



# Investor Presentation

## TR GAAP Solo Figures as at June 30<sup>st</sup>, 2008

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- Dec 2007 TR GAAP Solo Report
  - June 2008 TR GAAP Solo Report
- used for this presentation.

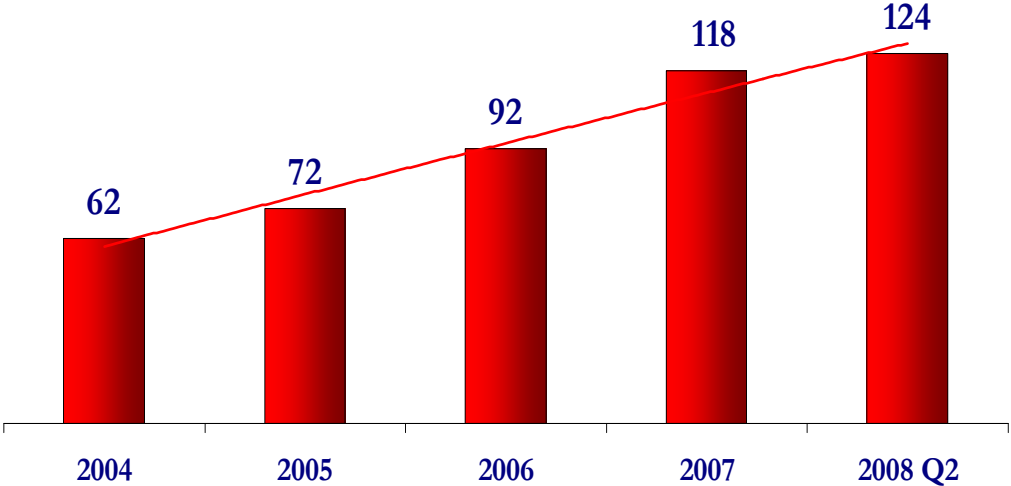


## 2008 Q2 Performance Review

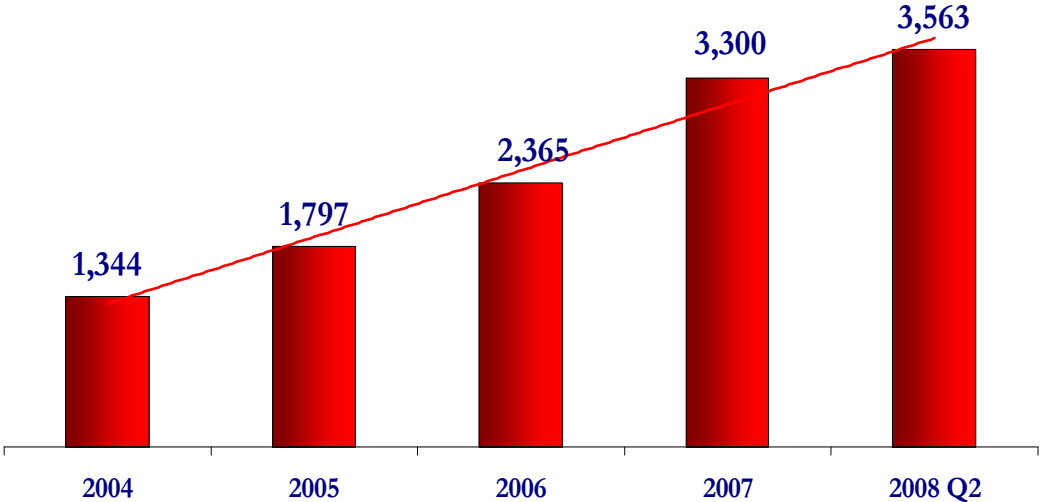


# Continues Growth

Number of Branches



Number of Personnel



# Solo Financial Performance

## Selected Financials

BRSA, YTL Million

	Dec. 07	June .08	%
Total Assets	6,260	7,868	25.7
Total Cash Loans <sup>1</sup>	4,519	5,584	23.6
Non-cash Loans	7,450	10,014	34.4
Current & Profit Sharing Accounts	4,698	5,783	23.1
Shareholders' Equity	854	1,257	47.2

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

# Income Statement Highlights

## Selected Financials

BRSA, YTL Million

	Jan 1 - June 30 2007	Jan 1 - June 30 2008	%
Profit Share Income	359.94	491.03	36.4%
Profit Share Expenses	173.83	254.43	46.4%
<b>Net Profit Share Income</b>	<b>186.12</b>	<b>236.60</b>	<b>27.1%</b>
Net Fees & Commissions Income	68.26	105.43	54.5%
Net Trading Income	10.75	29.52	174.6%
Other Operating Income	21.36	37.50	75.6%
<b>Total Operating Income</b>	<b>286.48</b>	<b>409.05</b>	<b>42.8%</b>
Provision for Loan Losses and Other Receivables	65.86	93.50	42.0%
Other Operating Expenses	-118.73	-185.30	56.1%
<b>Income/(Loss) Before Taxes</b>	<b>101.89</b>	<b>130.24</b>	<b>27.8%</b>
Provision for Taxes on Income	-19.23	-30.65	59.4%
<b>Net Profit/(Loss)</b>	<b>82.66</b>	<b>99.60</b>	<b>20.5%</b>

# Selected Financial Ratios

## Balance Sheet Ratios (%)

Dec 07

June 08

Total Cash Loans<sup>1</sup> to total Deposits

96,2 %

96,6%

Deposits to total assets

75,0 %

73,5 %

Total Cash Loans<sup>1</sup> to total assets

72,2 %

71,0 %

Total shareholders' equity to total assets

13,6 %

16,0 %

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

# Selected Financial Ratios

Balance Sheet Ratios (%)	Dec 07	June 08
Capital adequacy ratio – Tier I	14,9 %	12,9 %
Cost to income *	40,2 %	45,3 %
Free Capital **	9,6 %	11,7 %

\* Cost to Income = Other Operating Expenses / Total Operating Income

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

# Selected Financial Ratios

Profitability Ratios (%)	Dec 07	June 08
Return on average total asset – <b>ROAA</b>	4,3 %	3,8 %
Return on average shareholders' equity- <b>ROAE</b>	30,5 %	28,4 %

\* Income Statement items were calculated for the period of June 2007 through June 2008

The TRY300Mio cash injection through a rights issue been done on June 30th, 2008 and not included in the Q2 RoE calculations.

