



# Investor Presentation

## TR GAAP Solo Figures as at June 30, 2007

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- 2006 YE TR GAAP Solo Report
  - 2007 Q2 TR GAAP Solo Report
- used for this presentation.

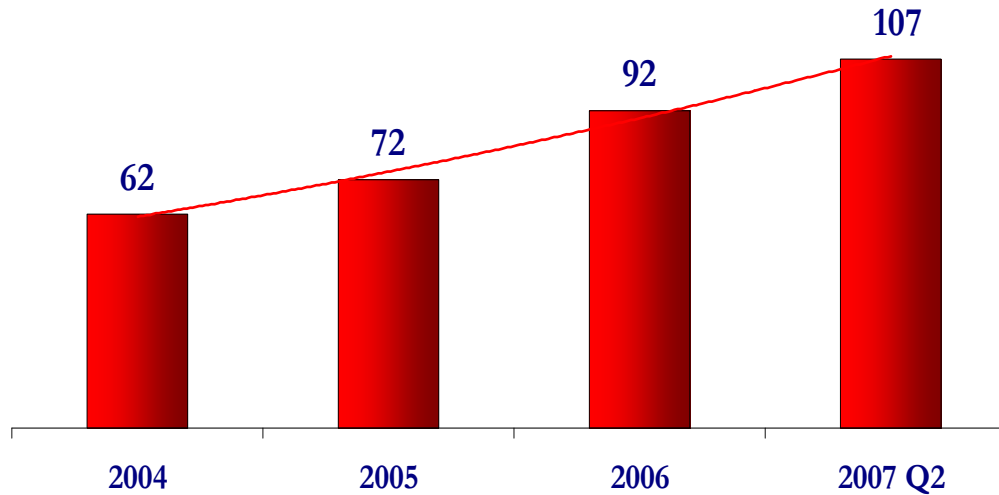


## 2007 Q2 Performance Review

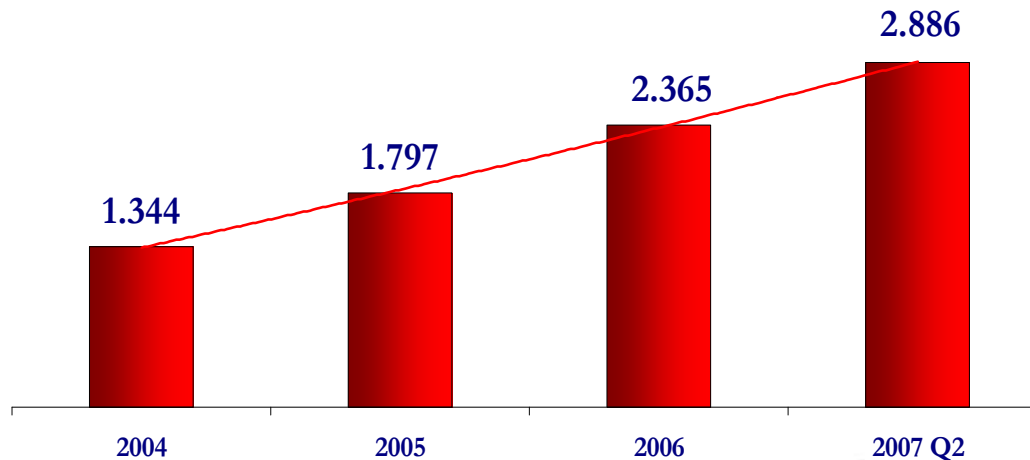


# Continues Growth

## Number of Branches



## Number of Personnel



# Solo Financial Performance

## Selected Financials

BRSA, YTL Million

	2006 YE	2007 Q2	%
Total Assets	4.179	5.307	27,0
Total Cash Loans <sup>1</sup>	3.022	4.323 <sup>2</sup>	43,1
Non-cash Loans	6.261	6.984	11,5
Customers' Current & Profit Sharing Accounts	3.201	3.982	24,4
Shareholders' Equity	633	715	13,0

<sup>1</sup> Included Performing Loans and Leasing Receivables, excluded NPL

<sup>2</sup> According to BRSA regulation, YTL 677 Million Murabaha Transactions which were previously followed under Banks and other Financial Institutions as of 31 December 2006, have been transferred to the International Loans as of 30 June 2007.

# Income Statement Highlights

## Selected Financials

BRSA, YTL Million

	2006 Q2	2007 Q2	%
Profit Share Income	199,49	328,59	64,7
Profit Share Expenses	86,38	171,66	98,7
<b>Net Profit Share Income</b>	<b>113,11</b>	<b>156,92</b>	<b>38,7</b>
Net Fees & Commissions Income	55,39	97,45	75,9
Net Trading Income	-6,68	10,75	261,0
Other Operating Income	39,17	21,36	-45,5
<b>Total Operating Income</b>	<b>200,99</b>	<b>286,48</b>	<b>42,5</b>
Provision for Loan Losses and Other Receivables	44,59	66,70	49,6
Other Operating Expenses	-82,78	- 117,89	42,4
<b>Income/(Loss) Before Taxes</b>	<b>73,63</b>	<b>101,89</b>	<b>38,4</b>
Provision for Taxes on Income	-24,61	- 19,23	-21,9
<b>Net Profit/(Loss)</b>	<b>49,02</b>	<b>82,66</b>	<b>68,63</b>

# Selected Financial Ratios

Balance Sheet Ratios (%)	2006 YE	2007 Q2
Total Cash Loans <sup>1</sup> to total Deposits	94,4 %	108,6 %
Deposits to total assets	76,6 %	75,0 %
Total Cash Loans <sup>1</sup> to total assets	72,3 %	81,5 %
Total shareholders' equity to total assets	15,1 %	13,5 %

<sup>1</sup> Included Performing Loans and Leasing Receivables, excluded NPL

# Selected Financial Ratios

Balance Sheet Ratios (%)	2006 YE	2007 Q2
Capital adequacy ratio – Tier I	18,1 %	14,4 %
Cost to income	51,4 %	53,6 %
Free Capital *	11,3 %	9,9 %

