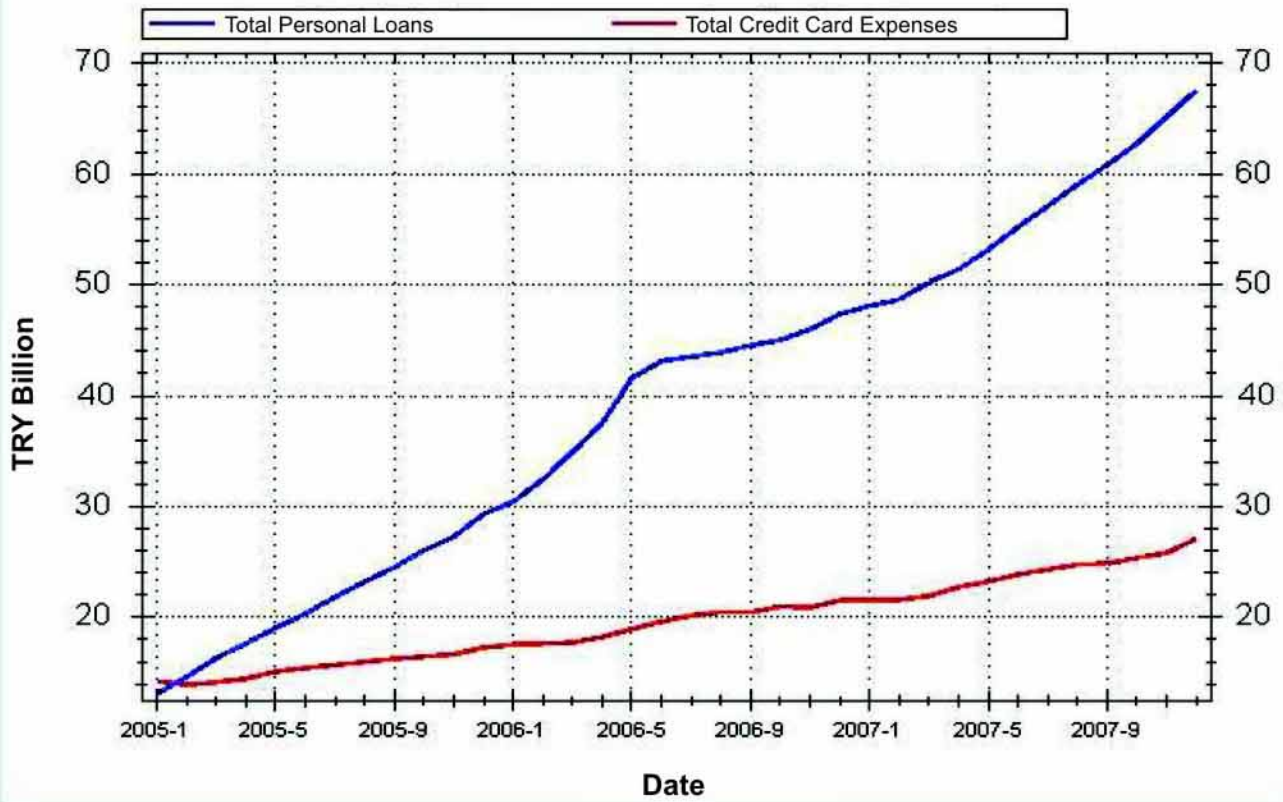
Total Deposit



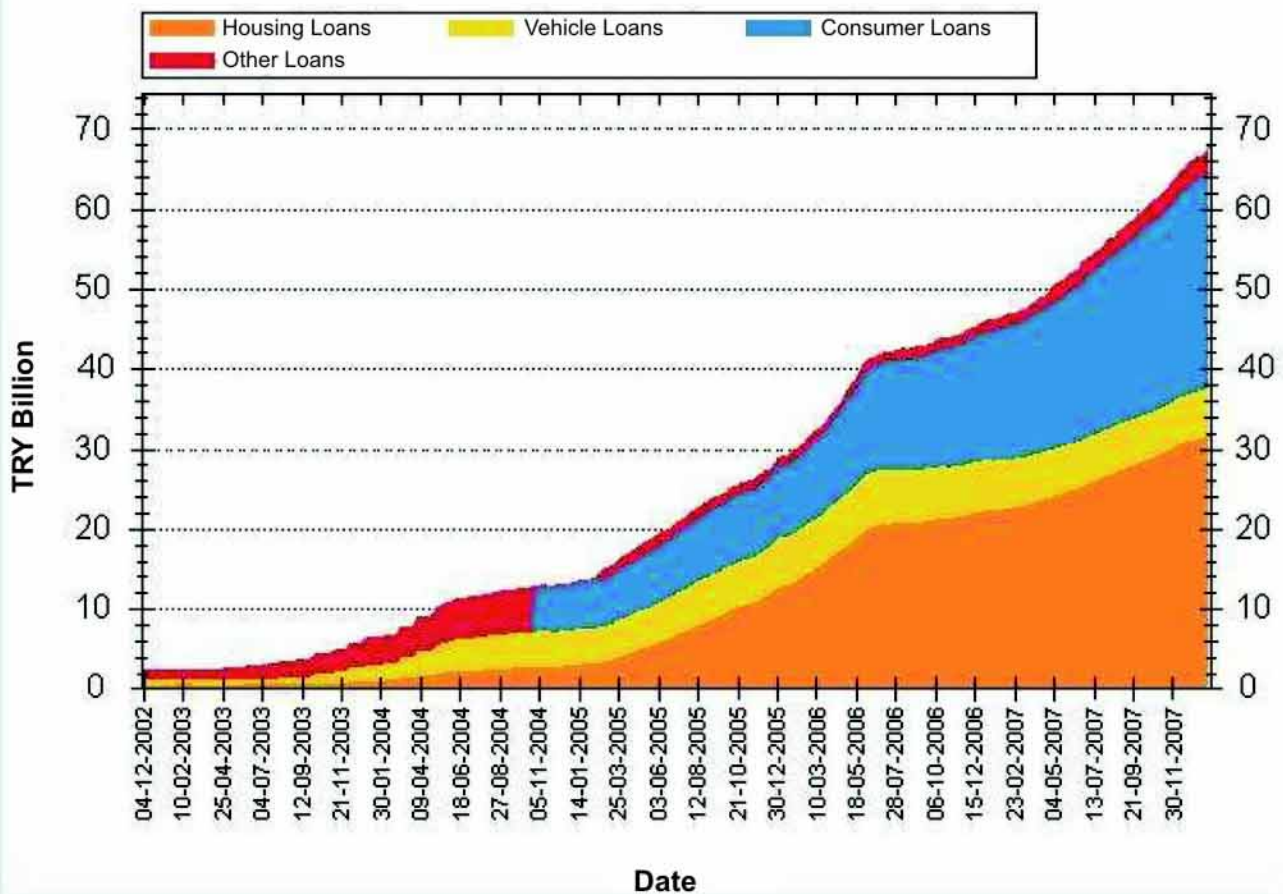
