

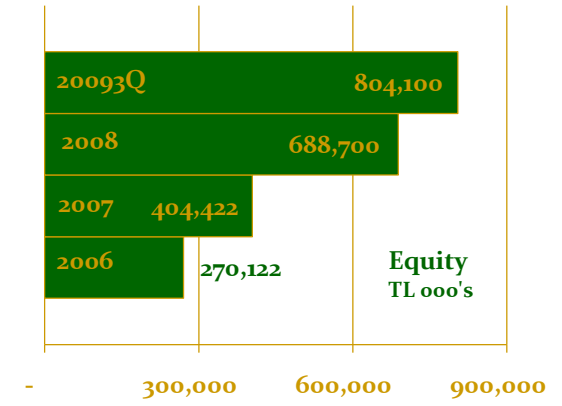
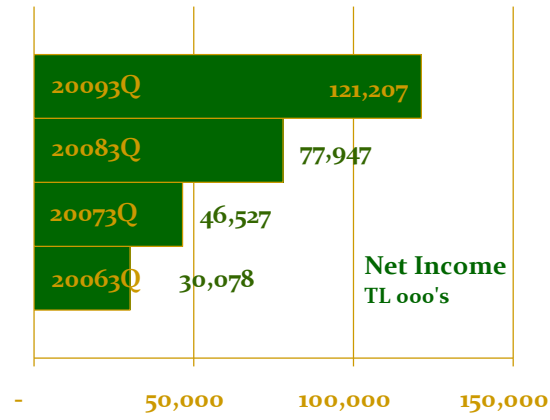
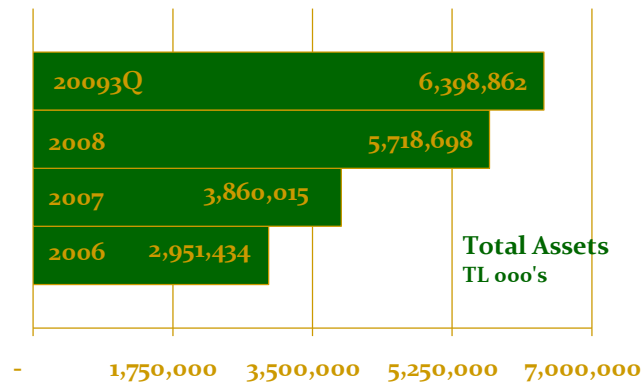
FINANCIAL RESULTS FOR THIRD QUARTER 2009



CONDENSED CONSOLIDATED BALANCE SHEET			TL 000's	
	Sep-30 2009	Dec-31 2008		
ASSETS				
Cash and balances with central bank	241,467	248,988		
Deposits with banks and financial institutions	1,095,102	938,608		
Reserve deposits at the Central Bank of Turkey	215,643	213,421		
Financial investments-Available for sale securities	2,385	1,389		
Financial investments-held-to-maturity	7,410	7,583		
Financial investments-held-for-trading	129	64		
Due from financing activities, net	4,283,456	3,879,553		
Minimum financial lease payment receivable, net	70,054	113,475		
Derivative financial instruments	3,636	13,933		
Other assets	276,181	123,008		
Construction projects, net	3,036	3,087		
Investment properties, net	39,975	67,586		
Property and equipment, net	86,979	84,150		
Intangible assets, net	6,203	2,847		
Deferred tax assets	12,574	14,596		
Asset held for sale	54,631	6,410		
Total assets	6,398,862	5,718,698		
LIABILITIES AND SHAREHOLDERS' EQUITY				
Due to other financial institutions and banks	389,392	820,954		
Current and profit / loss sharing investors' accounts	5,111,739	4,119,460		
Other liabilities	52,937	46,114		
Provisions	5,950	6,319		
Income taxes payable	9,480	25,664		
Derivative financial instruments	1,518	11,487		
Held for sale	23,746	-		
Total liabilities	5,594,762	5,029,998		
Shareholders' equity :				
Share capital	500,000	500,000		
Share issue premium	23,250	23,250		
Legal reserves and retained earnings	280,850	165,450		
Total shareholders' equity	804,100	688,700		
Total liabilities and shareholders' equity	6,398,862	5,718,698		



CONDENSED CONSOLIDATED INCOME STATEMENT			TL 000's	
	Sep-30 2009	Sep-30 2008		
Income from financing activities:				
Profit/loss sharing accounts	308,267	233,020		
Current accounts and equity	123,045	80,432		
Profit on deposits with other banks and financial institutions	31,800	23,649		
Profit on financial leases	5,921	11,441		
Total income from financing activities	469,033	348,542		
Profit shares distributed to participation accounts	(255,059)	(198,788)		
Profit shares distributed to banks and financial institutions	(16,220)	(19,332)		
Total profit share expense	(271,279)	(218,120)		
Net financing income	197,754	130,422		
Provision for impairment in due from financing activities and lease receivables, net	(45,190)	(41,740)		
Net financing income after provision for impairment in due from financing activities and lease receivables	152,564	88,682		
Foreign exchange gain, net	27,119	18,697		
Net income before other operating income and expense	179,682	107,379		
Other Operating Income				
Fee and commission income	115,532	107,163		
Income from construction projects, net	494	162		
Net trading income/(expenses)	37,268	32,057		
Other income	11,642	15,200		
Total other operating income	164,936	154,582		
Fee and commission expense	(21,643)	(18,641)		
Salaries and employee benefits	(98,461)	(82,023)		
Depreciation and amortization expense	(13,158)	(11,446)		
Withholdings and other taxes	(3,387)	(3,357)		
Rent expense	(14,603)	(10,269)		
Other expenses	(39,514)	(37,238)		
Total Other Operating Expense	(190,766)	(162,974)		
Income before income tax and loss on monetary position	153,852	98,987		
P&L from discontinued operations	(1,495)	291		
Deferred tax benefit	(2,022)	(602)		
Current tax charge	(29,128)	(20,728)		
Net income for the period / year	121,207	77,947		



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