\* Free Capital = Shareholder's Equity - Fix Assets - Affiliated Companies, Subsidiaries,  
Joint Ventures - Deferred Tax Assets - Prepaid Expenses

# Selected Financial Ratios

Profitability Ratios (%)	2006 YE	2007 Q2
Return on average total asset – <b>ROAA</b> *	4,3 %	4,1 %
Return on average shareholders' equity- <b>ROAE</b> *	31,5 %	28,8 %

\* Income Statement items were calculated for the period of June 2006 through June 2007

# Asset Quality

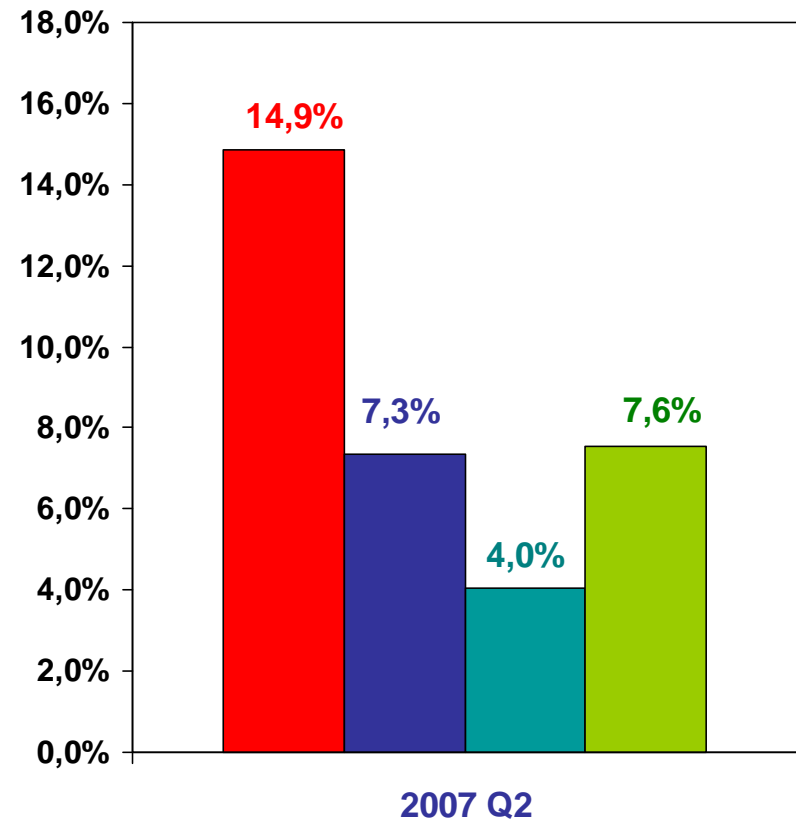
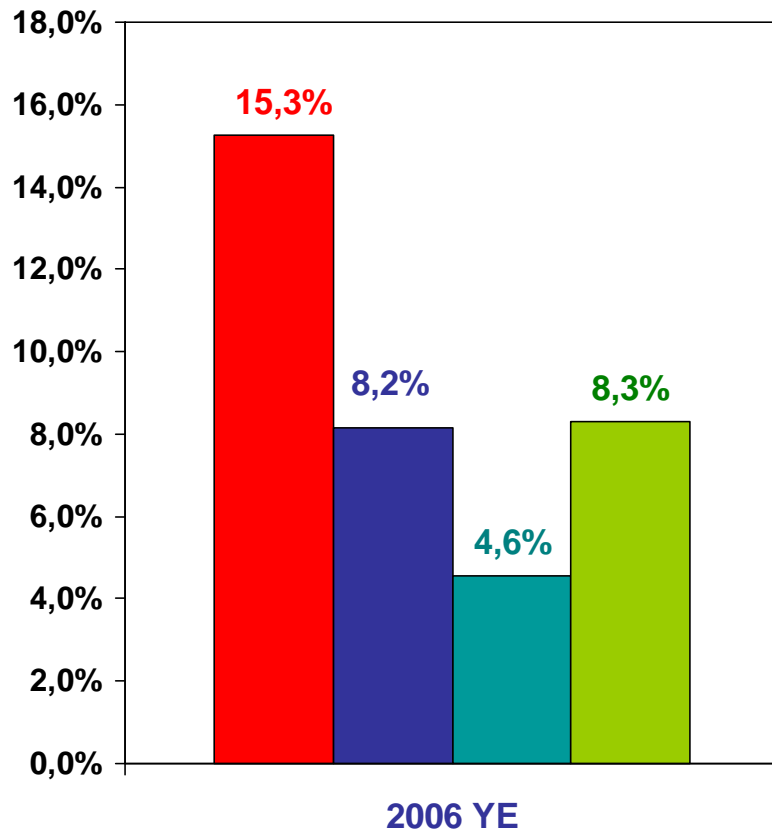
Credit Quality (%)	2006 YE	2007 Q2
NPL * to total cash loans	4,1 %	4,9 % ***
NPL ** to total cash and non-cash loans	1,3 %	1,8 % ***
NPL Coverage (total provisions / NPL)	70,1 %	60,4 %

\* Total Cash Loans = Included Performing Loans, Leasing Receivables and NPL

\*\* Non Cash Loans = Commitments And Contingencies

\*\*\* 5.8 % and 1,9 %, Excluding YTL 677 Million Murabaha Transactions which were previously accounted under Banks and Other Financial Institutions been transferred to the International Loans as of 30<sup>th</sup> June 2007 according to BRSA regulation.