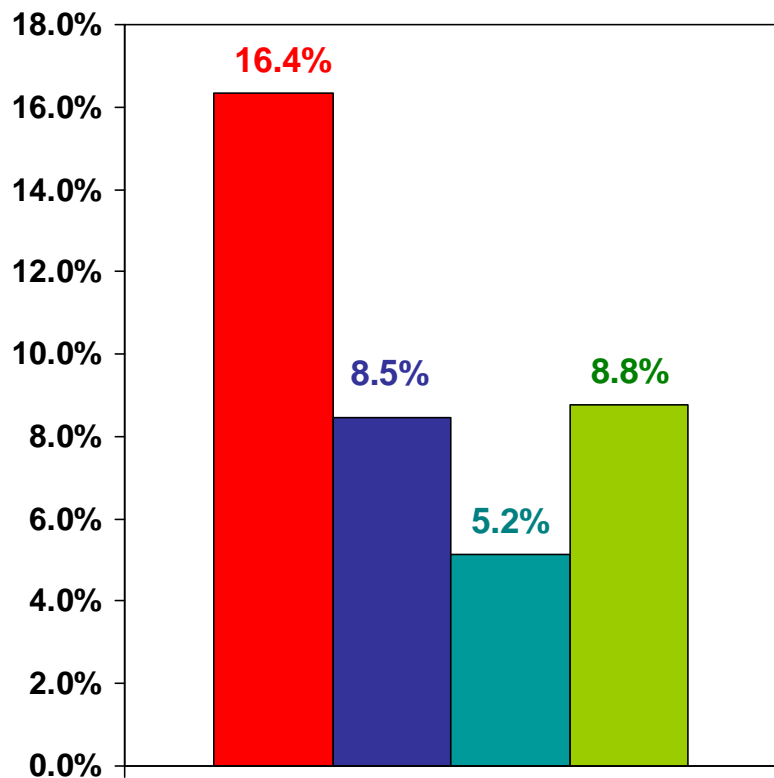
# Asset Quality

Credit Quality (%)	Dec 07	June 08
NPL * to total cash loans	5,0 %	4,9 %
NPL ** to total cash and non-cash loans	1,8 %	1,6 %
NPL Provisioning (total provisions / NPL)	61,4 %	60,6 %

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

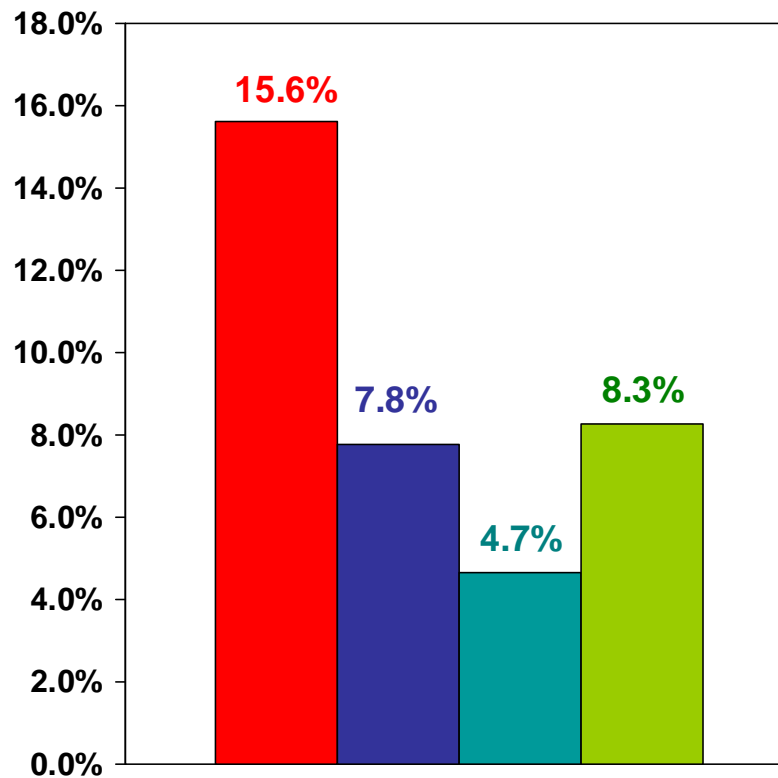
\*\* Non Cash Loans = Commitments And Contingencies

