



Investor Presentation

TR GAAP Solo Figures as at September 30st, 2008

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



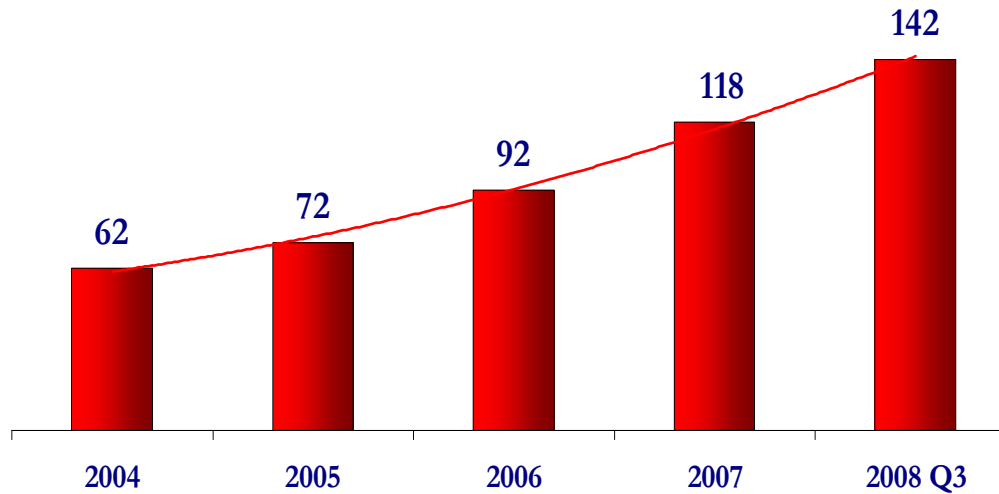
2008 Q3 Performance Review

142 Branches in 46 Cities

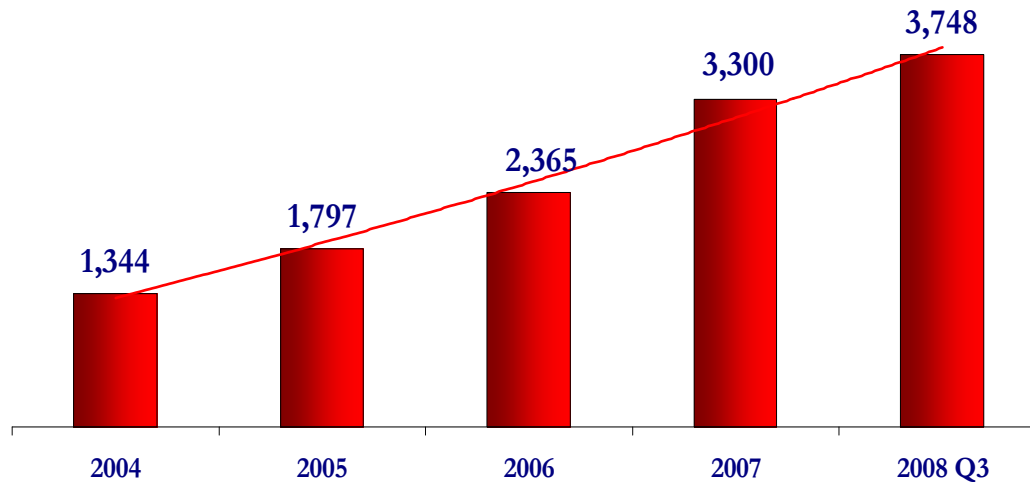


Continues Growth

Number of Branches



Number of Personnel



Solo Financial Performance

Selected Financials

BRSA, YTL Million

	Dec. 07	Sep. 08	%
Total Assets	6,260	7,610	21.6
Total Cash Loans ¹	4,519	5,933	31.3
Non-cash Loans	7,450	10,106	35.7
Current & Profit Sharing Accounts	4,698	5,561	18.4
Shareholders' Equity	854	1,319	54.4

¹ Performing Loans and Leasing Receivables included, NPL excluded

Income Statement Highlights

Selected Financials

BRSA, YTL Million

	Jan 1 - Sep 30 2007	Jan 1 - Sep 30 2008	%
Profit Share Income	583.95	756.91	29.6%
Profit Share Expenses	277.29	401.71	44.9%
Net Profit Share Income	306.66	355.20	15.8%
Net Fees & Commissions Income	103.55	160.98	55.5%
Net Trading Income	8.67	37.74	335.5%
Other Operating Income	37.64	52.28	38.9%
Divident Income	0.00	3.93	
Total Operating Income	456.51	610.12	33.6%
Provision for Loan Losses and Other Receivables	-100.94	-116.21	15.1%
Other Operating Expenses	-182.40	-288.74	58.3%
Income/(Loss) Before Taxes	173.17	205.17	18.5%
Provision for Taxes on Income	-32.66	-43.53	33.3%
Net Profit/(Loss)	140.51	161.64	15.0%

Selected Financial Ratios

Balance Sheet Ratios (%)

Dec 07

Sep 08

Total Cash Loans¹ to total Deposits

96,2 %

106,7 %

Deposits to total assets

75,0 %

73,1 %

Total Cash Loans¹ to total assets

72,2 %

78,0 %

Total shareholders' equity to total assets

13,6 %

17,3 %

¹ Included Performing Loans and Leasing Receivables, excluded NPL

Selected Financial Ratios

Balance Sheet Ratios (%)	Dec 07	Sep 08
Capital adequacy ratio – Tier I	14,9 %	13,0 %
Cost to income *	40,2 %	47,3 %
Free Capital **	9,6 %	12,3 %

* 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	Sep 08
Return on average total asset – ROAA	4,3 %	3,5 %
Return on average shareholders' equity- ROAE	30,5 %	26,0 %

Income Statement items were calculated for the period of Sep 2007 through Sep 2008

The TRY300Mio cash injection through a rights issue been done on June 30th, 2008 and included in the calculations at the end of Q3