# NIM



■ Average Yield      ■ Average Margin  
■ Average Spread      ■ Adj. NIM

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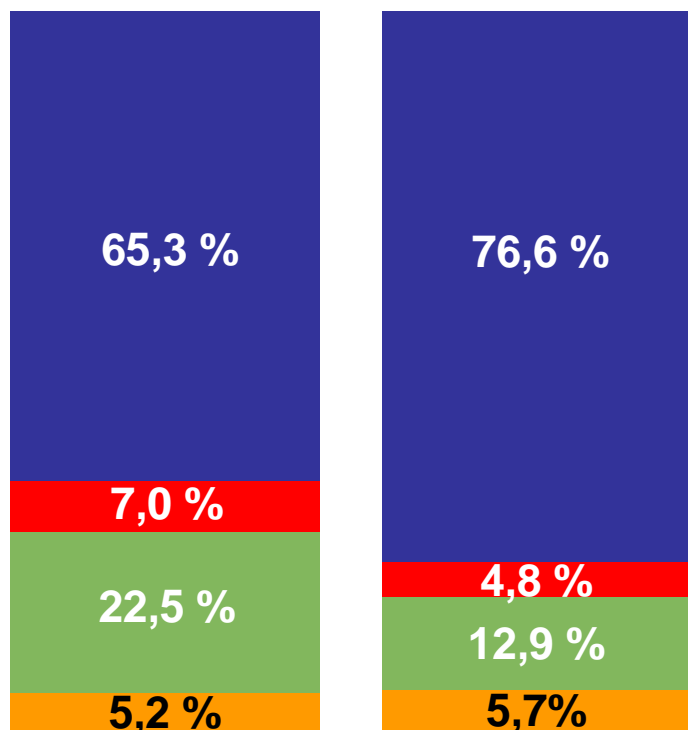
\* Income Statement items were calculated for the period of June 2006 through June 2007



