

END-OF-YEAR CONSOLIDATED FINANCIAL REPORT OF.....(PARTICIPATION) BANK A.Ş. (T.A.Ş.) AS
OF/..../....

Address of Central Office of the Bank

Phone and Fax Numbers of the Bank

Web-Site of the Bank

E-mail Address

The end-of-year consolidated financial report prepared pursuant to the Communiqué on Financial Statements to be Announced to Public by Banks and Explanations and Footnotes Thereof regulated by Banking Regulation and Supervision Agency shall be composed of following sections.

- GENERAL INFORMATION CONCERNING PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS OF PARENT BANK
- EXPLANATIONS CONCERNING ACCOUNTING POLICIES APPLIED WITHIN RELATED PERIOD
- INFORMATION CONCERNING THE FINANCIAL STRUCTURE OF GROUP WITHIN THE SCOPE OF CONSOLIDATION
- EXPLANATIONS AND FOOTNOTES CONCERNING CONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATIONS
- INDEPENDENT AUDIT REPORT

Our subsidiaries, affiliates and jointly controlled partnerships of which financial statements have been consolidated within the framework of this year's annual consolidated financial report are as follows.

| | Subsidiaries | Affiliates | Jointly Controlled Partnerships |
|----|--------------|------------|---------------------------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
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Consolidated financial reports and explanations and footnotes in this report are prepared in accordance with the Regulation on Banks' Accounting Applications and Principles and Procedures Concerning the Preservation of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and annexes and interpretations thereof and are denominated as **TL thousand** unless otherwise specified, are held subject to independent audit and are presented enclosed.

| | | | |
|-----------------------|-----------------------|---|--------------|
| Signature | Signature | Signature | Signature |
| Name-Surname | Name-Surname | Name-Surname | Name-Surname |
| Chairman of the Board | General Manager | Assistant General Manager Responsible for Financial Reporting | Unit Manager |
| | Signature | Signature | |
| | Name-Surname | Name-Surname | |
| | Supervision Committee | Supervision Committee | |

Information concerning the personnel to whom the questions regarding this financial report may be asked:

Name-Surname/Title:

Phone Number:

Fax Number:

SECTION ONE

General Information

- I. Parent bank's date of establishment and history including its initial status as well as changes occurred in this status (4.2.b)
- II. Parent bank's capital structure, its partners holding directly and indirectly its management and supervision by themselves or all together, explanation concerning the group including the changes during the year, if any (4.2.c)
- III. Parent bank's board chairman and members, members of supervision committee and explanations concerning the shares of general manager and assistant managers in bank if any and their responsibility fields(4.2.ç)
- IV. Explanations concerning the persons and institutions having qualified shares in parent bank (4.2.d)
- V. Summarized information regarding the parent bank's service type and activity fields (4.2.e)

SECTION TWO

Consolidated Financial Statements

- I. Consolidated balance sheet
- II. Consolidated memorandum accounts table
- III. Consolidated income table
- IV. Consolidated table concerning income-expenses items accounted in the own funds
- V. Consolidated own funds change table
- VI. Consolidated cash flow table
- VII. Consolidated profit distribution table

SECTION THREE

Accounting Policies

- I. Explanations concerning presentation principles
- II. Explanations concerning the usage strategy of financial instruments and FX transactions (6.2.a)
- III. Presentation of the information concerning consolidated partnerships (6.2.b)
- IV. Explanations concerning derivative transactions and option contracts and derivative products (6.2.c)
- V. Explanations concerning interest income and expenses (6.2.ç)
- VI. Explanations concerning fee and commission income and expenses (6.2.d)
- VII. Explanations concerning financial assets (6.2.e)
- VIII. Explanations concerning decrement in financial assets (6.2.f)
- IX. Explanations concerning the clarification of financial instruments (6.2.g)
- X. Explanations concerning sales and rebuy agreements and lending operations of securities (6.2.ğ)
- XI. Explanations concerning fixed assets stocked for sales and regarding stopped activities and debts concerning these assets (6.2.h)
- XII. Explanations concerning special assessment and other intangible fixed assets (6.2.ı)
- XIII. Explanations concerning tangible fixed assets (6.2.i)
- XIV. Explanations concerning leasing transactions (6.2.j)
- XV. Explanations concerning reserves and contingent liabilities (6.2.k)
- XVI. Explanations concerning liabilities regarding working personnel's rights (6.2.l)
- XVII. Explanations concerning tax implementations (6.2.m)
- XVIII. Additional explanations concerning borrowings (6.2.n)
- XIX. Explanations concerning issued stocks (6.2.o)
- XX. Explanations concerning guarantees and acceptances (6.2.ö)
- XXI. Explanations concerning government promotions (6.2.p)
- XXII. Explanations concerning the segmentation of reporting (6.2.r)
- XXIII. Explanations concerning other subjects (6.2.s)

