

PARTICIPATION BANKS 2015



PARTICIPATION BANKS ASSOCIATION OF TURKEY

The Participation Banks Association of Turkey in Brief

The inclusion of the 'Development of Participation Banking and an Interest Free Financial System' issue to be included in the Tenth Development Plan, offers us hope, as the Participation Banks Association of Turkey, for the future in terms of the development and growth potential of the industry.

Osman Çelik
Chairman of PBAT

The Participation Banks Association of Turkey (PBAT), headquartered in Istanbul and established in accordance with the Banking Act, is a professional public institution of legal personality.

The foundations of the PBAT, the umbrella organization of the participation banks operating in Turkey, were laid in 2001 by the Association of Special Finance Institutions. The title of the Association was amended as Participation Banks Association of Turkey in 2005.

The aim of the PBAT is to defend the rights and interests of participation banks within the framework of a free market economy and the principle of full competition in accordance

with banking regulations principles and rules, to work for the healthy growth of the banking system and development of the banking profession, increase competitiveness, ensure necessary decisions are taken for the creation of a competitive environment and prevent unfair competition and implement and demand the implementation.

In accordance with the legislation, participation banks become members of the Participation Banks Association of Turkey within one month of being granted their permission to operate. Five participation banks operating in Turkey at the end of 2015 were joined by a new one that started operation in February 2016, all of which are members of the PBAT.

www.tkbb.org.tr

Participation banks of Turkey - Key indicators (2015)*

Funds collected	Funds allocated	Total assets
TL 74.4 billion	TL 79.2 billion	TL 120.3 billion
Shareholders' equity	Number of personnel	Number of branches
TL 10.6 billion	16,554	1,080

*Key indicators of 5 members of the Participation Banks Association of Turkey (As of 31 December 2015)





PARTICIPATION BANKS
ASSOCIATION OF TURKEY

ESTABLISHED IN
2002

MEMBERS

PARTICIPATION BANKS OPERATING IN
TURKEY

CHAIRMAN

Osman Çelik
Türkiye Finans Katılım Bankası A.Ş.

BOARD MEMBERS

Albaraka Türk Katılım Bankası A.Ş.
Asya Katılım Bankası A.Ş.
Kuveyt Türk Katılım Bankası A.Ş.
Türkiye Finans Katılım Bankası A.Ş.
Vakıf Katılım Bankası A.Ş.
Ziraat Katılım Bankası A.Ş.

SECRETARY GENERAL

Osman AKYÜZ

AUDITORS

Süleyman SAYGI - İsmail GERÇEK

HEAD OFFICE

Kısıklı Caddesi No: 22 Altunizade
34662 Üsküdar-İstanbul/ Turkey

PHONE

(+90 216) 651 94 35 (Pbx)

FAX

(+90 216) 216 651 94 39

WEBSITE

www.tkbb.org.tr

E-MAIL

bilgi@tkbb.org.tr



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Perceptions in Participation Banking



Osman Çelik
Chairman - Participation Banks Association of Turkey

Representatives of the interest free banking model, which joined the financial sector in our country in 1985 under the name of "Special Financial Institutions" and as Participation Banks with the Banking Act in 2005 face some difficulties owing to the fact that the industry is still very young.

The history of the Participation Banking sector, which has demonstrated a rising trend in recent years in Turkey, goes back 31 years. Representatives of interest free banking model, which joined our country's financial sector in 1985 under the name of "Special Financial Institutions" and as Participation Banks with the Banking Act in 2005, face some difficulties owing to the fact that the industry is still very young.

A lack of public awareness has been the biggest obstacle to the development of participation banking, and consequently the sector has suffered from some problems regarding its perception. Some similarities between participation banking and conventional banking have given rise to misunderstandings in public, for example 'there is no difference between the two', or 'in participation banking the interest is implicitly called a dividend'. This misunderstanding can be found in the media, which has a very important place in society, as well as in academic circles and even among some theologians.

Difference of methods

Participation banking does indeed exhibit some resemblance with conventional banking, which is extremely natural, because both

Some similarities between participation banking and conventional banking have given rise to misunderstandings in public, for example 'there is no difference between the two' or 'in participation banking the interest is implicitly referred to as dividends'. This misunderstanding can be found in the media, which has a very important place in society, in academic circles and even among some theologians.

fulfill the intermediary tasks between savings and investments. While banks extend the savings they have collected to industrialists, merchants, craftsmen and to consumers who need financing, they also fulfill other services to facilitate the economic and social life of the country such as offering credit cards, wire transfers/ EFT transactions, cheque accounts, debit, letters of guarantee, and foreign trade transactions. Therefore, differences between participation banking and conventional banking are not functional, but arise in the main activities of fund collection and extending methods.

The ban on interest

According to the definition of the banking law, deposit banks use interest when raising and extending funds while participation banks do not use interest in any way. Participation banks collect funds by the participation in profit and loss method, and use the trade and partnership method when extending funds. In Participation Banking, while collecting funds, the account holder is not guaranteed any return at the outset, and the profit arising from the trade and leasing undertaken with the collected deposits is shared between the bank and the customer. The activity which is described as extending funds in banking is carried out

as commercial activity based on the sale and purchase of goods by participation banks. Payment is carried out to the seller of goods, not to the customer, and the said commodities are sold to customers and the price is charged according to the agreed terms.

However, participation banks do observe basic principles which apply in all banking activities, which deposit banks do not have. They are the ban on services such as interest, uncertainty, excessive risk and speculation, risk-sharing basis, and ban on some products and activities deemed harmful to society (such as alcoholic beverages, weapons, tobacco or gambling).

Proximity of the rates

Although there are significant differences in the methods of Participation Banking and Deposit Banking, the main reason for the misleading perception is that the rates of fund allocation and fund raising (interest and dividend rates) are close to each other in both types of banking. However, the similarity between these rates partly stems from the problems in the Turkish economy and Turkish banking. The short-term nature of savings in banks (an average of 70 days) directs both participation banks and commercial banks to meet the short-term financing needs of the market. Revenues of banks operating in the same market as the financing are generally close to each other, while the dividend distributed to customers tends to be close to returns offered from interest rates due to the supply-demand balance and competition. Because the working methods of banks fundamentally differ

from each other, these differences may sometimes become more pronounced. During periods of economic stress, such as in 2013 and 2015, while deposit banks were forced to raise rates causing higher interest rates, in the period of exiting crisis (for example in 2009) dividend rates of participation banks may remain high even as commercial banks reduce their interest rates.

Another point that should be underlined is that the important issue in participation banking is not the rate but compliance with the principles of participation banking in the process of extending funds and raising funds. Because in interest free banking there is no any rate restriction or ban on rates similar to other institutions.

Similarities in housing and vehicle financing

Another criticism expressed is the lack of a significant difference in the housing and vehicle financing process between the two banking systems. This is indeed accurate, and the main reason is that deposit banks' use of a method which is similar to the principles of participation banking. Deposit banks are carrying out the payment to the vendor, not to the customer, as with participation banks. The principle here is to increase robustness, by allowing the use the loan fully in place. Additionally, the differences implemented by participation banks such as the purchase and sale promise and implementation of the proxy method is that contracts are purchase agreements instead of loan agreements, and there should be no contradiction with Islamic law.

Carrying out the actions in the 2015-2025 Strategy Document published by PBAT and the Tenth Development Plan will support the growth of the sector and provide a more robust basis for Turkish Participation Banking.

What happened in the sector in 2015?

In 2015, the total assets of the participation banking sector increased by 15% to TL 120 billion, while deposits in banks and funds collected including accruals increased by 13% to reach TL 76 billion. Receivables, accruals and financial leasing receivables increased by 15% to TL 81 billion. With the entry of two new public participation banks in the sector, the number of participation banks in our country has reached six, while the number of employees has grown to 16,554 and the number of branches to 1,080.

On the other hand, three stock market indices in the capital markets; the Participation 30, Participation 50 and the Participation Model Portfolio and one Participation Index Equity Fund continue successfully.

The inclusion of the 'Development of Participation Banking and Interest Free Financial System' subject in the Istanbul International Financial Center Program Action Plan in the Tenth Development Plan offers us, as the Participation Banks Association of Turkey, hope concerning the future in terms of the industry's development and growth potential.

Performing the actions in 2015-2025 Strategy Document published by the PBAT and the Tenth Development Plan will support the growth of the sector and provide a more robust basis for Turkish Participation Banking.

I express my wish for more successful results for our economy and our industry in a stable and efficient environment in 2016, and I would like to extend my thanks to all of our stakeholders for their contributions made to our industry.



Geopolitical developments played a hand in directing the world economy.

The direction of the world economy in 2015 was largely shaped by the US Federal Reserve's (Fed) decision regarding the interest rate hike and worldwide geopolitical developments.

The main factors steering developments in 2015 can be listed as;

- The USA and EU's sanctions against Russia, which started in 2014 and continued in 2015, as a result of the tension between Ukraine and Russia turning into close combat,
- The plunge in oil prices,
- The steep fall in commodity prices and the associated reflections,
- The rise ISIS, which has raised concerns regarding security in the Middle East and turned into a global threat, and its terrorist actions in different parts of the world, including Turkey,
- The unsafe environments throughout the world arising by terror attacks by similar or different terror organizations in Asia and Africa,
- The continuing civil war in Syria and the associated refugee crisis,

- The confrontation between Western Bloc nations (NATO) and Russia over the Syria issue and the gradual escalation in tensions in the Middle East,
- The signals coming from China, the motor of both manufacturing and imports in the world, and the devaluation in China,
- The transpiring slowdown and fall in value of currencies in developing countries, which depend largely on external resources,
- The rise in the value of the US Dollar against almost all currencies.

The year 2015 started with a clearer decoupling between the economies of developed and developing countries.

The global economy has entered a process of adapting to a new economic order, marked by a trend of decreasing growth in emerging economies for the past 5 years, weak global trade, lower commodity prices, declining capital and trade flows. During this process, the junction between advanced and emerging economies has grown further apart, and growth expectations have been revised downward.

The world economy has been undergoing a challenging conjuncture since 2008.

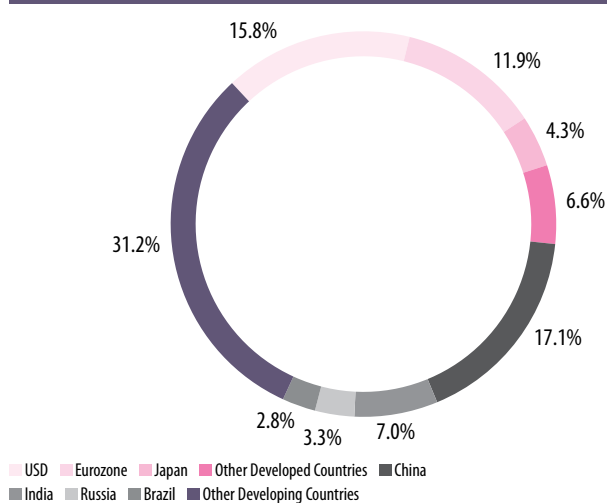
The global economic crisis ushered in a new era where concepts such as the state and its functions, the limits of market confidence, the balance between the real economy and the financial system and interventionism have been re-defined and global economic activity has become unstable and lost pace, and where the axis of world production and trade has shifted.

Growth in the World Economy (2014-2017)

	Realization (%)		Projection (%)	
	2014	2015	2016	2017
World Economy	3.4	3.1	3.2	3.5
Developed Countries	1.8	1.9	1.9	2.0
Europe (Eurozone)	0.9	1.6	1.5	1.6
Developing Countries	4.6	4.0	4.1	4.6
Developing Europe	2.8	3.5	3.5	3.3
Middle East and North Africa	2.6	2.3	2.9	3.3
Latin America	1.3	-0.1	-0.5	1.5
Developing Asia	6.8	6.6	6.4	6.3

Source: IMF World Economic Outlook, April 2016

Distribution of Global GDP by Countries (% World GDP, 2015)



Source: IMF



A challenging conjecture in the world economy since 2008

The global economic crisis ushered in a new era in which concepts such as the state and its functions, the limits of market confidence, the balance between the real sector and the financial system and interventionism have been re-defined and global economic activity has become unstable and lost pace, while the axis of world production and trade has shifted.

When compared to previous years, the reason for the current challenges are significantly different, and the problems and slow growth in USA and throughout the EU have started to spread in large and major developing countries such as China, Brazil and Russia. Moreover, the expectations, shaped by the US Federal Reserve, have raised the prospect of a flight to safety (in this case, the USA) of hot money.

The developments in current conjuncture caused international intuitions to revise their expectations related to world economy. Further to their 2016 estimations, while these institutions have more optimistic expectations for advanced economies, they have more pessimistic approach for emerging countries.

According to the IMF's report which was revised in April 2016, global growth declined from 3.4% in 2014 to 3.1% in 2015. Global GDP, which was recorded at US\$ 74.6 trillion in 2014, dropped to US\$ 73.2 trillion in 2015. The IMF announced its projections for global GDP as

US\$ 74 trillion for 2016 and US\$ 77.7 trillion for 2017.

According to the country-based evaluations, production in developed countries grew by 1.9% with 4% growth in production in developing countries. Among developing countries, India and China achieved high growth rates of 7.3% and 6.9% in 2015. However, these growth figures were considerably lower than the usual figures.

The World Bank has also revised its 2016 growth projections for the global economy down from 3.3% to 2.9% in its Global Economic Expectations report, published in early January 2016, while it downgraded its 2017 growth expectation from 3.2% to 3.1%. The expected loss of growth momentum in developing countries had the largest impact in this revision.

One thing that stood out was the sharp decline in expectations, especially related to Brazil and Russia. The World Bank revised Turkey's growth forecasts down to 3.5% for 2016 and 2017, but raised its estimate for Turkey's 2015 growth by 1.2 percentage points to 4.2%.

Pace of growth in world trade volume also slows in 2015.

World trade volume grew by just 2.8% in 2015, the lowest in five years, and down from the 3.5% in 2014. As well as the slowdown in global economic growth, the devaluation of many

As indicated in the January 2016 issue of the Global Economic Expectations report, the World Bank lowered its 2016 growth projection for the global economy from 3.3% to 2.9%, and lowered its 2017 projection from 3.2% to 3.1%.

The World Bank raised its projection for Turkey's economic growth in 2015 by 1.2 percentage points to 4.2%.

currencies against the US dollar played role in this drop.

Oil prices tumble to an 11-year low in December 2015.

The continued low level of global demand on one hand and the increasing energy supplies on the other put downward pressure on oil prices throughout the year, which is one of



Oil prices were continuously and sharply declined in all months of 2015 when compared with their level in the same months of 2014. The price of Brent crude almost halved in 2015 to end the year at US\$ 36.40/bbl and hit an 11 year low in December.

the significant inputs of production and trade in world economy. Oil prices declined continuously and significantly in all months of 2015 when compared to 2014. The price of a barrel of Brent oil hit an 11-year low in December, at US\$ 26.4/bbl on December 31, 2015 - an annual decrease of almost 50%.

A decline in commodity prices with a limited rise in global inflation

Significant declines were observed in commodity prices as a result of the appreciation of the US dollar and weak recovery in the world economy in 2015.

In the last quarter of 2015, the general index of commodity prices lost 13.3% in value compared to the previous quarter. Among sub-in-

dices, there were falls of 20.1% in the energy index, 6% in the industrial metal index and 2.4% in the agriculture index, while there was no substantial change in the precious metals index. In the period, demand for commodities in developing economies, especially in China, fell behind the production and stock figures. As a result, commodity prices gradually declined.