## 2007 Q2 Performance Balance Sheet

# Composition of Total Assets and Total Liabilities

Total Assets

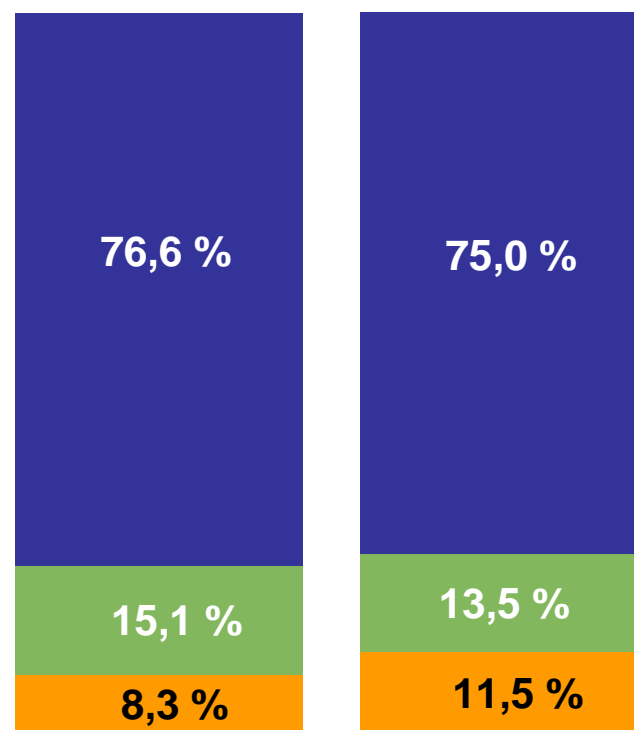


2006 YE

2007 Q2

- Loans
- Leasing Receivables & Advances to Customers
- Cash & Banks
- Other

Total Liabilities and SHE



2006 YE

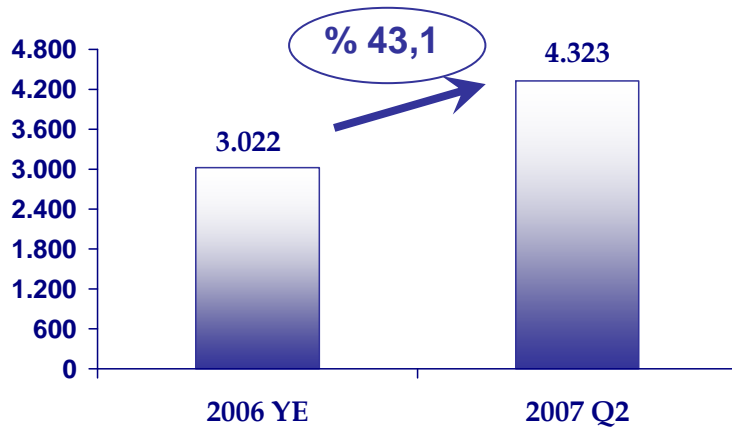
2007 Q2

- Deposits
- Shareholders' Equity
- Other

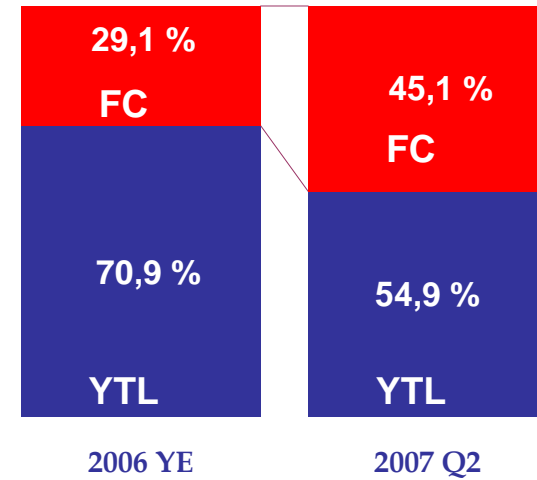
\* Loans refer to performing loans only

# Loan Growth Performance

## Total Loans (YTL Million)

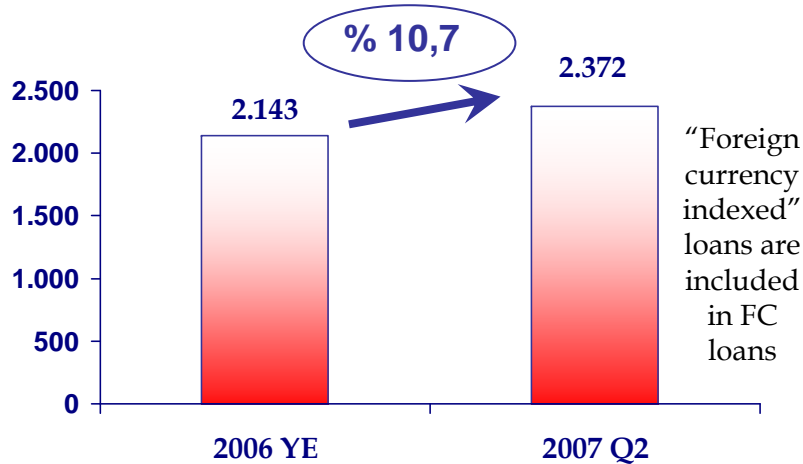


## Currency Breakdown of Cash Loans

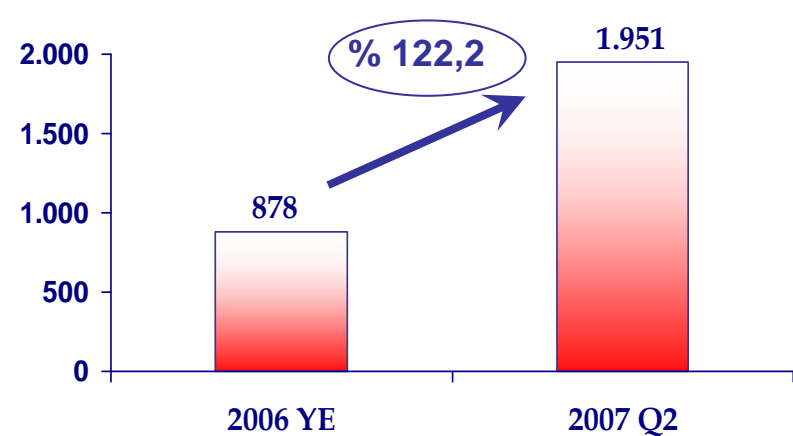


<sup>1</sup> Included Loans, Leasing Receivables, and Advances to Customers - Excluded NPL

## YTL Loans (YTL Million)

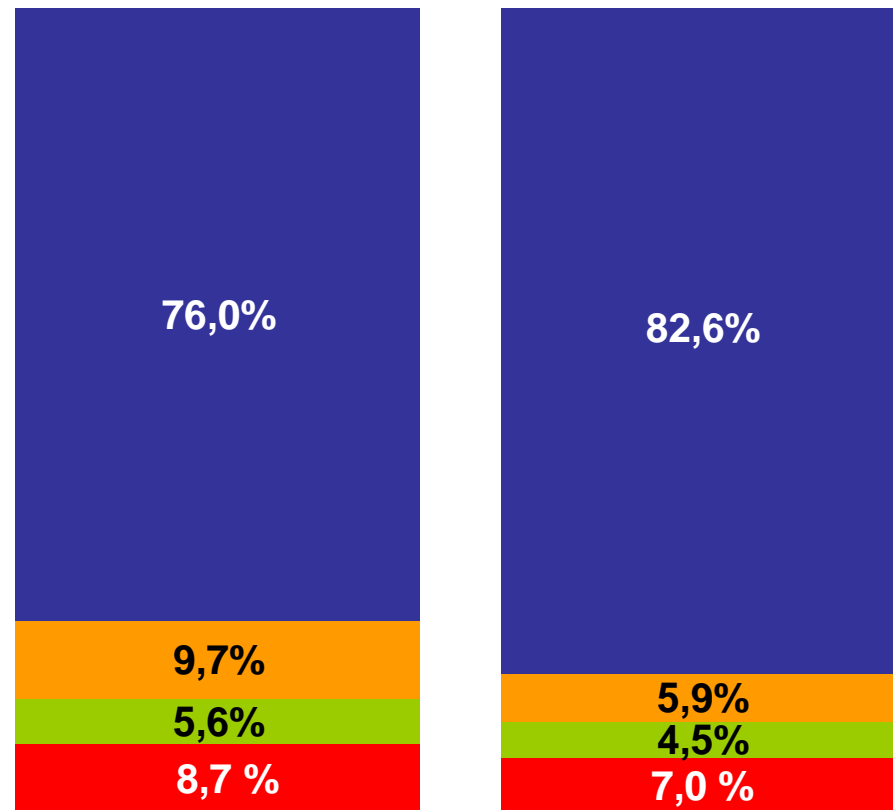


## FC Loans (YTL Million)



The Loan Growth from 2006YE to 2007Q2 would be for YTL Loans -5,4% and for FC Loans 84,3% Excluding YTL 677 Million Murabaha Transactions which were previously followed under Banks and Other Financial Institutions been transferred to the International Loans as of 30 th June 2007 according to BRSA regulation.

