



Investor Presentation

BRSA Solo Figures as at September 30, 2006

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- 30.Sep.2005 BRSA Solo Report
- 31.Dec. 2005 BRSA Solo Report
- 30.Sep.2006 BRSA Solo Report
is used for this presentation.



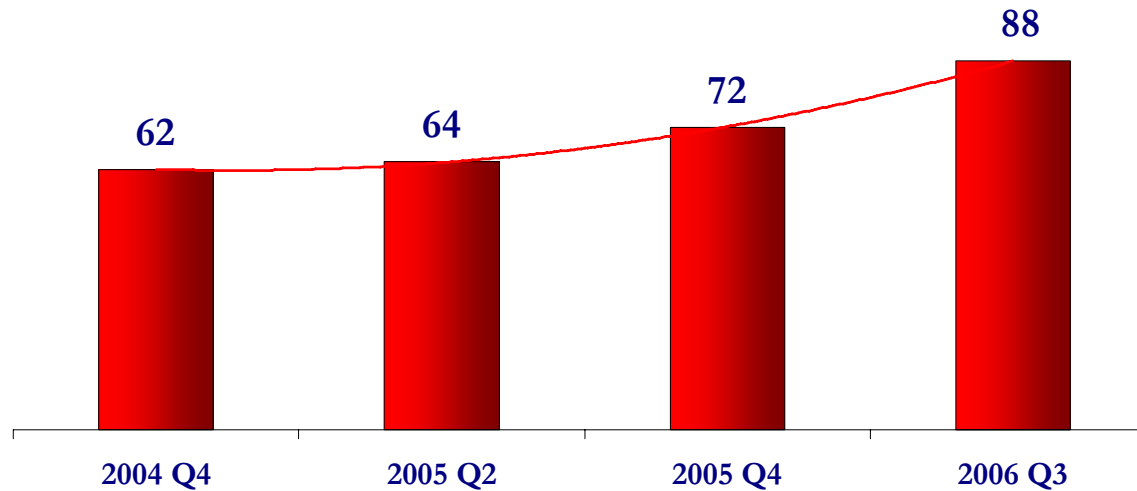
2006 Q3 Performance Review

88 Branches in 35 Cities

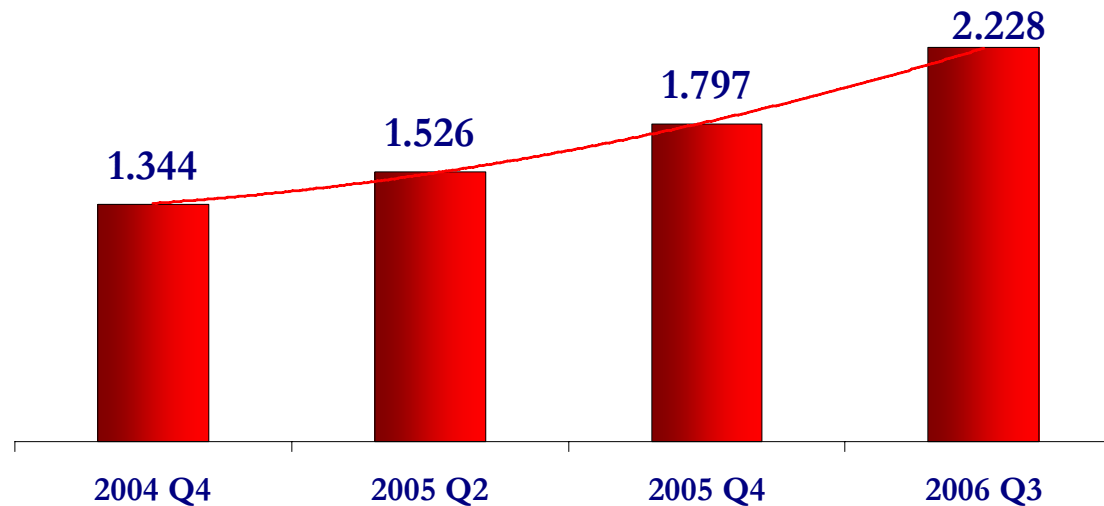


Continues Growing

Number of Branches



Number of Personnel



Solo Financial Performance

Selected Financials

BRSA, YTL Million

	31.Dec.2005	30.Sep.2006	%
Total Assets	2.612	3.799	45,5%
Total Loans ¹	2.014	2.723	35,2%
Non-cash Loans	3.912	5.711	46,0%
Customers' Current and Profit Sharing Accounts	2.129	2.885	35,5%
Shareholders' Equity	299	584	95,6%

¹ Included Performing Loans and Leasing Receivables, excluded NPL

Income Statement Highlights

Selected Financials

BRSA, YTL Million

	30.Sep.2005	30.Sep.2006	%
Profit Share Income	104,72	187,40	79,0%
Net Fee & Commission Income	60,48	92,75	53,4%
Net Trading Income ¹	7,52	-42	-658,6%
Other Operating Income ¹	16,28	92,45	467,9%
Total Revenues²	189,00	330,55	74,9%
Other Operating Expenses	82,28	140,80	71,1%
Operating Income³	106,72	189,75	77,8%
Provisions	32,52	57,61	77,2%
Taxation ⁴	5,48	36,51	565,9%
Net Income	67,82	95,64	41,0%

¹ Decrease on “Net Trading Income” is caused by FX losses. The loss should have been lower unless, FX gains incurred currency gains from FX-indexed loans were recorded under “other income” item.

⁴ Increase on taxation is caused by “differed tax provision” which is 15 million YTL in this term.

² Total Revenue = Net Profit Share Income + Net Fee and Commissions Income + Net Trading Income + Other Operating Income

³ Operating Income = Total Revenues - Other Operating Expenses

Selected Financial Ratios

Balance Sheet Ratios (%)

31.Dec.2005

30.Sep.2006

Cash Loans¹ to total Deposits

94,6 %

94,4 %

Deposits to total assets

81,5 %

75,9 %

Cash loans¹ to total assets

77,1 %

71,7 %

Total shareholders' equity to total assets

11,4 %

15,4 %

Capital adequacy ratio – CAR

12,5%

18,2 %

Free Capital²

7,5 %

12,1 %

¹ Included Performing Loans and Leasing Receivables, excluded NPL

² Free Capital = (Shareholder's Equity - Fix Assets - Affiliated Companies, Subsidiaries, Joint Ventures - Deferred Tax Assets - Prepaid Expenses) / Total Assets

Selected Financial Ratios

Profitability Ratios (%)

31.Dec.2005

30.Sep.2006

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

4,2 %

3,9 %

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

42,2 %

30,8 %

Cost to income

53,4 %

51,6 %

* Income Statement items were calculated for the period of Sept 2005 through Sept 2006

Asset Quality

Credit Quality (%)