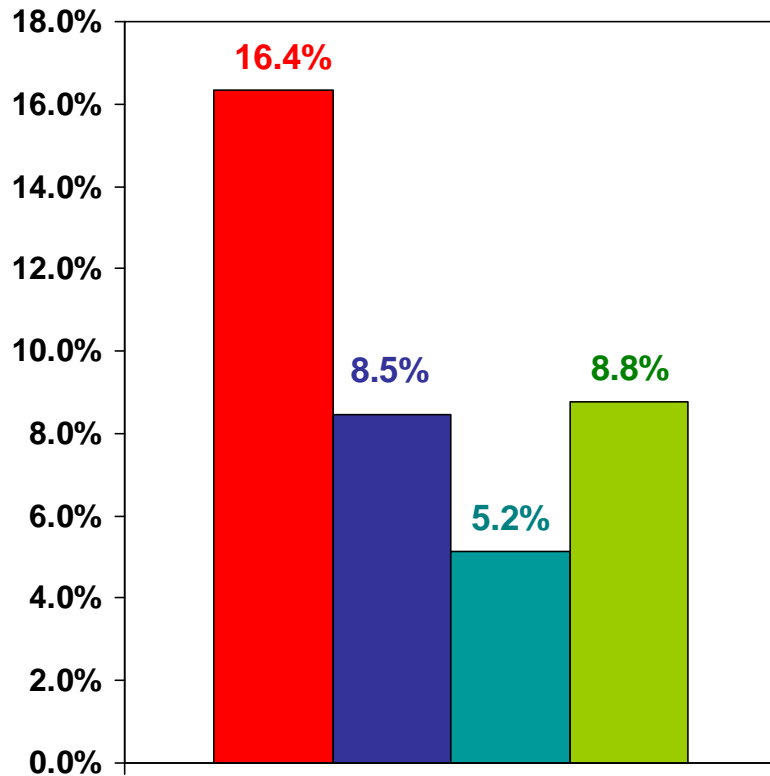
Asset Quality

Credit Quality (%)	Dec 07	Sep 08
NPL * to total cash loans	5,0 %	5,3 %
NPL ** to total cash and non-cash loans	1,8 %	1,8 %
NPL Provisioning (total provisions / NPL)	61,4 %	60,2 %

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

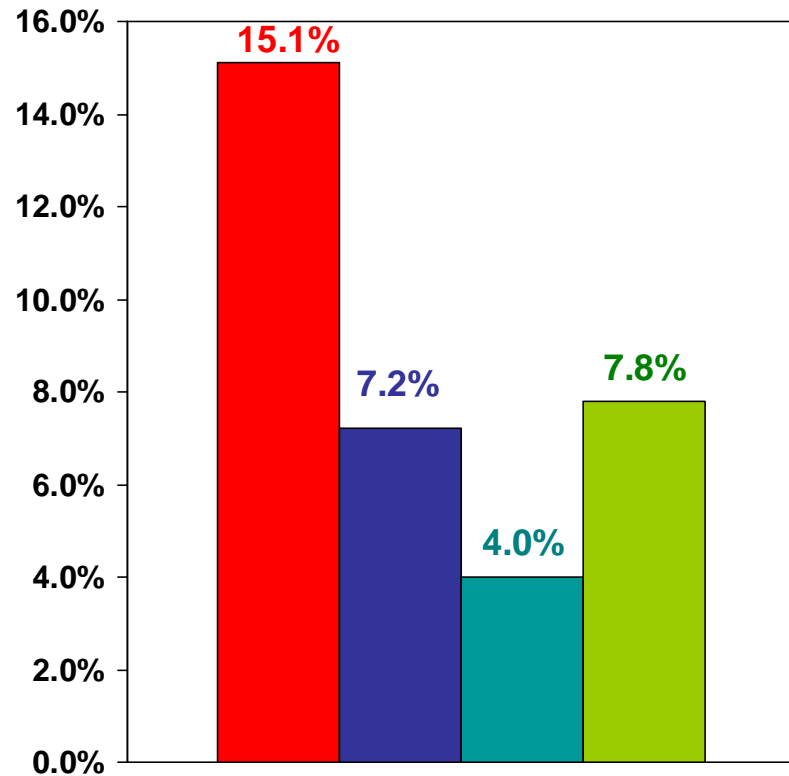
** Non Cash Loans = Commitments And Contingencies

NIM



Dec.07

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



Sep.08

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

Income Statement items were calculated for the period of Sep. 2007 through Sep. 2008

The TRY300Mio cash injection through a rights issue been done on June 30th, 2008 and included in the calculations at the end of Q3