# Loan Portfolio by Line of Business



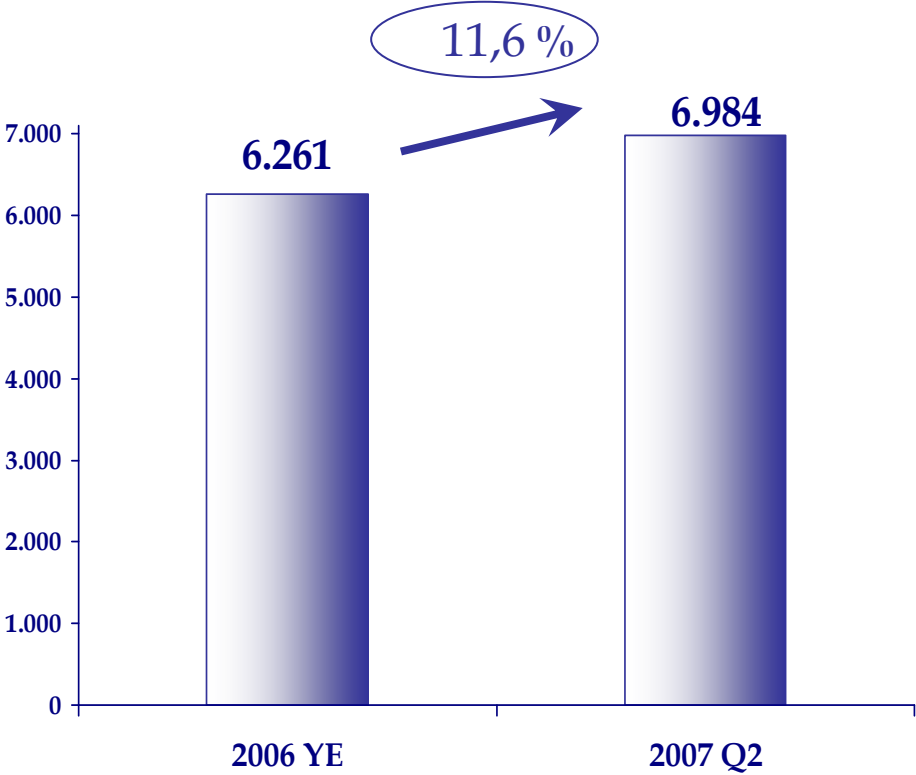
**2006 YE**

- Corporate & SME
- Leasing (NET)
- Credit Cards
- Retail Loans

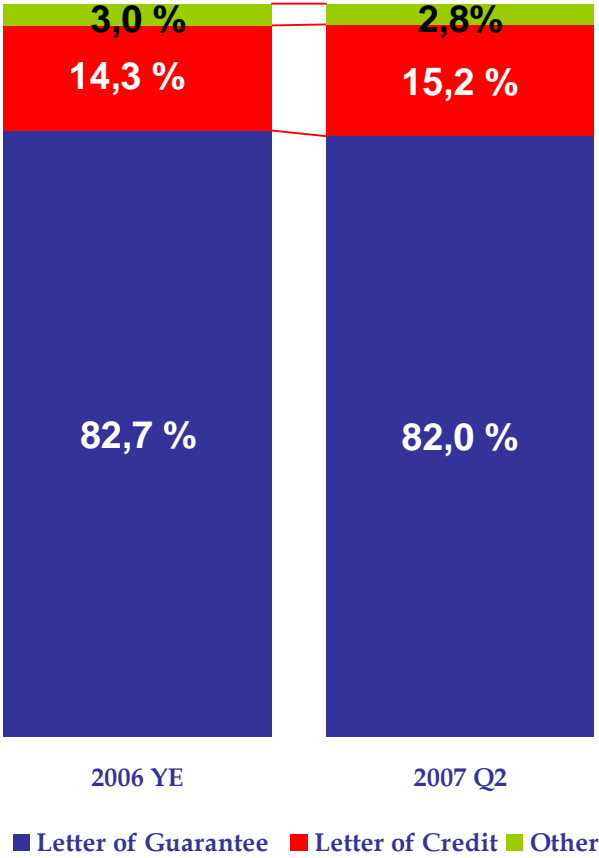
**2007 Q2**

# Non-Cash Loans

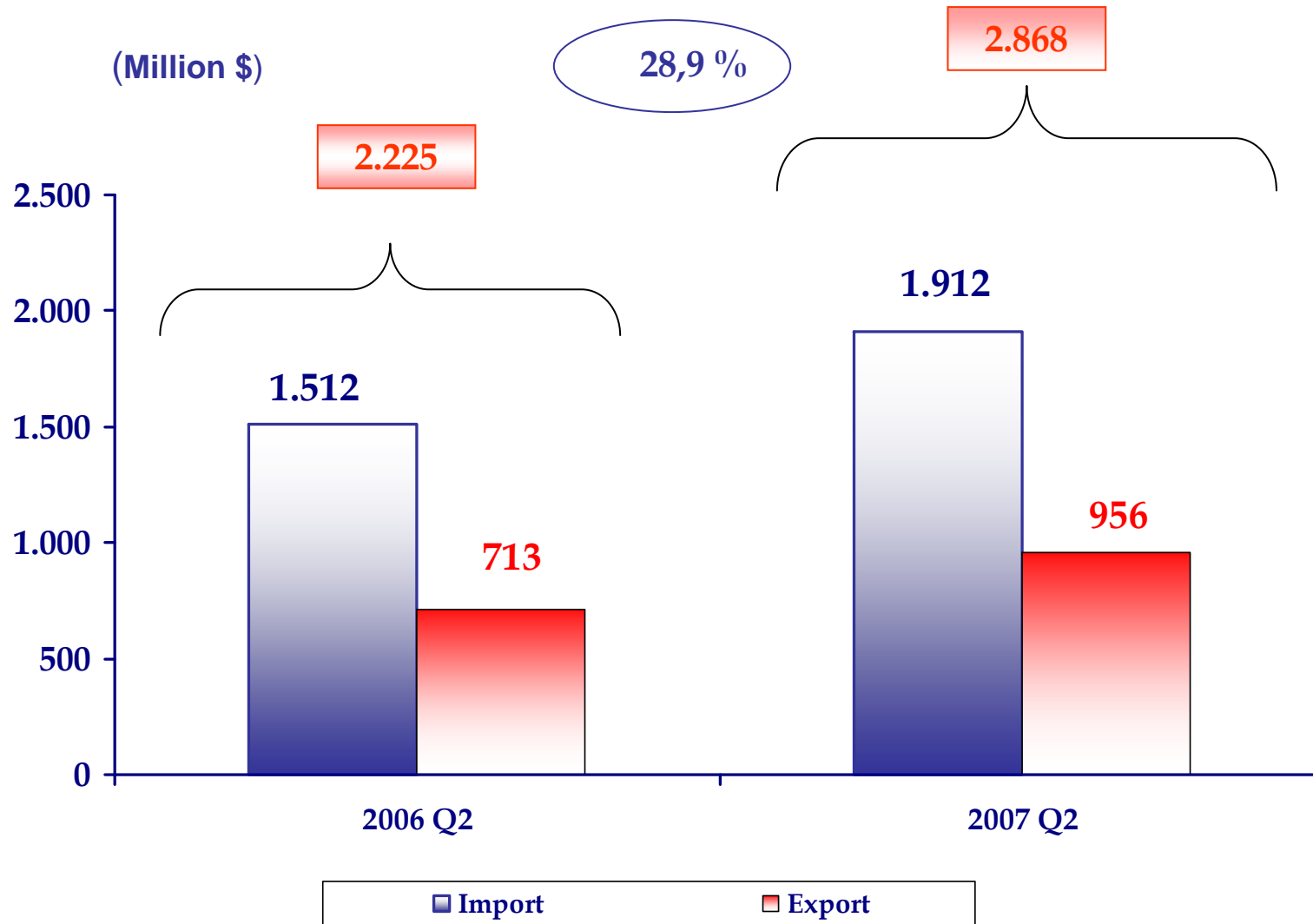
Non-Cash Loans (YTL Million)