31.Dec.2005

30.Sep.2006

NPL to total cash loans*

5,2 %

4,9 %

NPL to total cash* and non-cash loans

1,7 %

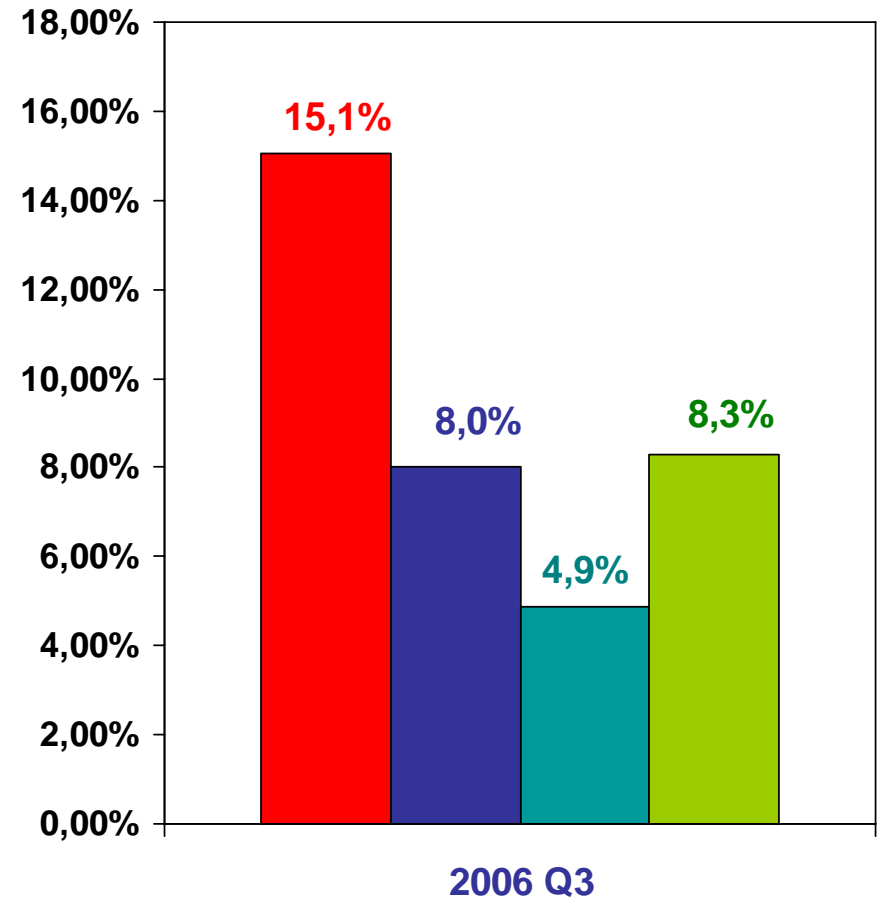
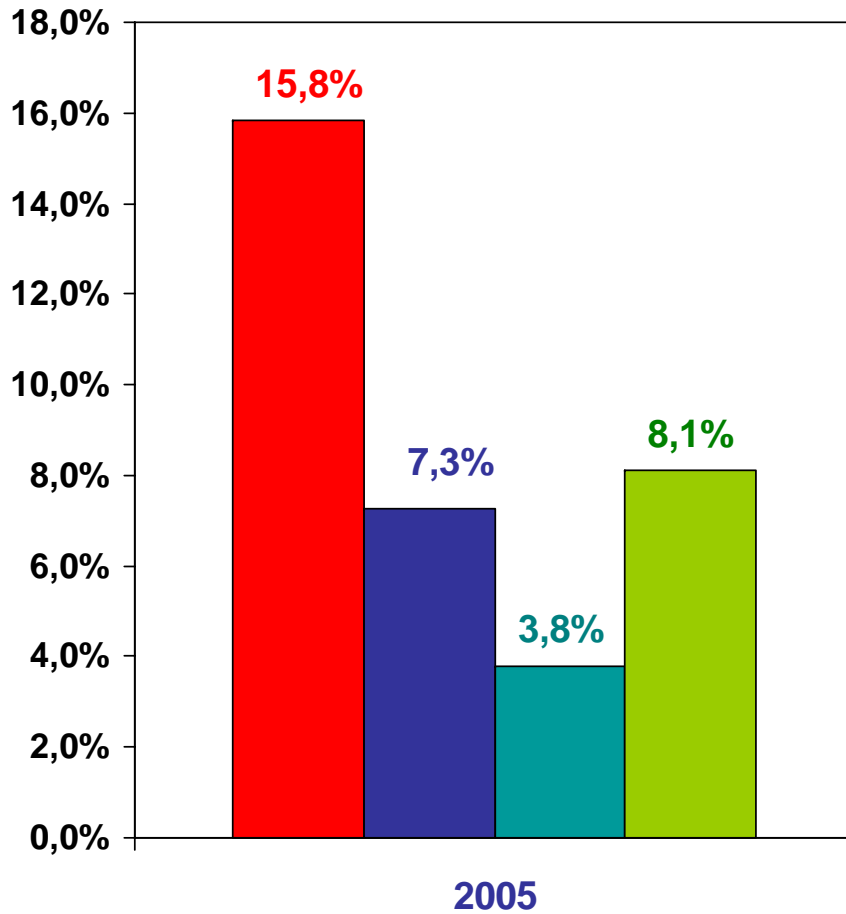
1,5 %

NPL Coverage (total provisions / NPL)

70,6 %

66,3 %

Net Interest Margin



■ Average Yield ■ Average Margin
■ Average Spread ■ Adj. Net Interest Margin

■ Average Yield ■ Average Margin
■ Average Spread ■ Adj. Net Interest Margin

Income Statement items were calculated for the period of Sept 2005 through Sept 2006