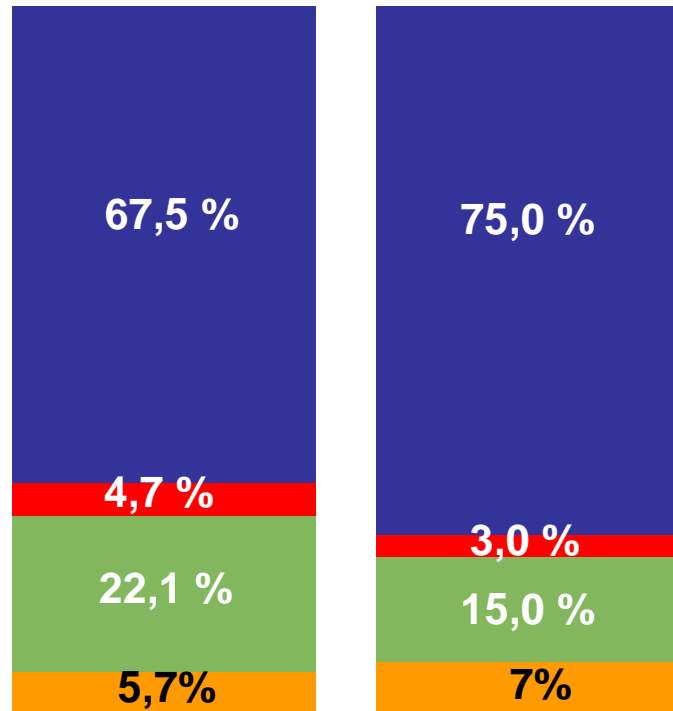




2008 Q3 Performance Balance Sheet

Composition of Total Assets and Total Liabilities

Total Assets

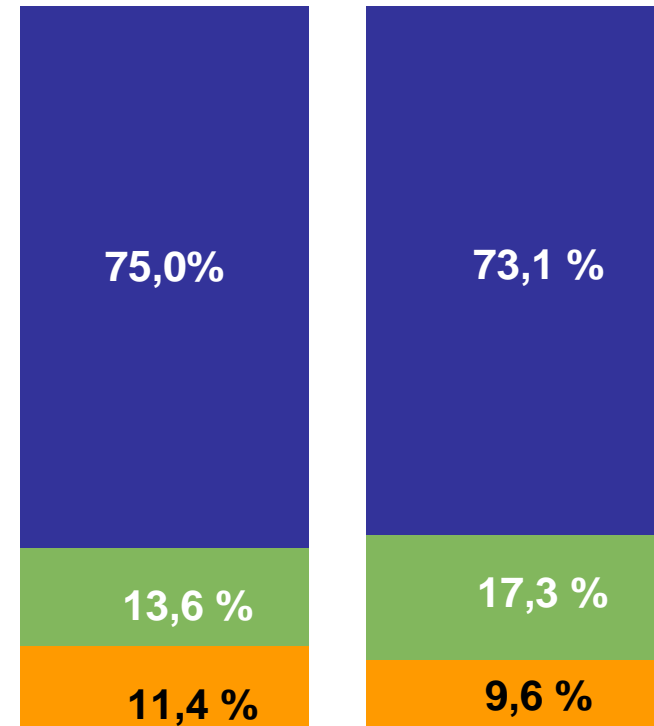


Dec.07

Sep.08

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

Total Liabilities and SHE



Dec.07

Sep.08

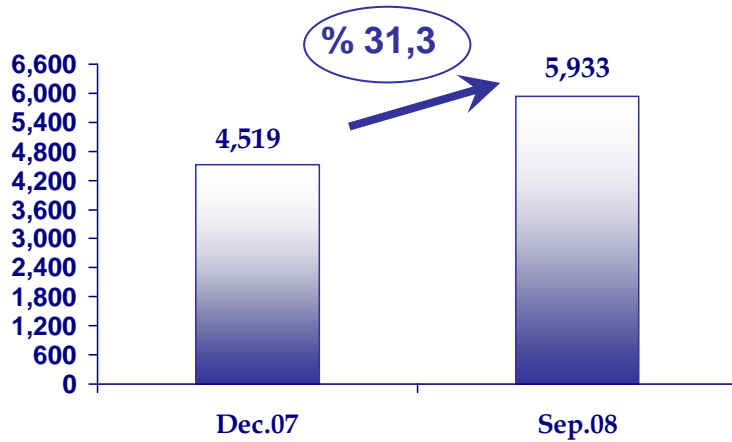
- Deposits
- Shareholders' Equity
- Other

Loans refer to performing loans only



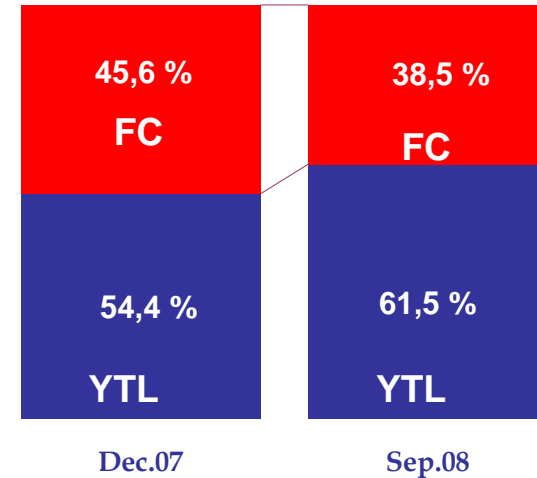
Loan Growth Performance

Total Loans (YTL Million)

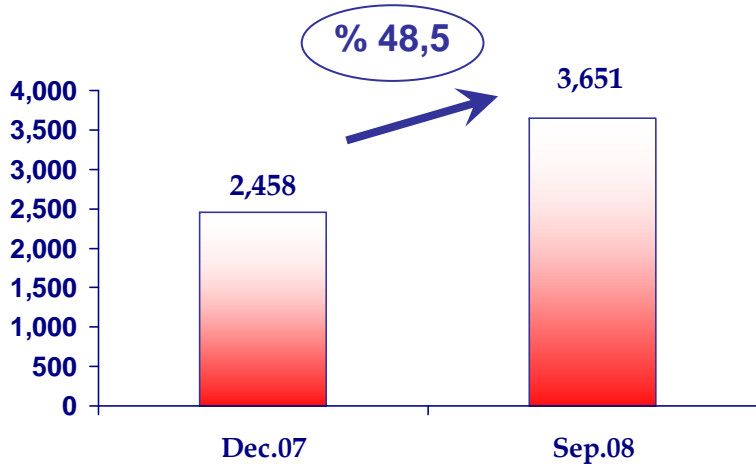


Included Loans, Leasing Receivables, and Advances to Customers - Excluded NPL

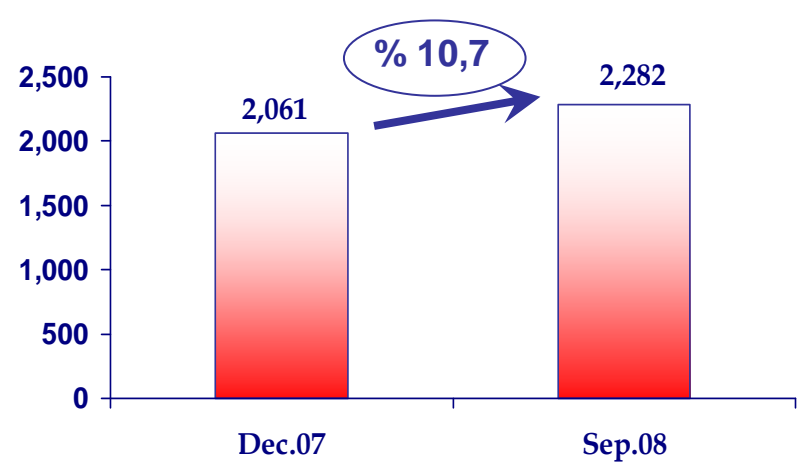
Currency Breakdown of Cash Loans



YTL Loans (YTL Million)

