



Investor Presentation

TR GAAP Solo Figures as at September 30, 2007

Disclaimer Statement

The information and opinions contained in this document have been compiled or arrived at by Asya Katılım Bankası A.Ş. from sources believed to be reliable and in good faith, but no representation or warranty, expressed or implied, is made as to their accuracy, completeness or correctness. All opinions and estimates contained in this document constitute the Company's judgement as of the date of this document and are subject to change without notice. The information contained in this document is published for the assistance of recipients, but is not to be relied upon authoritative or taken in substitution for the exercise of judgement by any recipient. The company does not accept any liability whatsoever for any direct or consequential loss arising from any use of this document or its content. This document is strictly confidential and may not be reproduced, distributed or published for any purpose.





- Dec 2006 TR GAAP Solo Report
 - Sep 2007 TR GAAP Solo Report
- used for this presentation.



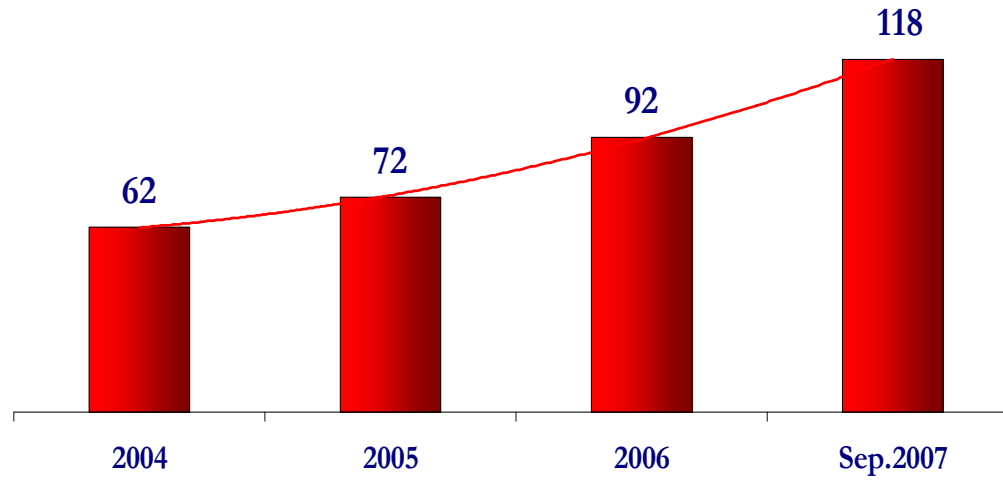
Sep 2007 Performance Review

118 Branches in 40 Cities

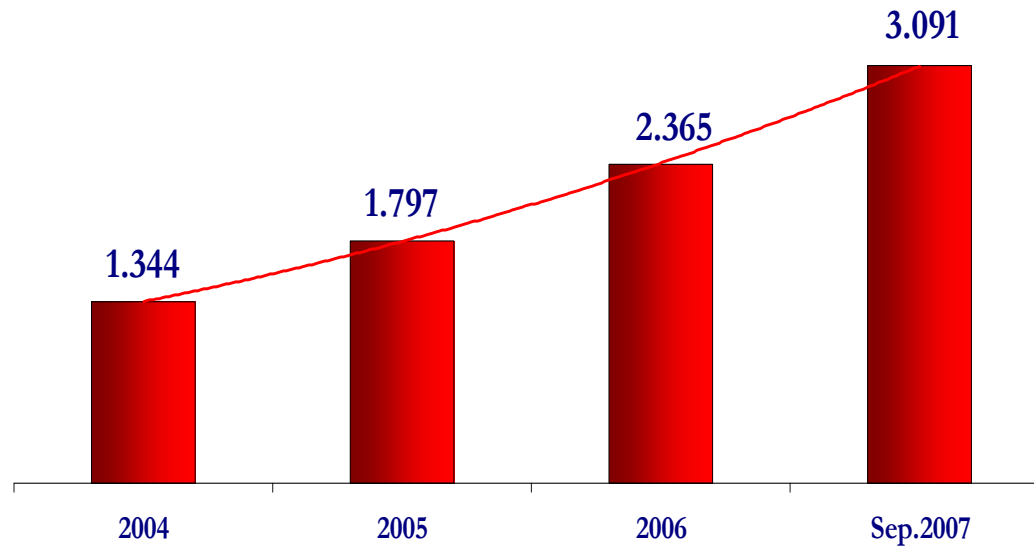


Continues Growth

Number of Branches



Number of Personnel



Solo Financial Performance

Selected Financials

BRSA, YTL Million

	Dec 2006	Sep 2007	%
Total Assets	4.179	5.668	35,6
Total Cash Loans ¹	3.022	4.766	57,7 ²
Non-cash Loans	6.261	7.001	11,8
Current & Profit Sharing Accounts	3.201	4.280	33,7
Shareholders' Equity	633	773	22,1

¹ Performing Loans and Leasing Receivables included, NPL excluded

² 43,1%, Excluding YTL 441 Million Murabaha Transactions

Income Statement Highlights

Selected Financials

BRSA, YTL Million

	Jan 1 - Sep 30 2006	Jan 1 - Sep 30 2007	%
Profit Share Income	334,80	530,44	58,4
Profit Share Expenses	147,40	274,95	86,5
Net Profit Share Income	187,40	255,50	36,3
Net Fees & Commissions Income	92,75	154,71	66,8
Net Trading Income	-1,63	8,67	632,7
Other Operating Income	43,34	37,64	-13,2
Total Operating Income	321,87	456,51	41,8
Provision for Loan Losses and Other Receivables	56,44	100,94	78,9
Other Operating Expenses	-134,64	-182,40	35,5
Income/(Loss) Before Taxes	130,79	173,17	32,4
Provision for Taxes on Income	-36,57	-32,66	-10,7
Net Profit/(Loss)	94,22	140,51	49,13

Selected Financial Ratios

Balance Sheet Ratios (%)