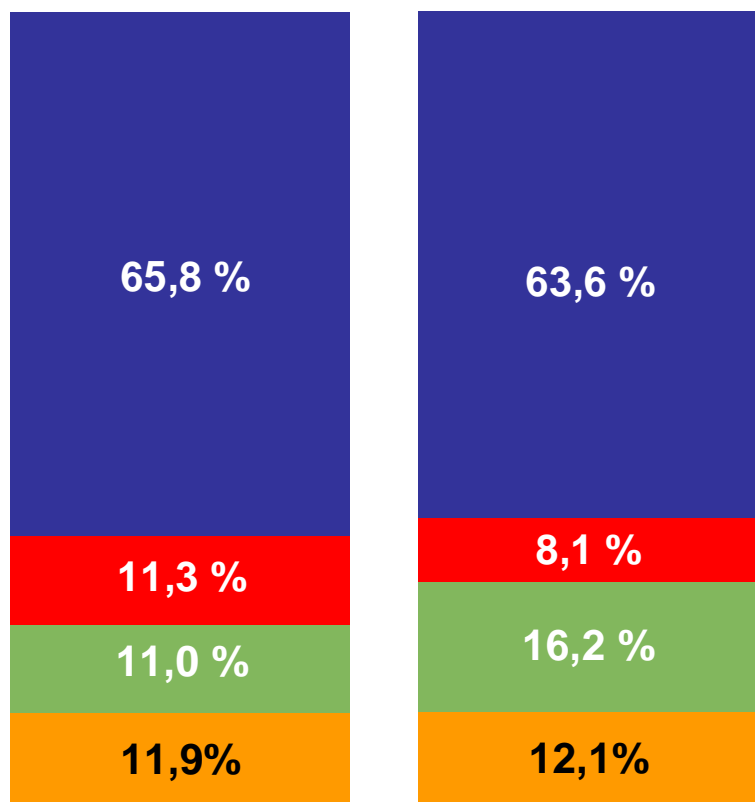




2006 Q3 Performance Balance Sheet

Composition of Total Assets and Total Liabilities

Total Assets

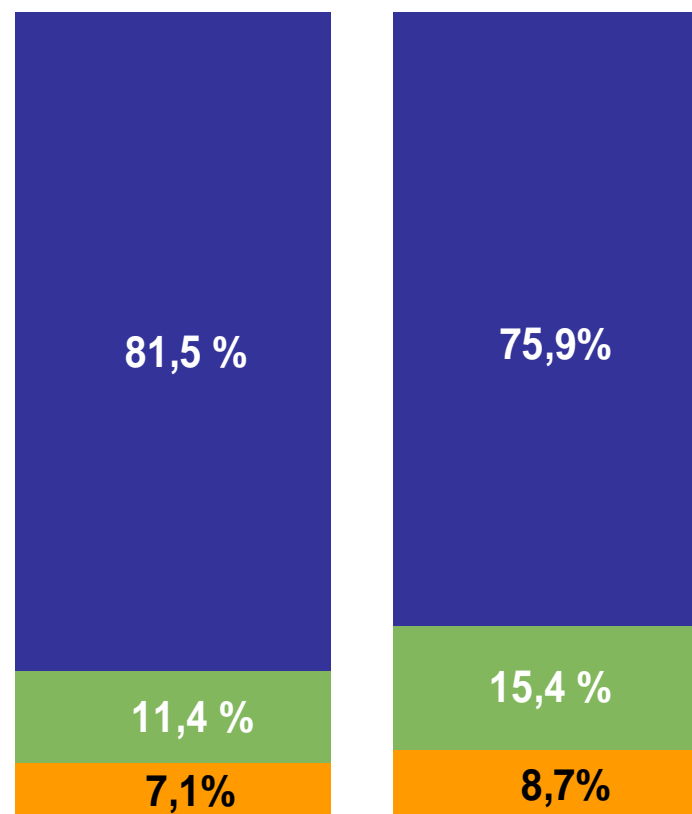


2005

2006 Q3

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

Total Liabilities and SHE



2005

2006 Q3

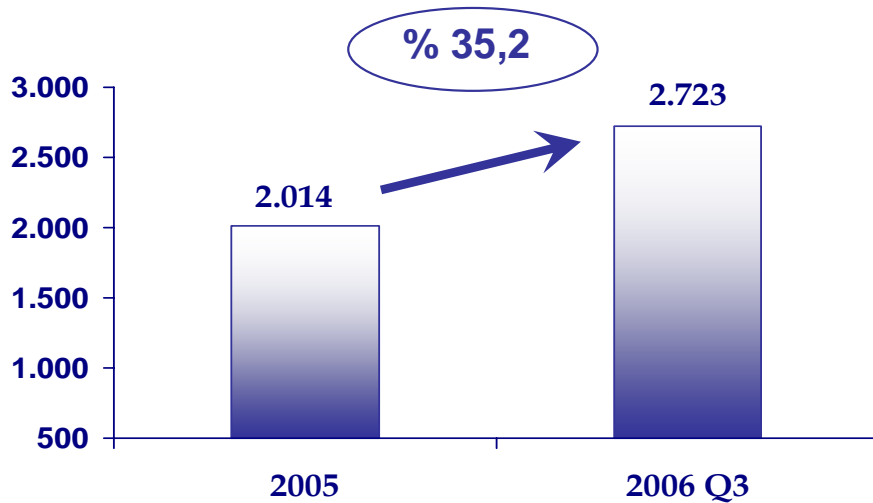
- Deposits
- Shareholders' Equity
- Other

* Loans refer to performing loans only

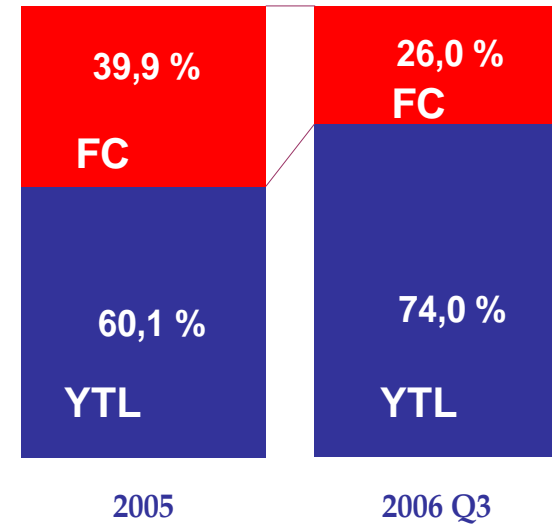


Loan Growth Performance

Total Loans (YTL Million)