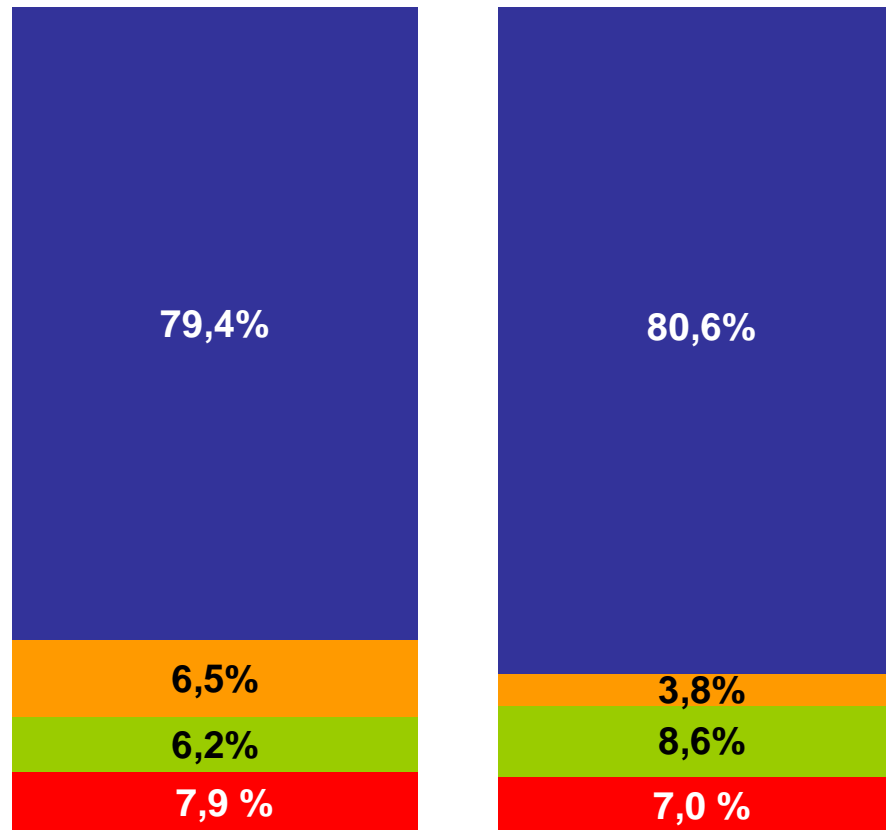


FC Loans (YTL Million)