Dec 2006

Sep 2007

Total Cash Loans¹ to total Deposits 94,4 % 111,4 %

Deposits to total assets 76,6 % 75,5 %

Total Cash Loans¹ to total assets 72,3 % 84,1 %

Total shareholders' equity to total assets 15,1 % 13,6 %

¹ Included Performing Loans and Leasing Receivables, excluded NPL

Selected Financial Ratios

Balance Sheet Ratios (%)	Dec 2006	Sep 2007
Capital adequacy ratio – Tier I	18,1 %	14,4 %
Cost to income *	43,2 %	40,0 %
Free Capital **	11,3 %	9,6 %

* 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 2006

Sep 2007

Return on average total asset – **ROAA** *

4,3 %

4,1 %

Return on average shareholders' equity- **ROAE** *

31,5 %

28,4 %

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

Asset Quality

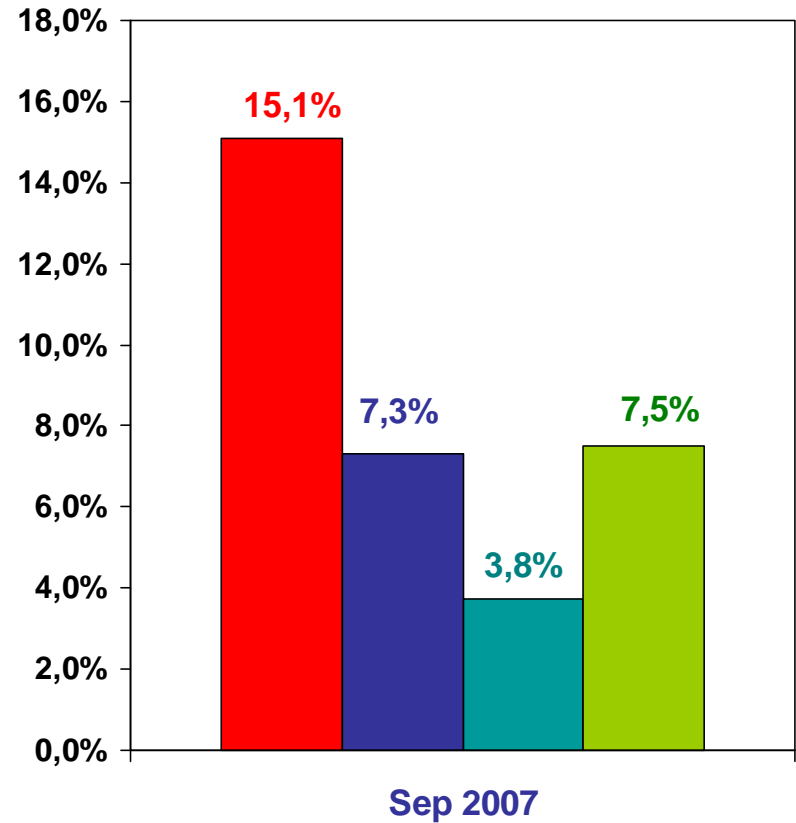
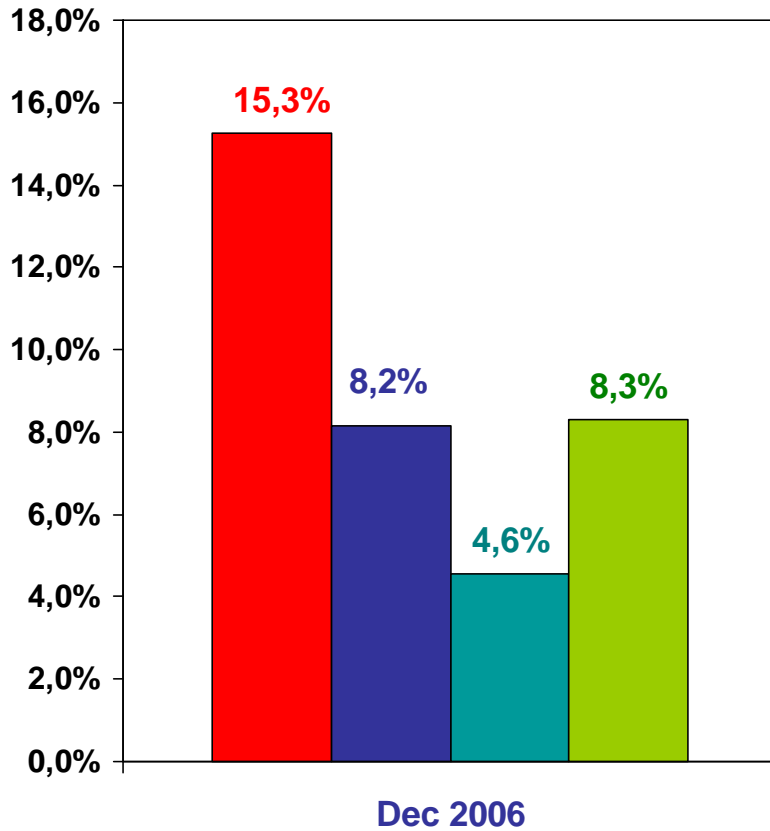
Credit Quality (%)	Dec 2006	Sep 2007
NPL * to total cash loans	4,1 %	4,8 % ***
NPL ** to total cash and non-cash loans	1,3 %	1,6 % ***
NPL Coverage (total provisions / NPL)	70,1 %	67,9 %

