



# **Türk Ekonomi Bankası A.Ş.**

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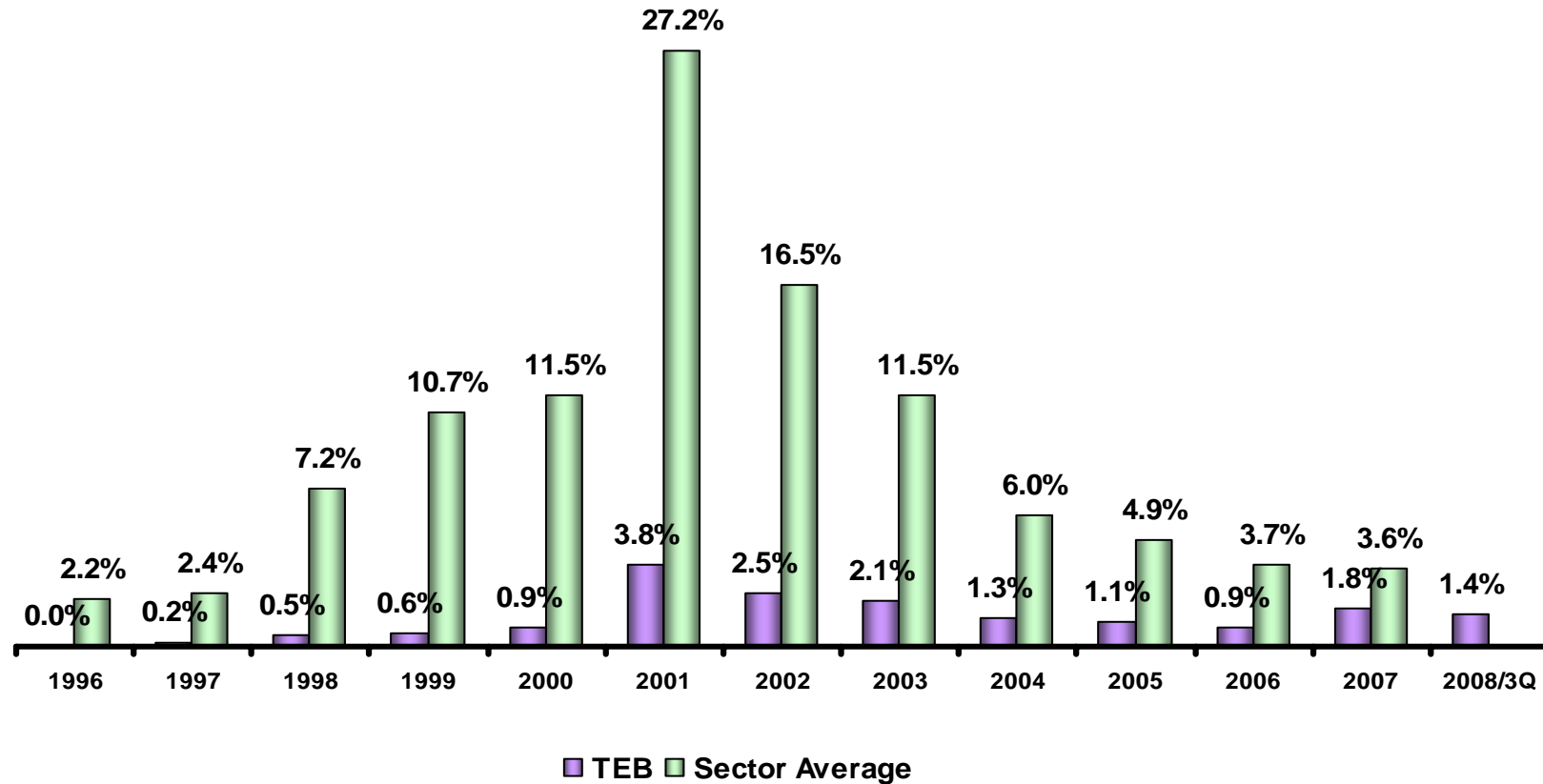
**2008 3rd Quarter Results**



# Non Performing Loans



Non-Performing Loans as a % of Total Loans





# Financial Highlights

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# Consolidated BRSA B/S Highlights

YTL Million	Share	Reviewed 9/30/2008	Audited 12/31/2007	Change		Share	Reviewed 9/30/2008	Audited 12/31/2007	Change
<b>Assets</b>					<b>Liabilities</b>				
Cash & banks	22%	3,839	2,950	30%	Deposits	62%	10,807	8,184	32%
M.sec + repos	10%	1,783	1,829	-3%	Repos	6%	1,079	922	17%
Loans + Trade rec.	65%	11,195	8,519	31%	Funds Borrowed	16%	2,851	2,541	12%
Other Assets	2%	337	448	-25%	Other Liab.	4%	692	929	-26%
Non- IE Assets	1%	171	199	-14%	<b>Total Liabilities</b>	89%	<b>15,429</b>	<b>12,576</b>	23%
<b>Total Assets</b>	100%	<b>17,325</b>	<b>13,945</b>	24%	Subordinated Loans	2%	409	388	5%
					<i>Sh. Equity</i>				
					Capital & Res.	8%	1,320	833	58%
					Income	1%	167	148	n.m.
					<b>Total Sh. Equity</b>	9%	<b>1,487</b>	<b>981</b>	52%
					<b>Total Liab + Equity</b>	100%	<b>17,325</b>	<b>13,945</b>	24%