Breakdown of Non-Cash Loans

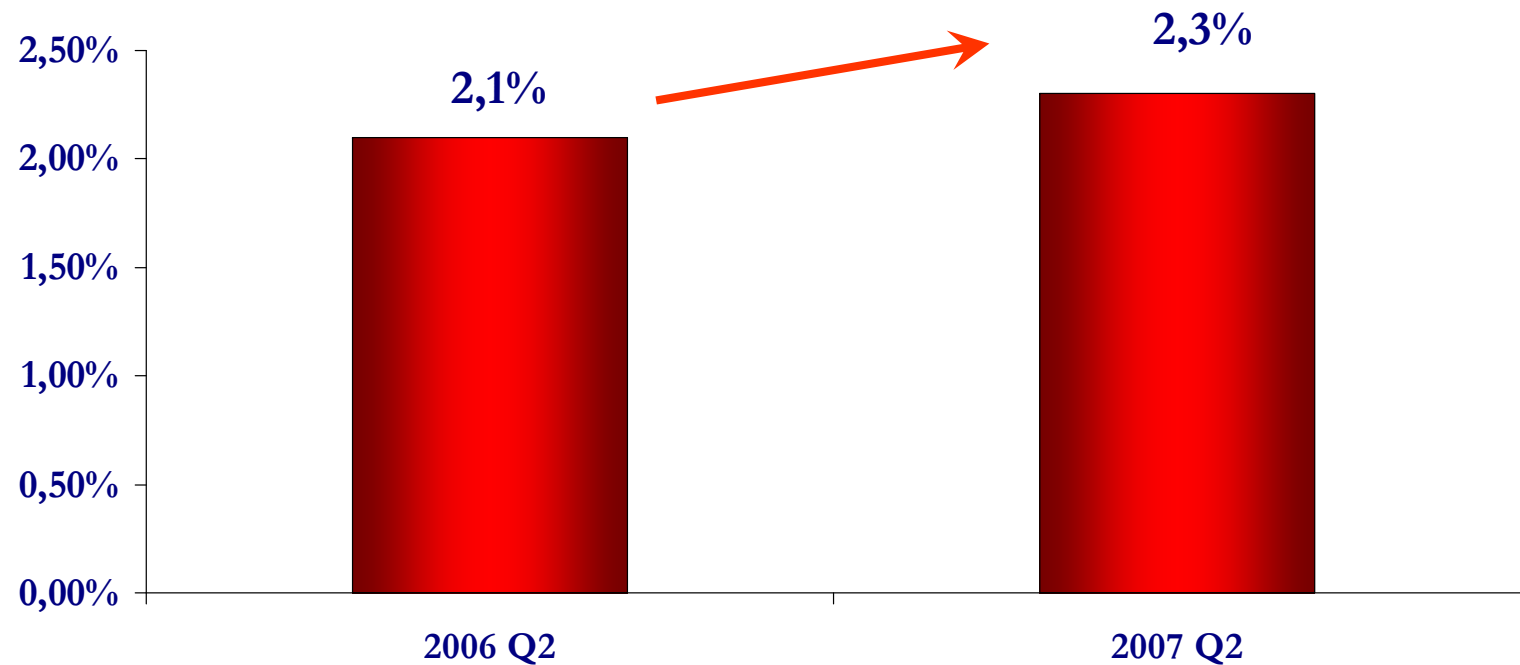


# Foreign Trade Volume



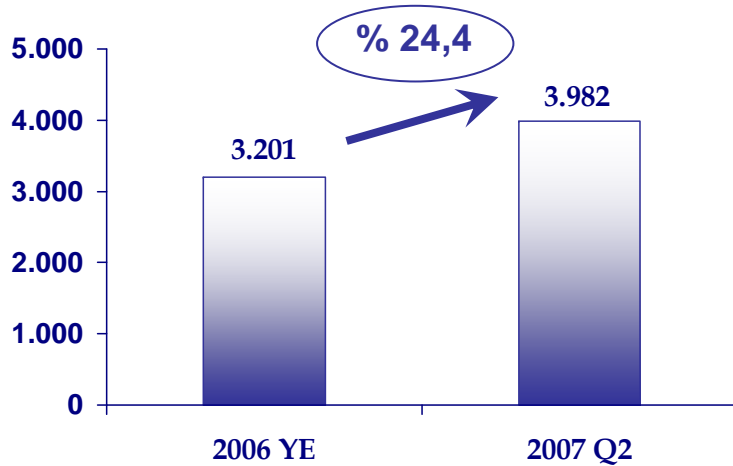
# Foreign Trade Volume

## Our Share in Turkey's Foreign Trade Volume

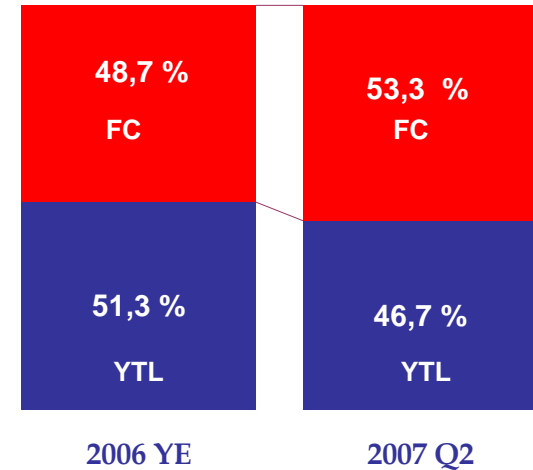