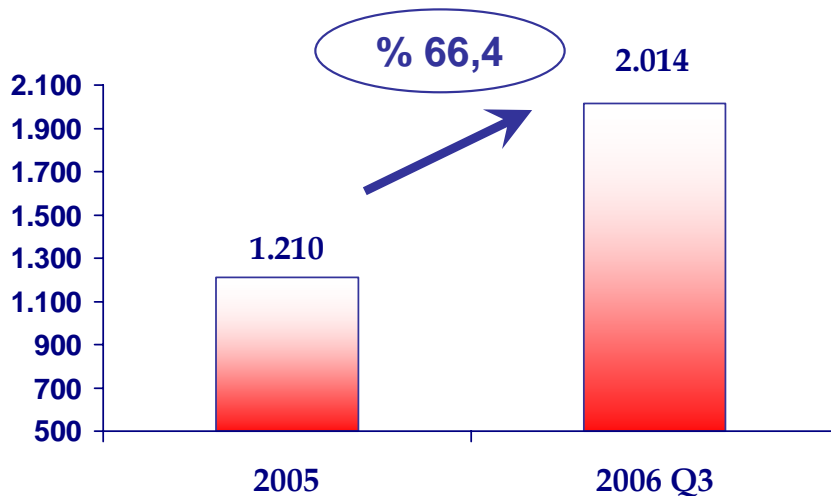


Currency Breakdown of Cash Loans

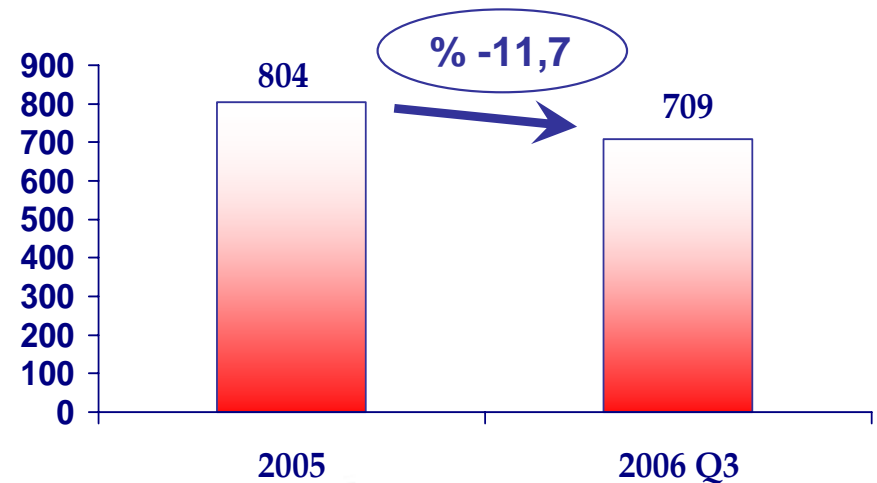


¹ Included Loans, Leasing Receivables, and Advances to Customers – Excluded NPL

YTL Loans (YTL Million)

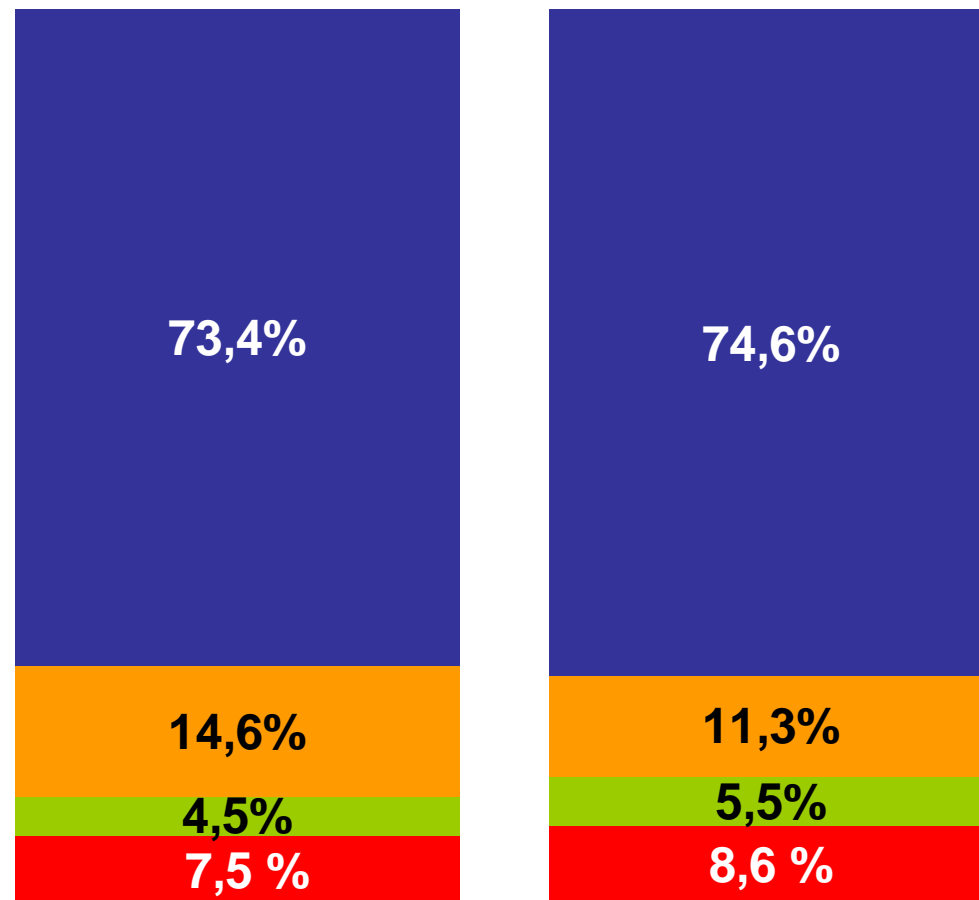


FC Loans (YTL Million)



“Foreign currency indexed” loans are included in FC loans

Loan Portfolio by Line of Business



2005

2006 Q3

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

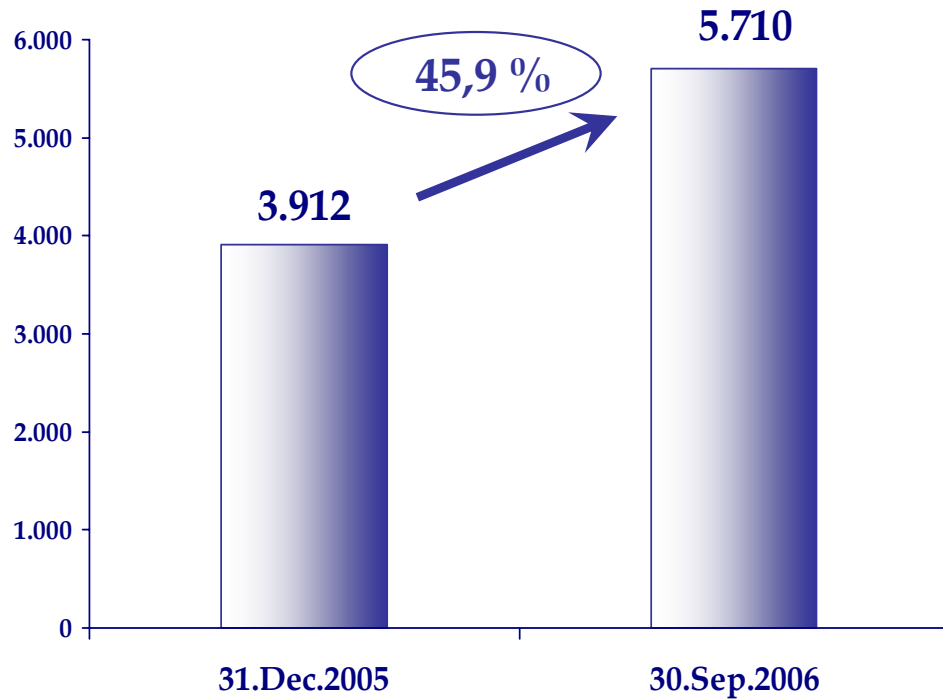
Cash Loans by Sectors

	31.Dec.2005	30.Sep.2006
Manufacturing Industry	26,5 %	30,0 %
Servicing Sector	21,9 %	21,0%
Construction Industry	13,9 %	13,8 %
Retail	14,0 %	15,9 %
Other (Agriculture, Communication, Health Care,...etc.)	23,7 %	19,3 %