SECTION FOUR

Information Concerning Financial Structure in Consolidated Basis

- I. Explanations concerning consolidated capital adequacy standard ratio (7)
- II. Explanations concerning consolidated credit risk (8)
- III. Explanations concerning consolidated market risk (9)
- IV. Explanations concerning consolidated operational risk (10)
- V. Explanations concerning consolidated exchange rate risk (11)
- VI. Explanations concerning consolidated interest rate risk (12)
- VII. Explanations concerning consolidated liquidity risk (13)
- VIII. Explanations concerning the financial assets and debts shown in their fair values (14)
- IX. Explanations concerning the transactions conducted on behalf and on account of other persons and transactions based on belief (15)

SECTION FIVE

Explanations and Footnotes Concerning Consolidated Financial Statements

- I. Explanations and footnotes concerning asset accounts of consolidated balance sheet (16)
- II. Explanations and footnotes concerning liability accounts of consolidated balance sheet (17)
- III. Explanations and footnotes concerning consolidated memorandum accounts (18)
- IV. Explanations and footnotes concerning consolidated income statement (19)
- V. Explanations and footnotes concerning consolidated own funds change table (20)
- VI. Explanations and footnotes concerning consolidated cash flow table (21)
- VII. Explanations concerning risk group to which the parent bank is included (22)
- VIII. Explanations concerning the parent bank's domestic, abroad, off-shore branches or affiliates and representative offices abroad (23)

SECTION SIX

Other Explanations

- I. Other explanations concerning the activities of parent bank (26)

SECTION SEVEN

Independent Audit Report

- I. Subjects required to be explained concerning independent audit report (24.1)
- II. Explanations and footnotes prepared by independent auditor (24.2)

The parenthetical expressions express the articles and paragraphs within the Communiqué on Financial Statements to be Announced to Public by Banks and Explanations and Footnotes Thereof.

END-OF-YEAR NON-CONSOLIDATED FINANCIAL REPORT OF.....(PARTICIPATION) BANK A.Ş.
(T.A.Ş.) AS OF .././....

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Phone and Fax Numbers of the Bank

Web-Site of the Bank

E-mail Address

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- NON-CONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS CONCERNING THE ACCOUNTING POLICIES APPLIED WITHIN THE RELATED PERIOD
- INFORMATION CONCERNING THE FINANCIAL STRUCTURE OF THE BANK
- INFORMATION CONCERNING NON-CONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- OTHER EXPLANATIONS
- EXTERNAL AUDIT REPORT

Non-consolidated financial reports and explanations and footnotes in this report are prepared in accordance with the Regulation on Banks' Accounting Applications and Principles and Procedures Concerning the Preservation of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and annexes and interpretations thereof and are denominated as TL thousand unless otherwise specified, are held subject to independent audit and are presented enclosed

| | | | |
|--------------------------|------------------------------------|---|--------------|
| Signature | Signature | Signature | Signature |
| Name-Surname | Name-Surname | Name-Surname | Name-Surname |
| Chairman of the Board | General Manager | Assistant General Manager Responsible for Financial Reporting | Unit Manager |
| | Signature | Signature | |
| | Name-Surname | Name-Surname | |
| | Supervision Committee Member | Supervision Committee Member | |

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Phone Number:

Fax Number:

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- II. Parent bank's capital structure, its partners holding directly and indirectly its management and supervision by themselves or all together, explanation concerning the group including the changes during the year, if any (4.2.c)
- III. Parent bank's board chairman and members, members of supervision committee and explanations concerning the shares of general manager and assistant managers in bank if any and their responsibility fields (4.2.ç)
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SECTION TWO

Non-Consolidated Financial Statements

- I. Balance Sheet
- II. Memorandum Accounts Table
- III. Income Statement
- IV. Table Concerning Income-Expenses Items Accounted in Own Funds
- V. Own Funds Change Table
- VI. Cash Flow Table
- VII. Profit Distribution Table

SECTION THREE

Accounting Policies

- I. Explanations concerning presentation principles (5)
- II. Explanations concerning the usage strategy of financial instruments and FX transactions (6.2.a)
- III. Explanations concerning derivative transactions and option contracts and derivative products (6.2.c)
- IV. Explanations concerning interest income and expenses (6.2.ç)
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- VII. Explanations concerning decrement in financial assets (6.2.f)
- VIII. Explanations concerning the clarification of financial instruments (6.2.g)
- IX. Explanations concerning sales and rebuy agreements and lending operations of securities (6.2.ğ)
- X. Explanations concerning fixed assets stocked for sales and regarding stopped activities and debts concerning these assets (6.2.h)
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- XVI. Explanations concerning tax implementations (6.2.m)
- XVII. Additional explanations concerning borrowings (6.2.n)
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- XIX. Explanations concerning guarantees and acceptances (6.2.ö)
- XX. Explanations concerning government promotions (6.2.p)
- XXII. Explanations concerning the segmentation of reporting (6.2.r)
- XXIII. Explanations concerning other subjects (6.2.s)

SECTION FOUR

Information Concerning Financial Structure

- I. Explanations concerning consolidated capital adequacy standard ratio (7)
- II. Explanations concerning consolidated credit risk (8)
- III. Explanations concerning market risk
- IV. Explanations concerning operational risk (10)
- V. Explanations concerning exchange rate risk (11)
- VI. Explanations concerning interest rate risk (12)
- VII. Explanations concerning liquidity risk (13)
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- I. Explanations and footnotes concerning asset accounts of consolidated balance sheet (16)
- II. Explanations and footnotes concerning liability accounts of consolidated balance sheet (17)
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- VIII. Explanations concerning the parent bank's domestic, abroad, off-shore branches or affiliates and representative offices abroad (23)

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Other Explanations

- I. Other Explanations concerning the Activities of Bank (26)

SECTION SEVEN

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- I. Subjects required to be explained concerning independent audit report (24.1)
- II. Explanations and footnotes prepared by independent auditor (24.2)

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END-OF-YEAR NON-CONSOLIDATED FINANCIAL REPORT OFBANK
 (CENTER) BRANCH AS OF .././.....

Address of Central Office of Foreign Bank

Address of Branch in Turkey of Foreign Bank

Phone and Fax Numbers of Central Office in Turkey

Web-Site of Central Branch in Turkey

E-mail address

The end-of-year non-consolidated financial report prepared pursuant to the Communiqué on Financial Statements to be Announced to Public by Banks and Explanations and Footnotes Thereof regulated by Banking Regulation and Supervision Agency shall be composed of following sections

- GENERAL INFORMATION CONCERNING CENTRAL BRANCH AND CENTRAL OFFICE OF FOREIGN BANK
- NON-CONSOLIDATED FINANCIAL STATEMENTS OF THE BRANCH
- NON-CONSOLIDATED FINANCIAL STATEMENTS OF FOREIGN BANK'S CENTRAL OFFICE
- EXPLANATIONS CONCERNING ACCOUNTING POLICIES APPLIED WITHIN THE RELATED PERIOD
- INFORMATION CONCERNING THE FINANCIAL STRUCTURE OF THE BRANCH
- EXPLANATIONS AND FOOTNOTES CONCERNING NON-CONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATIONS
- EXTERNAL AUDIT REPORT