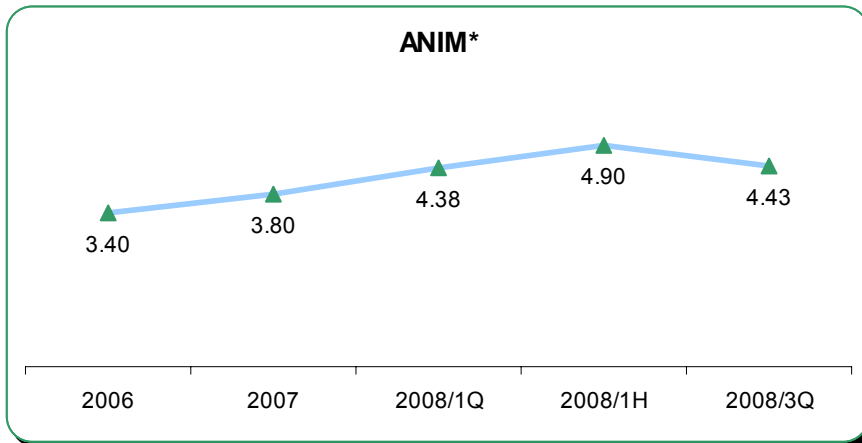
# Balance Sheet Growth

(mio YTL, USD & EUR)

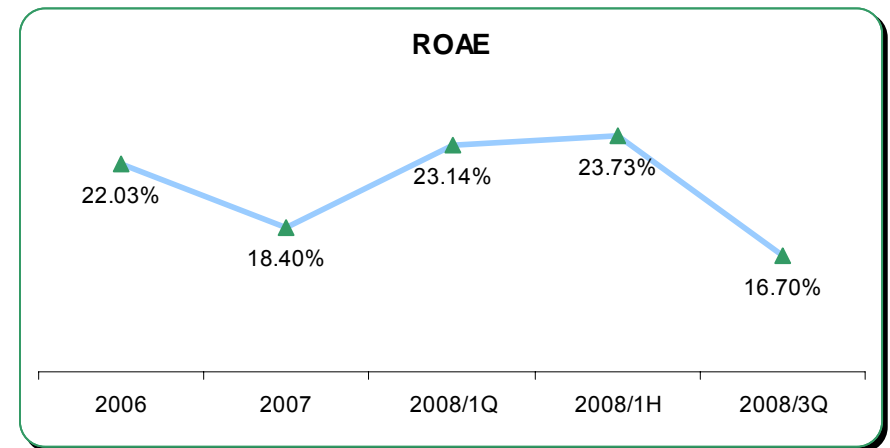
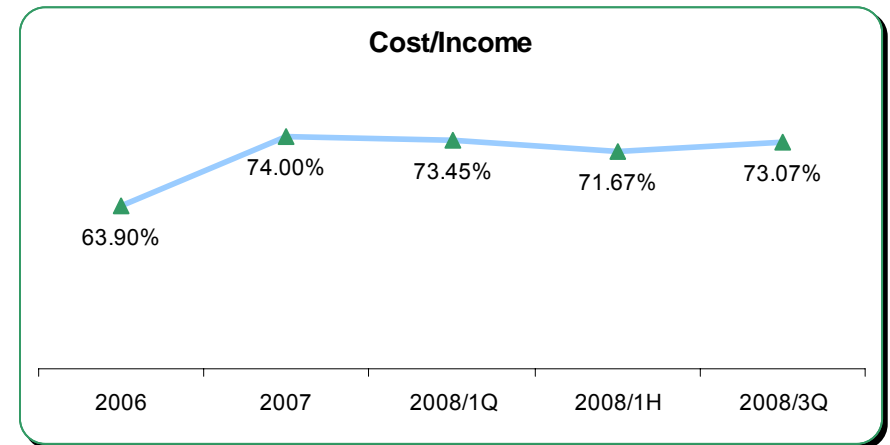
	Share	30.09.2008	30.06.2008	Change (q-on-q)	31.12.2007	Change (y-t-d)
<b>Assets</b>						
YTL	56.1%	9,968.98	8,878.25	12.3%	8,101.85	23.0%
USD	27.8%	3,725.85	3,603.88	3.4%	2,994.34	24.4%
EUR	16.1%	1,539.50	1,321.58	16.5%	1,390.95	10.7%
<b>Loans</b>						
YTL	63.2%	7,122.29	6,569.27	8.4%	5,527.99	28.8%
USD	25.1%	2,398.32	2,144.29	11.8%	1,601.68	49.7%
EUR	11.6%	622.22	627.72	-0.9%	665.54	-6.5%
<b>Deposits</b>						
YTL	50.1%	5,407.42	5,249.18	3.0%	3,702.20	46.1%
USD	35.8%	3,135.98	3,076.71	1.9%	2,808.66	11.7%
EUR	14.1%	855.30	767.73	11.4%	718.58	19.0%