In spite of the drop in commodity prices, there was a limited increase in global inflation rates. In the last quarter of the year, inflation increased in developed countries based on continuation of subdued moderate growth performances, while developing countries saw increased levels of inflation as a result of the devaluations in local currencies.

Unemployment turns lower in developed countries

Looking at employment, unemployment generally declined in the USA, Japan and the EU, while it increased in Turkey, albeit slightly. In European Union the average labor force participation rate is almost 64%, while this rate is 49.5% in Turkey. This data indicates that unemployment could increase in Turkey due to the change in population demographics and increase in the average age.

Significant volatility in global stock markets in 2015

The Fed's halt to monetary easing and the announcement of rate hike caused continuous feeling that FED dominated financial markets in 2015. As a result, the stock exchanges of almost all countries, except for Japan, China and Italy, closed the year with a loss in US dollar terms when compared to the beginning of the year.



Selected Countries: Development in Economic Growth, Unemployment and Inflation

	Economic Growth			Unemployment			Change in CPI (%)		
	Realization	Projection		Realization	Projection		Realization	Projection	
	2015	2016	2017	2015	2016	2017	2015	2016	2017
USD	2.4	2.4	2.5	5.3	4.9	4.8	0.1	0.8	1.5
Germany	1.5	1.5	1.6	4.6	4.6	4.8	0.1	0.5	1.4
France	1.1	1.1	1.3	10.4	10.1	10	0.1	0.4	1.1
Italy	0.8	1	1.1	11.9	11.4	10.9	0.1	0.2	0.7
Spain	3.2	2.6	2.3	22.1	19.7	18.3	-0.5	-0.4	1
UK	2.2	1.9	2.2	5.4	5	5	0.1	0.8	1.9
Japan	0.5	0.5	-0.1	3.4	3.3	3.3	0.8	-0.2	1.2
Canada	1.2	1.5	1.9	6.9	7.3	7.4	1.1	1.3	1.9
China	6.9	6.4	6.3	4.1	4.1	4.1	1.4	1.8	2
India	7.3	7.5	7.5	-	-	-	4.9	5.3	5.3
Russia	-3.7	-1.8	0.8	5.6	6.5	6.3	15.5	8.4	6.5
Brazil	-3.8	-3.8	0	6.8	9.2	10.2	9	8.7	6.1
Mexico	2.5	2.4	2.6	4.3	4	3.9	2.7	2.9	3
South Africa	1.3	0.6	1.2	25.4	26.1	26.7	4.6	6.5	6.3

Source: IMF World Economic Outlook, April 2016



The stock exchanges which lost the most in 2015 in US dollar terms were Columbia (44%), Russia and Brazil (40%), Greece (32.6%) and Turkey (30.7%). Some stock exchanges did post gain on the basis of their national currencies, with the US dollar based loss a result of the rise in US dollar in 2015, as described above.

On the other hand, the exchanges of some small countries posted very strong performance such as Hungary (30.8%) and Denmark (20.7%).

This data signals the potential of a rise in stock exchanges in 2016, whilst raising the prospect of a further deterioration if the FED hikes rates, precipitating capital outflows from emerging markets. However, unless a new global financial architecture is established, and tax policies are introduced which will support the real economy, it would be fair to assume that global finance speculators will become stronger and keep stock exchanges attractive.

The modest growth trend in the USA continues

The US economy posted just 0.7% growth in the fourth quarter of 2015, growing below expectations, and taking the growth of the US economy for the 2015 full year to 2.4%. The downward trend in inventories, after the significant increase in H1 which had contributed sig-

nificantly to the rise in GDP then, was behind the slowdown in GDP growth while private consumption expenses, comprising two thirds of the US economy remained unchanged and continued to contribute to growth. Although the growth rate lost impetus in the last quarter, the US economy did achieve sustainable progress.

The Fed raises policy rates by 25 bps for the first time in 9 Years.

The Federal Reserve (Fed) hiked interest rates for the first time in 9 years after its meeting on December 16. The Fed hiked the policy interest rate by 25 basis points to a range of between 0.25% - 0.50% and emphasized that the decision to raise rates was a reflection of the confidence in the continued recovery in economic activity. In her statement after the meeting, Janet Yellen, the Fed Chairman, stated that the monetary policy would continue to support the economy, in spite of the rate hike, and that the rate hikes in the coming periods would be gradual. She added that the pace of the rate hikes would depend on economic growth and long-term inflation expectations.

On the same date, the Fed published new expectations pertaining to the economy where it stated its expectation that the rate of growth would increase from the 2.1% in 2015 to 2.4% in 2016, while the rate of unemployment

would ease back from 5% to 4.7%. According to the Fed's September expectations, the projection for growth was revised up 0.1 of a point with a 0.1 percentage point downward revision to the unemployment projection. Therefore, the Fed headed towards the rate hike decision as a result of the positive changes in economic expectations. The rate of inflation rate is projected as 1.6% in 2016.

A modest recovery in the US employment market in 2015

As of the end of December, the rate of unemployment had declined to 5%, with non-farm payrolls of 292,000 and a labor force participation rate of 62.6%. Although there was a decline in the labor force participation rate when compared to January 2015, there was a recovery in the final months of the year. The ongoing weakness in the employment market urged a cautious approach from the Fed in hiking rates.

The US economy posted a lower-than-expected 0.7% growth in Q4 2015, leading to a 2.4% expansion in the US economy in 2015.

World Trade Volume Growth (2014-2017)

	Realization (%)		Projection (%)	
	2014	2015	2016	2017
World Trade Volume	3.5	2.8	3.1	3.8
Import-Advanced Economies	3.5	4.3	3.4	4.1
Import-Emerging Market	3.7	0.5	3.0	3.7
Export-Advanced Economies	3.5	3.4	2.5	3.5
Export-Emerging Market	3.1	1.7	3.8	3.9
Oil Prices	-7.5	-47.2	-31.6	17.9

Source: IMF World Economic Outlook, April 2016

Some weakness for US manufacturing industry

Industrial manufacturing demonstrated a downward trend in October, November and December. The PMI, one of the key indicators of manufacturing industry, continued the run of declines it had exhibited since June. The PMI, which stood at 48.6 in November, rose back to 48.2 in December. A number of below the 50 threshold indicates a shrinkage in the economy. The low commodity prices negatively affected expectations of oil and metal companies with regard to the economy.

Consumers still upbeat about the economy, in contrast with producers

At the end of 2015, consumers appeared to have positive expectations for the economy, and especially for the employment market. A strong employment market and cheap oil prices supported household financial situations and thus helped the index value rise

from 92.6 in November to 96.5 in December, exceeding consumer confidence index.

Japan sustains the growth trend which started at the beginning of 2015.

In terms of the four-quarter annualized data, the Japanese economy, which had contracted by 1% in Q1 2015, grew by 0.7% in Q2 and 1.7% in Q3, steering the Japanese economy away from the danger of recession.

The Bank of Japan (BoJ) announces that it will continue the quantitative easing policy.

The Bank of Japan (BoJ) reduced the interest rates for the accounts kept at the central bank from 0.1% to -0.1%. Changing interest rates for the first time since October 2010, the BoJ cited the weakness in the local and global economy as well as the volatility in global markets as justification for this decision. It expressed that it may cut back interest rates further when necessary.

The BoJ announced that it would continue its annual government bond and risky asset purchase program amounting to 80 trillion Yen within the scope of quantitative easing. Therefore, a negative interest rate was added as a third component to the qualitative and quantitative easing measures. Moreover, the BoJ revised its expectations regarding inflation downward and decreased its inflation expectation for the 2016 - 2017 financial year from 1.4% to 0.8%. The impact of the devaluation of the Japanese yen on the back of the decision to implement negative interest rates led to a positive environment in the markets.

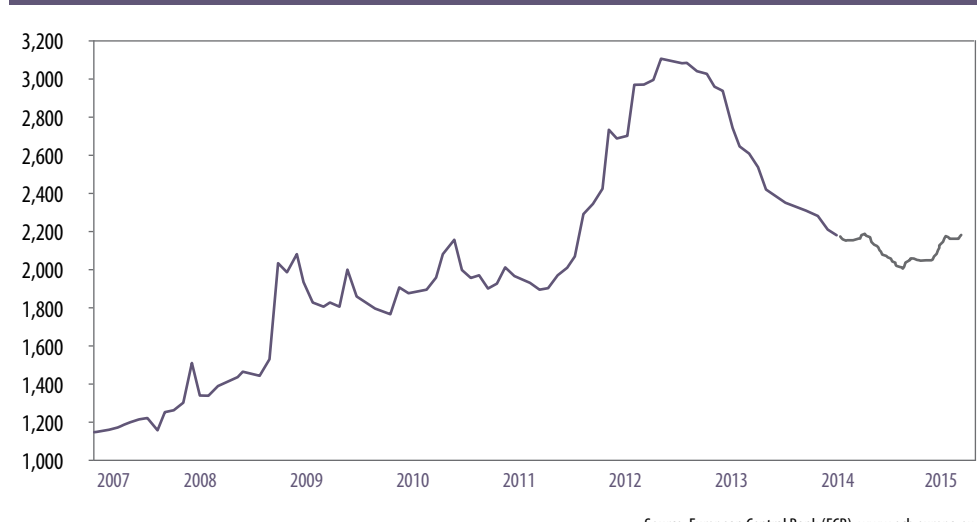
The modest and gradual improvement in economic activity in the Eurozone continues

In spite of the structural problems and low growth, the measures and policies applied by European Central Bank started to yield positive results. Economic activity in Eurozone,

Federal Reserve Asset Size (USD billion)



European Central Bank Asset Size (Euro billion)



Industrial production in the USA exhibited a downward trend in October, November and December. The PMI (Purchasing Managers Index), one of the key indicators for manufacturing industry, continued its run declines that started in June.





In spite of ongoing structural problems and weak growth in the Eurozone, the measures and policies taken by the European Central Bank started to bear fruit. After having expanded by 0.9% in 2014, the Eurozone economy maintained its modestly advance, led by large economies in the first three quarters of 2015.

growing by 0.9% in 2014, continued its modest climb in first three quarters of 2015, led by the continent's large economies.

Recovery supported by the revival of total demand in the Eurozone.

The decline in financial consolidation pressure and increase in disposable income was positively reflected to public and private consumption. Household consumption, which edged up by 0.4% in Q2, contributed 0.2 of a point to growth with public consumption contributing 0.1 point to growth. While capital expenditures did not offer any contribution to

growth, the increase in inventories contributed 0.2 of a percentage point while net exports had a negative contribution of 0.3 percentage points on growth. The highest growth rates were registered in Romania (1.4%), Croatia (1.3%) and Poland (0.9%), whilst the economy contracted in Greece (by 0.9%) and in Finland (by 0.5%).

On December 3, 2015, the European Central Bank (ECB) lowered its monetary policy rate by 10 bps to -0.3%, in a bid to support growth and inflation. The Bank has expanded the scope of its asset purchase program and

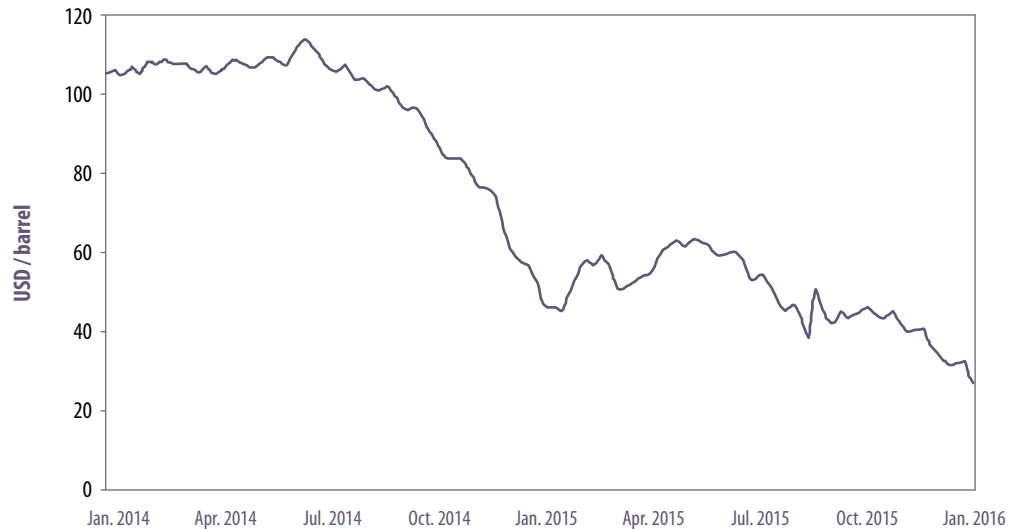
extended the deadline until March 2017. The additional measures announced within the framework of ECB enhanced companies' credit terms and positively affected investment and the real economy. Nevertheless, the most crucial downward risk factor on the growth expectations for the Eurozone is the decline in the global trade and growth performances of emerging economies. According to the ECB's December 2015 macro-economic projections, the rate of real GDP growth is projected as 1.5% in 2015, 1.7% in 2016 and 1.9% in 2017.



Specific problems facing emerging economies caused a further deterioration in risk perceptions in these countries.

While the political concerns mounted in South Africa and Brazil, tensions between Turkey and Russia resulted in an escalation of geopolitical risks.

Crude Oil Prices (Brent)



Source: Bloomberg, (www.bloomberg.com)

Inflation remains below 2% target in the Eurozone.

After the negative reading in September, the annual rate of CPI inflation climbed in October and November. Moreover, the low course of energy prices kept general inflation below the ECB's 2% target. October's industrial production data for Eurozone recorded a monthly upswing of 0.6%, which exceeded expectations. October's positive performance in industrial production, after its 0.3% decline in September, was driven by the boom in production of capital goods and consumer durables. Additionally, the manufacturing PMI in Eurozone exceeded expectations in December, confirming the recovery in industrial production across the region.

But the recovery in the labor market remains insufficient, in spite of the positive developments in the Eurozone.

Between September and November 2015, unemployment went down to 10.6%, its lowest since October 2011. The number of unemployed stood at 16.9 million.

Mounting risks in developing countries...

The distinctive problems facing emerging economies has led to a deterioration in risk perceptions towards these countries. While political concerns have mounted in South Africa and Brazil, tensions between Turkey and Russia resulted in an escalation of geopolitical risks. These developments have put pressure on the currencies of these countries.

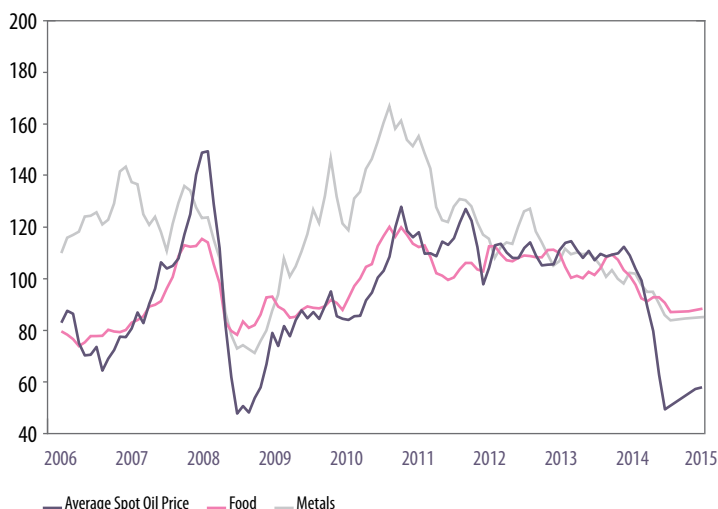
Capital flows to developing countries...