Non-consolidated financial reports and explanations and footnotes in this report are prepared in accordance with the Regulation on Banks' Accounting Applications and Principles and Procedures Concerning the Preservation of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and annexes and interpretations thereof and are denominated as TL thousand unless otherwise specified, are held subject to independent audit and are presented enclosed.

| | | |
|---------------------------|---------------------------|---------------------------|
| Signature | Signature | Signature |
| Name-Surname | Name-Surname | Name-Surname |
| Directors Board Member | Directors Board Member | Directors Board Member |

Name-Surname/Title:

Phone Number:

Fax Number:

SECTION ONE
General Information

- I. Bank's date of establishment (4.2.b)
- II. Bank's capital structure, partners holding directly or indirectly its management and supervision by themselves or together, explanation concerning the group including the changes occurred during the year, if any (4.2.c)
- III. Explanations concerning the shares if any and field of responsibilities of the bank's directors board members, supervision committee members and general manager and assistant managers (4.2.ç)
- IV. Explanations concerning the persons and institutions having qualified shares in bank (4.2.d)
- V. Summarized information concerning the bank's service type and activity fields (4.2.e)

SECTION TWO
Non-Consolidated Financial Statements

- I. Balance Sheet
- II. Memorandum Accounts Table
- III. Income Statement
- IV. Table concerning the income-expenses items accounted in the own funds
- V. Own Funds changes table
- VI. Cash flow table

SECTION THREE
Accounting Policies

- I. Explanations concerning presentation principles (5)
- II. Explanations concerning the usage strategy of financial instruments and FX transactions (6.2.a)
- III. Explanations concerning derivative transactions and option contracts and derivative products (6.2.c)
- IV. Explanations concerning interest income and expenses (6.2.ç)
- V. Explanations concerning fee and commission income and expenses (6.2.d)
- VI. Explanations concerning financial assets (6.2.e)
- VII. Explanations concerning decrement in financial assets (6.2.f)
- VIII. Explanations concerning the clarification of financial instruments (6.2.g)
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- X. Explanations concerning fixed assets stocked for sales and regarding stopped activities and debts concerning these assets (6.2.h)
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- XVII. Additional explanations concerning borrowings (6.2.n)
- XVIII. Explanations concerning issued stocks (6.2.o)
- XIX. Explanations concerning guarantees and acceptances (6.2.ö)
- XX. Explanations concerning government promotions (6.2.p)
- XXI. Explanations concerning the segmentation of reporting (6.2.r)
- XXII. Explanations concerning other subjects (6.2.s)

SECTION FOUR
Information Concerning Financial Structure

- I. Explanations concerning capital adequacy standard ratio (7)
- II. Explanations concerning Credit Risk (8)
- III. Explanations concerning Market Risk (9)
- IV. Explanations concerning operational risk(10)
- V. Explanations concerning exchange rate risk (11)
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SECTION FIVE
Explanations and Footnotes Concerning Non-Consolidated Financial Statements

- I. Explanations and footnotes concerning asset accounts of consolidated balance sheet (16)
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- VIII. Explanations concerning the parent bank's domestic, abroad, off-shore branches or affiliates and representative offices abroad (23)

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Other Explanations

- I. Other explanations concerning the bank's activities (26)

SECTION SEVEN
Independent Audit Report

- I. Subjects required to be explained concerning independent audit report (24.1)
- II. Explanations and footnotes prepared by independent auditor (24.2)

The parenthetical expressions express the articles and paragraphs within the Communiqué on Financial Statements to be Announced to Public by Banks and Explanations and Footnotes Thereof.

THREE-MONTHS CONSOLIDATED FINANCIAL REPORT OF (PARTICIPATION) BANK A.Ş. (T.A.Ş.)
AS OF .././....

Address of Bank's Central Office

Bank's Phone and Fax Numbers

Bank's Web-Site

E-mail Address

The three-months consolidated financial report prepared pursuant to the Communiqué on Financial Statements to be Announced to Public by Banks and Explanations and Footnotes Thereof regulated by Banking Regulation and Supervision Agency shall be composed of following sections.