# Growing Collected Funds

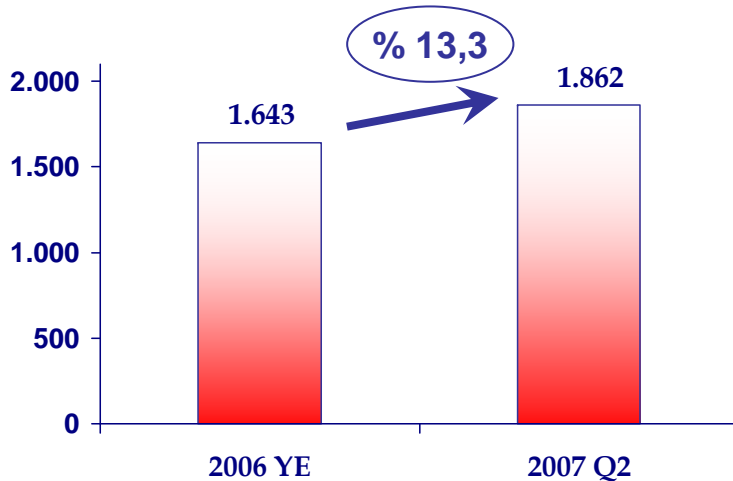
Total Deposits (YTL Million)



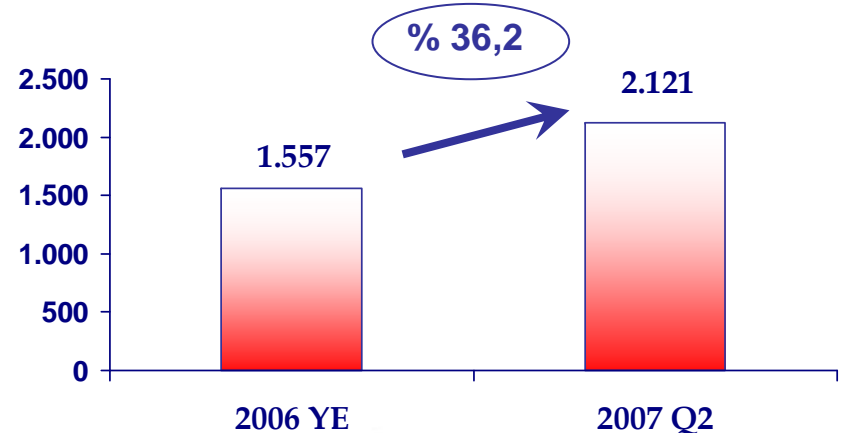
Total Currency Composition of Deposits



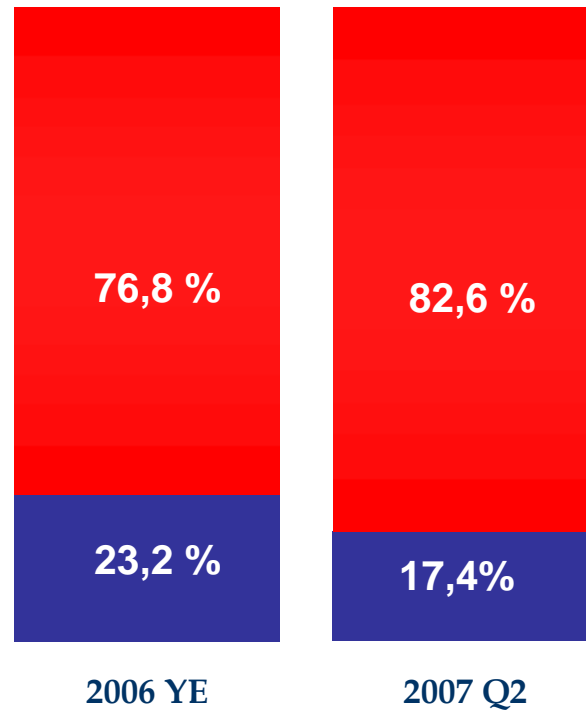
YTL Deposits (YTL Million)



FC Deposits (YTL Million)