As a result in the deterioration in risk perceptions towards emerging economies, specifically China, the weakening tendency in capital flows to these countries continues. The Institute of International Finance (IIF) also estimates that the net capital outflow of developing countries, which stood at US\$ 735 billion in 2015, will actualize at US\$ 448 billion in 2016. China is expected to remain the main source of the deterioration in 2016.

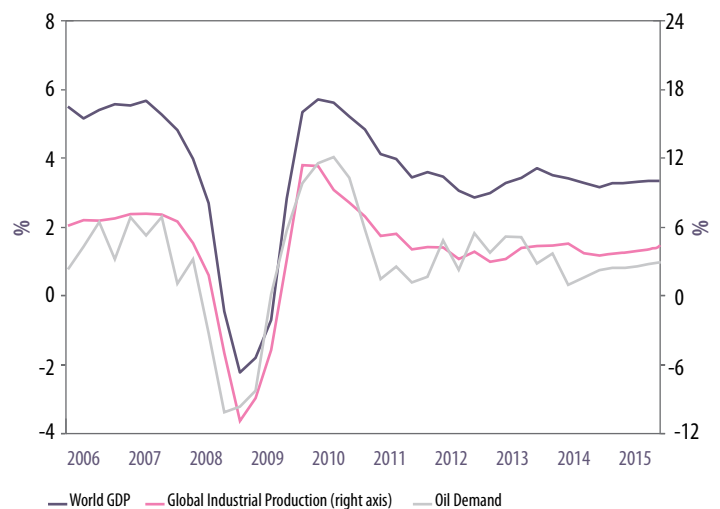
The Fed's rate hike opens up a new set of risks for emerging economies

Contrary to the supportive monetary policy framework in advanced economies, emerging economies tightened their monetary policies. A deterioration in the external financing con-

Commodities Prices Index



Oil Demand and Global Economic Activity (% change)



Source: IMF World Economic Outlook, April 2016



ditions of emerging economies on the back of Fed's rate hike decision resulted in an increase in interest rates, correction in share prices, decrease in portfolio inflows and devaluation in local currencies. Aware of the risk that capital flows could reverse from emerging economies to advanced economies, some countries have started to implement policy measures to maintain the difference between interest rates in the USA and local government yields. In this context, some emerging economies such as Mexico, Chile and Peru have actually raised their benchmark interest rates.

Fed rate hike could also cause debt redemption costs to increase in emerging economies.

There is a risk that borrowing costs could rise through both domestic and US\$ based foreign borrowing costs. Many countries reacted by hiking their policy rates against the fed policy rate hikes. Some emerging economies such as Mexico, Chile and Peru hiked their policy rates. The hikes in interest rates were more limited in oil exporting countries. Therefore the countries whose trade was seriously affected in 2015 sought to overcome the loss in their income by applying a tight financial policy.

China: The lowest growth rate in 25 years

Subsequent to the 7% growth in Q2, the Chinese economy grew by 6.8% in Q3 and 6.9% for the 2015 full year. The growth rate in 2015 was China's lowest growth rate in 25 years.

The deterioration in external financing conditions of emerging economies on the back of the Fed's decision to hike rates precipitated an increase in interest rates, a correction in asset prices, a decrease in portfolio inflows and devaluation in local currencies.

Selected Countries: Current Deficit (% of GDP)

	Realization	Projection		
	2015	2016	2017	2021
USA	-2.7	-2.9	-3.3	-3.9
Germany	8.5	8.4	8.0	6.9
France	-0.1	0.6	0.3	0.0
Italy	2.1	2.3	2.0	0.9
Spain	1.4	1.9	2.0	1.9
UK	-4.3	-4.3	-4.0	-3.5
Japan	3.3	3.8	3.7	3.7
Canada	-3.3	-3.5	-3.0	-2.3
China	2.7	2.6	2.1	0.5
India	-1.3	-1.5	-2.1	-2.6
Russia	5.0	4.2	5.1	6.5
Brazil	-3.3	-2.0	-1.5	0.1
Mexico	-2.8	-2.6	-2.6	-2.4
South Africa	-4.4	-4.4	-4.9	-4.0

Source: IMF World Economic Outlook, April 2016



During Q3 2015, there was a decline in the manufacturing industry and construction sectors, but an upswing in the service sector. The downward risks became more evident in the Chinese economy.

The most significant causes for the decrease in China's growth performance were the fluctuations in the stock markets and in exchange rates in addition to the weakening export performance of Chinese economy, a sharp decline in producer prices and the slowdown in manufacturing industry.

The scenario of a sharp slowdown in growth in the Chinese economy had long been underlined as a risk for the global economy.

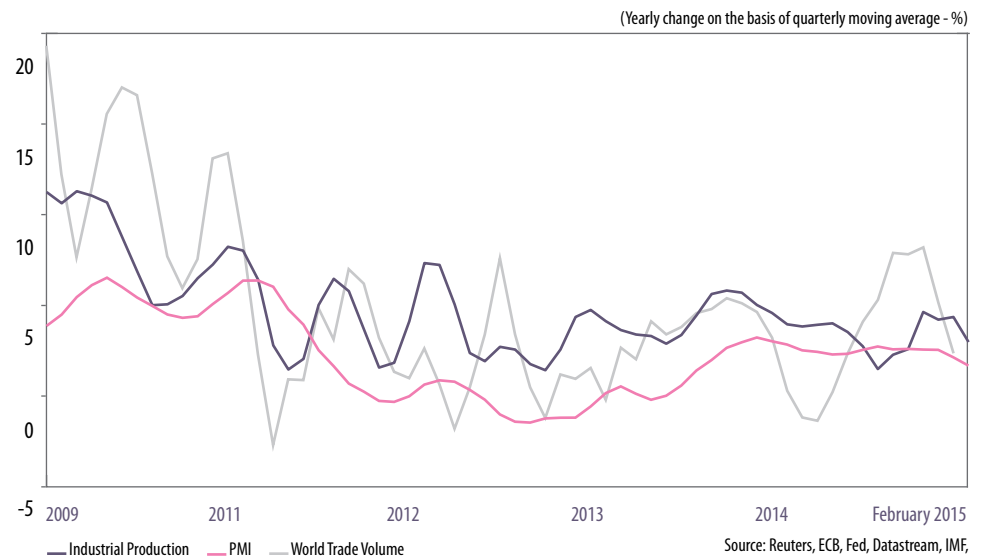
The prospect that the Chinese economy would suffer a sharp slowdown upon the decreases of Chinese stock market in the summer of 2015 and the devaluation in Yuan was priced in by international financial markets. The risk that the slowdown in Asia's largest economy would spread to neighboring countries and other countries in the world through trade and finance continues. China's decision to devalue its currency caused shock in financial markets with the expectation that this would trigger rate wars in global markets and exacerbate the concerns of low inflation in advanced economies.

Weakness in real estate markets and slow-down in exports

Short term problems in the stock exchange, especially in the second half of 2015, combined with the weakness in Chinese real estate market and slowdown in export performance multiplied the risks to growth.

Some emerging economies such as Mexico, Chile and Peru were among the countries to raise their benchmark interest rates.

World Trade, Industrial Production and PMI



Source: Reuters, ECB, Fed, Datastream, IMF, World Bank, CBRT, Republic of Turkey Ministry of Development

China's reserves, which are the largest in the world, dipped to a 23-year low in 2015. The intervention in the Yuan and capital outflows had an impact on this development.

In order to support growth, the Central Bank of the Republic of China reduced its policy rate by 25 bps to 4.35 on October 23, 2015.

Renminbi included in the IMF's Special Drawing Rights basket

The two most significant criteria for the IMF to include a currency into the SDR are the free usage of a currency and its functioning as a payment tool in the exports of goods and services. The decision to add the Renminbi into the basket, which currently consists of the US Dollar, the Japanese Yen, the Euro and the British Pound will stimulate China to continue reforms, which will ensure China's monetary and finance system is open and market based. The decision regarding subject matter will enter effect on October 1, 2016.

Economic policies expected to stimulate growth

There are plans to support economic activity in China during 2016 through monetary and financial policy. In a meeting attended by senior authorities where the policy to be adopted next year was determined, it was resolved that the Government would take steps to reinforce total demand and the measures aimed at further balancing production would continue. Within this framework, the Chinese Government is expected to focus on reducing excess capacity in industry, to lower the housing stocks, to mitigate financial risks and to curb companies' costs in 2016.

A 3.8% contraction in Brazil's economy in 2015

During Q4, GDP shrank by 5.9% when com-

pared to the same quarter of the previous year, marking a fourth consecutive quarter of recession.

The increase in public spending remained insufficient to compensate for the decline in consumption, investment and net exports. The ongoing contraction in the manufacturing industry raises the expectation that the weakness in economic activity in Brazil will continue.

Brazil's economy expected to remain in recession in 2016.

The sharp deterioration in confidence in the economy, political uncertainty and low commodity prices continued to take a toll on the Brazilian economy.

Chinese Government is expected to focus on diminishing capacity abundance in industry, lower real estate stock, mitigating financial risks and curbing companies' costs in 2016.



Middle East and North Africa - Selected Economic Indicators

	GDP Growth (%)			Change in CPI (%)		
	Realization	Projection		Realization	Projection	
	2015	2016	2017	2015	2016	2017
Iran	0.0	4.0	3.7	12.0	8.9	8.2
Iraq	2.4	7.2	3.3	1.4	2.0	2.0
Kuwait	0.9	2.4	2.6	3.4	3.4	3.5
S. Arabia	3.4	1.2	1.9	2.2	3.8	1.0
BAE	3.9	2.4	2.6	4.1	3.2	2.7
Qatar	3.3	3.4	3.4	1.7	2.4	2.7
Egypt	4.2	3.3	4.3	11.0	9.6	9.5
Sudan	3.5	3.7	4.0	16.9	13.0	12.3
Tunisia	0.8	2.0	3.0	4.9	4.0	3.9
Algeria	3.7	3.4	2.9	4.8	4.3	4.0
Morocco	4.5	2.3	4.1	1.6	1.5	2.0

Source: Reuters, ECB, Fed, Datastream, IMF, World Bank, CBRT, Republic of Turkey Ministry of Development

The prospect that the Chinese economy would suffer a sharp slowdown upon the decreases of Chinese stock market in the summer of 2015 and the devaluation in Yuan was priced in by international financial markets.

Applying the planned financial compliance and structural reform packages will ensure the recovery of the economy. Therefore, a slight of recovery is expected in the economy on the back of the measures to be taken. Further to the IMF's April 2016 report, the economy is expected to contract by 3.8% in 2016 but post a 0% rate of growth in 2017.

The upswing in consumer price index in Brazil was realized at 9% in 2015 while the rate of unemployment reached 6.8%.

The increase in inflation fueled by the sharp fall in the Brazilian real pushed the central bank to take the rate hike decision, in spite of the low growth environment. With a policy rate of 14.2%, Brazil now has the highest policy rate among emerging markets.

The international credit rating institution, Fitch, downgraded Brazil's credit rating to below investible grade. Therefore, Fitch was the second rating institution after S&P to downgrade Brazil's credit rating to "junk" status. While this downgrade was justified on the grounds of a

deeper recession anticipated in Brazil's economy, the prevailing political uncertainties were also cited as a cause for concern with respect to the application of measures needed for bringing the country's growing debt burden under control.

Russian economy hit by slump in oil prices and sanctions

According to December figures, the Russian economy contracted by 3.7% in 2015. In line with IMF projections, the contraction in the Russian economy will continue, with the economy projected to contract by a further 1.8%.

In addition to the decline in oil prices, Russia suffered its worst economic recession of recent years, paving the way for a sharp fall in the value of the Ruble for a third consecutive year. With the Ruble losing almost 60% of its value in the last three years, inflation reached 15.5% in 2015.

Expectations and risks for 2016

The global economy is set to maintain its modest course in 2016, due to the weak recovery in advanced economy and the slower

growth in emerging economies. The factors slowing global economic growth in 2015 are expected to remain in play in 2016 as well.

Emerging economies are facing some severe challenges, which are exacerbated by regional geopolitical developments.

The three main trends which will impact the global economy in 2016 will probably be the Fed's monetary normalization, the course of the Chinese economy and the instability in commodity prices.

The IMF projects that the global economy, which had posted 3.1% growth in 2015, will grow by 3.2% in 2016 and by 3.7% in 2017 in the current scenario. The IMF also expects advanced economies, which have posted a modest recovery, to broadly repeat their 2015 performance with 1.9% growth in 2016 and 2% growth in 2017. Emerging economies, which expanded by 4% in 2015, are expected to post a stronger 4.1% rate of growth in 2016, rising to 4.6% growth in 2017.

The rise in inflation fueled by the sharp fall in the Brazilian real pushed the country's central bank to raise interest rates, in spite of the low growth environment. With a policy rate of 14.2%, Brazil has the highest policy rate among emerging markets.





The two variables to be closely followed in 2016 are expected to be the Fed's decisions on interest rate and movements in the Euro against the US Dollar.

In terms of the breakdown, the IMF projects 2.4% growth in the USA, 1.5% in the Euro area, 0.5% in Japan, 6.5% growth in China and 7.5% growth in India.

The most recent analysis demonstrates the expectation of a recovery in growth in both advanced and emerging economies, albeit a slow one.

Oil prices will also closely affect developments in the world economy.

Oil prices are affected by developments in the world.

It is thought that global political factors will

have a determining impact on oil prices and will lead to a decrease in oil prices in 2016. The IMF expects a 10% decline in forward oil prices on the back of the limited decrease in 2014 and sharp decline in 2015.

Any additional supply that will enter the market on removing the embargo against Iran could lead to a further decline in oil prices, unless OPEC resolves to limit supply.

On the other hand, the decline in oil prices which positive effects have been most notably felt in energy importing countries and also on the global economy overall, will probably be reversed in 2016. Any further drop in oil prices

in 2016, coupled with the hike in commodity prices, may weaken the contribution commodity exporters on global demand.

The two variables to be most closely watched in 2016 are likely to be the Fed's interest rate decisions and movements in the Euro against the US Dollar.

In summary, there is a significant possibility that the world economy will move on to a new path in 2016 in light of the current conditions and projections reached. Although this new path indicates some recovery in economic activity, the omens for developing countries in particular are not especially positive.



The Turkish economy sustained its growth trend in 2015.



Turkey moves onwards on its growth path

Following its growth of 3% recorded in 2014, Turkish economy sustained its growth trend in 2015, growing by 2.5% in the first quarter, 3.7% in the second quarter and 3.9% in the third quarter before posting a 5.7% expansion (on a YoY basis) in the final quarter, in what was the fastest growth in the last 17 quarters. As well as domestic consumption, the positive contribution from net exports, which was low throughout the year, to growth was a determinant factor in this development. The seasonal and calendar based impacts played a role in these figures; adjusted for the calendar effect, the annual rate of growth is just 4.1%.

The recovery in domestic consumption served to boost growth throughout the year. Private consumption expenditures contributed 3 percentage points to growth during 2015.