- * GENERAL INFORMATION CONCERNING PARENT BANK
- * CONSOLIDATED MEDIUM TERM FINANCIAL STATEMENTS OF PARENT BANK
- * EXPLANATIONS CONCERNING ACCOUNTING POLICIES APPLIED WITHIN THE RELATED PERIOD
- * INFORMATION CONCERNING FINANCIAL STRUCTURE OF GROUP WITHIN THE SCOPE OF CONSOLIDATION
- * EXPLANATIONS AND FOOTNOTES CONCERNING CONSOLIDATED FINANCIAL STATEMENTS
- * LIMITED AUDIT REPORT

Our subsidiaries, affiliates and jointly controlled partnerships of which financial statements are consolidated within the framework of this financial report are as follows.

| | Subsidiaries | Affiliates | Jointly Controlled Partnerships |
|----|--------------|------------|---------------------------------|
| 1. | | | |
| 2. | | | |
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The three-months consolidated financial reports and explanations and footnotes in this report are prepared in accordance with the Regulation on Banks' Accounting Applications and Principles and Procedures Concerning the Preservation of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and annexes and interpretations thereof and are denominated as TL thousand unless otherwise specified, are held subject to independent audit and are presented enclosed.

| | | | |
|----------------------|--------------------------|---|--------------|
| Signature | Signature | Signature | Signature |
| Name-Surname | Name-Surname | Name-Surname | Name-Surname |
| Chairman of Board | General Manager | Assistant General Manager Responsible for Financial Reporting | Unit Manager |
| | Signature | Signature | |
| | Name-Surname | Name-Surname | |
| | Supervision Committee | Supervision Committee | |

Information concerning the personnel to whom the questions regarding this financial report may be asked:

Name-Surname/Title:

Phone Number:

Fax Number:

SECTION ONE

General Information

- I. Parent bank's date of establishment and history including its initial status as well as changes occurred in this status
- II. Parent bank's capital structure, its partners holding directly and indirectly its management and supervision by themselves or all together, explanation concerning the group including the changes during the year, if any (4.2.c)
- III. Parent bank's board chairman and members, members of supervision committee and explanations concerning the shares of general manager and assistant managers in bank if any and their responsibility fields (4.2.ç)
- IV. Explanations concerning the persons and institutions having qualified shares in parent bank (4.2.d)
- V. Summarized information regarding the parent bank's service type and activity fields (4.2.e)

SECTION TWO

Consolidated Financial Statements

- I. Consolidated Balance Sheet
- II. Consolidated Memorandum Accounts Table
- III. Consolidated Income Table
- IV. Consolidated table concerning income and expenses items accounted in the own funds
- V. Consolidated own funds change table
- VI. Consolidated cash flow table

SECTION THREE

Accounting Policies

- I. Explanations concerning presentation principles (5)
- II. Usage strategy of financial instruments and explanations concerning FX transactions (6.2.a)
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- XXII. Explanations concerning the segmentation of reporting (6.2.r)
- XXIII. Explanations concerning other subjects (6.2.s)

SECTION FOUR

Information Concerning Financial Structure on Consolidated Basis

- I. Explanations concerning consolidated capital adequacy standard ratio (7)
- II. Explanations concerning consolidated market risk (9)
- III. Explanations concerning consolidated exchange rate risk (11)
- IV. Explanations concerning consolidated interest rate risk (12)
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SECTION FIVE

Explanations and Footnotes Concerning Consolidated Financial Statements

- I. Explanations and footnotes concerning asset accounts of consolidated balance sheet (16)
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SECTION SIX

Limited Audit Report

- I. Subjects required to be explained concerning the limited audit report (24.1)
- II. Explanations and footnotes prepared by the independent auditor (24.2)

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- EXPLANATIONS AND FOOTNOTES CONCERNING NON-CONSOLIDATED FINANCIAL STATEMENTS
- LIMITED AUDIT REPORT

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| Signature | Signature | Signature | Signature |
| Name-Surname | Name-Surname | Name-Surname | Name-Surname |
| Chairman of Board | General Manager | Assistant General Manager Responsible for Financial Reporting | Unit Manager |
| | Signature | Signature | |
| | Name-Surname | Name-Surname | |
| | Supervision Committee | Supervision Committee | |