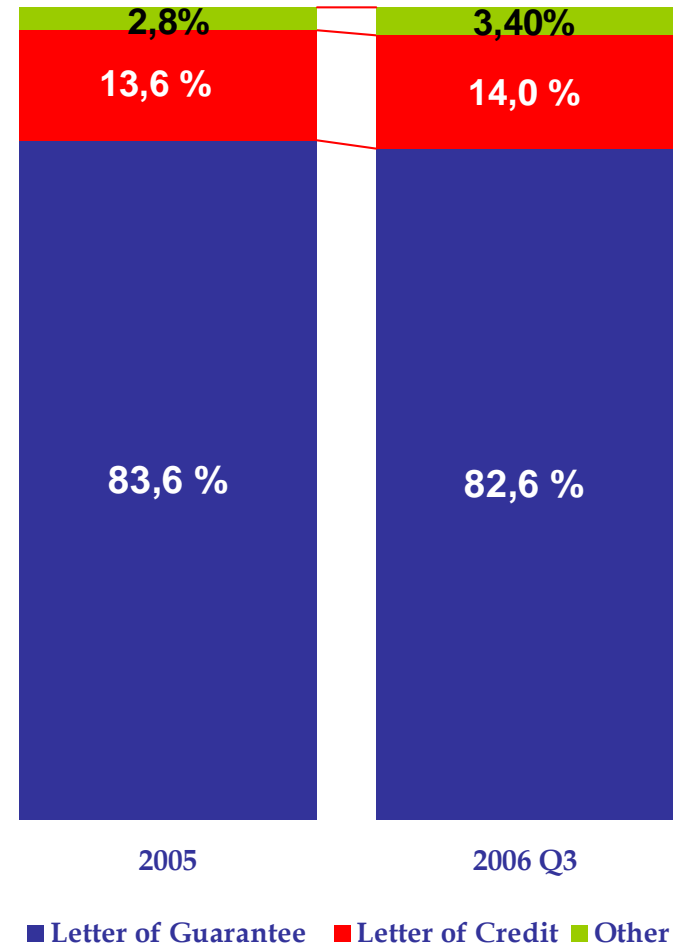
* Leasing Receivables excluded

Non-Cash Loans

Non-Cash Loans (YTL Million)