# NIM



Dec.07

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



June.08

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

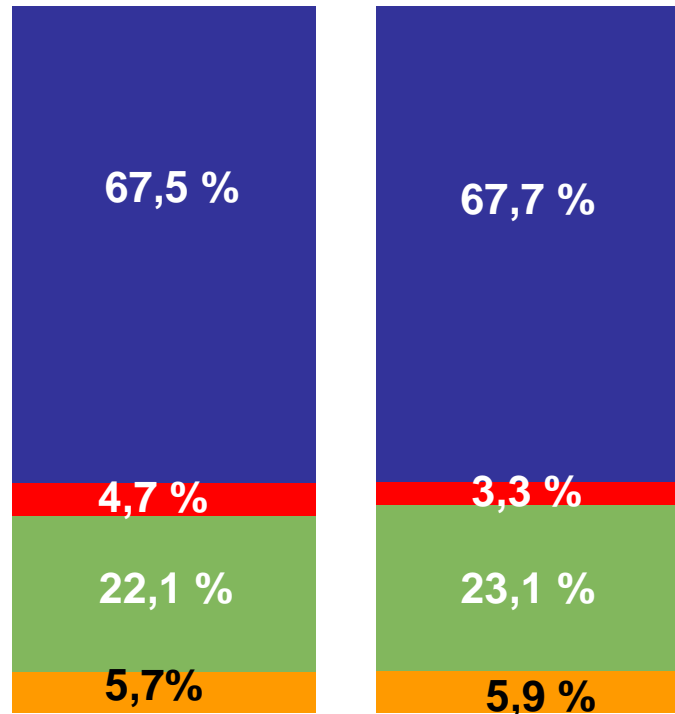
\* Income Statement items were calculated for the period of June 2007 through June 2008



## 2008 Q2 Performance Balance Sheet

# Composition of Total Assets and Total Liabilities

Total Assets

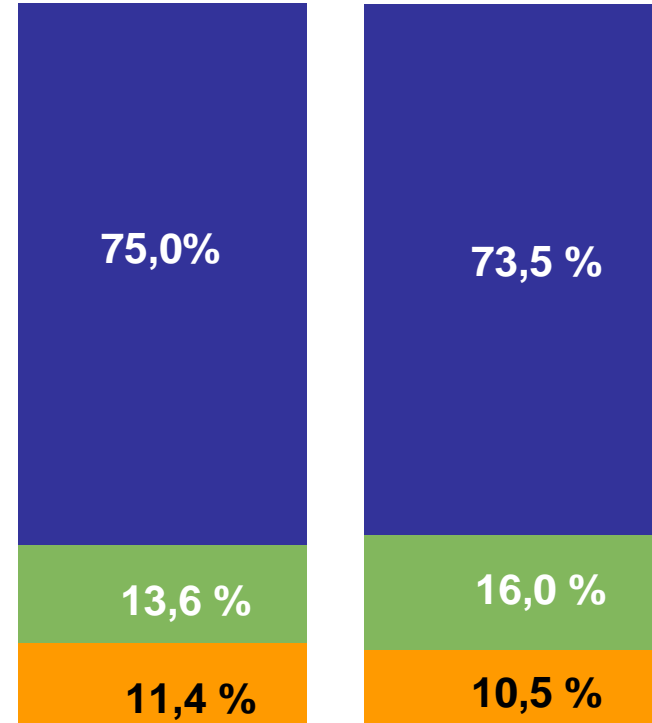


Dec.07

June.08

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

Total Liabilities and SHE



Dec.07

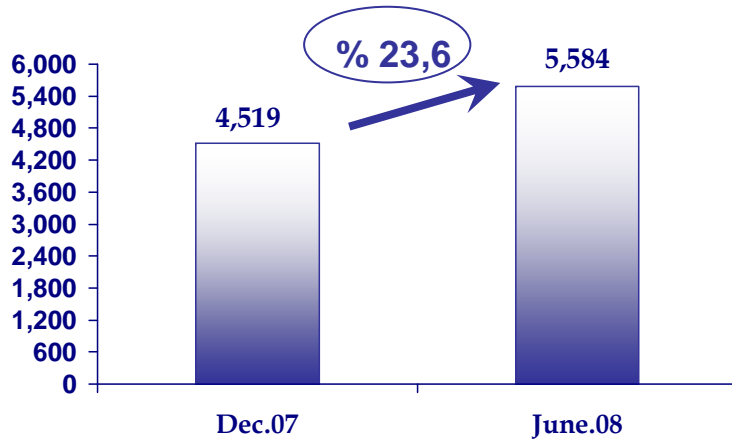
June.08

- Deposits
- Shareholders' Equity
- Other

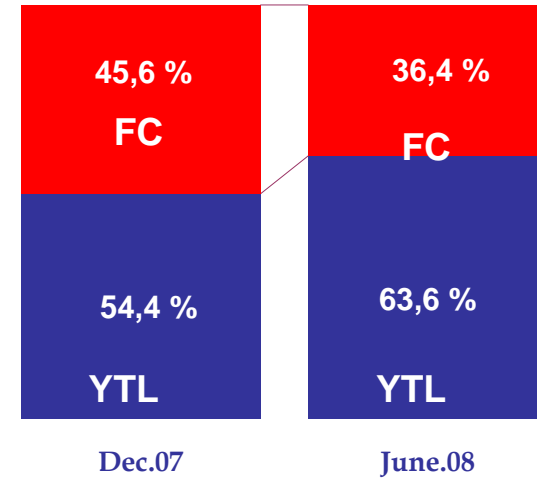
\* Loans refer to performing loans only

# Loan Growth Performance

Total Loans (YTL Million)