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

** Non Cash Loans = Commitments And Contingencies

*** 5.3 % and 1,7 %, Excluding YTL 441 Million Murabaha Transactions

NIM



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

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

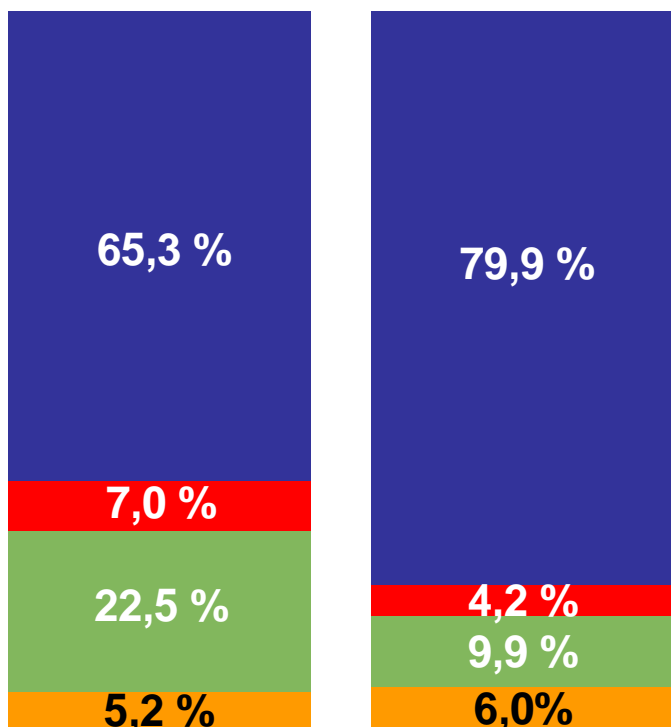
* Income Statement items were calculated for the period of Sep 2006 through Sep 2007



Sep 2007 Performance Balance Sheet

Composition of Total Assets and Total Liabilities

Total Assets

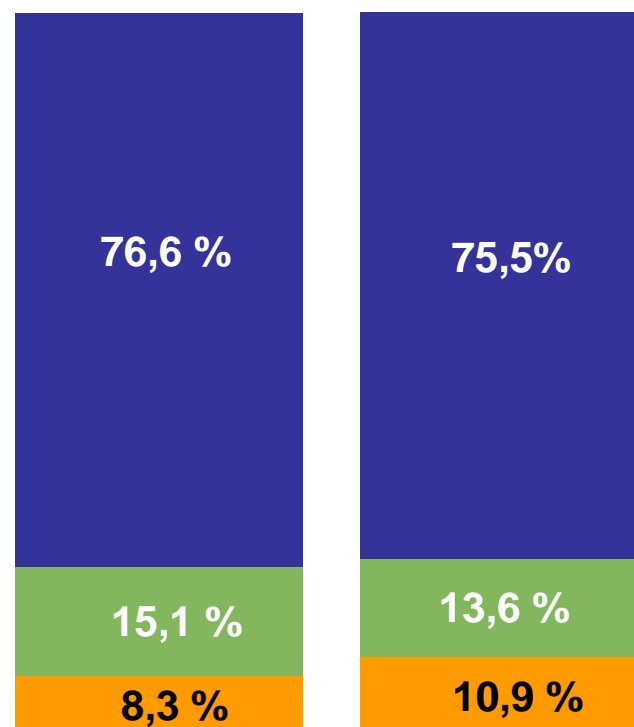


Dec 2006

Sep 2007

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

Total Liabilities and SHE



Dec 2006

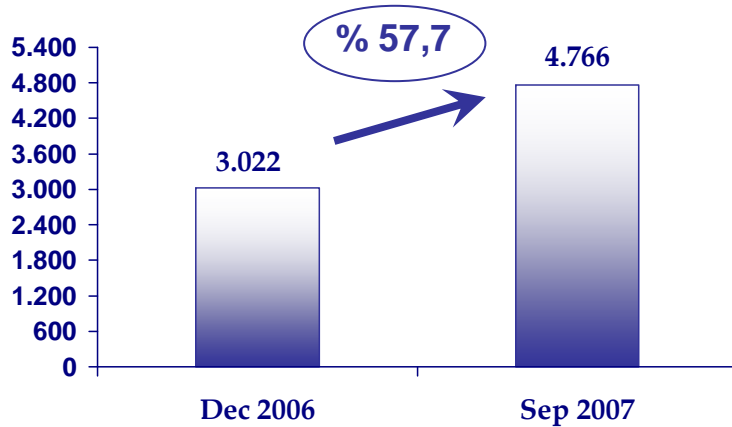
Sep 2007

- Deposits
- Shareholders' Equity
- Other

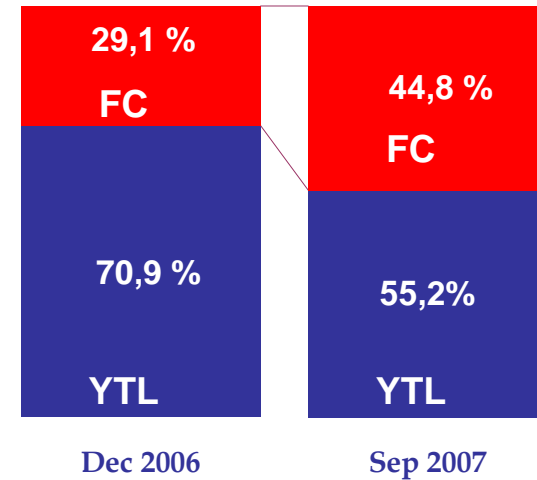
* Loans refer to performing loans only

Loan Growth Performance

Total Loans (YTL Million)