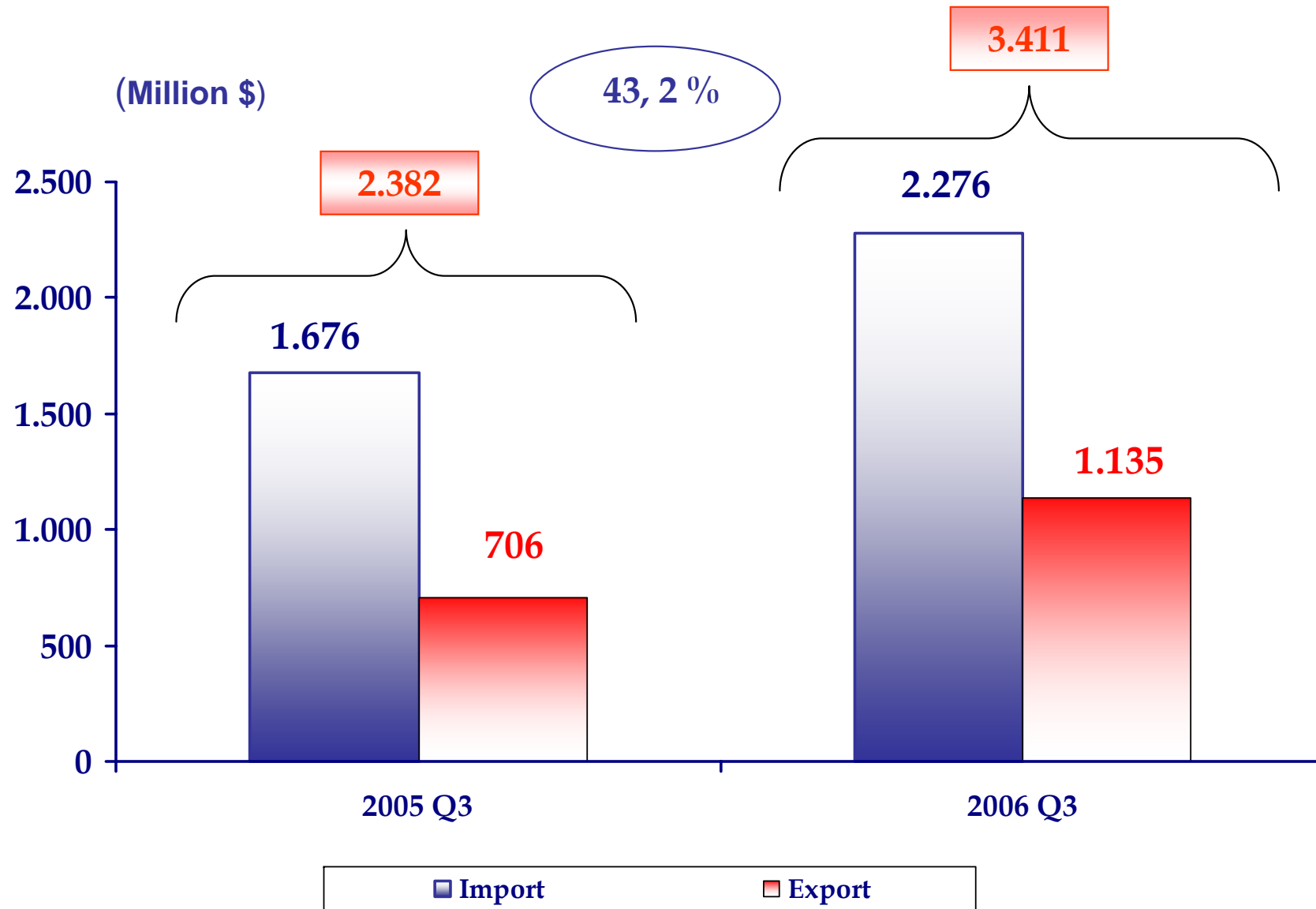
Breakdown of Non-Cash Loans



Non-cash Loans by Line Sectors

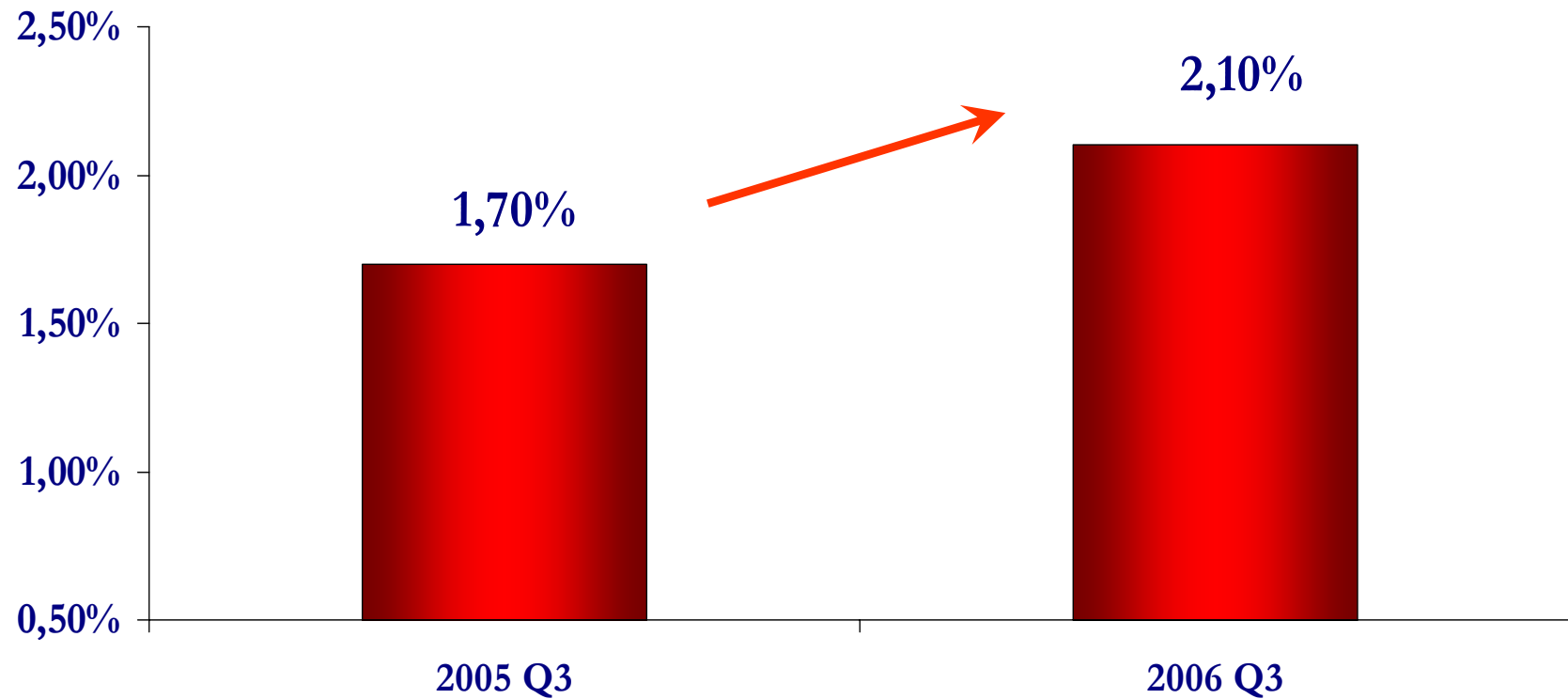
	31.Dec.2005	30.Sep.2006
Construction Sector	39,3 %	43,0%
Industry Sector	29,8 %	32,3 %
Servicing Sector	19,9 %	17,3 %
Other (Agriculture, Communication, Health Care,...etc.)	11,0 %	7,4 %

Foreign Trade Volume



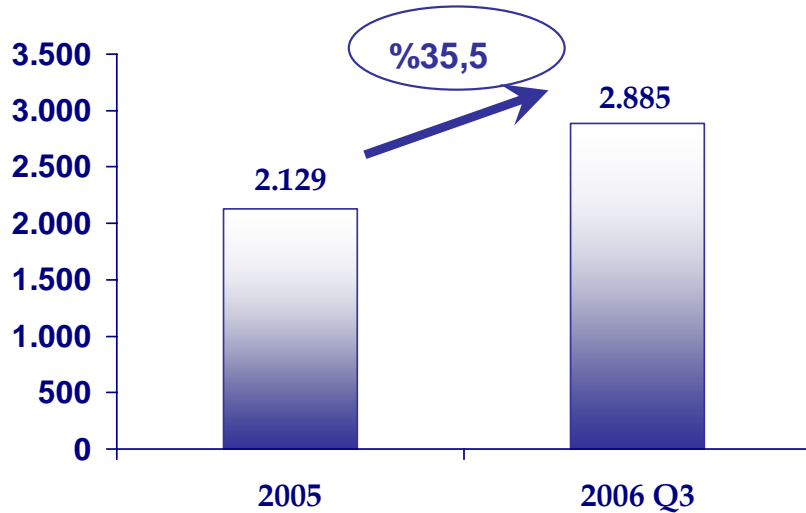
Foreign Trade Volume

Our Share in Turkey's Foreign Trade Volume

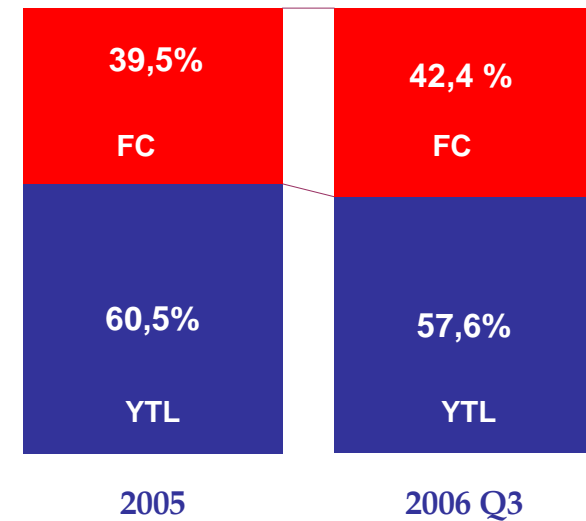


Growing Collected Funds

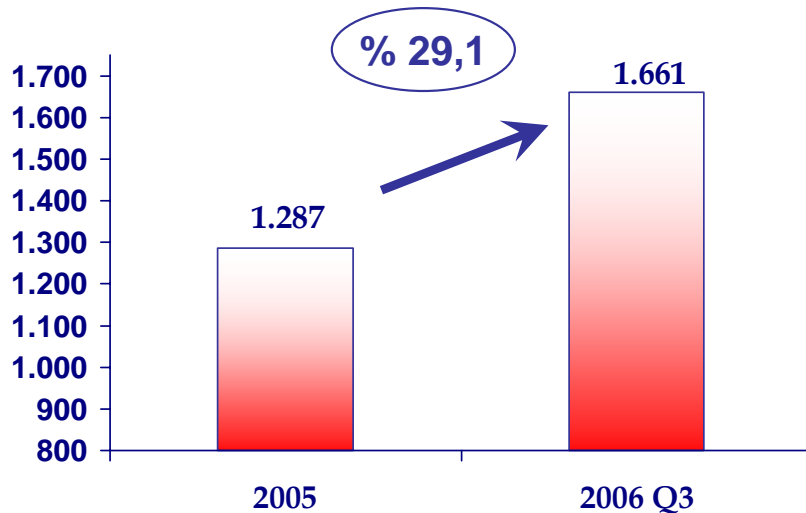
Total Deposits (YTL Million)