"Foreign currency indexed" loans are included in FC loans

Loan Portfolio by Line of Business



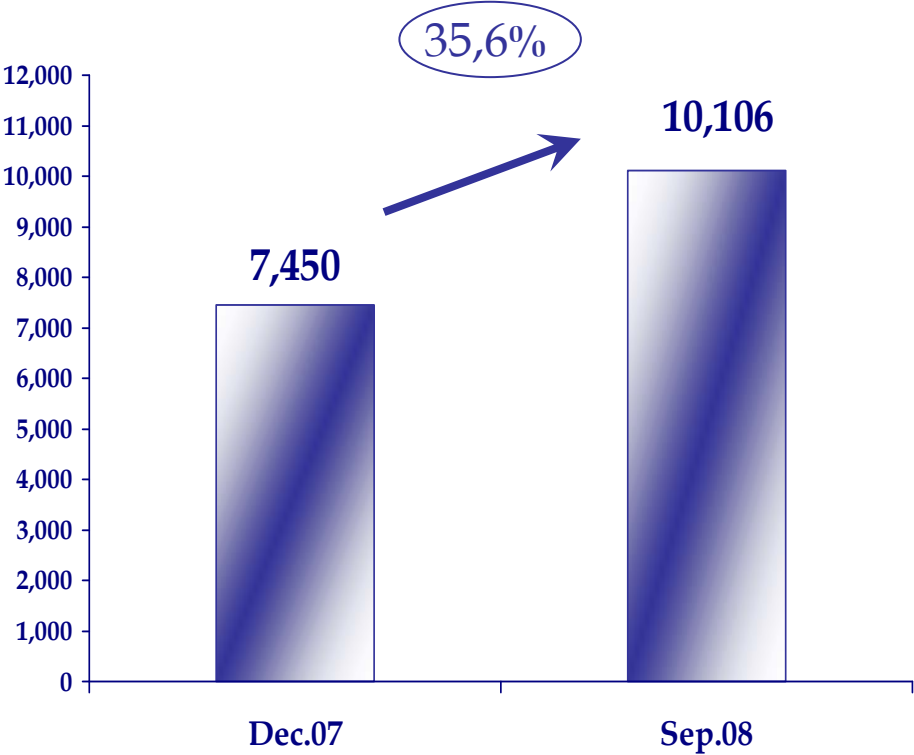
Dec.07

Sep.08

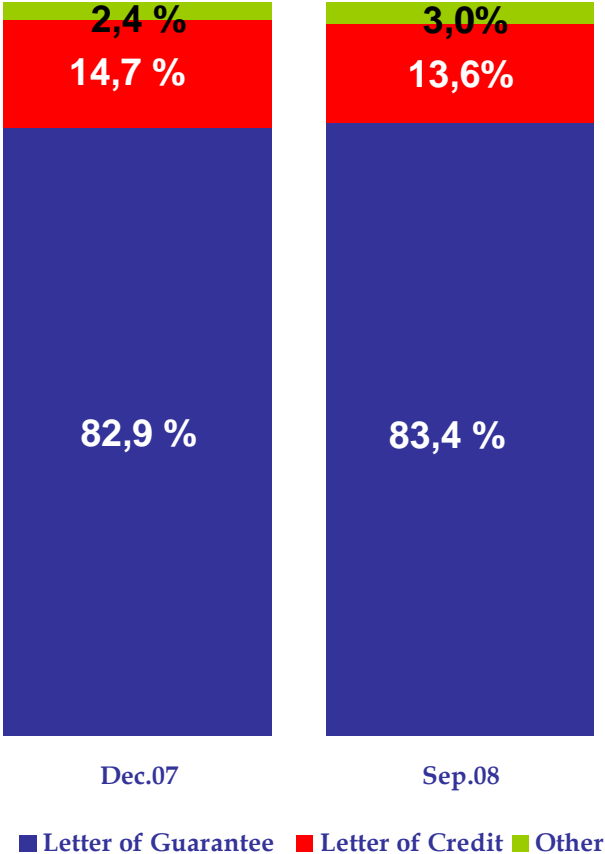
- Corporate & SME
- Leasing (NET)
- Credit Cards
- Retail Loans

Non-Cash Loans

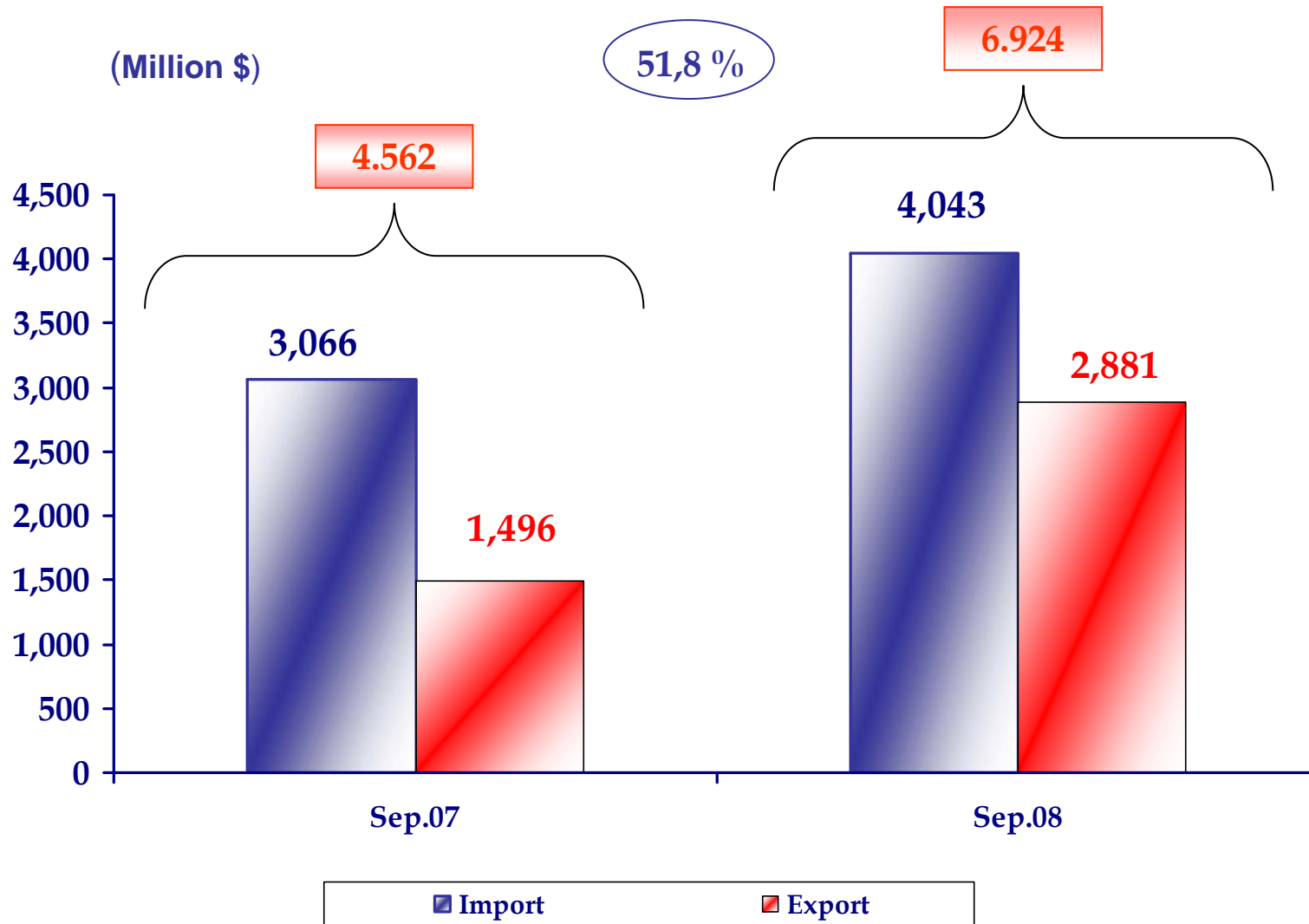
Non-Cash Loans (YTL Million)