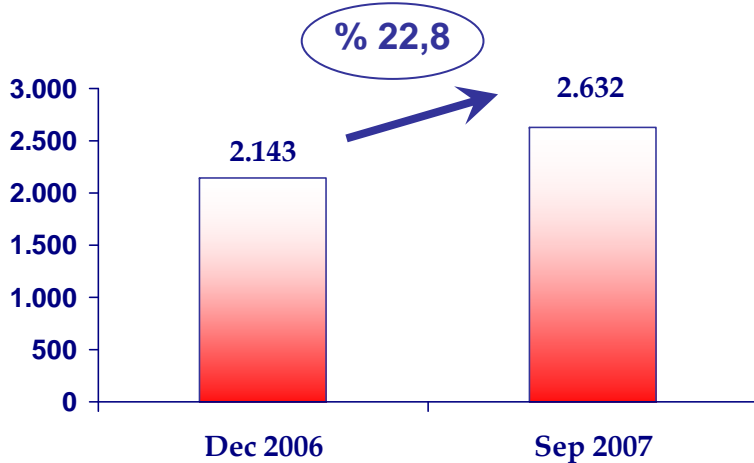
Currency Breakdown of Cash Loans



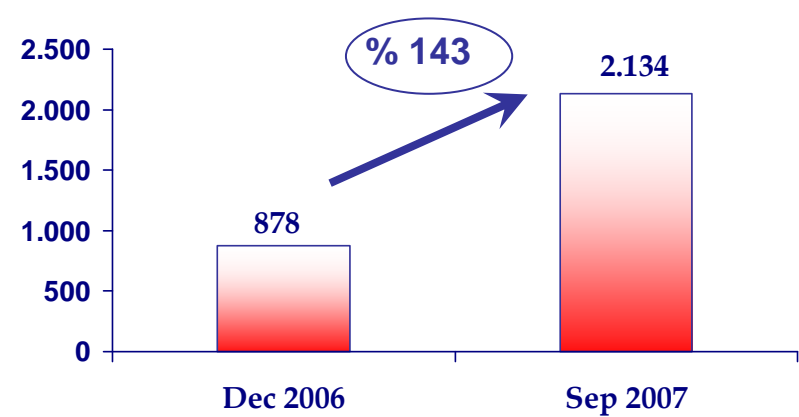
Dec 2006

Sep 2007

YTL Loans (YTL Million)



FC Loans (YTL Million)



Dec 2006

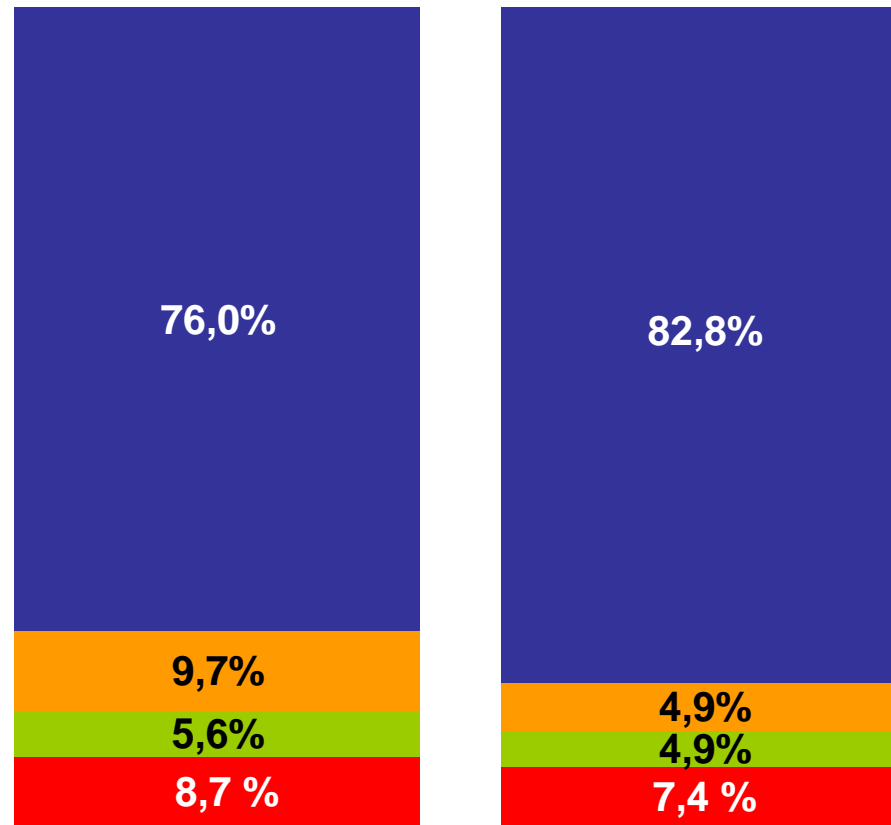
Sep 2007

¹ Included Loans, Leasing Receivables, and Advances to Customers - Excluded NPL

The Loan Growth from 2006YE to 2007Q3 would be for YTL Loans 7,9% and for FC Loans 129,2 %
Excluding YTL 441 Million Murabaha Transactions