In spite of widening of political and geopolitical vulnerabilities in 2015, the Turkish economy registered 4% growth on an annual basis, exceeding expectations with the impact of the recovery, especially in the last quarter.

GDP dropped to USD 720 billion in 2015 with per capita GDP of USD 9,261, dropping below USD 10,000 for the first time in 5 years. The depreciation of the TL in 2015 was a key factor behind this.

The recovery in domestic consumption served to boost growth throughout the year. Private consumption expenditures contributed 3 percentage points to growth during 2015, while public consumption contributed 0.7 of a point

In spite of widening of political and geopolitical vulnerabilities in 2015, the Turkish economy registered 4% growth on an annual basis, exceeding expectations with the impact of the recovery, especially in the last quarter.

Real GDP Growth Rate (2009-2015)

	GDP Growth		GDP	Per Capita GDP
		%	USD million	USD
2009		-4.8	616,703	8,559
2010		9.2	731,608	10,022
2011		8.8	773,980	10,466
2012		2.2	786,283	10,459
2013		4.2	823,044	10,822
2014		2.9	800,107	10,404
2015		4.0	720,000	9,261

Source: TurkStat

to the growth total. The 1.1 percentage point contribution from public consumption expenditures in the last quarter, the strongest contribution in six years, was remarkable.

Investment expenditures which negatively impacted the growth in 2014 due to the decline in public investments, had contributed 0.9 percentage points to growth in 2015. In spite of the mounting political uncertainty, there was a significant rise in public investments, supporting growth. The contribution from public investment reached 0.5 percentage points in the last quarter.

In Q4 2015, net exports contributed 1.3 percentage points to growth as a result of the low base impact. Both imports and exports pulled growth lower throughout 2015, while net foreign trade took 0.3 percentage points off growth in 2015.

In terms of the sector-based composition of the growth, the services sector, which has the highest share in the economy accounting for 59.6% of GDP in 2015 as calculated by the production method, lifted growth by 2.2 percentage points throughout the year. The industrial sector followed the services sector with a 1 percentage point contribution. The agricultural sector, which demonstrated its strongest performance in the past decade, supported growth with a 0.7 percentage point contribution. Despite its positive performance in the last quarter, the construction sector provided only limited contribution to the growth within the year.

Signs of a production based recovery on the back of a rise in industrial production

Industrial production expanded by 4.2% in YoY terms during Q4 2015, recording its fastest annual increase since the beginning of 2014. When evaluated on sector basis, the sharpest increase was seen in the production of coking coal and refined oil products (46% YoY) for which new production facilities entered into operation in December. This was followed by the electronic devices sector, with a 24% increase in production in YoY terms. However, there were signs of recovery in industrial activity in the main metal sector, which had contracted in the previous year. In the leather sector, which relies to a large extent on the Russian market, production declined by 11.5% YoY in December.

No decline in unemployment

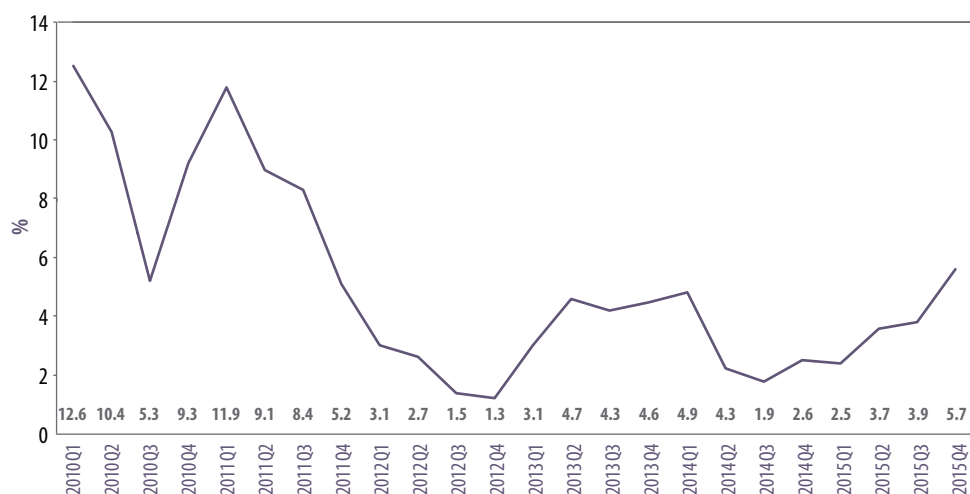
According to the annual figures, the rate of unemployment hit a 5-year high of 10.3% in 2015. During this period, the rate of youth unemployment reached 18.5%, while the non-farm unemployment rate rose to 12.4%.

There had been an annual increase of 1.3 million in employment during 2014. In 2015, a net of 688,000 jobs were created, with the workforce participation rate edging up 0.5 of a percentage point to 46%.

In 2015, the number of employees working in the agricultural sector rose by 13,000 while the number of non-agricultural employees advanced by 675,000. In terms of breakdown, 20.6% of those in work are employed in the agricultural sector, 27.2% work in the industrial sector and 52.2% work in the services sector. The share of people in work who were employed in the service sector rose by 1.2 percentage point when compared to the previous year, while the agricultural sector's share declined by 0.5 percentage point and the industrial sector's share also declined by 0.7 percentage points. In 2015, the workforce expanded by 892,000 people compared to the previous year, to reach 29,678,000. The

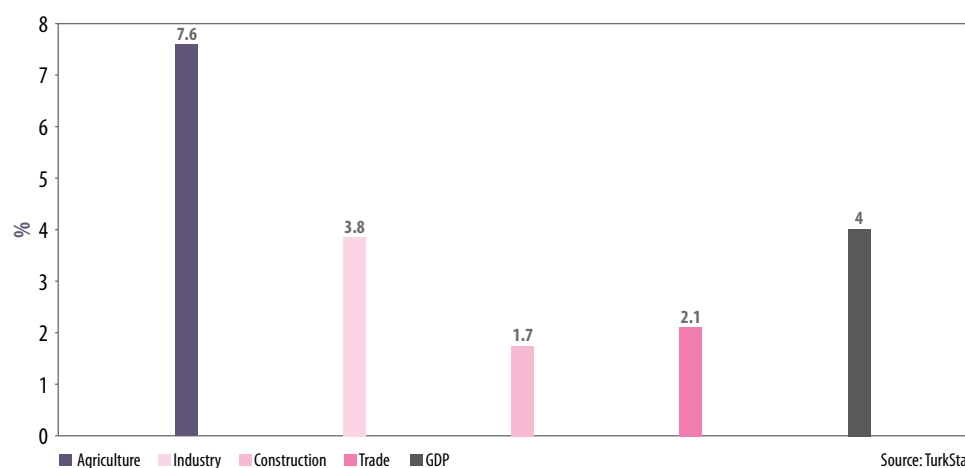
In terms of the sector-based composition of the growth, the services sector, which has the highest share in the economy accounting for 59.6% of GDP in 2015 as calculated by the production method, lifted growth by 2.2 percentage points throughout the year.

Real GDP Growth Rate-Quarterly (2010-2015)



Source: TurkStat

Growth by Sector (2015)



Source: TurkStat

The contraction in foreign trade volume in 2015, which was a result of modest demand conditions and low energy prices, was the sharpest seen since the crisis in 2009.

employment participation rate grew by 0.8 percentage point to 51.3%, a record high level. This was the one and only positive development related to employment during the year.

Confidence indices on a downward trend

Confidence indices, which had demonstrated a downward trend throughout the year, posted a recovery in November after the moderation of political uncertainty. However, they reversed back in December amid increasing geopolitical concerns.

The economic confidence index declined by 3.8% when compared to the previous month, dropping from 104.82 to 100.81. The decline in the economic confidence index resulted from the decreases in the consumer, real sector (industrial sector), service and retail trade sector confidence indices.

In December, the consumer confidence index declined by 4.6% with respect to the previous month, to 73.58. The real sector confidence index decreased by 1.3% from its November level, dropping to 108.80. The service and retail commercial sector confidence indices fell by 1% and 0.4% respectively to 99.02 and 104.93. The construction sector confidence index rose by 0.7%, to reach 85.11.

Continued recovery in the current account deficit

Due to the negative impacts of the geopolitical developments in 2015, especially in Russia and Iraq and the ongoing fall in the Euro against the US dollar, nominal exports recorded a decline in YoY terms. The continued recovery in EU countries failed to compensate for these negative developments. Exports declined by 8.7% YoY in 2015 to be realized at USD 143.9 billion.

Imports contracted by 14.4% YoY to USD 207.2 billion in this period. Subdued domestic demand was partly behind this as well as the drop in energy prices. The foreign trade deficit narrowed by USD 21.3 billion when compared to 2014, ending the year at USD 63.3 billion. Once gold, the most significant determinant of the current account deficit is excluded, the foreign trade balance narrowed by USD 7.8 billion.

The contraction in foreign trade volume in 2015, which was a result of modest demand

conditions and low energy prices, was the sharpest seen since the crisis in 2009. In 2015, Germany maintained its position as Turkey's largest export market. The share of EU countries in Turkey's total gold exports reached 45.7% in 2015. The share of Middle East and African countries reached 31.2% within the year. On the other hand, the share of Turkey's exports going to the Commonwealth of Independent States (CIS), which includes Russia and Ukraine, dropped to 6.4%, retreating to its 2006 levels. There was a sharp decline in the share of Turkish exports going to Iraq and Russia.

The narrowing in the current account deficit that started at the beginning of 2014 continued in 2015. The current account deficit dropped from USD 46.5 billion in 2014 to USD 32.1 billion in 2015, while the current account deficit as a proportion of GDP fell to 4.5%.

Mounting geopolitical concerns and tensions with Russia are expected to adversely affect foreign trade in the coming period and the weak trend in tourism revenues has also limited the recovery in current account deficit. The services item, which is the most crucial determinant of the current account after foreign trade, started a downward trend in Q4 2015 with the drop in net travel revenues.

In addition to the ongoing softness in global industrial activity and disintegration, volatility in financial markets caused by the ambiguity in fiscal policies led to weaker global risk ap-





There were significant recoveries in both the central government budget balance and the non-interest surplus during 2015.

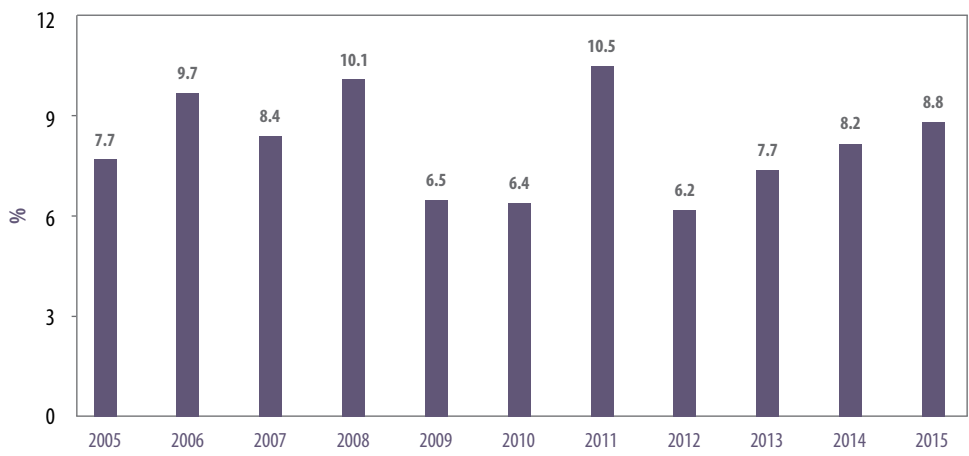
petite. On the other hand, geopolitical turmoil in Syria worsened in the period and became a more prominent specific problem for Turkey, affecting the financial markets.

An analysis of the balance of payments financial account by the main headings indicates that the increasing trend in FDI flows which started in Q3 2015 continued in the last quarter of the year. In parallel with the deterioration in global risk appetite, the portfolio investments kept on downward trend. In terms of other investments, capital flows into the banking sector declined somewhat while foreign borrowing of the other sectors continued to increase.

No compromising on financial discipline
 There were significant recoveries in both the central government budget balance and the non-interest surplus in 2015. During this period, the central government budget performance displayed a performance in line with the year-end budget target and the budgetary deficit decreased by 3.3% compared to 2014, to TL 22.6 billion. There was no deterioration in budget discipline, with the budget deficit amounting to just 1% of GDP.

The increase in the budget income more than offset non-interest budget spending thanks to the high performance in tax revenues.

Inflation in Turkey (CPI, 2005-2015)



Source: TurkStat

Inflation in the World



Source: IMF World Economic Outlook



CPI inflation ended 2015 at 8.81%, the highest year-end inflation reading of the last four years.

Budget spending grew by 12.8% relative to the previous year to TL 506 billion while budget incomes climbed by 13.6% to TL 483.4 billion. During this period, the tax revenues rose 15.6% and accounted for 87.7% of the general budget incomes.

The non-interest surplus rose 14.5% YoY to TL 30.4 billion. As stated in the Medium Term Program (2016-18), the central government budget deficit is projected to be TL 29.7 billion with a non-interest surplus of TL 26.3 billion.

Divergence widens between producer and consumer inflation

CPI inflation ended 2015 at 8.81%, the highest year-end inflation reading of the last four years.

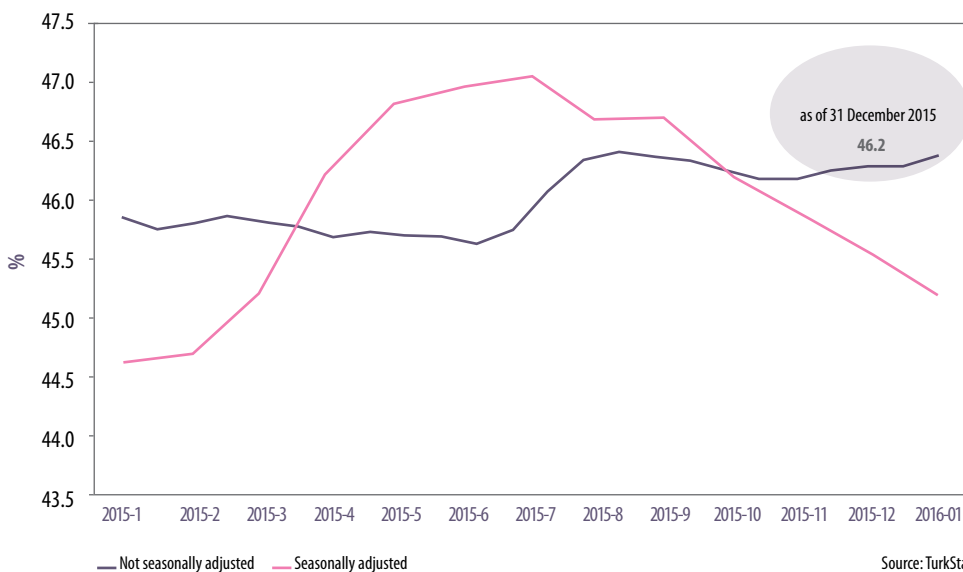
The steepest annual price hike was seen in the restaurant and hotels group, at 13.23%. Annual inflation exceeded 10% in the food, household goods, entertainment, and culture groups.

Having edged down on a monthly basis since October, domestic PPI inflation ended the year at 5.71%, the lowest level in the last 3 years. The slump in commodity prices, especially in oil, was a key factor in the lower domestic PPI inflation figure.