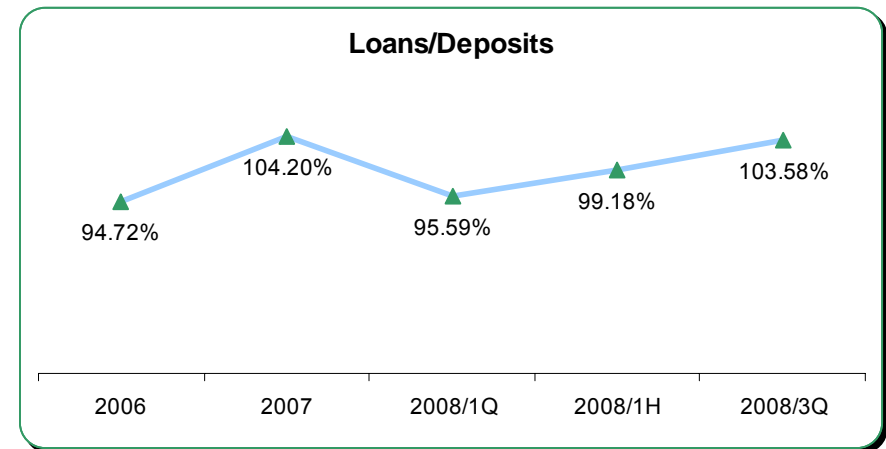
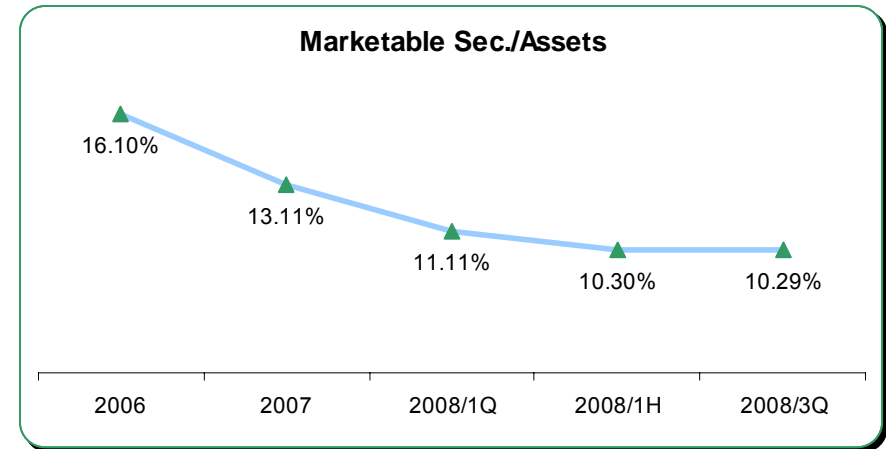
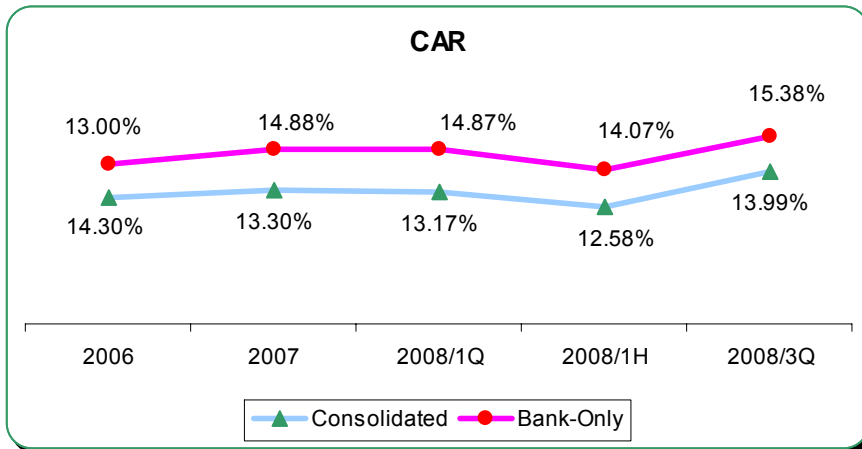
# Profitability Ratios



\* Adjusted for loan loss provisions and FX losses/gains



# Ratios





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