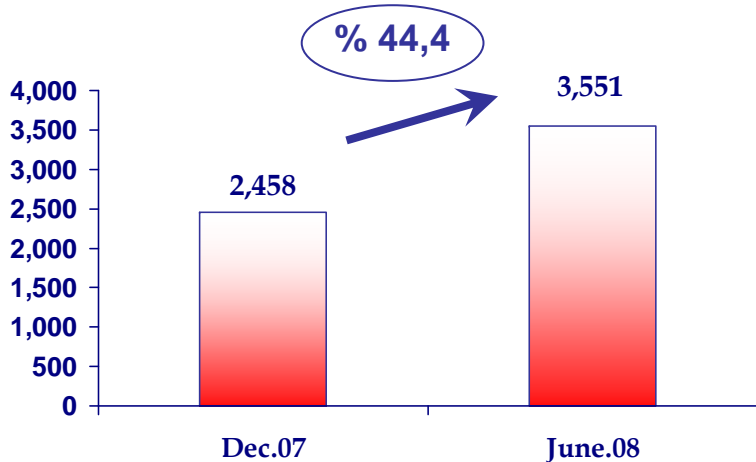
Currency Breakdown of Cash Loans



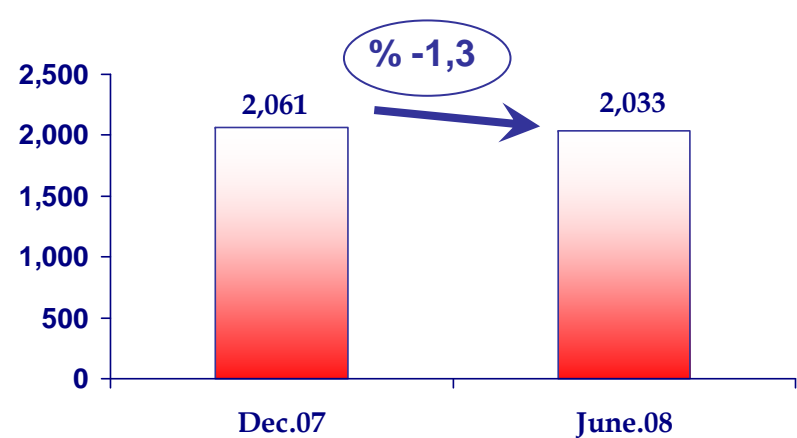
Dec.07

June.08

YTL Loans (YTL Million)



FC Loans (YTL Million)



Dec.07

June.08

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

"Foreign currency indexed" loans are included in FC loans

# Loan Portfolio by Line of Business



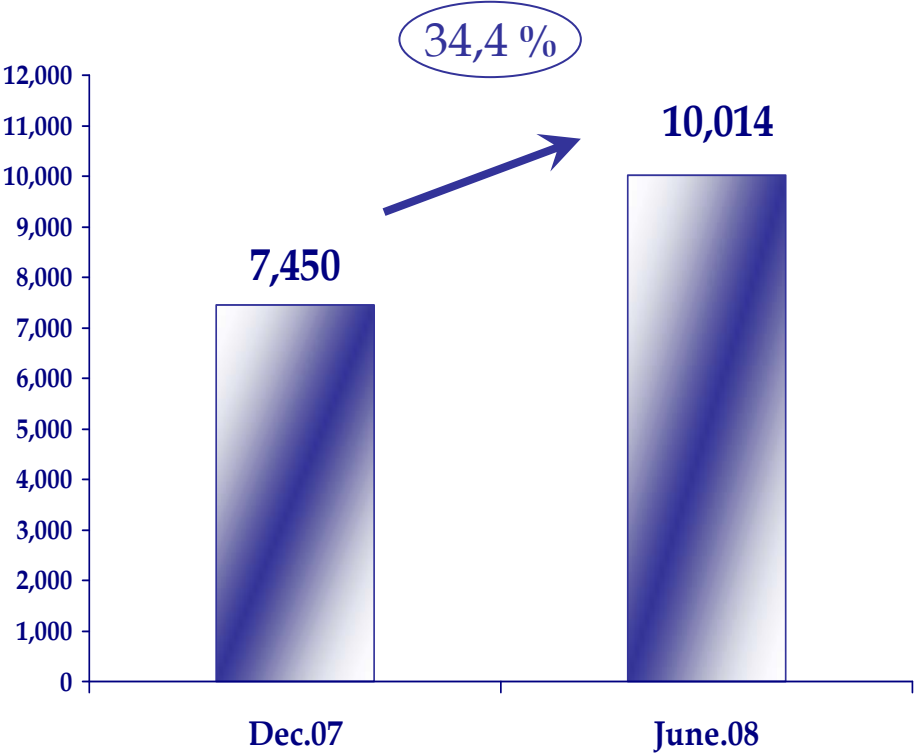
**Dec.07**

**June.08**

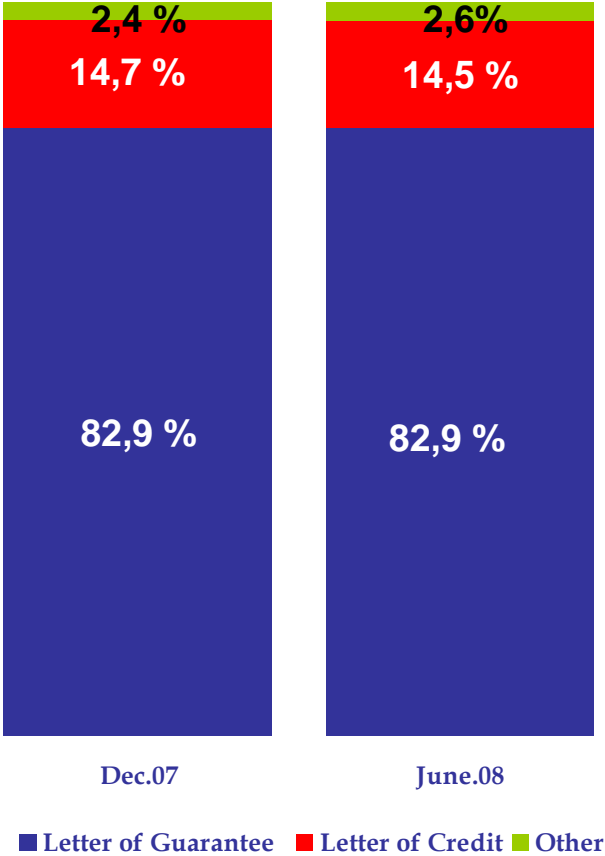
- Corporate & SME
- Leasing (NET)
- Credit Cards
- Retail Loans