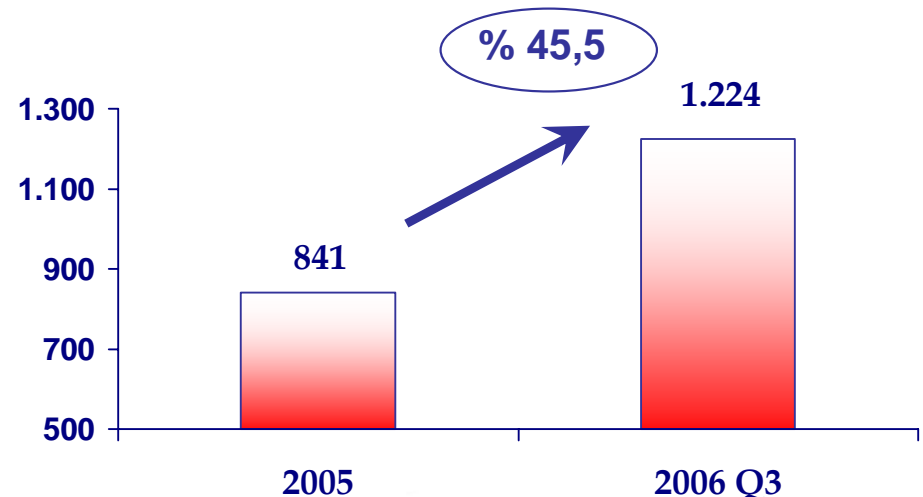
Total Currency Composition of Deposits



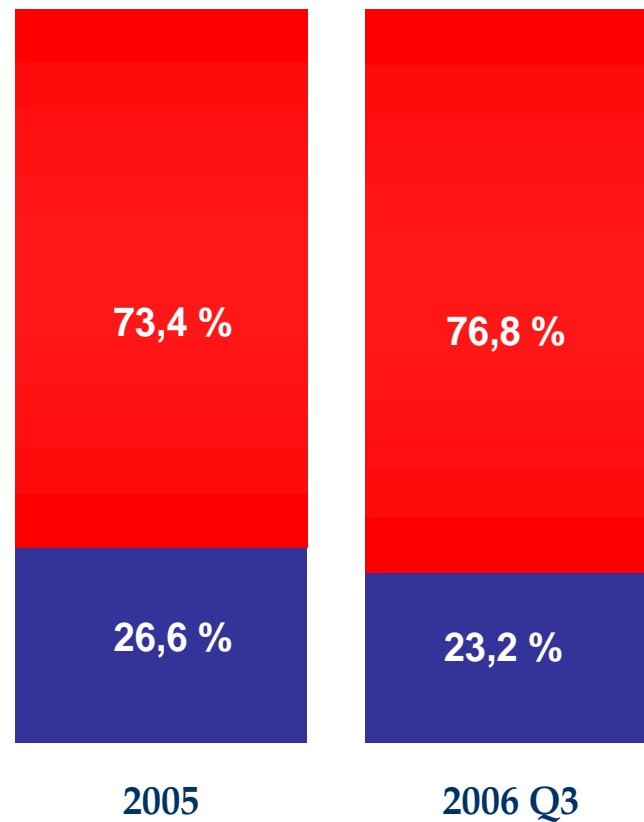
YTL Deposits (YTL Million)



FC Deposits (YTL Million)