Breakdown of Non-Cash Loans

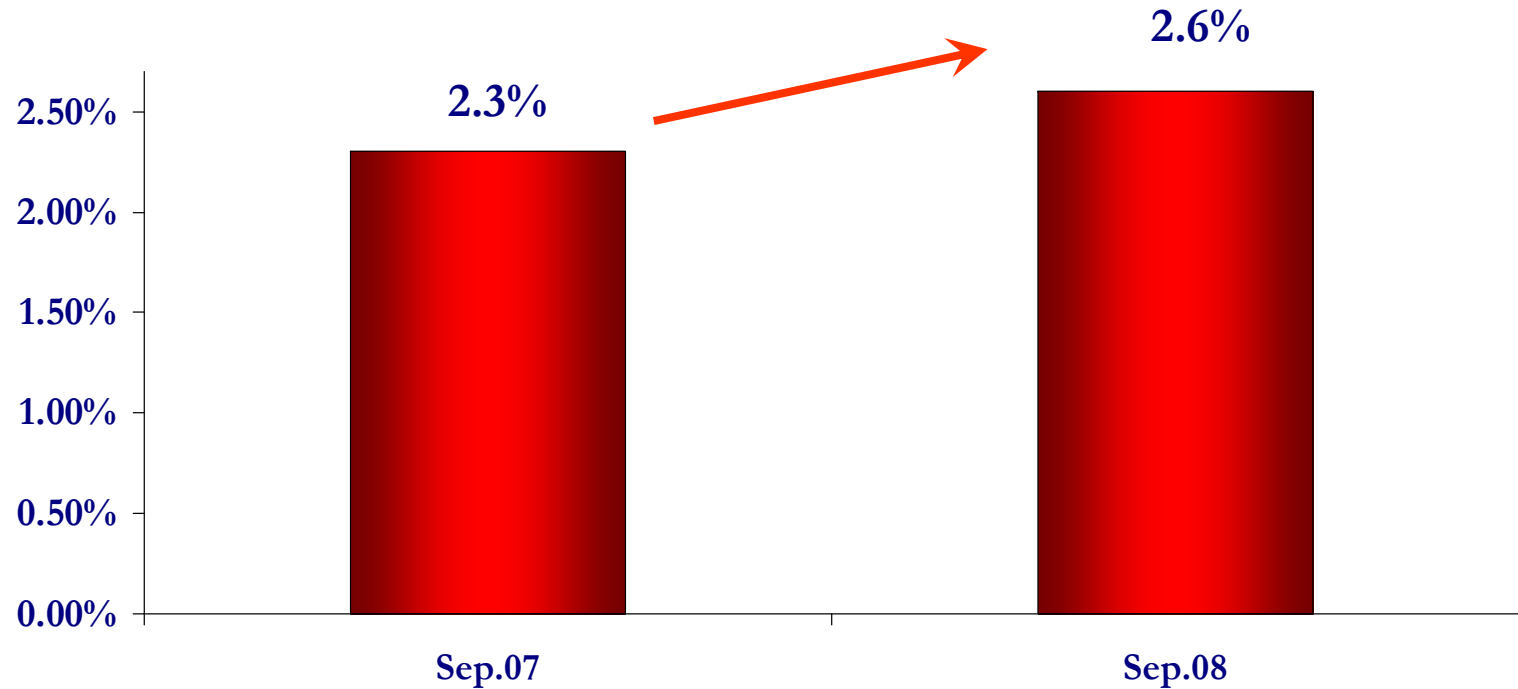


Foreign Trade Volume



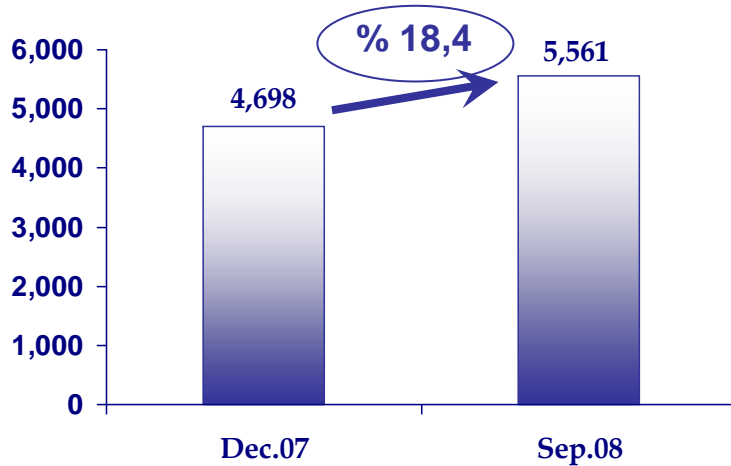
Foreign Trade Volume

Our Share in Turkey's Foreign Trade Volume

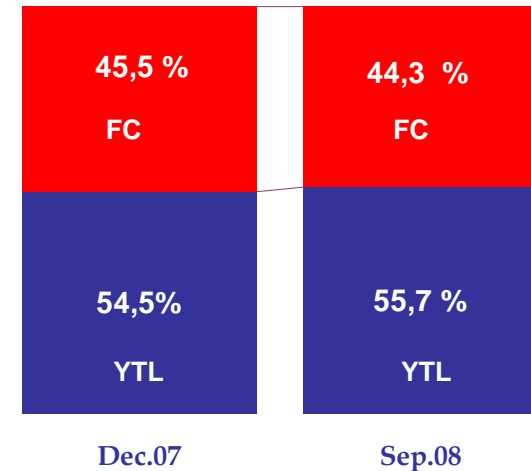


Growing Collected Funds

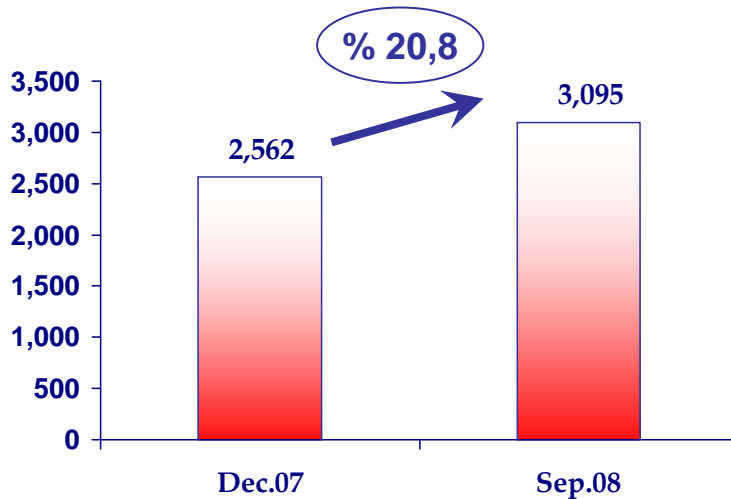
Total Deposits (YTL Million)