# Non-Cash Loans

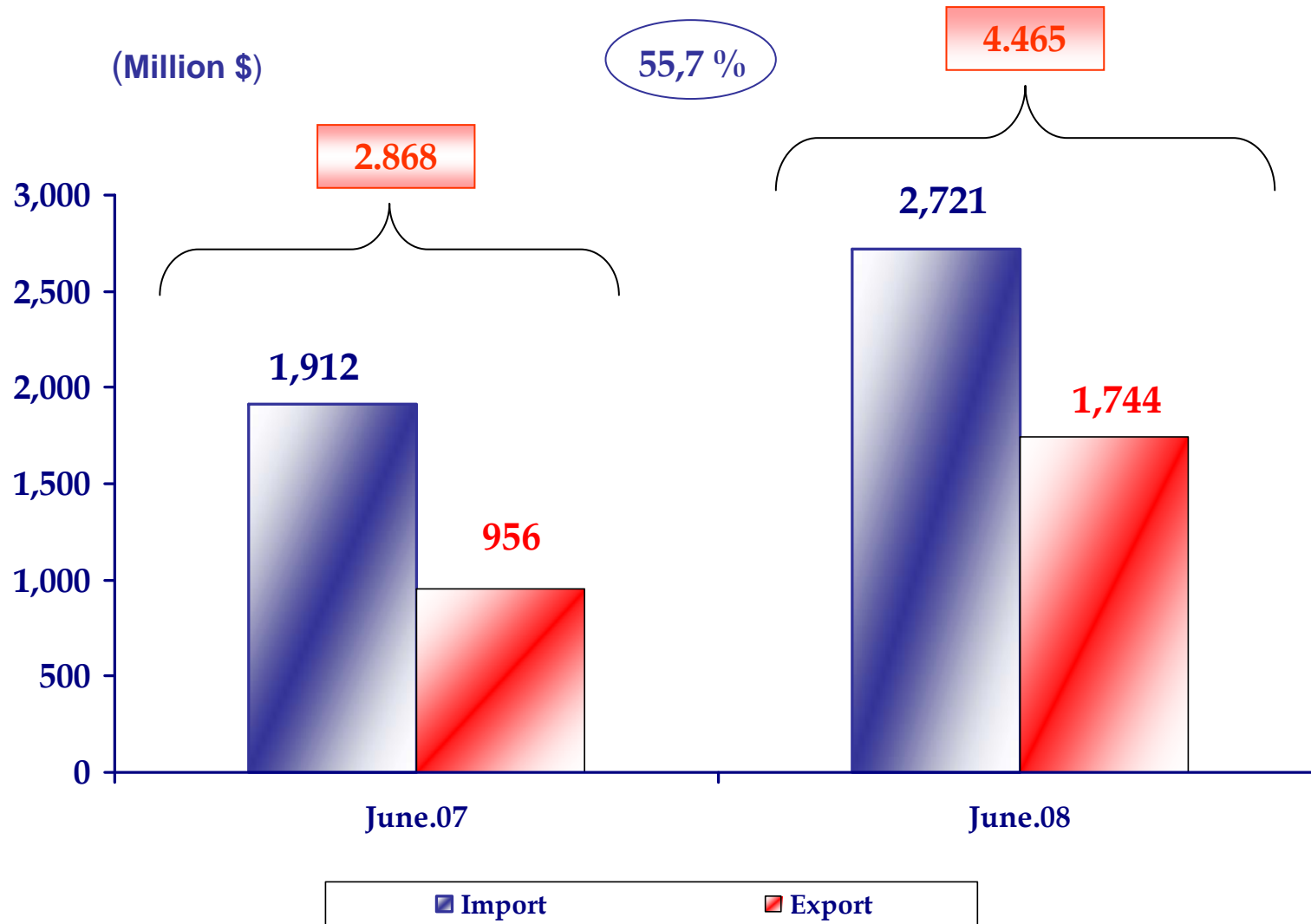
Non-Cash Loans (YTL Million)



