

YOUR DEPOSITS ARE PROTECTED

In domestic branches;

Deposit accounts opened by natural persons,
Deposit accounts that are not subject to commercial transactions,
Deposit accounts of Turkish Lira (TL), foreign exchange currency and other accounts linked to precious metals.

**are insured up to an amount of
100.000 TL per person, in each deposit bank.**

DEPOSITS THAT ARE NOT UNDER INSURANCE COVERAGE

Deposits that are not subject to insurance are accounts opened in the *foreign branches* of deposit banks, accounts opened in credit institutions which were established exclusively to implement *offshore banking* activities in and outside Turkey, and *excessive interest*, which exceeds the interest calculated by applying average interest rate of five largest deposit banks and the interest calculated by applying the interest rate announced to the public and declared to the Central Bank by the defaulted bank.

According to Banks Act no. 5411, deposit banks are *prohibited* to accept deposits from residents on behalf of other *financial institutions established outside Turkey*.

PAYMENT OF INSURANCE PREMIUMS

In case the deposit bank's *license is revoked*, payments subject to insurance coverage are payable in *Turkish Lira (TL)*. In order to determine the insured amount to be paid, sum of principals and interest rediscunts of the *deposit accounts* are taken into consideration. Turkish Lira equivalent of foreign exchange deposit accounts and accounts linked to precious metals are calculated by applying the *foreign exchange bid rate announced by Central Bank and closing prices of Istanbul Gold Stock Exchange* on the day the bank's license is revoked.

Details of information above is in the regulation stated below:
"REGULATION ON DEPOSITS AND PARTICIPATION FUNDS SUBJECT TO INSURANCE AND PREMIUMS COLLECTED BY SAVING DEPOSITS INSURANCE FUND",
published in 26339 issue of Official Gazette dated November 11, 2006.

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SAVING DEPOSITS INSURANCE FUND Büyükdere Cad. No:143 Esentepe/İSTANBUL



SAVING
DEPOSITS INSURANCE
FUND

YOUR PARTICIPATION FUNDS ARE PROTECTED

In domestic branches;

Participation funds opened by natural persons,
Participation funds that are not subject to commercial transactions,
Participation funds of Turkish Lira (TL), foreign exchange currency and other accounts linked to precious metals

**are insured up to an amount of
100.000 TL per person, in each participation bank.**

PARTICIPATION FUNDS THAT ARE NOT UNDER INSURANCE COVERAGE

Participation funds that are not subject to insurance are accounts opened in the *foreign branches* of participation banks, funds opened in participation banks which were established exclusively to implement *offshore banking* activities in and outside Turkey, and *excessive profit shares* calculated by taking average profit share of the three largest participation fund banks.

According to Banks Act no. 5411, participation banks are *prohibited* to accept participation funds from residents on behalf of other *financial institutions established outside Turkey*.

PAYMENT OF INSURANCE PREMIUMS

In case the participation bank's *license is revoked*, payments subject to insurance coverage are payable in *Turkish Lira (TL)*. In order to determine the insured amount to be paid, "*participation fund accounts*" are taken into consideration by their unit values and "*special current accounts*" by their outstanding balance. Turkish Lira equivalent of foreign exchange participation fund accounts and accounts linked to precious metals are calculated by applying the *foreign exchange bid rate announced by Central Bank and closing prices of Istanbul Gold Stock Exchange* announced on the day the bank's license is revoked.

Details of information above is in the regulation stated below:
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