Total Loans



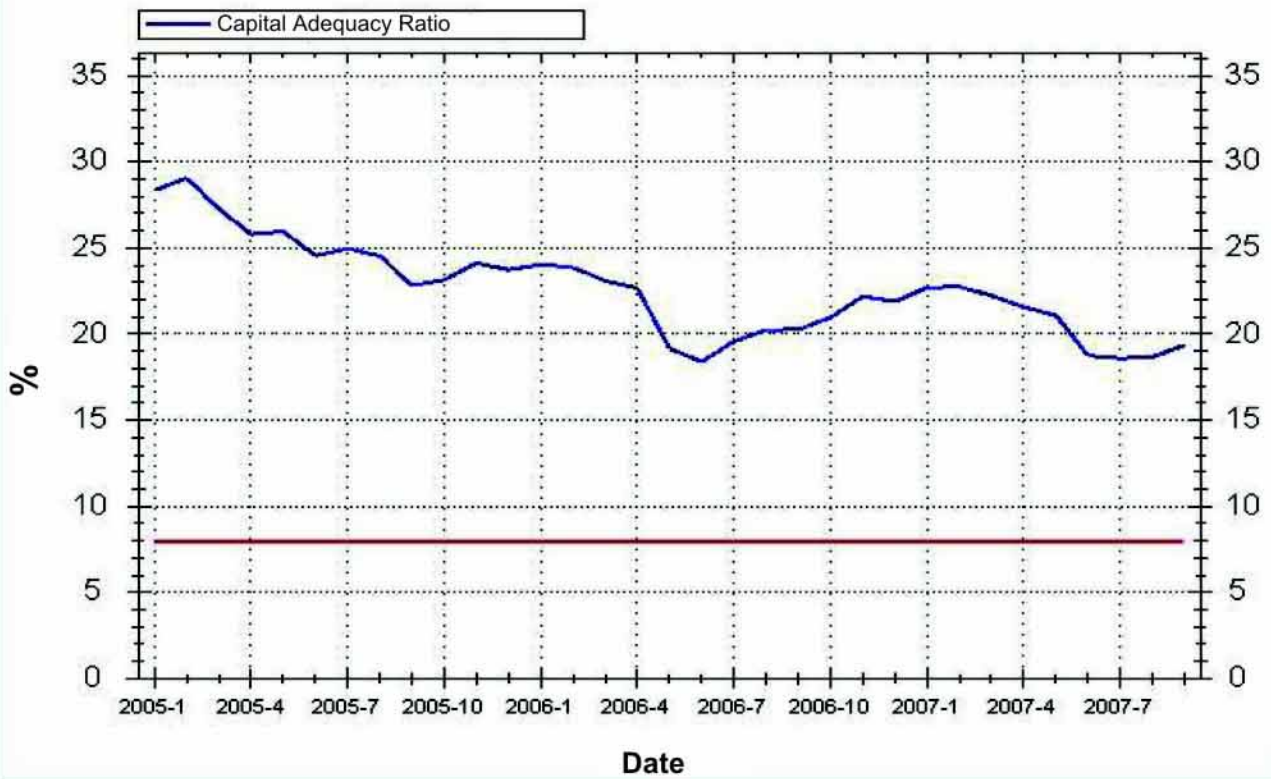
Personal Loans and Credit Cards