Breakdown of Non-Cash Loans

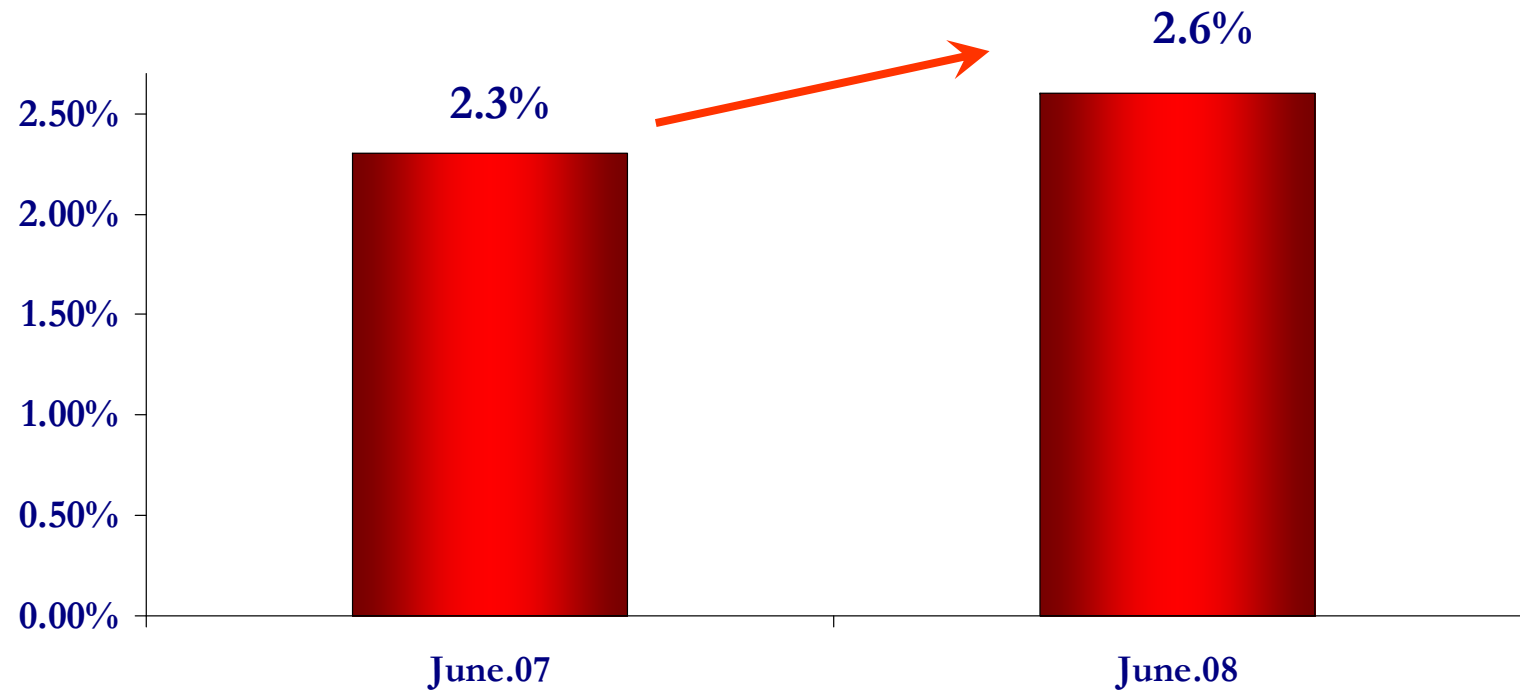


# Foreign Trade Volume



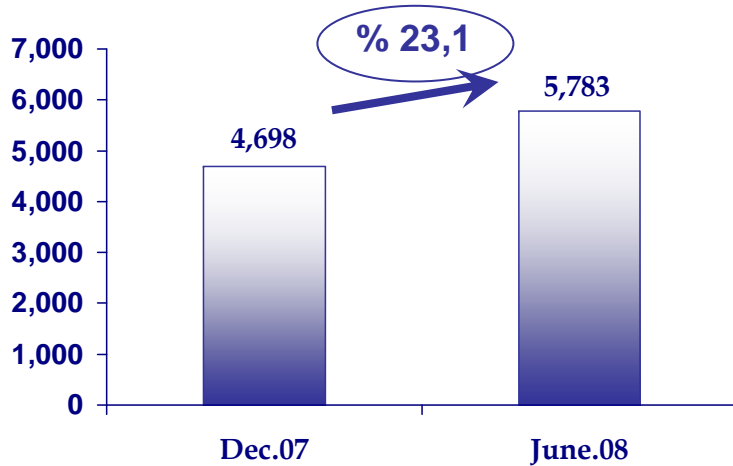
# Foreign Trade Volume

## Our Share in Turkey's Foreign Trade Volume

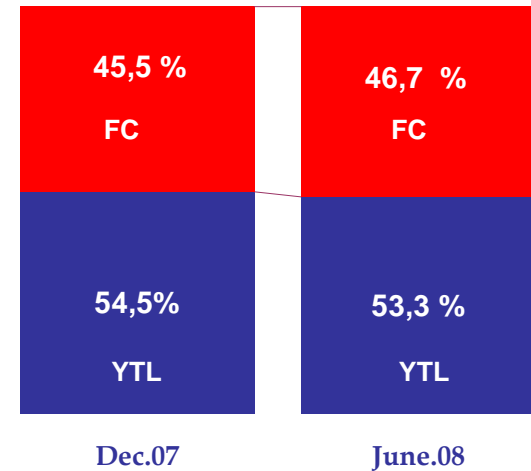


# Growing Collected Funds

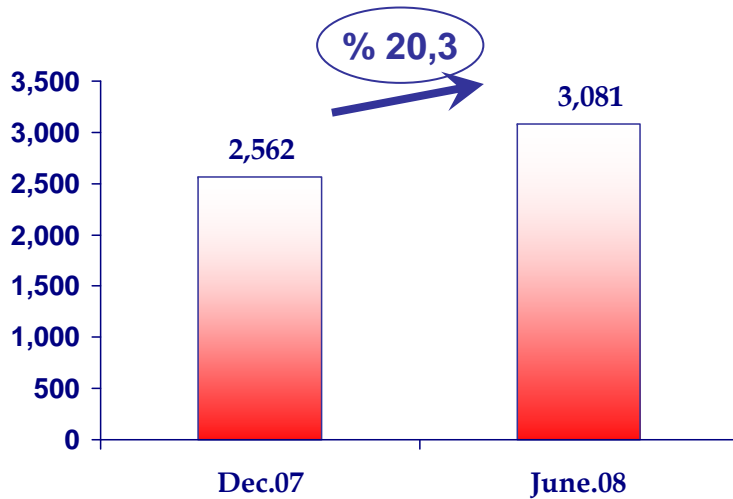
Total Deposits (YTL Million)