Current and Profit Sharing Accounts

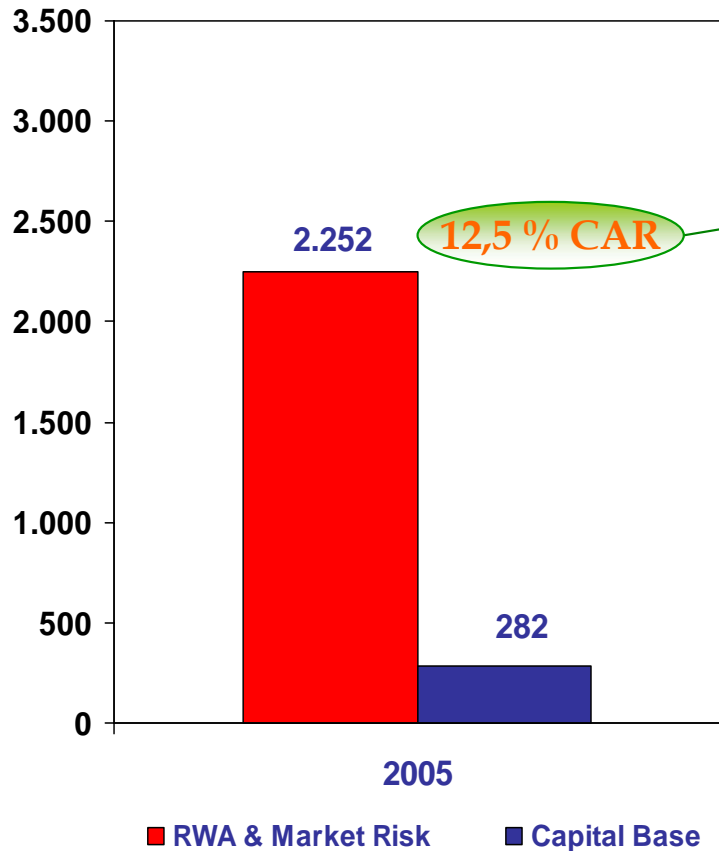


■ Current Accounts - YTL ■ Profit Sharing Accounts - YTL

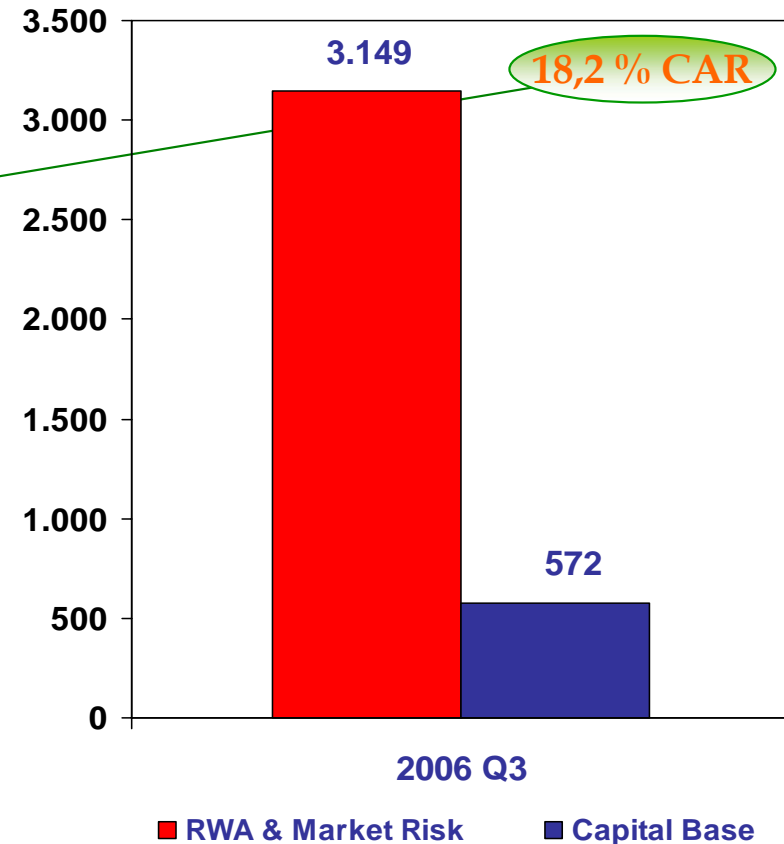
Capital Adequacy – At Comfort Levels

RWA + Market Risk, Equity Base, and CAR

(Million YTL)

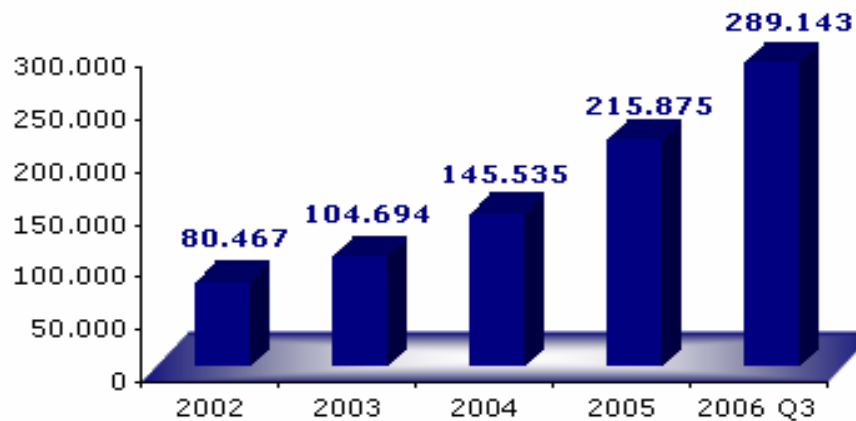


(Million YTL)

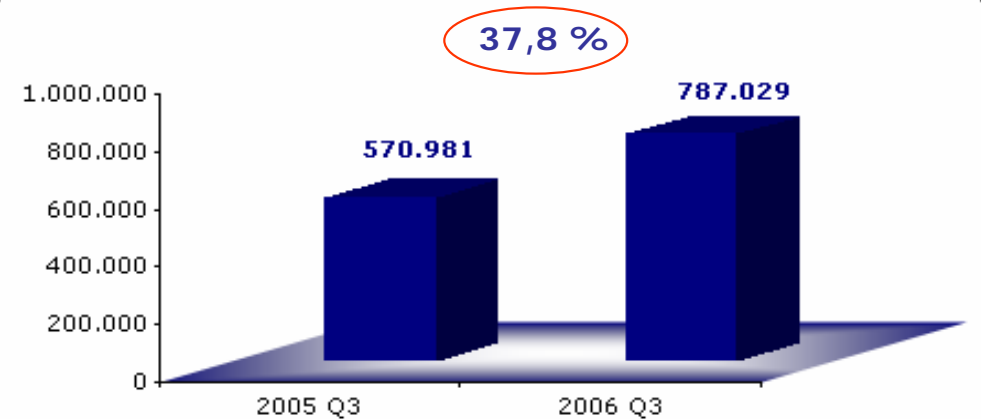


Continuous Stream of Innovative Offerings

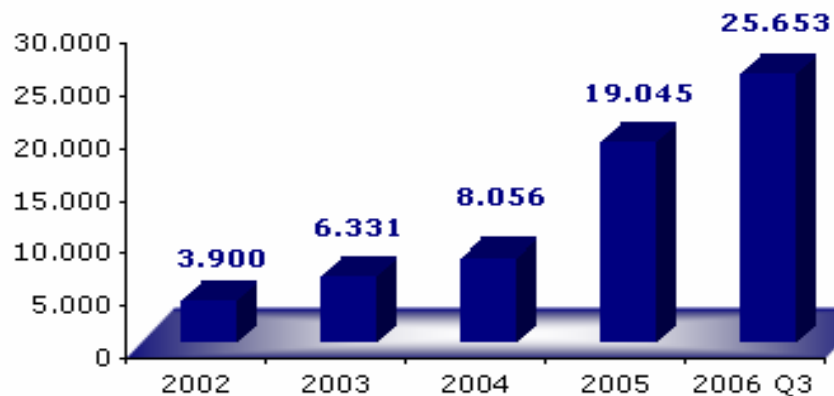
Number of Credit Cards



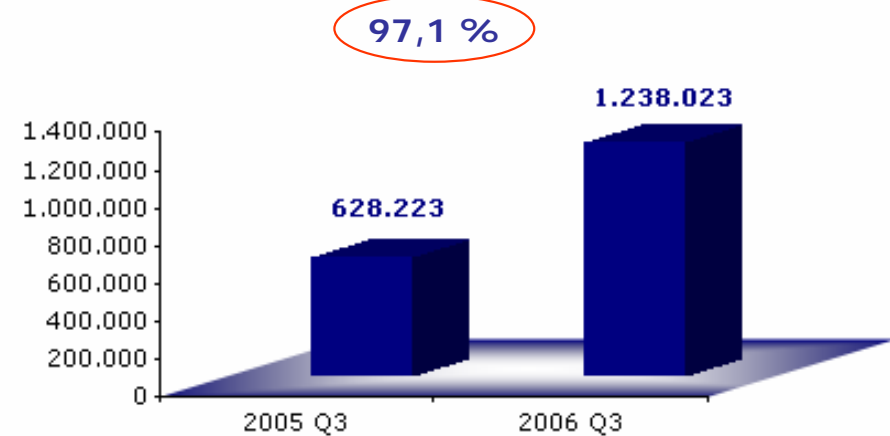
**Credit Cards Transaction Volume
(Thousand YTL)**



Number of POS Business Members



**POS Transaction Volume
(Thousand YTL)**





Thank You