"Foreign currency indexed" loans are included in FC loans

Loan Portfolio by Line of Business



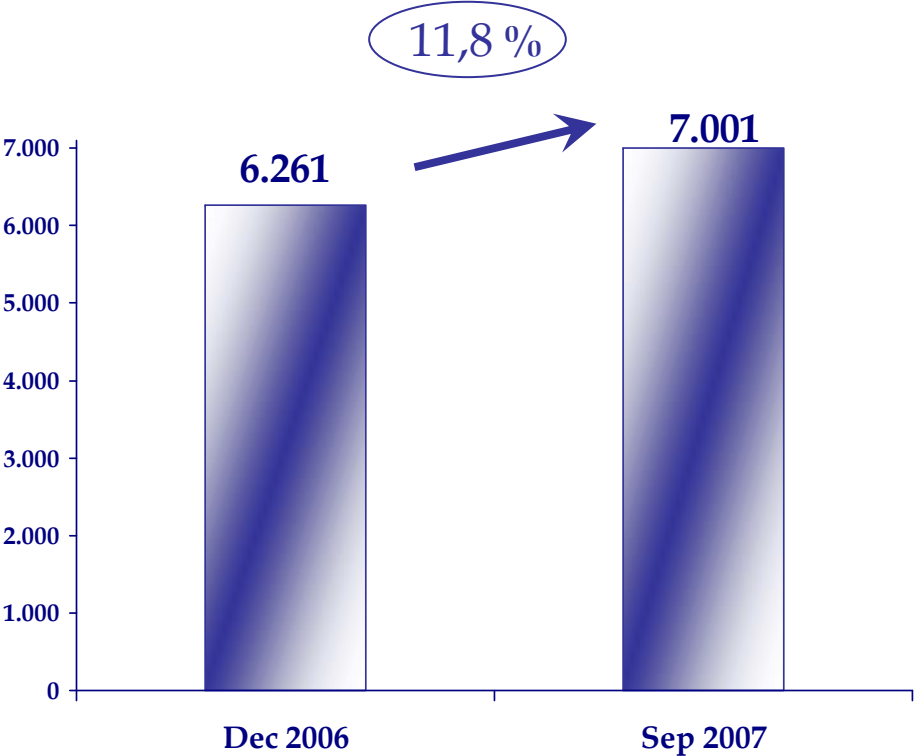
Dec 2006

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

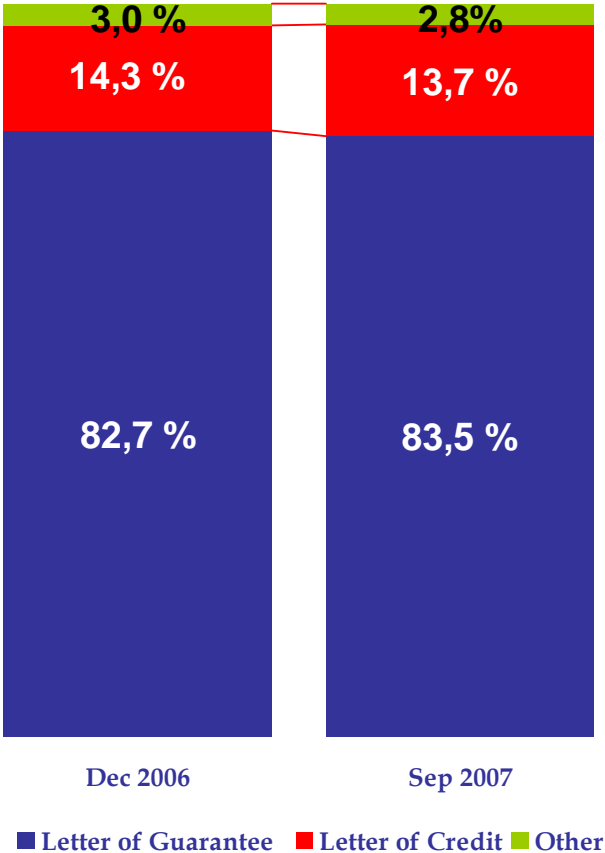
Sep 2007

Non-Cash Loans

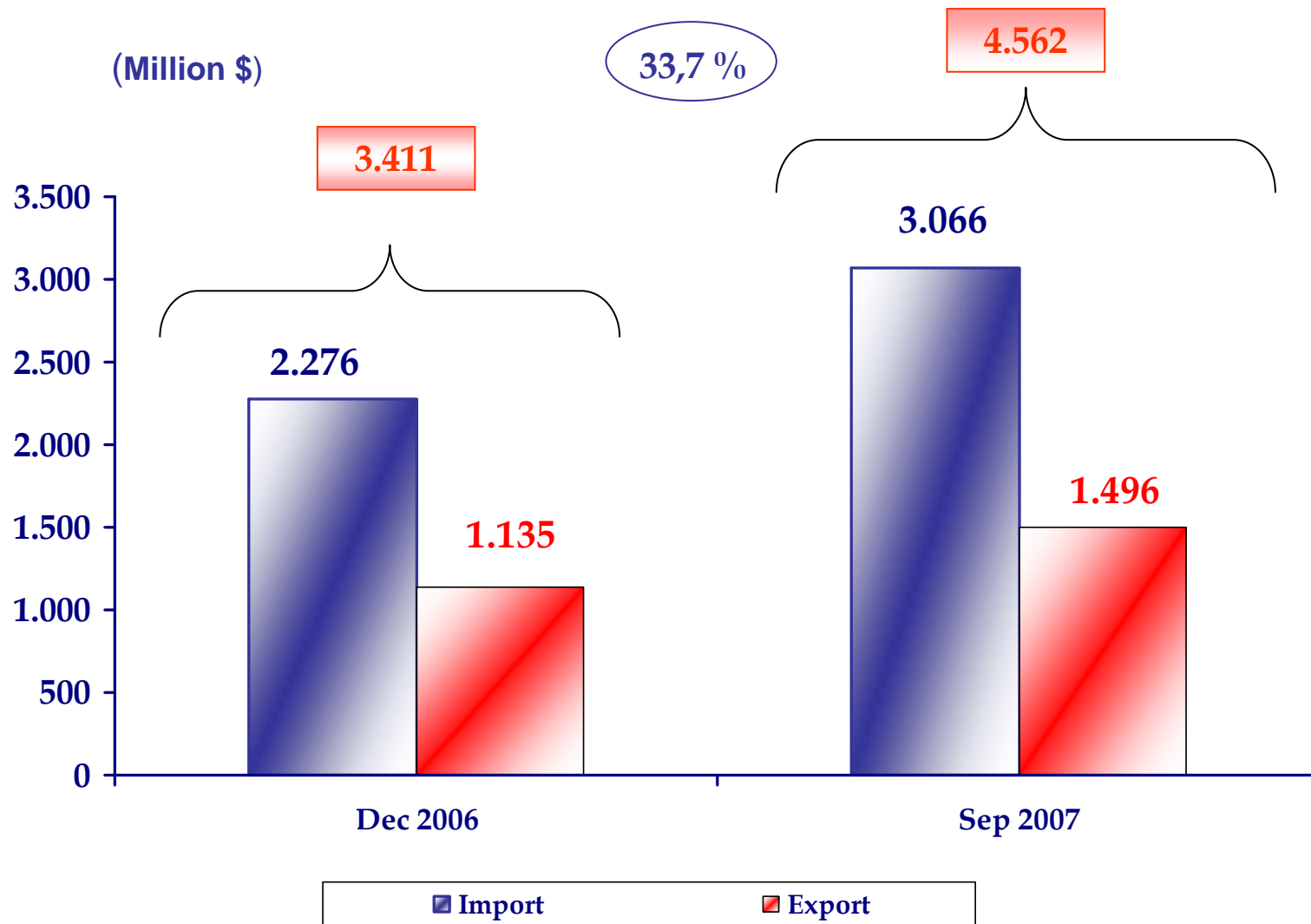
Non-Cash Loans (YTL Million)