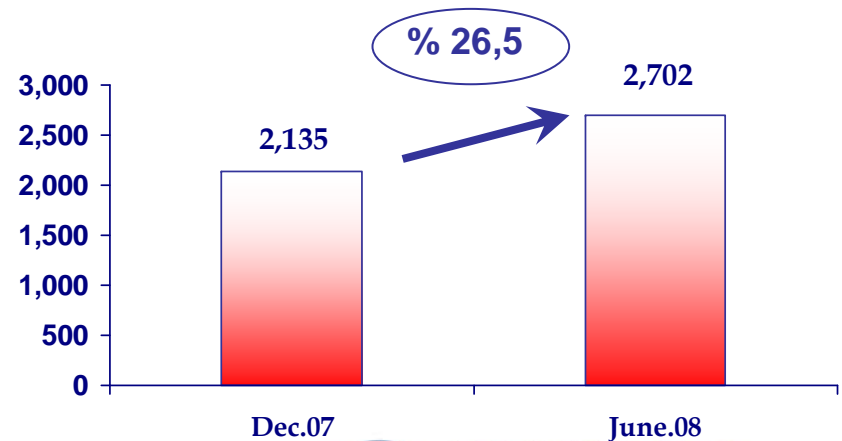
Total Currency Composition of Deposits



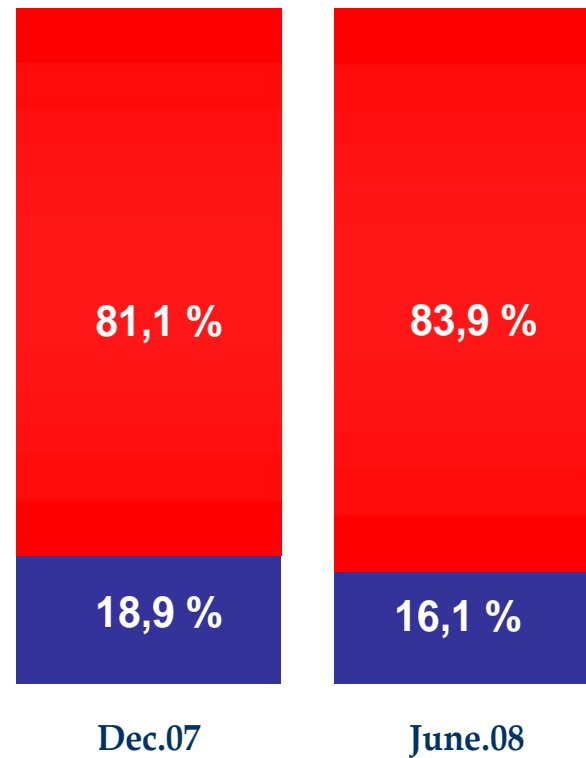
YTL Deposits (YTL Million)



FC Deposits (YTL Million)



# Current and Profit Sharing Accounts

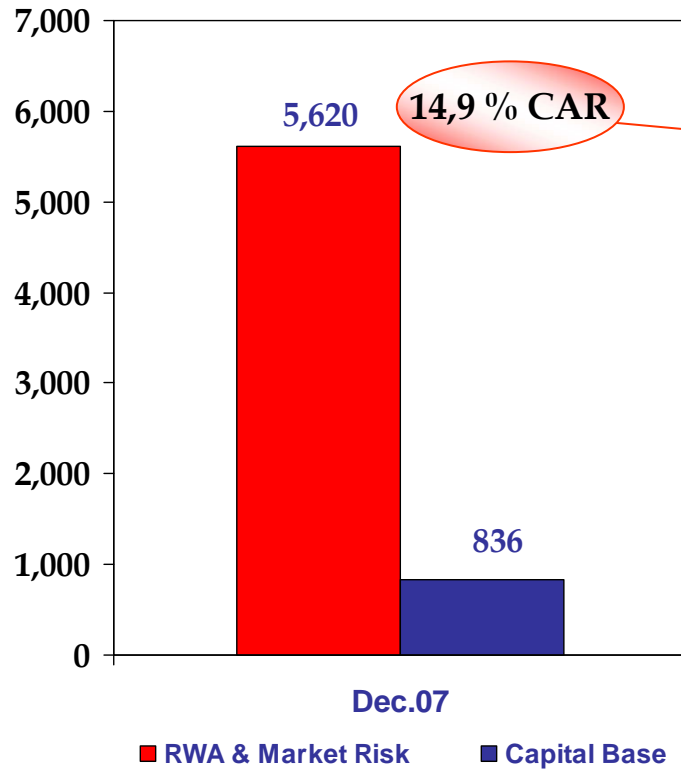


■ Current Accounts

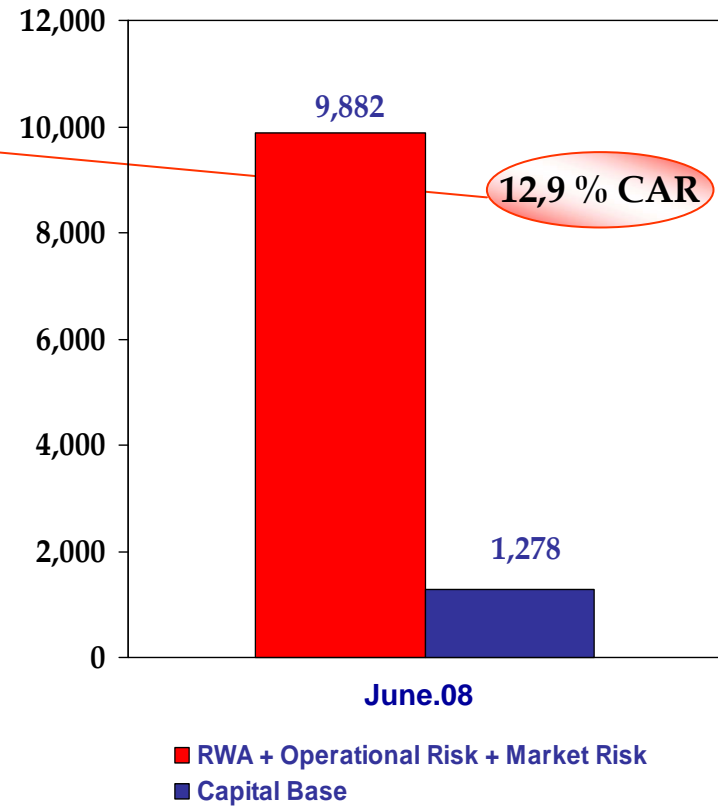
■ Profit Sharing Accounts

# Capital Adequacy

(Million YTL)