Information concerning the personnel to whom the questions regarding this financial report may be asked:

Name-Surname/Title:

Phone:

Fax:

SECTION ONE

General Information

- I. Bank's date of establishment and history including its initial status as well as changes occurred in this status (4.2.b)
- II. Bank's capital structure, its partners holding directly and indirectly its management and supervision by themselves or all together, explanation concerning the group including the changes during the year, if any (4.2.c)
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- II. Memorandum Accounts Table
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- I. Explanations concerning consolidated capital adequacy standard ratio (7)
- II. Explanations concerning consolidated market risk (9)
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Explanations and Footnotes Concerning Non-Consolidated Financial Statements

- I. Explanations and footnotes concerning asset accounts of consolidated balance sheet (16)
- II. Explanations and footnotes concerning liability accounts of consolidated balance sheet (17)
- III. Explanations and footnotes concerning consolidated memorandum accounts (18)
- IV. Explanations and footnotes concerning consolidated income statement (19)
- V. Explanations concerning the risk group to which the parent bank is included (22)

SECTION SIX

Limited Audit Report

- I. Subjects required to be explained concerning the limited audit report (24.1)
- II. Explanations and footnotes prepared by the independent auditor (24.2)

The parenthetical expressions express the articles and paragraphs within the Communiqué on Financial Statements to be Announced to Public by Banks and Explanations and Footnotes Thereof.

THREE MONTHS NON-CONSOLIDATED FINANCIAL REPORT OF.....BRANCH of
BANK (CENTRAL OFFICE IN) AS OF .././....

Address of Central Office of Foreign Bank

Address of Central Branch in Turkey of Foreign Bank

Phone and Fax Numbers of Central Branch in Turkey

Web-Site Address of Central Branch in Turkey

E-Mail Address

End-of-year three-months consolidated financial report prepared pursuant to the Communiqué on Financial Statements to be Announced to Public by Banks and Explanations and Footnotes Thereof regulated by Banking Regulation and Supervision Agency shall be composed of following sections.

- GENERAL INFORMATION CONCERNING CENTRAL BRANCH AND CENTRAL OFFICE OF FOREIGN BANK
- NON-CONSOLIDATED FINANCIAL STATEMENTS OF BRANCH
- NON-CONSOLIDATED FINANCIAL STATEMENTS OF CENTRAL OFFICE OF THE BANK
- EXPLANATIONS CONCERNING ACCOUNTING POLICIES APPLIED WITHIN THE RELATED PERIOD
- INFORMATION CONCERNING THE FINANCIAL STRUCTURE OF THE BRANCH
- EXPLANATIONS AND FOOTNOTES CONCERNING NON-CONSOLIDATED FINANCIAL STATEMENTS
- LIMITED AUDIT REPORT

The non-consolidated financial reports and explanations and footnotes in this report are prepared in accordance with the Regulation on Banks' Accounting Applications and Principles and Procedures Concerning the Preservation of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and annexes and interpretations thereof and are denominated as TL thousand unless otherwise specified, are held subject to independent audit and are presented enclosed.

| | | |
|--------------------|--------------|--------------|
| Signature | Signature | Signature |
| Name-Surname | Name-Surname | Name-Surname |
| Board of Directors | Board of | Board of |
| Member | Directors | Directors |

Information concerning the personnel to whom the questions regarding this financial report may be asked:

Name-Surname/Title:

Phone Number:

Fax Number:

SECTION ONE
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- I. Date of Establishment of the Bank (4.2.b)
- II. Bank's capital structure, its partners holding directly and indirectly its management and supervision by themselves or all together, explanation concerning the group including the changes during the year, if any (4.2.c)
- III. Bank's board chairman and members, members of supervision committee and explanations concerning the shares of general manager and assistant managers in bank if any and their responsibility fields (4.2.ç)
- IV. Explanations concerning the persons and institutions having qualified shares in bank (4.2.d)
- V. Summarized information regarding the parent bank's service type and activity fields (4.2.e)

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