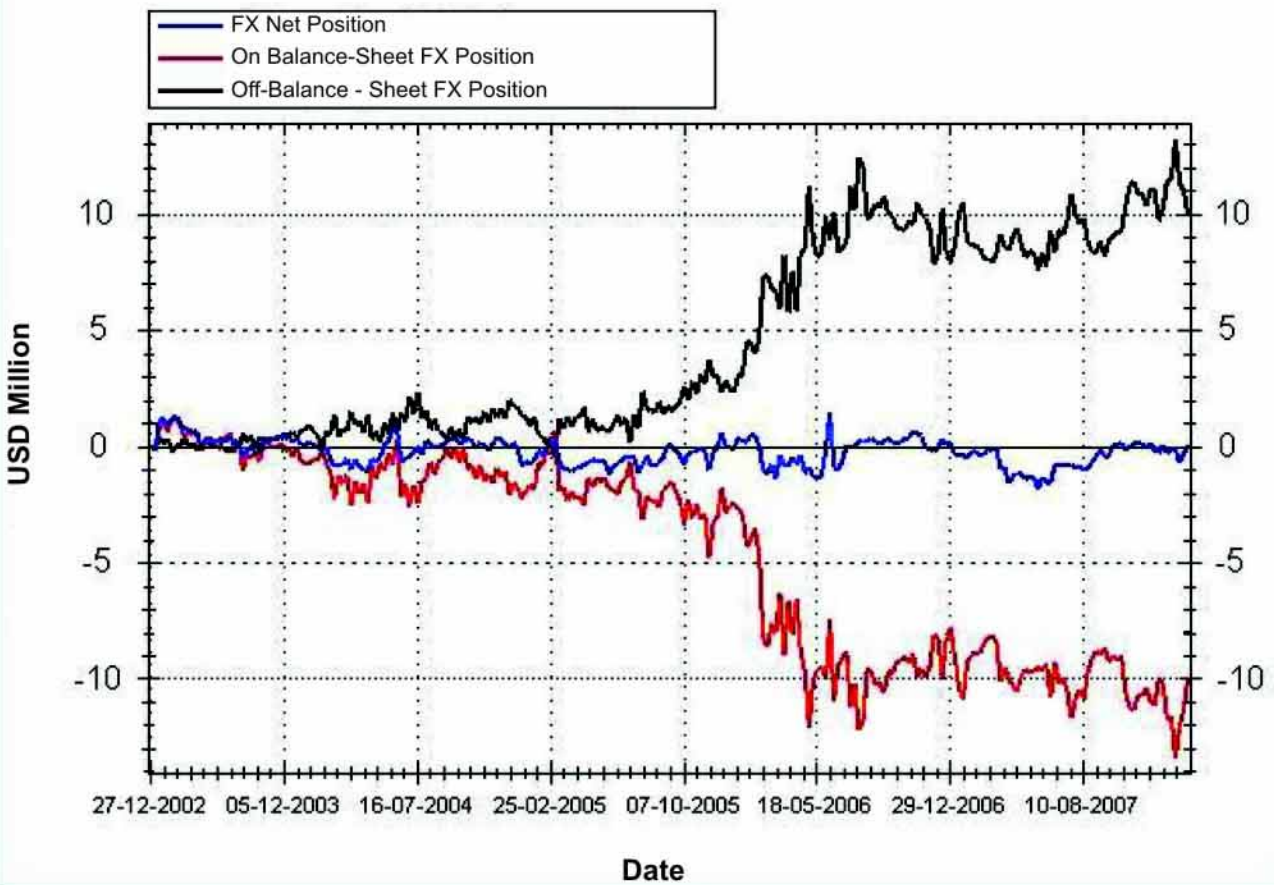
Development of Consumer Loans



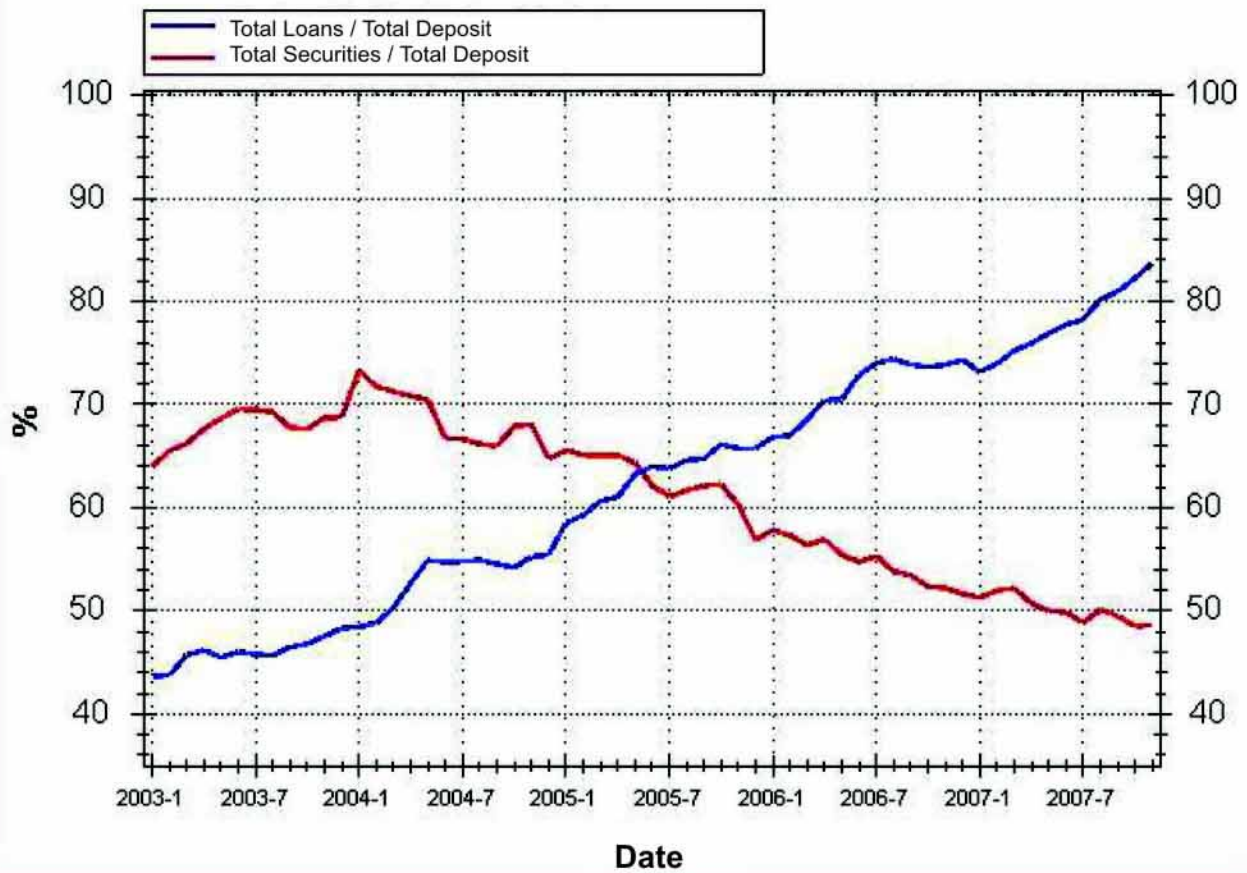