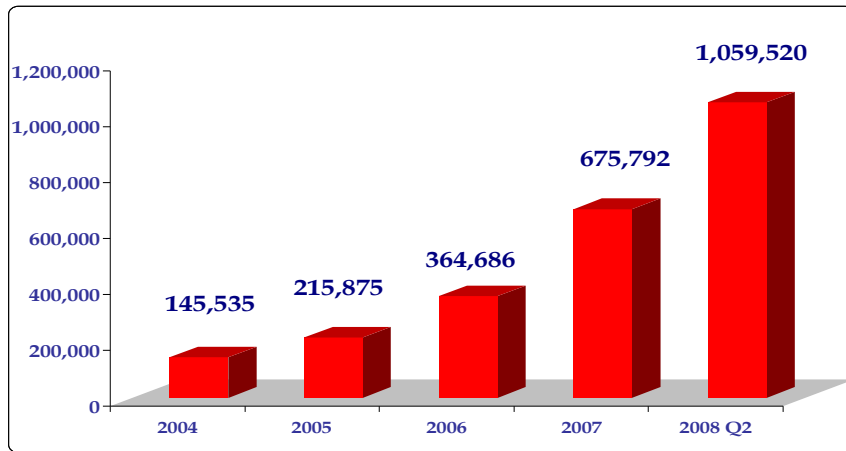


(Million YTL)

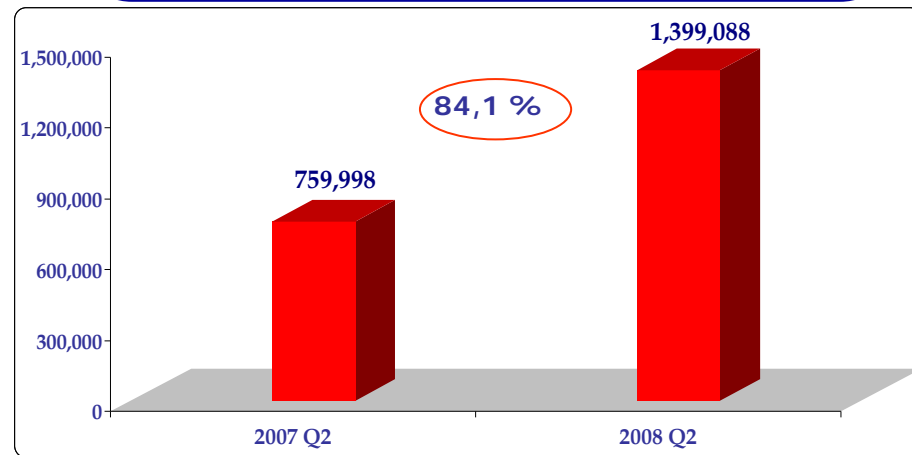


# Continuous Stream of Innovative Offerings

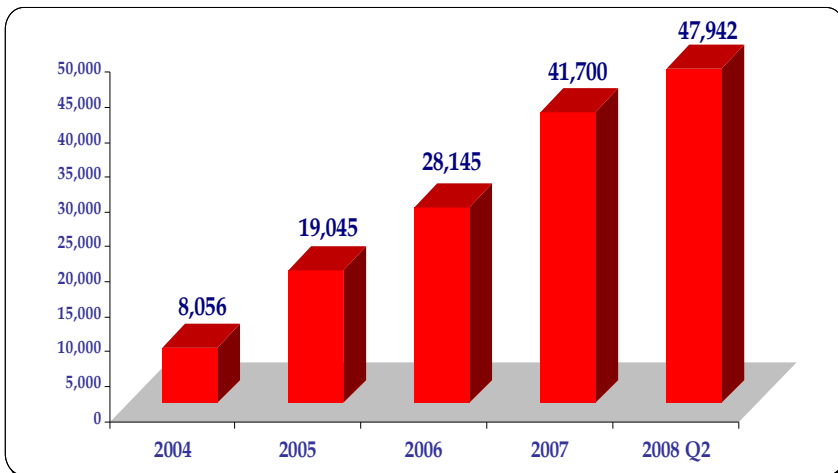
## Number of Credit Cards



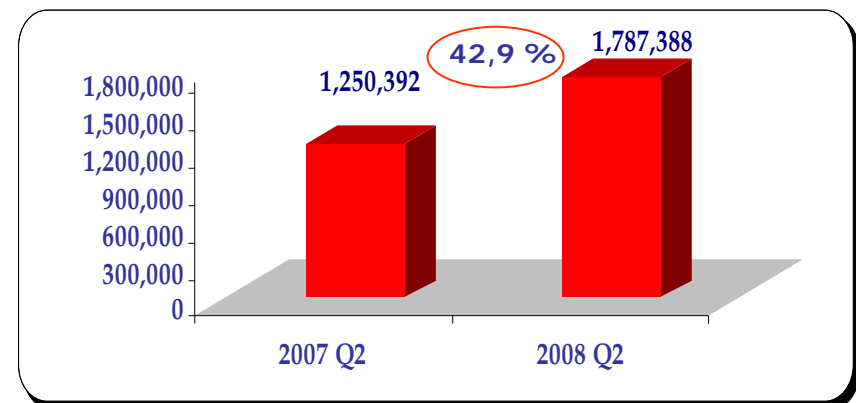
## Credit Cards Transaction Volume (Thousand YTL)



## Number of POS Business Members



## POS Transaction Volume (Thousand YTL)





Thank You