Breakdown of Non-Cash Loans

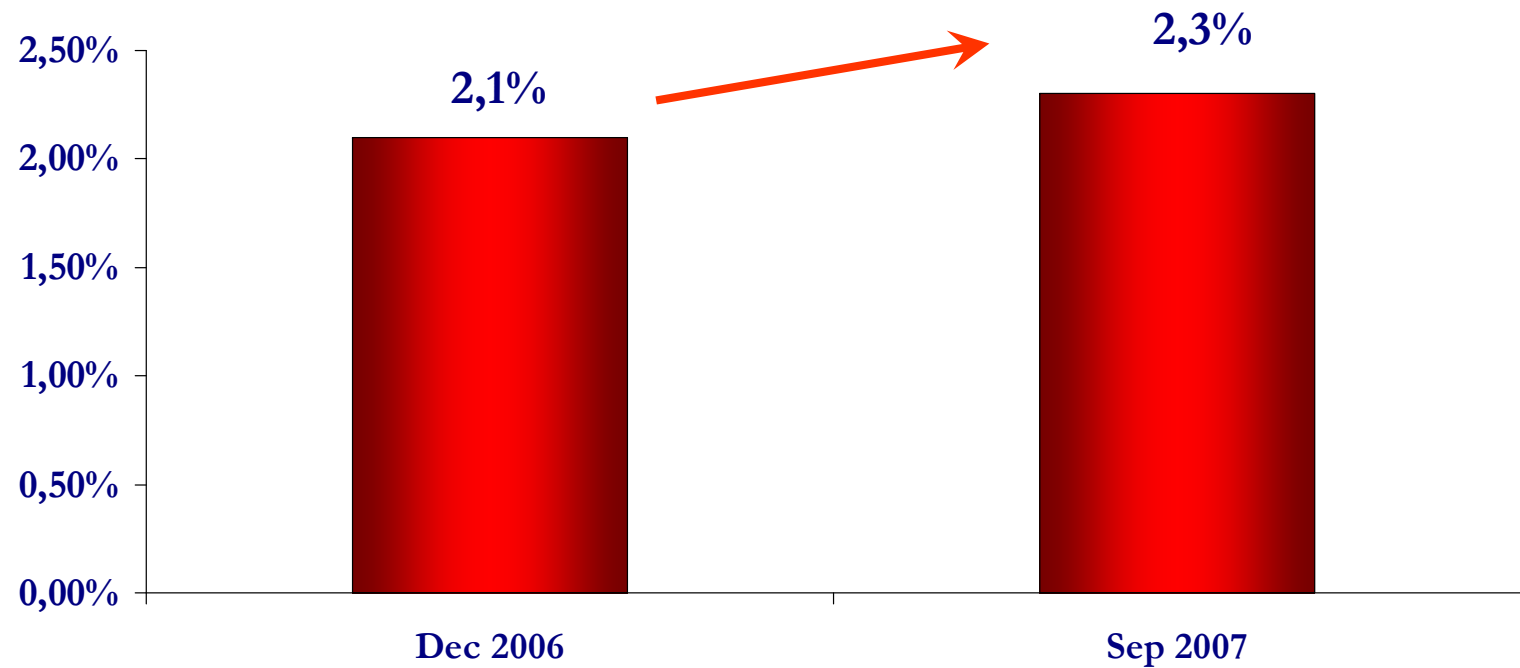


Foreign Trade Volume



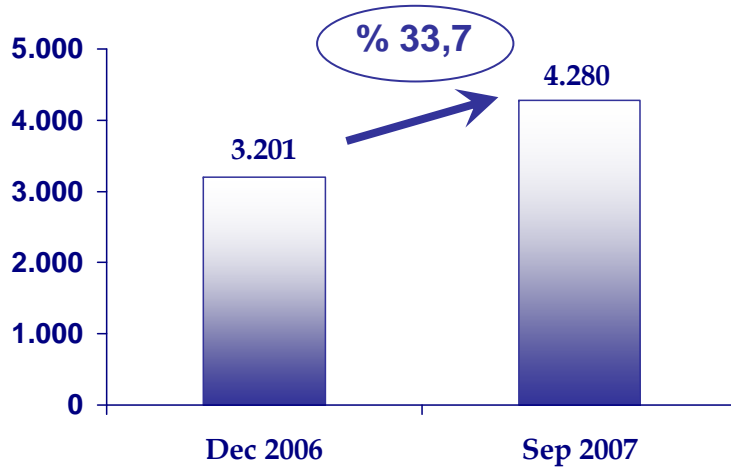
Foreign Trade Volume

Our Share in Turkey's Foreign Trade Volume

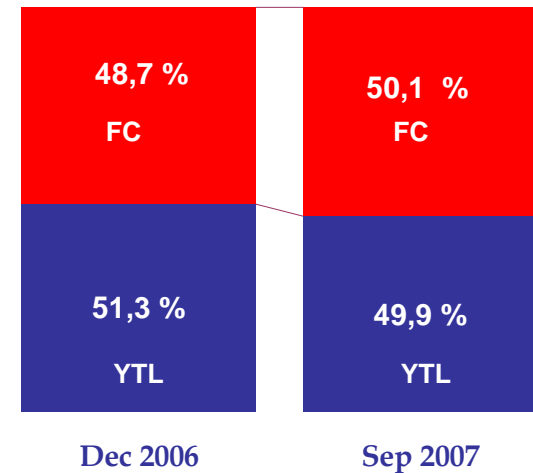


Growing Collected Funds

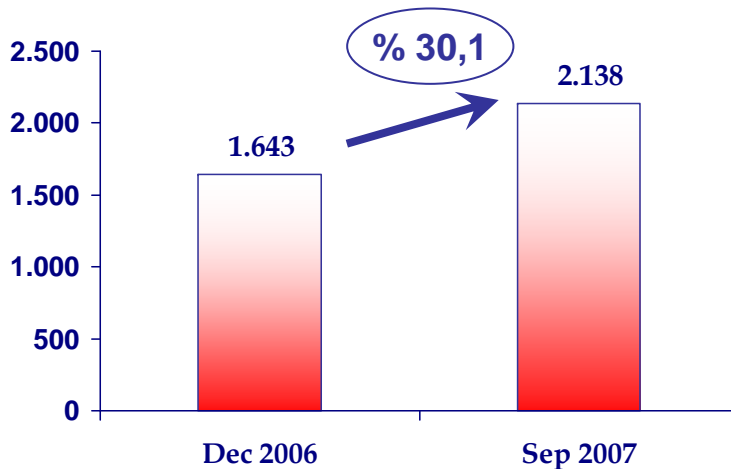
Total Deposits (YTL Million)