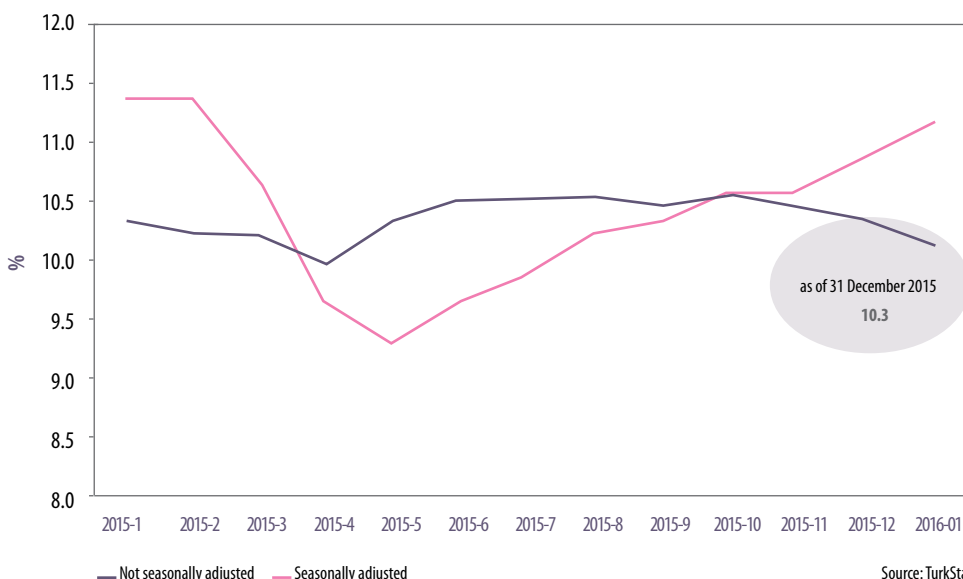
In spite of the decline in import prices in US dollar terms, cost pressures on inflation, combined with high food prices and exchange rate developments, limited the recovery in core inflation.

The H and I indices, which are the core inflation indicators monitored by the CBRT, recorded an increase in annual inflation starting from August. In December, the annual inflation of these indices stood at 9.27% and 9.51%, respectively.

Employment Rates (2015, monthly)



Unemployment Rates (2015, monthly)





The interest rate corridor and liquidity management continued to be the CBRT’s fundamental monetary policy instruments in 2015. The decline in inflation in the first months of the year paved the way for interest rate cuts in January and February.

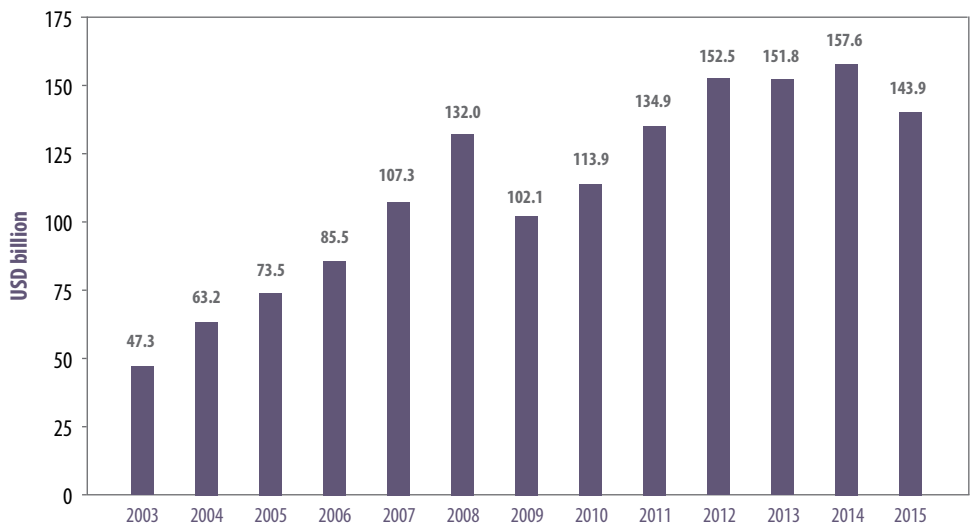
After MPC (Monetary Policy Committee) meeting on December 22, the CBRT stated that “developments in energy prices continue to support the decline in inflation. Additionally, cumulative exchange rate movements have delayed the recovery in the core inflation trend. Within this framework, the Committee stated that the tight stance in liquidity policy would be maintained for a period deemed necessary, considering the impact of the uncertainty in global markets on inflation expectations and the fluctuations in energy and unprocessed food prices.

In the coming period, monetary policy decisions will depend on the inflation outlook. The tight stance will be maintained, taking into account the inflation expectations, pricing behavior and developments in other factors affecting inflation.”

In summary, the annual rate of inflation edged up due to the delayed reflections of the depreciation in the Turkish lira in 2015, in addition to ongoing increases in food prices. On the other hand, the continued downward trend in import prices during last quarter was the main factor restraining the rise in CPI inflation.

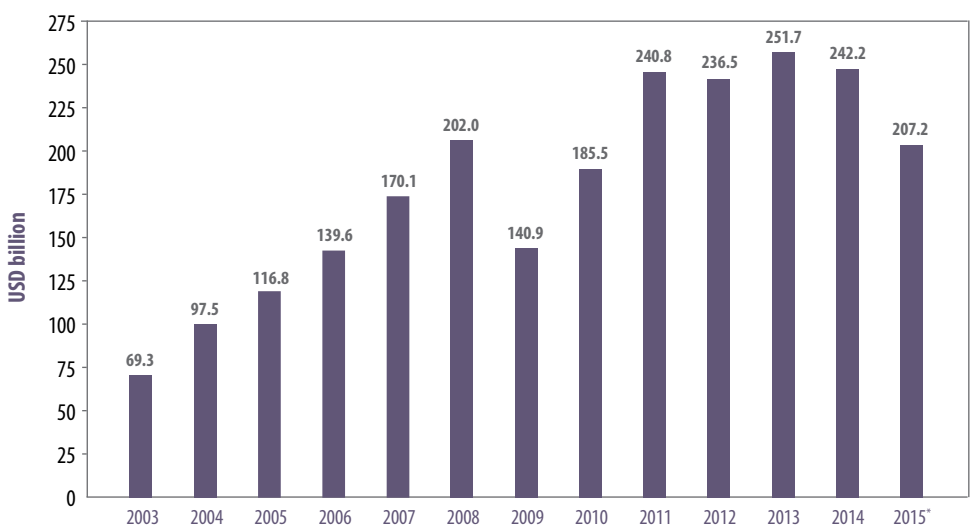
It is projected that the impacts of uncertainties in global markets on inflation expectations and the fluctuations in energy and unprocessed food prices will continue to be a determinant factor on the inflation outlook in the coming period. Furthermore, the steep hike in the national minimum wage for 2016 will clearly reflect to inflation, and is expected to lead to a period of high inflation.

Export



Source: TurkStat

Import



Source: TurkStat



The CBRT maintains a tight monetary policy

The interest rate corridor and liquidity management continued to be the CBRT's fundamental monetary policy instruments in 2015. The decline in inflation in the first months of the year paved the way for interest rate cuts in January and February. The Turkish Lira, which depreciated from February due to uncertainties both at home and abroad prevented additional interest rate cuts, and led to a tightening of liquidity policy.

In accordance with the road map announced in August 2015 by the CBRT related to the policies applicable before and after the normalization of global monetary policies, the CBRT maintained its tight stance towards the Turkish Lira, its balancing role in foreign exchange liquidity and its supportive stance towards financial stability. Following its announcement of the road map, the opportunity for low interest rates provided to market-maker banks for the overnight borrowings from the CBRT was abolished and collateral conditions were reduced in line with the aim of simplifying operational framework of the liquidity policy. The move is aimed at rendering banks' liquidity management more effective, thanks to the regulations which allow foreign exchange

Contrary to expectations, the CBRT did not increase rates in the final MPC meeting of the year held after the Fed's decision to rate hikes in December.

Top 10 Countries in Exports (Annual - TL thousand)

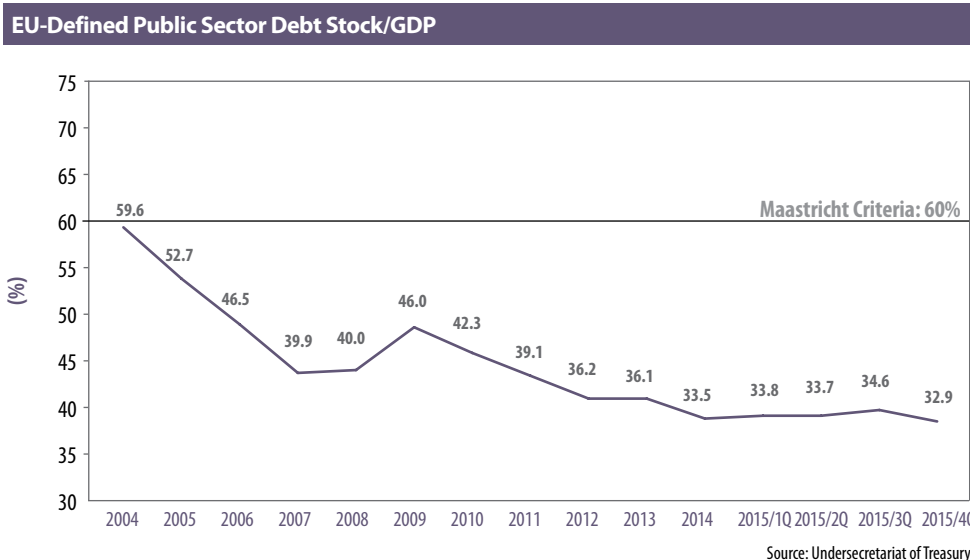
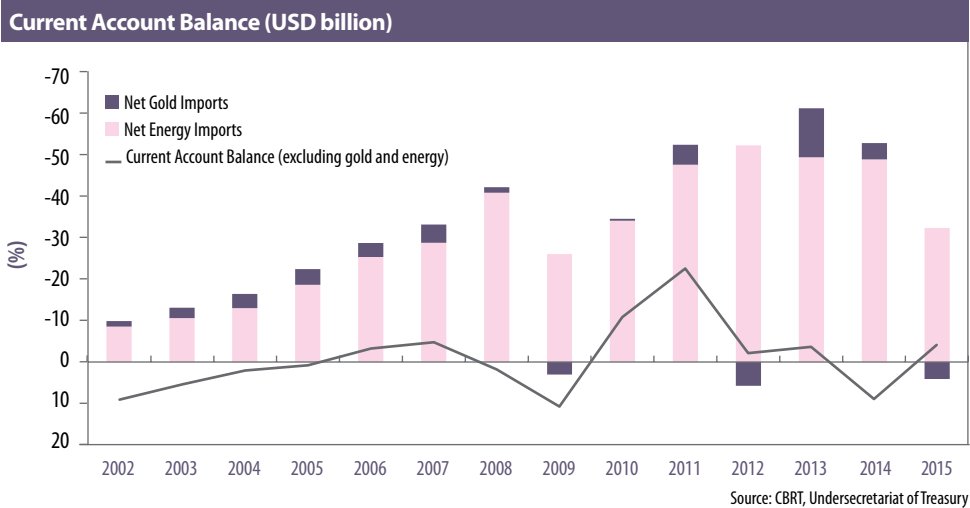
Countries	2014		2015		Change (%)
	Amount	(%)	Amount	(%)	
Germany	15,147,423	9.6	13,426,432	9.3	-11.4
UK	9,903,172	6.3	10,564,786	7.3	6.7
Italy	7,141,071	4.5	6,890,946	4.8	-3.5
USA	6,341,841	4.0	6,399,463	4.4	0.9
France	6,464,243	4.1	5,848,756	4.1	-9.5
Iraq	10,887,826	6.9	8,557,805	5.9	-21.4
Spain	4,749,584	3.0	4,746,180	3.3	-0.1
Iran	3,886,190	2.5	3,665,217	2.5	-5.7
S. Arabia	3,047,134	1.9	3,475,581	2.4	14.1
Egypt	3,297,538	2.1	3,129,248	2.2	-5.1

Source: TurkStat

Top 10 Countries in Imports (TL thousand)

Countries	2014		2015		Change (%)
	Amount	(%)	Amount	(%)	
China	24,918,224	10.3	24,864,810	12.0	-0.2
Germany	22,369,476	9.2	21,352,245	10.3	-4.5
Russia	25,288,597	10.4	20,400,182	9.8	-19.3
USA	12,727,562	5.3	11,127,973	5.4	-12.6
Italy	12,055,972	5.0	10,640,329	5.1	-11.7
South Korea	7,548,319	3.1	7,057,382	3.4	-6.5
France	8,122,571	3.4	7,583,987	3.7	-6.6
Spain	6,075,843	2.5	5,588,510	2.7	-8.0
UK	5,932,227	2.4	5,541,280	2.7	-6.6
India	6,898,577	2.8	5,613,217	2.7	-18.6

Source: TurkStat



The weakening in the local currency and rise in interest rates in 2015, which was marked by a heavy political agenda with considerable ambiguity both at home and abroad, put pressure on stock markets, with sharp volatility observed throughout the year.

custody for Turkish Lira transactions. Moreover, steps continued to be taken to support foreign currency liquidity, core liabilities and long term borrowing.

Contrary to expectations, the CBRT did not increase rates in the final MPC meeting of the year held after the Fed's decision to rate hikes in December. At the end of 2015, the overnight borrowing rate, the lower limit of the interest corridor, stood at 7.25%; the one-week-term repo bid interest rate, which is the policy rate, was 7.50%; and the overnight lending interest rate, the upper limit of the corridor, remained at 10.25%.