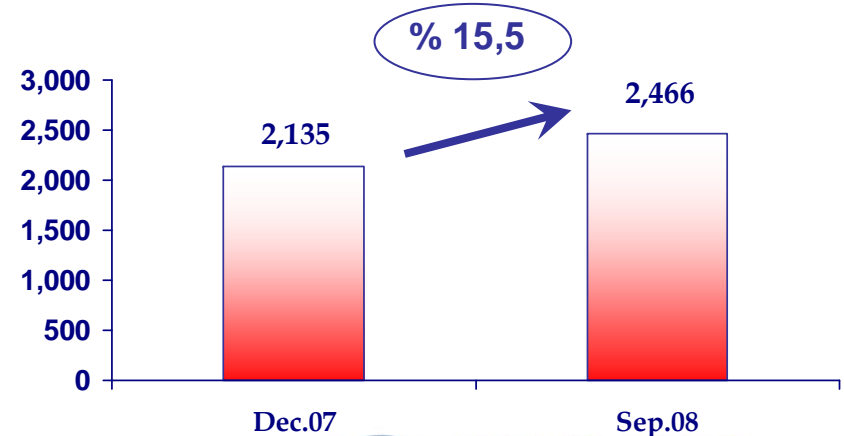
Total Currency Composition of Deposits



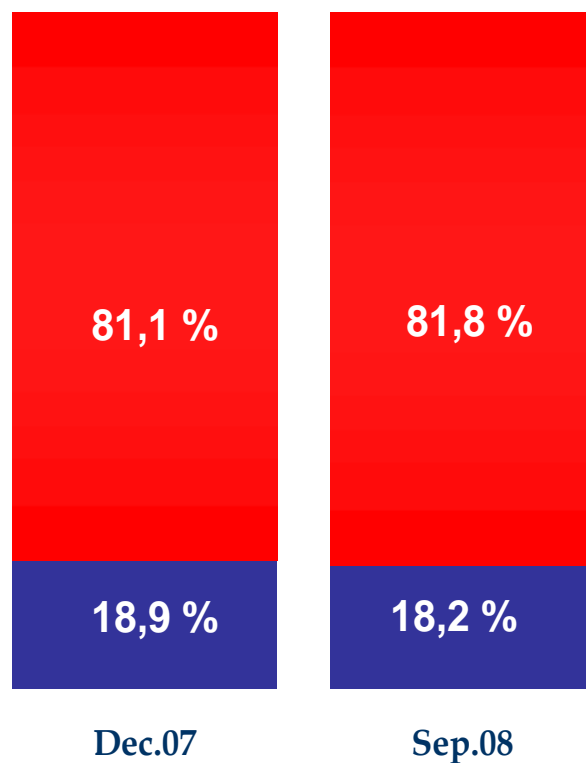
YTL Deposits (YTL Million)



FC Deposits (YTL Million)



Current and Profit Sharing Accounts

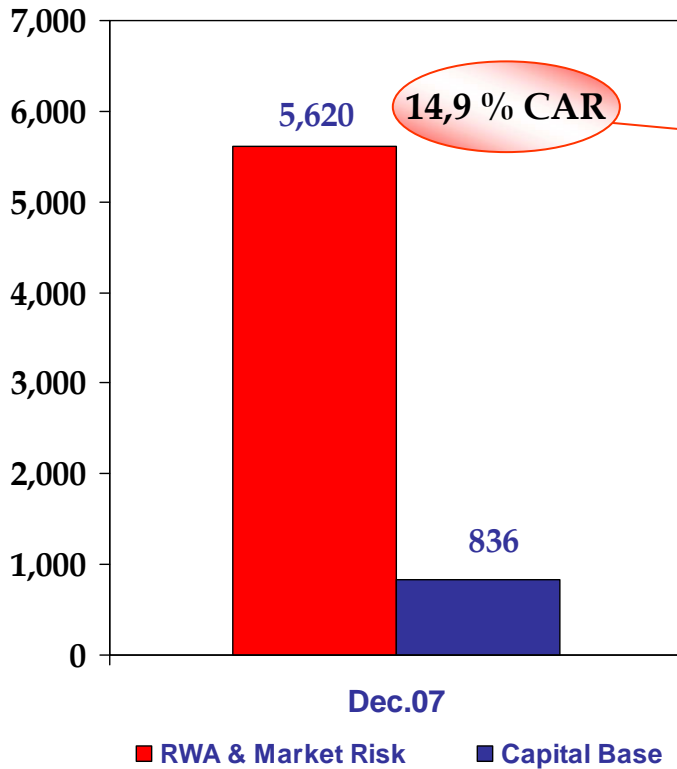


■ Current Accounts

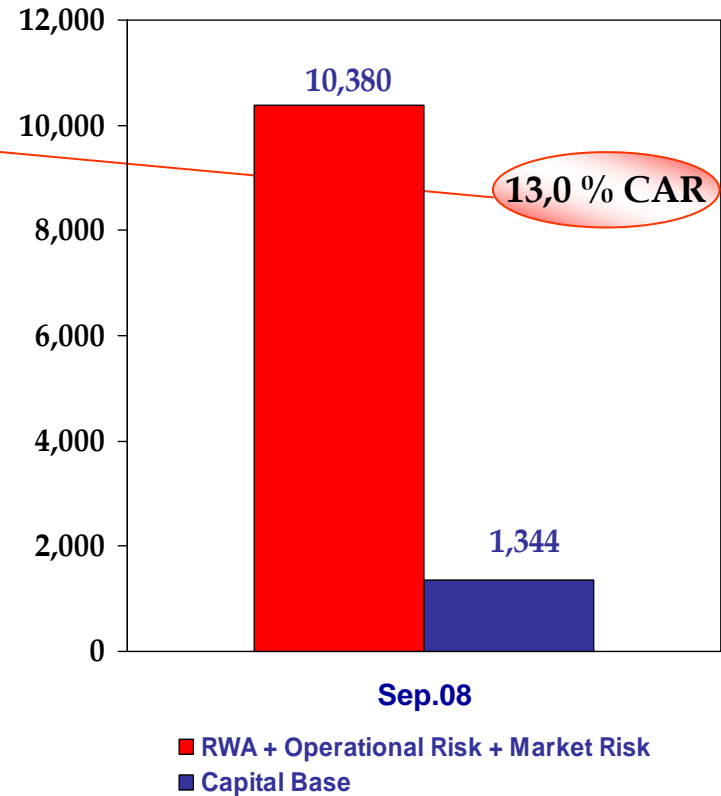
■ Profit Sharing Accounts

Capital Adequacy (Tier-I)