Capital Adequacy Ratio



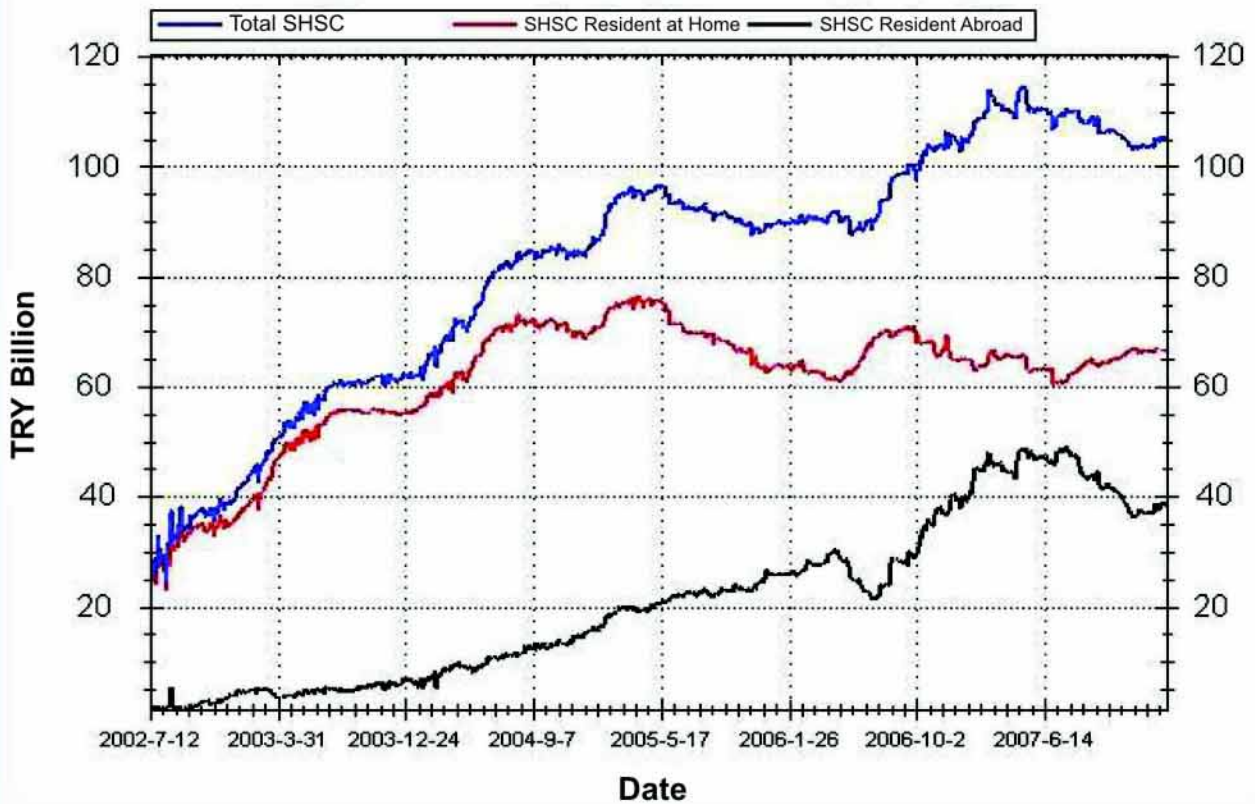
FX Position



Ratio of Deposit to Loans and Securities



Securities Held in Safe Custody (SHSC)



Total Number of Branches and Personnel for Banks