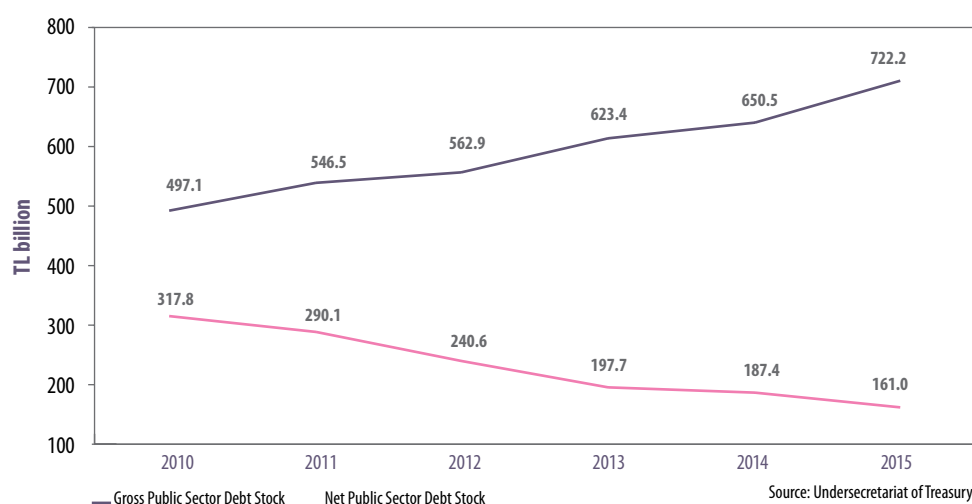
While the CBRT funding is mainly conducted with one-week-term repo bids throughout the year, the share of marginal funding remained high. As a result, the average funding rate exceeded the one-week-term repo bid interest rate and reached almost 8.9% as of January 2016. Besides, it is provided that inter-bank overnight repo interests realized at upper limit of interest

International Investment Position (quarterly, USD million)

	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4
International Investment Position, net	-385,327	-431,619	-392,581	-440,758	-390,212	-404,634	-361,496	-368,367
Assets	222,490	229,709	233,392	230,014	227,944	230,387	236,351	219,466
Direct Investments	34,840	35,958	38,090	39,933	41,003	41,855	43,576	45,020
Portfolio Investments	1,360	1,352	1,411	1,505	1,466	1,454	1,363	1,572
Other Investments	60,203	58,875	62,060	61,274	64,748	67,479	71,733	62,346
Reserve Assets	126,087	133,524	131,831	127,302	120,727	119,599	119,679	110,528
Liabilities	607,817	661,328	625,973	670,772	618,156	635,021	597,847	587,833
Direct Investments	142,215	165,319	147,258	178,025	151,619	163,603	143,938	145,835
Portfolio Investments	164,974	189,787	179,291	192,467	175,364	170,328	149,317	146,460
Other Investments	300,628	306,222	299,424	300,280	291,173	301,090	304,592	295,538

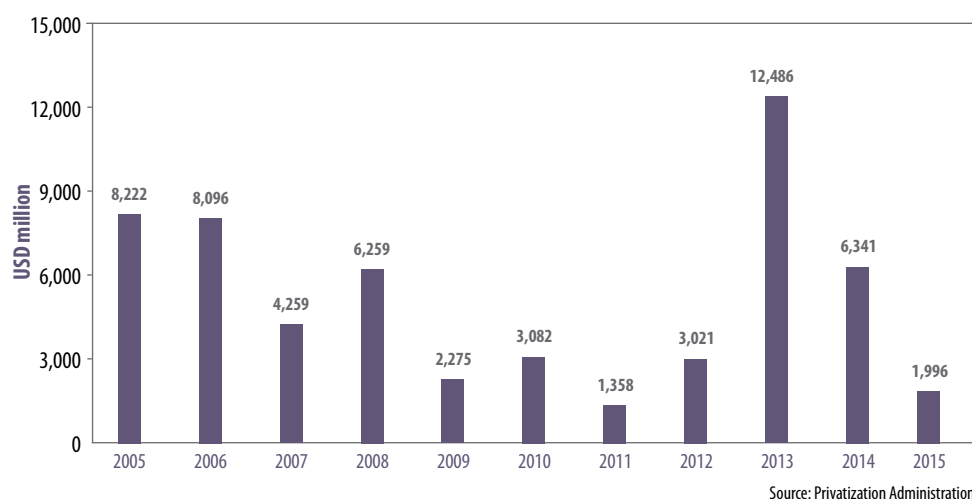
Source: TurkStat

Gross and Net Public Sector Debt Stock



Source: Undersecretariat of Treasury

Privatizations (2005-2015)



Source: Privatization Administration

rate corridor. In the upcoming period, the monetary policy decisions will depend on the inflation outlook. Considering the inflation expectations, the pricing behavior and developments in other parameters affecting inflation, the CBRT is set to maintain its tight stance in monetary policy for as long as it deems necessary.

A year of losses for investment instruments

The weakening in the local currency and rise in interest rates in 2015, which was marked by a heavy political agenda with considerable ambiguity both at home and abroad, put pressure on stock markets, with sharp volatility observed throughout the year.

Having closed the previous year 26.4% higher, also supported by the decline in oil prices, the trend in the Borsa Istanbul BIST 100 Index turned downward in 2015, and the index ended the year 16.33% lower in TL terms.

The Turkish Lira depreciated by 20% against the US Dollar and Euro currency basket, negatively decoupling from other developing countries' currencies. The TL lost 24.89% of its value against the US Dollar and 11.94% against the Euro.

Bond yields rose by almost 3 percentage points in TL terms on average, also underperforming other developing countries.

Public debt stock indicators point to a positive outlook.

Even though the EU-defined general government debt stock and central government debt stock rose nominally with the exchange rate impact, it maintained its low trend as a percentage of GDP. On the other hand, the net public debt stock continued to decrease both nominally as a percentage of GDP. Furthermore, the average maturity of the debt stock was extended. The share of debentures sensitive to interest and exchange rates within the debt stock decreased. The rise in the share of fixed interest rate debt within total debt be-

The central government total debt stock increased by 10.8% in 2015 when compared to the end of 2014, reaching TL 677.6 billion. During this period, 65% (TL 440.1 billion) of the central government debt stock was composed of domestic debt stock and 35% (TL 237.5 billion) was composed of external debt stock.



came more evident in 2015, prolonging the recovery in the interest risk of the debt stock.

The ratio of EU-defined general government debt stock to GDP, which stood at 33.5% in 2014, edged up in the first three quarters of 2015 with the impact of exchange rate and reached 32.9% as of Q4, as a result of the prudent public debt management policies applied, the financial discipline and positive trend in macro indicators. The most significant reason for the recent decline in the EU-defined general government debt stock/GDP ratio was the lower borrowing need, which was thanks to the fiscal discipline applied.

Public sector gross external debt stock decreased from USD 117.7 billion to USD 113 billion.

As a result of the recovery in net public debt stock, calculated by deducting net assets from total public segment liabilities, that was observed during 2015, the net public debt stock to GDP ratio dropped by 2.5 percentage points compared to its level at the end of 2014 to 8.2%. The relatively strong increase in public sector financial assets and deposits when compared to liabilities as well as the upswing in national income in the last quarter was effective in this decrease. On the other hand, the public sector's asset liability balance in terms of net foreign currency indicates a structural recovery in the public net debt stock.

The central government's total debt stock grew by 10.8% during 2015 when compared to the end of 2014, to reach TL 677.6 billion. During this period, 65% (TL 440.1 billion) of the central government debt stock was composed of domestic debt stock and 35% (TL 237.5 billion) was composed of external debt stock. The key component of this increase in the central government debt stock was the weakening in the local currency. However, during this period,

the decline in the ratio of central government debt stock to GDP continued, just as in the previous years, and was actualized at 34.6% in 2015.

Narrowing in external debt stock

Turkey's total gross external debt stock, which stood at USD 402.7 billion at the end of 2014, narrowed to USD 398 billion by the end of 2015, amounting to 55.3% of GDP.

The private sector's external debt rose from USD 282.5 billion at the end of 2014 to USD 283.8 billion by the end of 2015. More than 40% of the private sector external debt consisted of short term debts.

The public sector gross external debt stock decreased from USD 117.7 billion to USD 113 billion.

In 2015, the net external debt stock stood at USD 254 billion with a net external debt stock/GDP ratio of 35.3%.

Turkey's Gross International Debt Stock (USD billion)

Year	Public Sector			CBRT			Private Sector			Total
	Short-Term	Long-Term	Total	Long-Term	Long-Term	Total	Short-Term	Long-Term	Total	
2007	2,163	71,362	73,525	2,282	13,519	15,801	38,700	121,991	160,691	250,018
2008	3,248	75,086	78,334	1,874	12,192	14,066	47,397	141,152	188,549	280,949
2009	3,598	79,915	83,513	1,764	11,398	13,162	43,626	128,619	172,245	268,921
2010	4,290	84,819	89,109	1,553	10,012	11,565	71,401	119,788	191,189	291,864
2011	7,013	87,266	94,279	1,239	8,095	9,334	73,323	126,942	200,265	303,878
2012	11,040	92,983	104,023	1,036	6,052	7,088	88,113	140,466	228,579	339,691
2013	17,605	98,339	115,944	833	4,401	5,234	111,952	157,071	269,023	390,201
2014	17,866	99,843	117,709	342	2,142	2,484	113,524	168,988	282,512	402,705
2015	14,550	98,405	112,955	176	1,151	1,327	88,023	195,733	283,756	398,038

Source: HM, CBRT, TurkStat

The banking sector maintains its robust balance sheet structure.

TURKISH BANKING SECTOR



Banks have been careful to abide by the regulatory liquidity coverage ratios put into force by the BRSA and Basel III regulations. In spite of the global uncertainties, the banking sector, which has not faced significant difficulty in external debt supply and renewal, has sufficient buffers against possible foreign-based liquidity shocks. The banking sector has sustained its robust liquidity ratios, despite the fluctuating exchange rates and interest rates since the beginning of 2015.

The interest rate risk that the banking sector might be insulated from preserves its low levels. With only a very limited short FX position in the banking sector, this situation softens the pressure from prospective exchange rate shocks on the banking sector through the balance sheet. The decrease in the weight of securities within the balance sheet as well as the level of floating rate TL and FX assets largely compensates the risks which may arise out of maturity mismatch. Moreover, banks' current net interest margins, equity and capital adequacy ratios are at a level which would meet the prospective losses arising from a rise in interest rates.

CBRT's regulations start to show their impact.

The regulations introduced as part of the foreign currency liquidity measures forming the CBRT's roadmap that it published related to the normalization process of global monetary policies sought to ensure that banks attain a level of FX liquidity from the CBRT which would fully meet banks' foreign loan payments in the following year. In addition, a set of amendments were carried out by the CBRT on required reserves to extend the maturity of banks' non-core FX liabilities. These regulations render core funding more advantageous and promote an extension of the maturities of foreign liabilities. They also provide modest

credit growth as well as contributing to the improvement in the loan/deposit ratio.

18% growth in the sector's assets under challenging market conditions

For the banking sector, 2015 was marked by the two general elections in Turkey, the fall of the TL against the USD and mounting geopolitical risks, as well as the macro-economic volatility in the world and uncertainty triggered by the Fed's rate hike process on the financial and capital markets. The Turkish banking sector left behind a difficult year in 2015 in terms of both growth and profitability. However, the sector remained in its growth track thanks to its strong financial structure as well as the experience and reflexes it acquired from crisis environments. This growth was mainly supported by the recovery in domestic demand.

In 2015, the asset volume of the banking sector grew by 18.2% YoY to reach TL 2,357 billion, while the ratio of assets in GDP materialized at 120.7% at the end of 2015.

In the sector's balance sheet, the ratio of foreign currency assets in total assets stood at 38%, while the ratio of total foreign currency liabilities in total liabilities rate stood at 45%. The share of foreign currency loans in total loans was 32%, while the ratio of foreign currency deposits in total deposits was 43%. In the same period, the sum of off-balance sheet items such as non-cash loans increased by 19.5%, and derivative financial assets decreased by 29.4%.

Deposits still the main funding source in the banking sector

Comprising the highest share in the sector's foreign resources with 59.2% as of the end of 2015, customer deposits expanded by 18% to reach TL 1,245 billion.

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TL deposit and participation funds comprised TL 715 billion of the total deposits, with foreign exchange deposit accounts and participation funds comprising TL 519 billion, and precious metal accounts amounting to TL 11 billion.

60% of the deposits were composed of real person deposits, while the share of commercial and other institutions' deposits stood at 35% with the share of deposits held by public enterprises standing at 5%.

In terms of the maturity of deposits in 2015, a concentration in short term maturities was observed; the proportion of deposits with terms of between 1 and 3 months in total liabilities increased slightly from 53.7% at the end of 2014 to 55% at the end of 2015. The share of demand deposits within total deposits was 19%.

Loans, which continued to be the most significant item on the sector balance sheet, grew by 19.7% in 2015 to reach TL 1,485 billion.

Modest growth in loan stock

The tightening implemented in the monetary and loan policy in 2014 aimed at narrowing the savings gap and enhancing inflation expectations had an impact on the banking sector. In the first half of 2014, the Central Bank of Republic of Turkey (CBRT) hiked funding costs, which resulted in a short lived increase in loan interest rates. The macro precautionary measures adopted by BRSA combined with the CBRT's tight fiscal policy sought to pull loan growth rate to reasonable levels. After the easing measures introduced in 2015 and with the impact of the weaker currency, the downward trend in retail loans as a proportion of total loans flattened in 2015, while corporate and commercial loans recorded relatively strong growth.

Loans, which continued to be the most significant item on the sector balance sheet, grew by 19.7% in 2015 to reach TL 1,485 billion. Loans played a determinant role in asset growth of the sector in 2015, and in spite of the modest growth, the share of loans in total assets reached a record high 63%.

As of the end of 2015, the share of Turkish Lira loans within total loans reached 68%, while the share of foreign currency loans in total loans expanded by 3 percentage points to reach 32%.

In banking sector, the loan/deposit conversion ratio rose from 118% in 2014 to 119% in 2015.

The share of commercial and corporate loans within the total loans rose by 4 percentage points, reaching to 48%, whilst the SME loans took up 23% of the shares and the consumer loans, including credit cards, got 26% of the shares.

The growth in the loans extended to small and medium scale enterprises (SME) is low when compared to corporate-commercial loans. SMEs mainly utilize TL dominated loans domestically and there was a substantial decrease in TL loan growth in the second half of 2015, based largely on the micro and small size loans. On the other hand, the TL denominated loan growth in corporate loans had strong course, while it displayed a limited fall as of the third quarter. The tightening in loan standards in addition to the upswing in banks' funding costs caused a

Number of Banks in Turkish Banking Sector (2015)	
	Number of Bank
Deposit Banks	34
Development and Investment Banks	13
Participation Banks	5
Total	52

Turkish Banking Sector Branches and Personnel Indicators (2015)		
	Number of Branches	Number of Personnel
Public Banks	3,726	62,586
Private Banks	4,511	78,719
Foreign Banks	4,032	76,199
Total	12,269	217,504

Source: BRSA

Turkish Banking Sector Selected Balance Sheet Indicators (2015)		
Assets	TL billion	Change (%)
Cash and Cash Equivalents*	151	22.0
Reserves	206	20.2
Loans	1,485	19.7
NPL (Gross)	48	30.5
Securities	330	9.1
Other Assets	186	19.2
Total Assets	2,357	18.2
Liabilities	TL billion	Change (%)
Deposits	1,245	18.3
Debt to Banks	361	23.2
Repo Transactions	157	14
Securities Issued	98	9.6
Shareholders' Equity	262	13.1
Other Liabilities	234	23.4
Total Liabilities	2,357	18.2

*Includes the total amount of cash, CBRT, and receivables from money markets and banks.

Source: BRSA

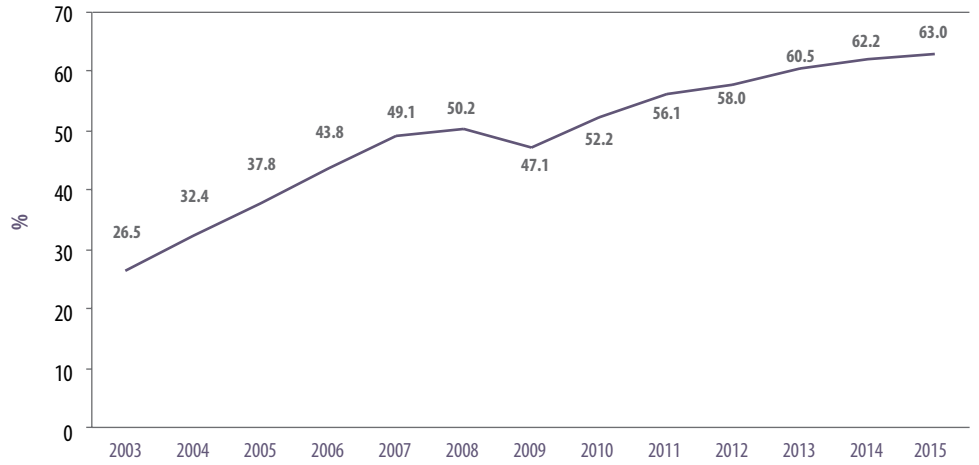


A swift increase was observed in corporate-commercial loans interest rates In the second half of 2015, which was felt more keenly in the interest rates on corporate loans, and in the third quarter, the upward trend in interest rates gained pace.

rise in interest rates on commercial loans. The increase in banks' TL commercial loan interest rates exceeded the increase in deposit costs. In all company loan sizes, the differential between interest rates and loan-deposit interest rates widened in the second half of the year. The rise in interest rate differentials indicates that banks have reflected their cautious stance to supplying loans into pricing. A swift increase was observed in corporate-commercial loans interest rates In the second half of 2015, which was felt more keenly in the interest rates on corporate loans, and in the third quarter, the upward trend in interest rates gained pace.