(Million YTL)

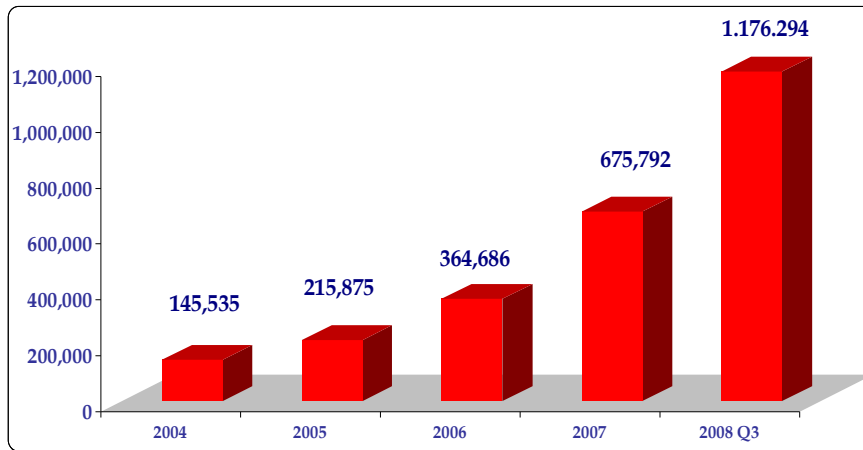


(Million YTL)

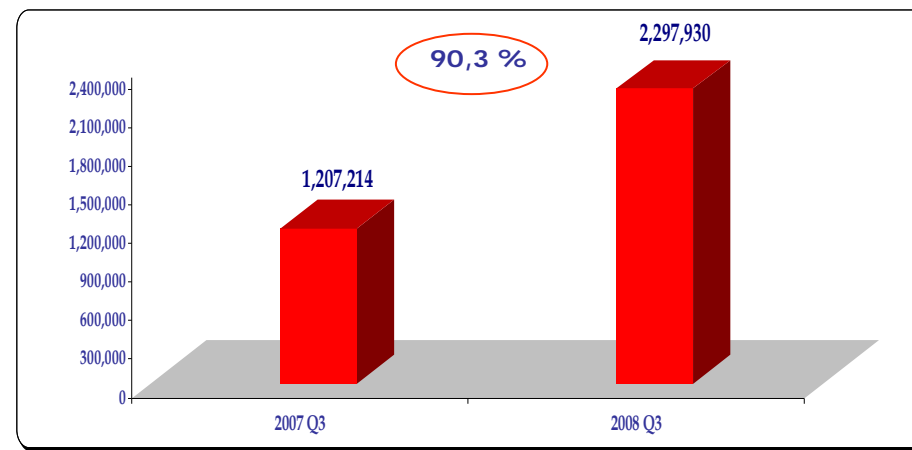


Continuous Stream of Innovative Offerings

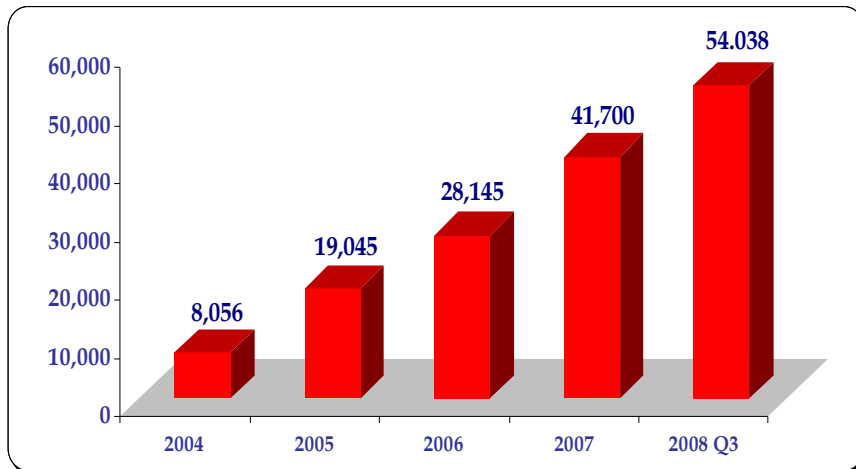
Number of Credit Cards



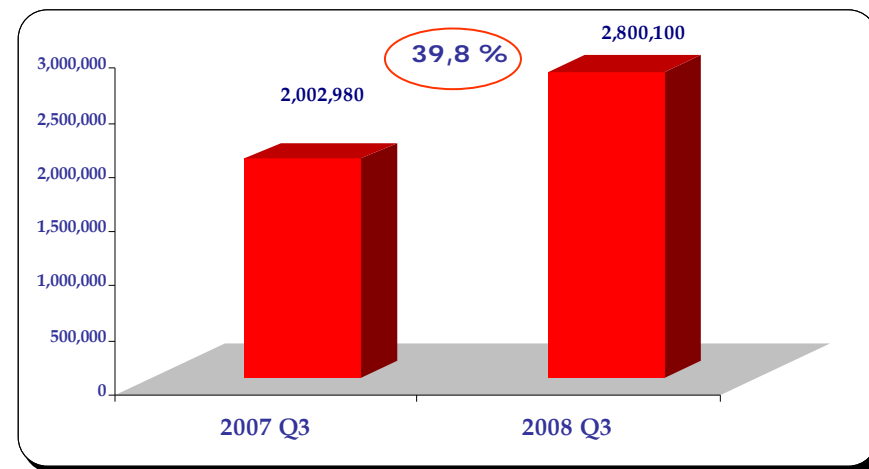
Credit Cards Transaction Volume (Thousand YTL)



Number of POS Business Members



POS Transaction Volume (Thousand YTL)





Thank You