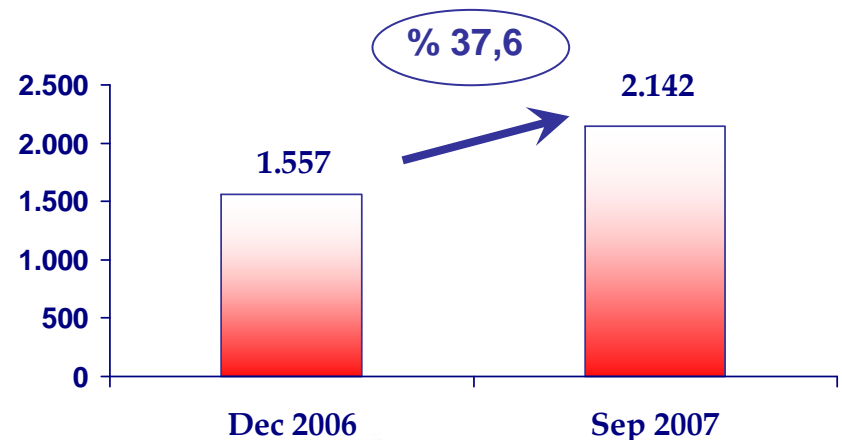
Total Currency Composition of Deposits



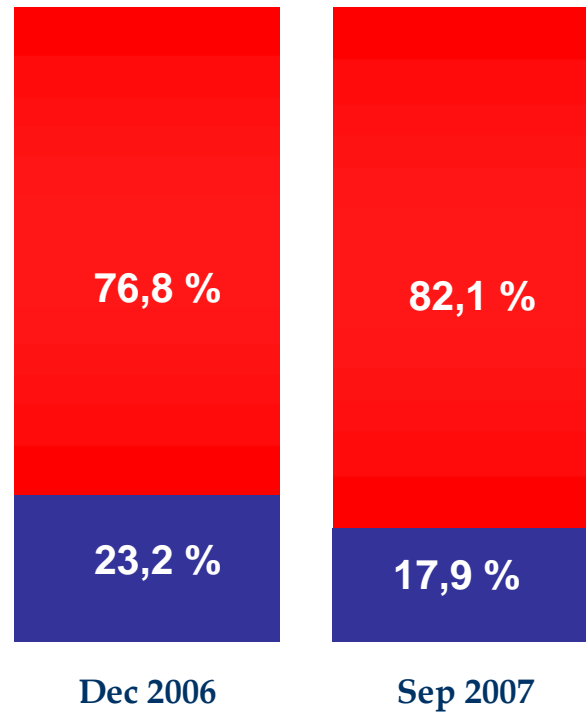
YTL Deposits (YTL Million)



FC Deposits (YTL Million)



Current and Profit Sharing Accounts

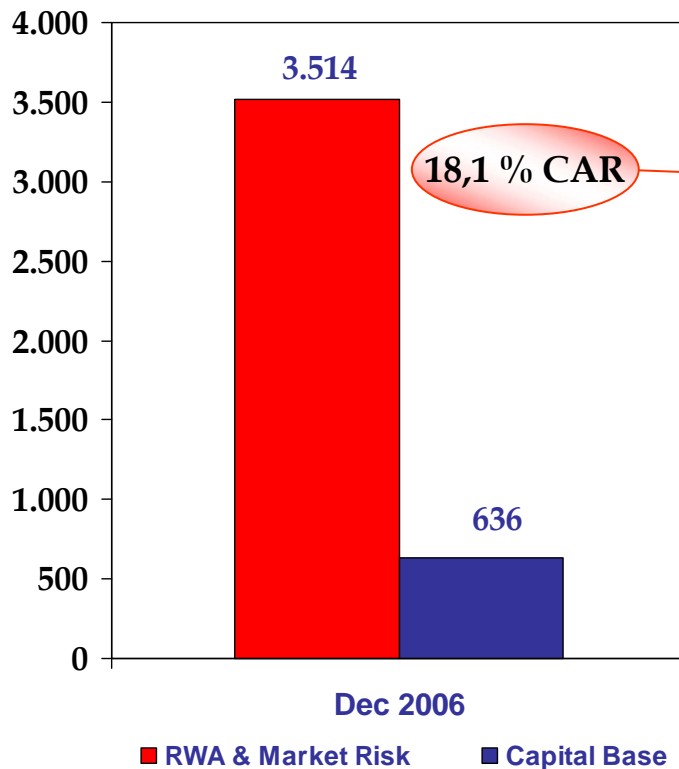


■ Current Accounts

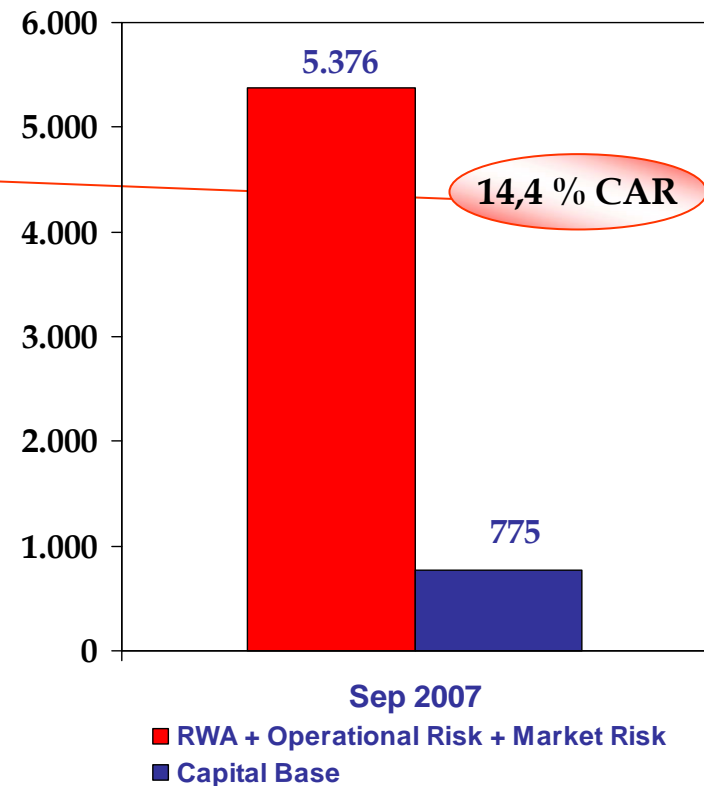
■ Profit Sharing Accounts

Capital Adequacy – At Comfort Levels

(Million YTL)