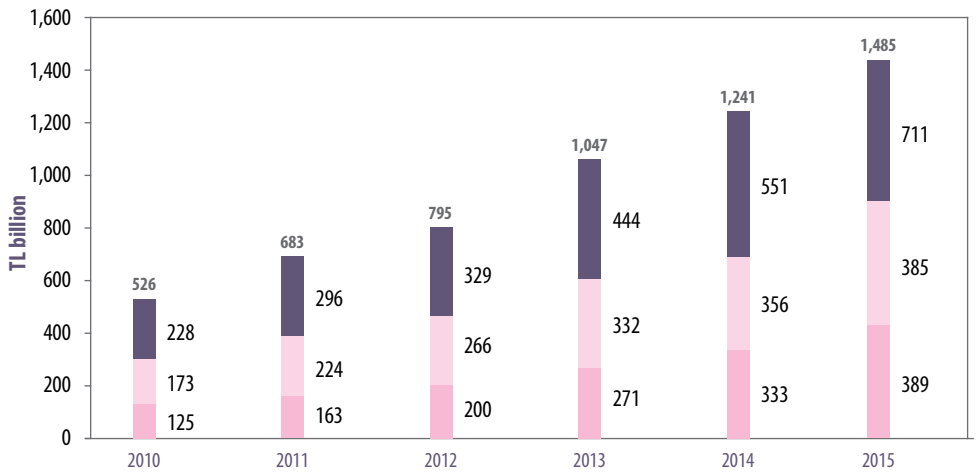


Ratio of Loans to Total Assets



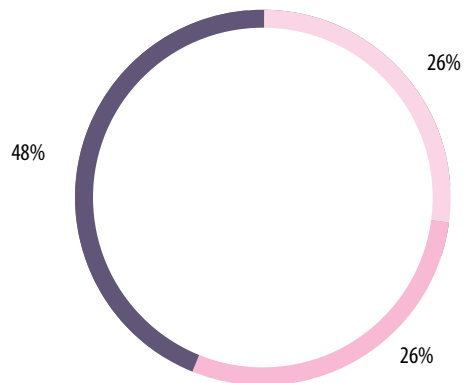
Source: BRSA

Development in Loan Types



Source: BRSA

Distribution of Loans f (2015)



Commercial and Corporate Consumer Loans and Credits Cards SME

Source: BRSA

An eye-catching slowdown in consumer loan growth

The annual rate of increase in personal loans climbed from 7.3% in 2014 to 8%. In the same period, the share of consumer loans within total personal loans stood at 41%, while the share of housing loans was 37%, the share of credit cards was 20%, and the share of vehicle loans was 2%.

The volume of personal credit cards edged up from TL 74 billion in 2014 to TL 79 billion by the end of 2015. Following the BRSA's decision taken in February 2014 to limit installment payments with credit cards, the installment credit card balance declined from TL 47 billion at the end of 2013 to TL 36 billion by the end of 2015.

An analysis of personal loan growth by type finds that the decline in general purpose loan growth gathered pace in the second quarter of 2015. The growth in housing loans, which slightly gained pace during the first quarter of 2015, exhibited little overall change in the following period. It then followed a downward movement in September. The upward trend in vehicle loans and personal credit card balances, which continued until recently, is thought to have arisen from the low base impact of the previous year. In the recent period, the rate of personal loan growth has remained below the average of previous years, and was lower than in the last year. The growth trend slipped notably below the previous year's average rates, especially from the third quarter. Increasing personal loan interest rates as well as the decrease in consumer confidence based on domestic and foreign uncertainties was instrumental in the low progress.

It can be seen that loan interest rates have risen in all types of consumer loans. In spite of the rise in deposit rates, the rise in personal loan interest rates was comparatively steep. This widening divergence between interest rates on different kinds of loans demonstrates that banks have acted cautiously in extending loans, in view of the increasing risk of personal loans.

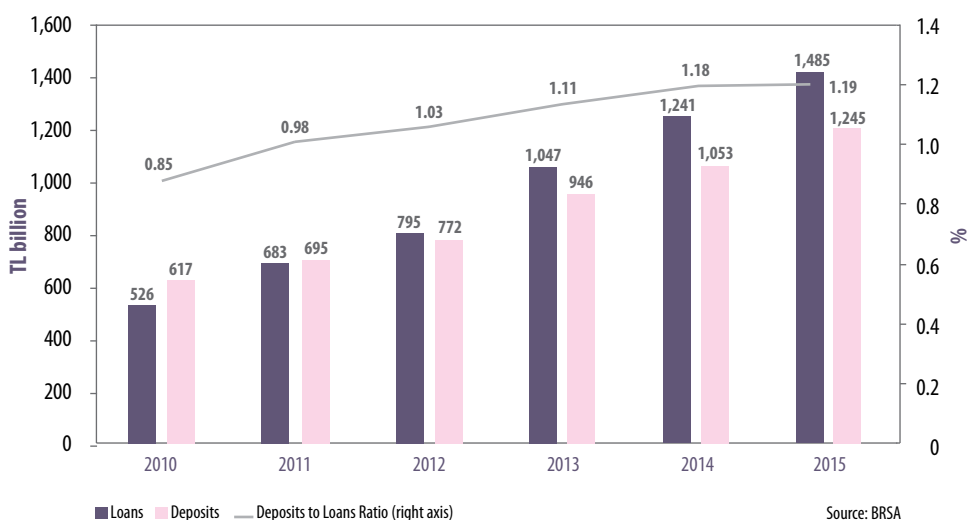
A rising NPL ratio

In the banking sector, the non-performing loans (NPL) ratio rose from 2.85% at the end of 2014 to 3.10% at the end of 2015.

Throughout the year, the NPL ratio was high for consumer loans and credit cards, and reached 4.28% for consumer loans (including personal credit cards) by the end of the year.

During the second half of 2015, commercial loans as well as consumer loans saw an increase in their problematic loans. While the NPL ratios on personal loan have been edg-

Developments in Deposits, Loans, and Loans to Deposit Ratio (2010-2015)



In banking sector, the loan/deposit conversion ratio rose from 1.18 in 2014 to 1.19 in 2015.



ing up since 2013, commercial loan NPL ratios started an upward trend in the second half of 2015. The upswing in SME loan risk was instrumental in this development. However, the ratio of problematic loans in corporate loans and FX company loans remained low.

Declining profitability in banking sector

After having failed to grow in 2014, the net profit of the banking sector rose by a mere 6% YoY in 2015, reaching TL 26.1 billion. Public and foreign banks recorded an increase in their net profit when compared to 2014, but there was a fall in the local private bank group.

Owing to the regulations issued by the BRSA on fees and commissions income, the repayment of fees and commissions put some pressure on profitability. The competition in deposits and the hike in deposit costs negatively affected net interest margins.

The banking sector's return on equity (ROE) rose for public and foreign bank groups when compared to the same period of the previous year, but declined for local private bank groups, to end the year at 11.28% for the sector as a whole (2014: 12.25%).

The return on assets (ROA) dropped in the public and local private bank groups, but grew slightly for foreign bank groups, and fell from 1.70% to 1.48% for the sector as a whole.

Banking sector sustains robust equity

The Turkish banking sector sustained its robust equity structure in 2015. Equity expanded by 13.1% in 2015 to reach TL 262 billion and equities comprised an 11% share within total liabilities.

The sector's capital adequacy ratio stood at 16.28% at the end of 2014, but this ratio dropped to 15.56% by the end of 2015, though still remaining far above the target ratio.

Among public, local private and foreign banks, public banks have the highest CAR at 16.77%, which is above the sector average.

In calculating the capital adequacy ratio, 90% of risk weighted assets are composed of value at credit risk; 7% is the operational value at risk and 3% is value at market risk.

The impacts of BASEL III are expected to be felt in 2016. The BRSA's move to lower the risk weightings applied on different credit types will enhance banks' capital adequacy ratios.

No obstacle to providing non-deposit funds

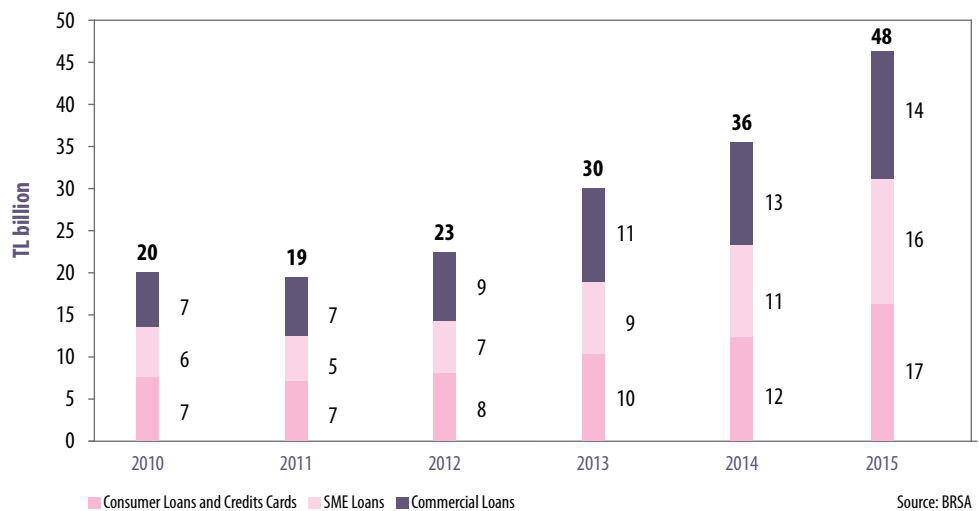
The volume of non-deposit sources rose by 19.8% YoY in the last quarter of 2015 to reach TL 849.8 billion.

An analysis of external borrowing types finds that banks opted to utilize long term and not short term syndication loans, while banks narrowed repo funding by not renewing the short termed syndication loans. The utilization of securitization loans, which are borrowed for the longer term, is seen to continue, while there has been a decline in the volume of securities issued in recent months.

The move from short term to medium and long term syndication loans is mainly driven by banks' renewal of their matured one-year-term loans with 367-day maturity segments. Moreover, some banks have provided 3-year-term syndication loans in recent months, in an eye-catching development.

There was a decline in banks' syndication costs during 2015 when compared to the previous year. Furthermore, there has not been an obvious increase of cost in other loan utilizations. Within this framework, it could be concluded that the decrease in banks' foreign debts in 2015 was a result of the preferences of domestic banks instead of the decline in risk appetite of lender foreign financial institutions.

Non-Performing Loans (Gross)





The number of people employed in the sector rose by 0.3% to reach 217,504 by the end of 2015. The number of branches of the banks operating in the sector increased from 12,210 at the beginning of the year to 12,269 by the end.

On the other hand, a look at the stock amount and average maturity evolution of securities issued domestically by the banking sector shows there has been a moderation in issuances in the domestic bond markets since November 2014.

The volume of securities issued in domestic and foreign markets in 2015 grew by 10% when compared to the end of 2014, reaching TL 97.8 billion in the banking sector.

Continued organic growth for the sector in 2015

As of the end of 2015, there were a total of 52 banks operating in the Turkish banking sector, composed of:

- 34 Deposit Banks,
- 13 Development and Investment Banks and
- 5 Participation Banks.

The number of people employed in the sector rose by 0.3% to reach 217,504 by the end of 2015. The number of branches of the banks operating in the sector increased from 12,210 at the beginning of the year to 12,269 by the end.



Capital Adequacy Ratio



Source: BRSA

The global interest free financial system keeps its strong growth trend.



As of 2015, it is estimated that the total size of the global interest free financial system was around USD 2 trillion. On the other hand, it is calculated that the interest free financial system will reach a volume of USD 3.2 trillion by 2020 on the back of double digit growth.

The penetration rate of global interest free banking, which represents almost 1.3% of global commercial banking by asset size, is around 2% (global interest free financial system assets/GDP).

The interest free financial system has turned into a comprehensive financial system to encompass areas ranging from banking and capital markets to Takaful (interest free insurance) in the space of just 4 decades.

The primary players of the interest free financial system are members of the Gulf Cooperation Council (GCC) and South East Asian countries. In these countries, the interest free financial system has captured a strong and developing shares in the segments which cater to both large corporate customers and individual customers in the banking sector.

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The countries which are the driving forces of the global interest free financial system are

Qatar, Indonesia, Saudi Arabia, Malaysia, United Arab Emirates and Turkey (QISMUT), which represent the core group as well as the Bahrain, Kuwait and Pakistan. According to the projections, these markets will realize strong growth in the medium term. According to figures in the 2015 ICD Thomson Reuters Interest Free Finance Development Report, the total assets of the interest free financial system grew by 9.4% to reach USD 1,814 billion by the end of 2014. The main source of the growth is interest free banking, which represents almost 74% of total interest free assets.

When looking at the asset distribution in the same period, the total assets of the interest free banking were realized at USD 1,346 billion (74% of the total assets) while the total value of sukuk issuances reached USD 295 billion (16% of the total). The total value of interest free funds was realized at USD 55.8 billion (3% of the total) with the total assets subject to takaful transactions reaching USD 33.4 billion (2% of the total) and total assets of other financial institutions reaching USD 83.9 billion (5%).

A financial system in which 1,143 institutions operate

A total of 1,143 institutions operate in the inter-

est free financial system, while 436 banks are executing interest free banking. There are 308 takaful companies and 399 other financial institutions. With USD 329 billion of assets, Iran is ranked first in interest free banking. Malaysia is the leader in the categories of sukuk, amounting to USD 167 billion, and other financial Institutions (USD 38 billion). Saudi Arabia ranks in top place in terms of interest free funds (USD 23 billion) and takaful (USD 12 billion).

The lion's share of global interest free financial assets is managed in three geographical regions: Gulf Cooperation Council (GCC) countries, South East Asia, other Middle East and North Africa (MENA) countries.

A total of 65% of the total global Islamic assets are held by Malaysia (USD 415 billion), Saudi Arabia (USD 413 billion) and Iran (USD 345 billion). The three main countries in terms of global interest free banking assets are Iran, Saudi Arabia and Malaysia.

Interest free banking composes the largest part of global interest free financial system.

According to the "2016 World Islamic Banking Competition Report" issued by EY, the interest free banking assets of the QISMUT countries (Qatar, Indonesia, Saudi Arabia, Malaysia, the United Arab Emirates and Turkey), as well as Bahrain, Kuwait and Pakistan exceeded USD 920 billion in 2015. This amount represented 93% of the total interest free finance assets.

