

SECTION 1 - INTRODUCTION

CORPORATE PROFILE

Based in Istanbul, TEB is one of the leading private sector commercial banks in Turkey.

According to end-of-year 2011 figures, TEB's shareholders' equity had reached TRY 4.2 billion, with total assets of TRY 38 billion, a loan book of TRY 26 billion and TRY 23 billion in deposits.

Employing a total of 9,356 staff, TEB offers its 3.8 million customers a wide array of services, including

- **Corporate**
- **SME**
- **Personal and private banking**
- **Treasury and capital markets**

which it provides through

- **507 branches,**
- **881 TEB Expresses,**
- **The Internet branch at www.teb.com.tr**
- **The 444 0 666 Call Center**

and by employing the latest technologies.

With its subsidiaries in Turkey and other countries, TEB provides its customers with integrated financial services in banking, factoring investment and asset management. In doing so, TEB relies on the strength of its partner, BNP Paribas, and the support of the BNP Paribas organizations in 84 countries.

TEB is a bank that

- **is committed to its customers and providing excellence in service;**
- **is passionately devoted to its business;**
- **carefully monitors and manages risks;**
- **has a disciplined, information- and analysis-based fair lending policy;**
- **has a service-oriented staff engaged in continuous professional development;**
- **deploys technological infrastructure that exceeds world standards; and**
- **focuses on sustainable and profitable growth.**