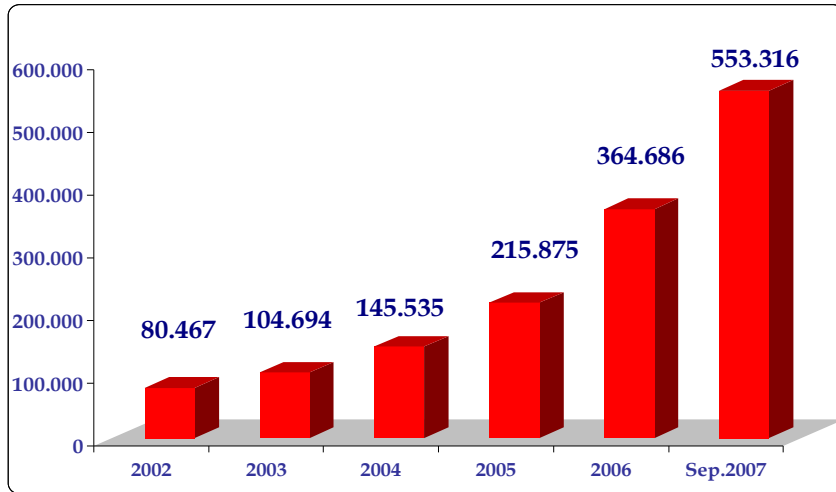


(Million YTL)

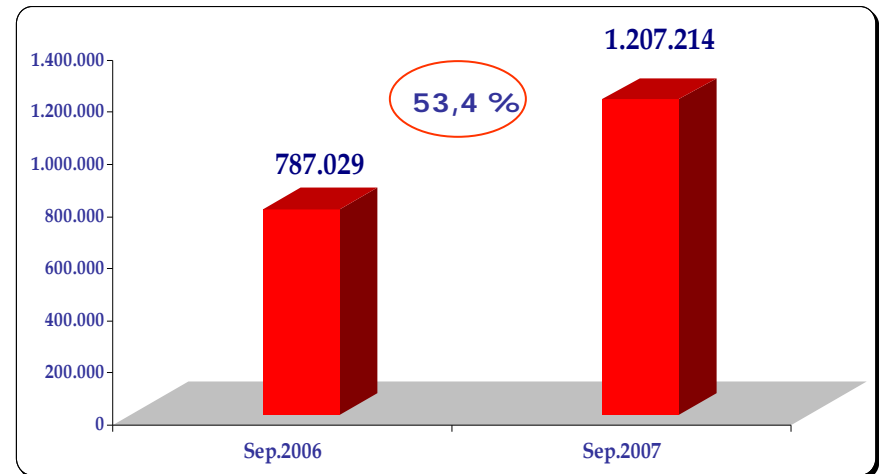


Continuous Stream of Innovative Offerings

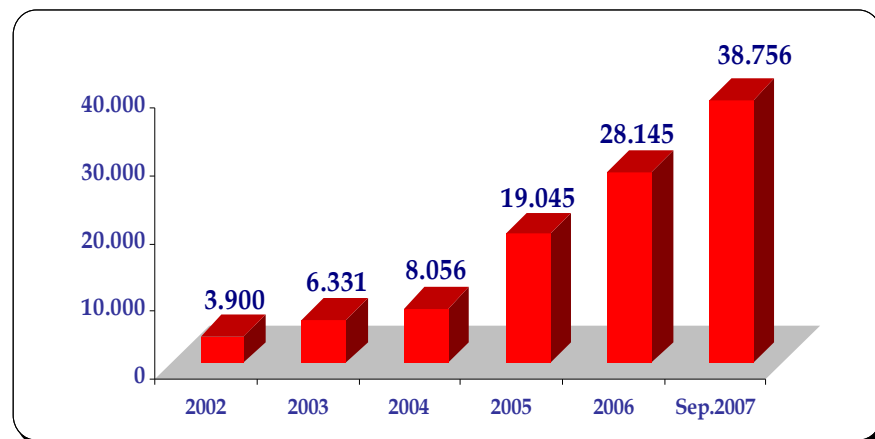
Number of Credit Cards



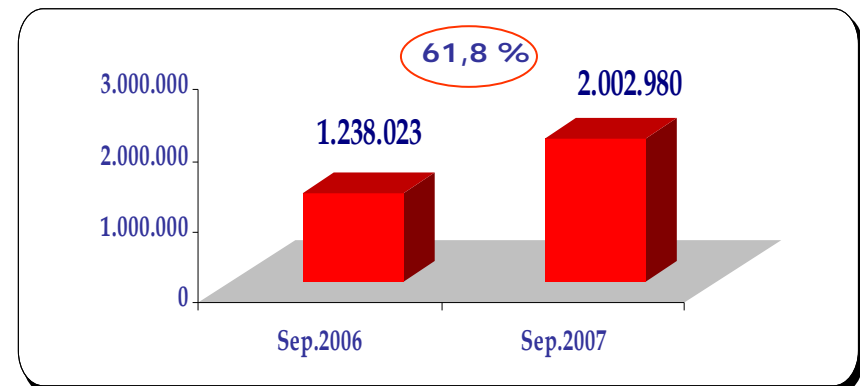
Credit Cards Transaction Volume (Thousand YTL)



Number of POS Business Members



POS Transaction Volume (Thousand YTL)





Thank You