# Current and Profit Sharing Accounts



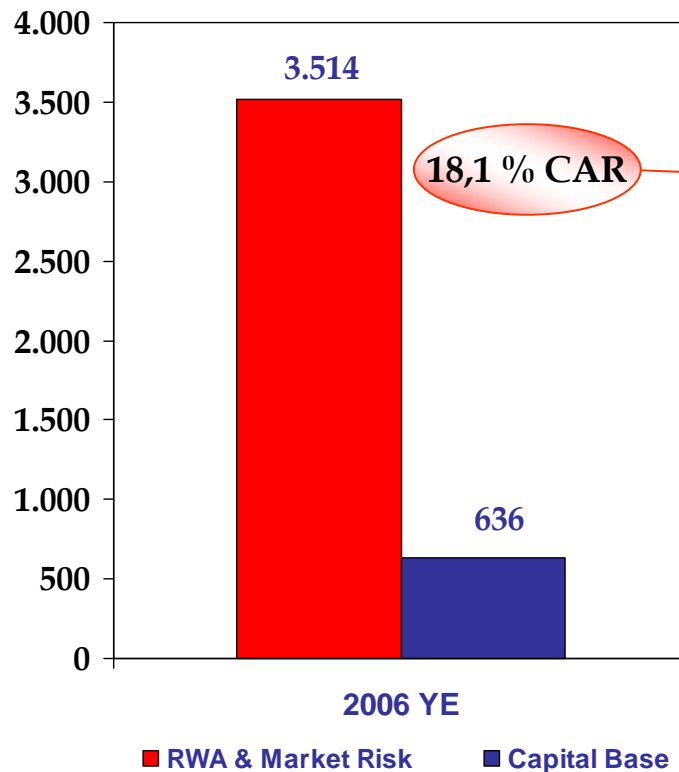
■ Current Accounts

■ Profit Sharing Accounts

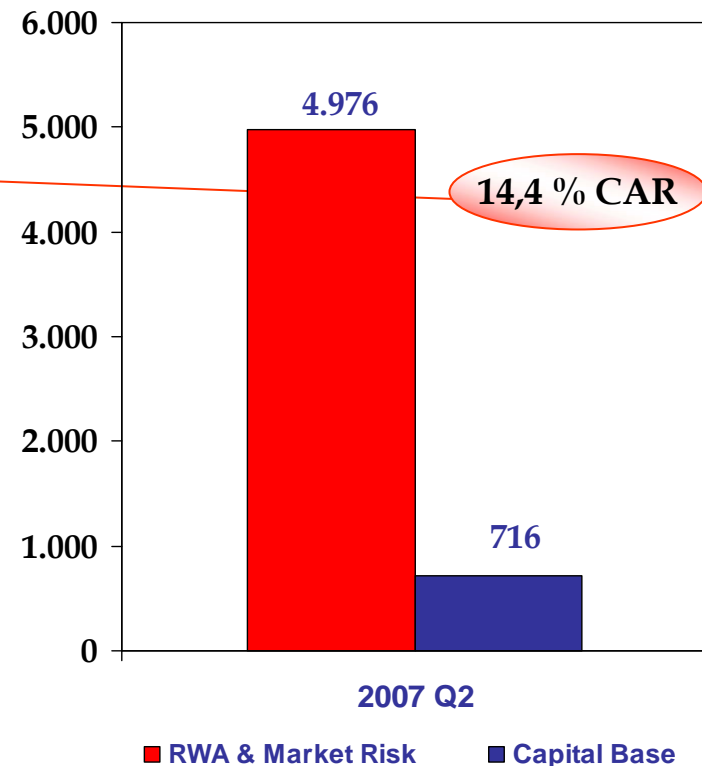
# Capital Adequacy – At Comfort Levels

RWA + Market Risk, Equity Base, and CAR

(Million YTL)

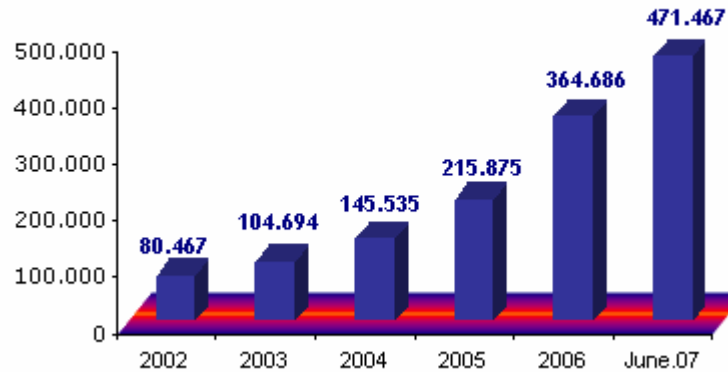


(Million YTL)

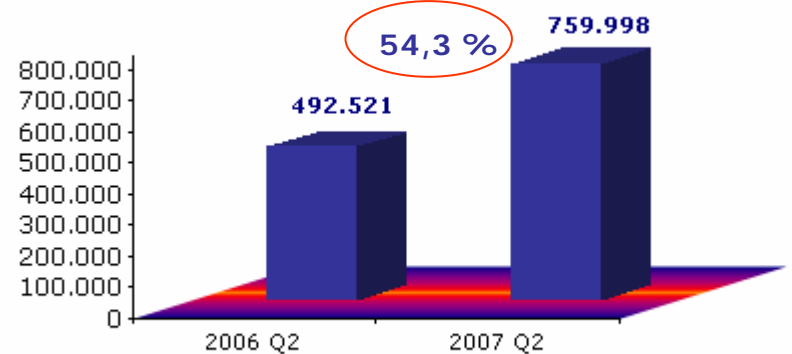


# Continuous Stream of Innovative Offerings

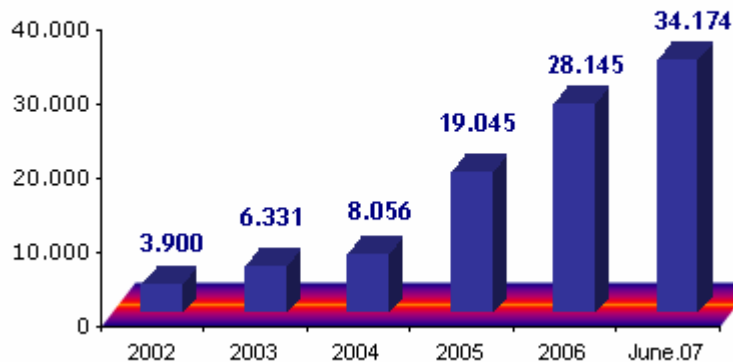
## Number of Credit Cards



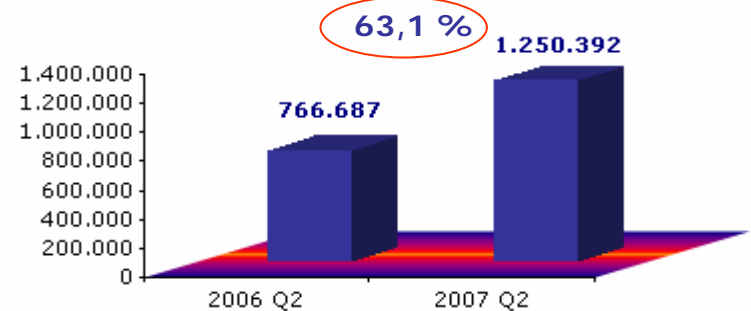
## Credit Cards Transaction Volume (Thousand YTL)



## Number of POS Business Members



## POS Transaction Volume (Thousand YTL)





Thank You