The total profit of interest free banks in these nine countries increased substantially and exceeded USD 12 billion.

22 international interest free banks with equity of USD 1 billion or more command a robust position which will lead to the future regional expansion of the sector.

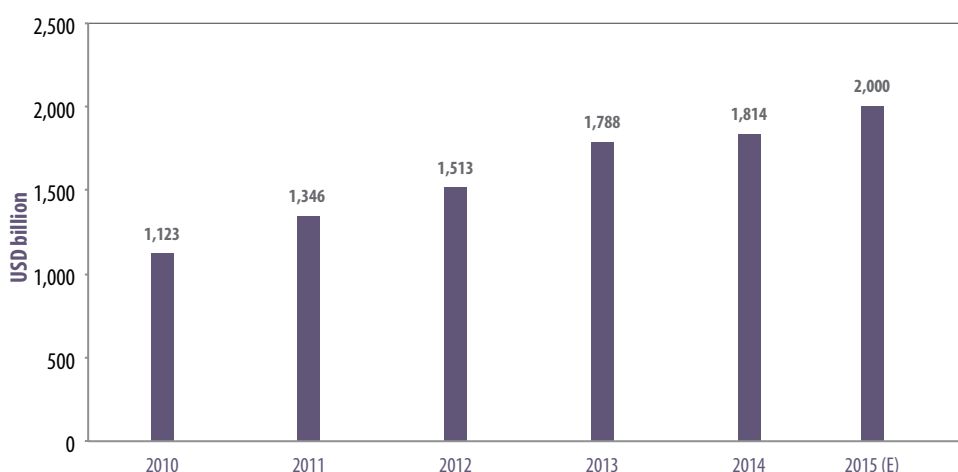
According to data compiled by ICD Thomson Reuters, GCC countries command the highest share of interest free finance assets in total banking assets. This ratio is highest in Saudi Arabia, at 57%, while it is 46% in Kuwait and 36% in Bahrain.

97% of assets in the interest free financial system are kept in commercial banks. The rest of the assets are managed by investment banks (1%), specialized banks (2%) and development banks (0.5%). The pace of growth in investment banks' assets has recently increased, and 22% of these banks operate in Bahrain. Malaysia and Bahrain are home to the highest number of institutions in specialized and wholesale banking.

The penetration rate was highest in Bahrain among the 10 countries with the highest



Development of the Assets of the Global Interest Free Financial System



Source: Central banks, Bloomberg, Zawya, IFIS, Kuwait Finance House Research (KFHR)

penetration rate as a percentage of GDP; the penetration rate in Bahrain was 1.7 times higher than in Malaysia, four times higher than in Saudi Arabia and 2.5 times higher than in Iran within the interest free financial systems. The penetration rates were lowest in Indonesia (1/25th as high as in Malaysia) and Turkey (1/18th).

Interest free financial system proves its durability and force

The structure of the interest free financial system, which is built on a risk sharing basis, makes the system strong and enhances its durability against financial crises.

After the 2008 global finance downturn, it was observed that interest free banking was impacted less by the fluctuation and negative developments in global markets, when compared to conventional banking. Within this scope, the premises that interest free financing does not allow speculation and is actualized as part of a structure based on real assets and therefore fully collateralized become prominent, enhancing the durability of the system.

The penetration rate was highest in Bahrain among the 10 countries with the highest penetration rate as a percentage of GDP; the penetration rate in Bahrain was 1.7 times higher than in Malaysia, four times higher than in Saudi Arabia and 2.5 times higher than in Iran within the interest free financial systems. The penetration rates were lowest in Indonesia (1/25th as high as in Malaysia) and Turkey (1/18th).

During the post-crisis period, the interest free financial system underwent an important test and the system's durability was confirmed. In this period, growth in all segments of interest free financing showed a relative slowdown, but the growth continued.

The Islamic banking system gained prominence in seven countries which have both a conventional and Islamic financial sector. Islamic banks in some countries are approaching the "Domestic Systemically Important Banks-D-SIB" status. The durability of the banks included in the interest free financial system was analyzed for 59 prominent banks operating in 11 certain interest free banking markets under a study conducted by the Islamic Financial Services Board (IFSB). The findings from the study are summarized below:

- While interest free banks have regained profitability, their profitability remains lower than their pre-2008 levels. With a couple of exceptions, the net profit margins in the sector in general have dropped while expense to income ratios climbed.
- In countries where the corporate securities market has not developed, the financing provided by interest free banks to the private sector is dominant. As for the markets, where the private enterprises can provide funding from capital markets, the interest free banks put more financing to retail sector. Real estate sector financing is prominent in GCC region.
- On the back of the recent recovery in real estate prices, there has been a decrease in problematic loans and an improvement in asset quality. The risk of problematic loans continues in the GCC region, where Banks focus on a number of large companies and

Global Interest Free Financial System Penetration - First 10 Countries (%)

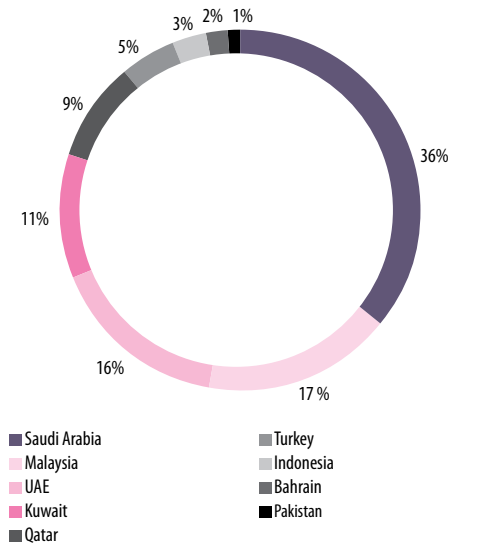
Bahrain	215
Malaysia	127
Iran	85
Kuwait	57
Saudi Arabia	55
Qatar	41
UAE	40
Bangladesh	12
Turkey	7
Indonesia	5

Source: Thomson Reuters

there is a high share of real estate loans. Political developments in the region and the decline in oil prices may affect asset quality in the future.

- The capital adequacy of interest free banks is higher than the minimum regulatory ratios in all countries.
- Funds collected represent the main source of funding for interest free banks. Profit sharing and risk bearing investment accounts gave way to sales based fixed income funds collected (such as commercial murabaha collected funds). During the post-crisis period, the share of profit sharing and risk bearing investment accounts within interest free

The Share of Participation Banks in Banking Sector - First 9 Countries (%)



Source: Central banks, EY

- banking dropped to below the threshold of 50% in the samples covered in the study. This indicates that the demand for capital and profit guaranteed collected fund products increases in line with the growth of the interest free banking ecosystem. The presence of such products leaves interest free banks facing maturity mismatch risk, just like conventional banks.
- The sukuk market is the fastest growing segment of the interest free financing sector. Almost a third of the total sukuk issuances in 2014 were executed in Malaysia. The default rate, which is quite low in the sukuk market, shows the relative robustness of this market.



This situation can be explained by the fact that almost 80% of sukuk issuances were public.

- The shift from risk sharing contracts to fixed income contracts has continued in the sukuk market. Less than 7% of the sukuk issuance in first three quarters of 2014 were established on risk sharing contracts (Ijara or Musharaka).

According to the most recent analysis, the interest free financing sector has generally sustained its healthy improvement, although there are variations in the level of progress from one country to another. However, the increasing weakness in developing financial markets and ongoing slump in oil prices could adversely impact the profitability and asset quality of interest free banks.

The monetary policies of central banks of developed countries, which have given rise to global volatility, may have a negative impact on the financial assets of emerging markets, including sukuk, and could shake investor confidence. It is therefore crucial to swiftly implement structural reforms that will buttress the economic durability of the countries, where the interest free financial system is long-established.

Malaysia: An example of development in interest free financing

Malaysia has one of the most developed interest free financial systems in the world.

The interest free banking sector, which accounts for 80% of the Malaysian interest free finance system, is also the driving force of the interest free financial system. Malaysia's interest free banking sector, the foundation of which was laid upon the establishment of the first interest free bank 30 years ago, has sustained its rapid growth.

Maintaining its position as a global size interest free banking center, Malaysia also hosts the world's biggest development interest free capital market.

Malaysia's robust legal infrastructure and the advanced level of its structured tax system offer the infrastructure that the capital markets need in terms of growth. Malaysia provides services to interest free financial investors with the widest range of products. It also has an advanced system which is fully compliant with interest free financial system and provides services in fund management and intermediary services. Malaysia also established the first REIT (Real Estate Investment Trust) to be compatible with the interest free financial system.

85% of Malaysia's capital market is structured in accordance with the rules of interest free

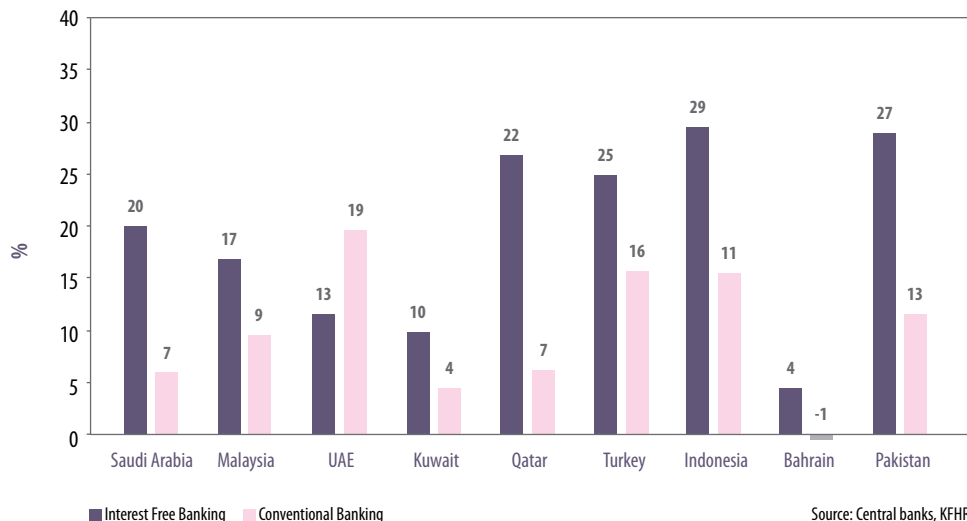
financial system and it is also world's largest sukuk issuer. At the same time, it represents a strong experience and knowledge in the matter of sukuk.

Of the sukuk issuances that were carried out between 1996 and 2014, 64% belong to the public (79%, when quasi-public issuances are included). Most of the public issuances are used as instruments which help control and manage liquidity in the interest free finance market.

Another significant market in Malaysia is the insurance business. The first takaful institution to comply with the interest free system was established in 1984. Based on agreements with the institutions conducting takaful transactions in the market, significant steps started to be taken in 2008 to reinforce the system and its harmonization with the conventional insurance business.

Of the sukuk issuances that were carried out between 1996 and 2014, 64% belong to the public (79%, when quasi-public issuances are included). Most of the public issuances are used as instruments which help control and manage liquidity in the interest free finance market.

CAGR of the Assets of Interest Free Banking and Conventional Banking (2010-2014)



Distributions of Interest Free Banking and Conventional Banking by Region (%)





According to the Malaysia Islamic Finance Report 2015, interest free banking assets in Malaysia represent 21% of the country's total banking assets. Takaful corresponds to just 10% of the total insurance sector, while sukuk and interest free funds account for 49.7% and 16.7% of the total financial assets, respectively.

A promising future for the interest free financial system

According to the 2015 ICD Thomson Reuters Interest Free Financial Development Report, interest free banking is expected to be the driving force of the interest free financial growth with an annual growth rate of 11-12% between 2015 and 2020, with assets reaching USD 2.6 trillion. Together with the growth to be achieved by the interest free fund, takaful, sukuk and other interest free financial institutions being added to these assets, the total assets of the interest free financial system are envisaged to reach USD 3.2 trillion by 2020.

In this case, the distribution of interest free financial assets by 2020 is estimated to be 80% for interest free banking, 12% for sukuk, 1.4% for takaful, 3.3% for other interest free financial institutions and 2.7% for interest free funds.

According to the Ernst Young's projections covering the same period, the total assets of interest free banks are expected to grow at an average annual rate of 14% between 2015 and 2020 to reach USD 1.8 trillion. The report cites nine significant markets comprised of Qatar, Indonesia, Saudi Arabia, Malaysia, the United Arab Emirates and Turkey which will be the

main driving forces of the growth of the interest free financial system as well as Bahrain, Kuwait and Pakistan, which will provide additional impetus.

In terms of "average annual growth" and "size of sector assets", Saudi Arabia, Qatar, Pakistan, the UAE and Turkey are regarded as key players in projections related to banking sector assets. On the other hand, Saudi Arabia, Kuwait, Bahrain and Qatar, where growth in interest free banking has exceeded the growth in conventional banking and thus led to an increased market share for participation banking, will continue this tendency and they are expected to take the lead in terms of their banking market shares by 2020.

It is estimated that the interest free banking sector will generate a profit of USD 30.3 billion by 2020, with the aforementioned 6 countries which will serve as the driving force of the growth accounting for USD 27.8 billion of this amount.

Interest free banking is preparing for the competitive playing field of the future.

Interest free banks have gained substantial accomplishments in the national markets that they have been operating in for more than 40 years, and have expanded their market shares.

It is thought that interest free banking will be regionalized in their next stage of development. In other words, interest free banks will bring the experience they have acquired in their markets to neighboring markets where

According to the 2015 ICD Thomson Reuters Interest Free Financial Development Report, interest free banking is expected to be the driving force of the interest free financial growth with an annual growth rate of 11-12% between 2015 and 2020, with assets reaching USD 2.6 trillion.

there is the potential for growth in the interest free financial system, and thus they will grow. This process has already begun and its examples are seen in various parts of the world. In that stage, technological infrastructure and the renewal of service provision platforms are the primary issues to be remediated immediately in interest free banking.

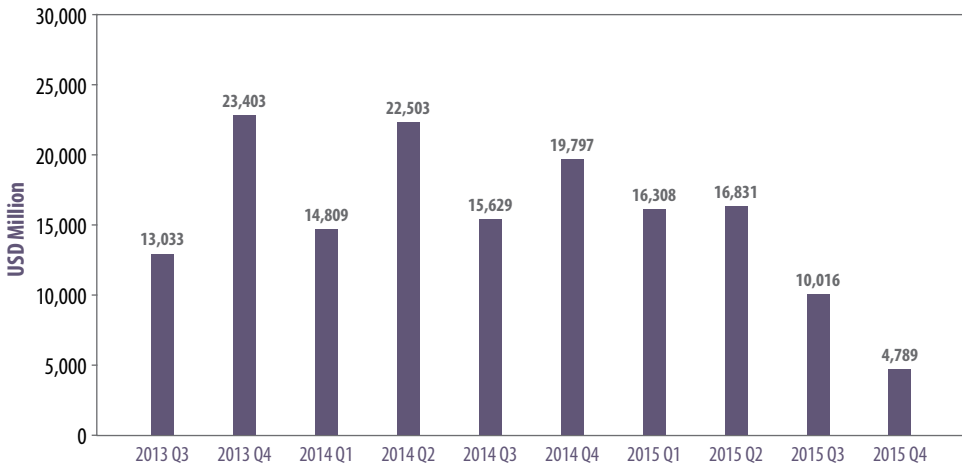
The rapid evolution of technology, which now plays a role at all levels of our lives, has carried banking to a new phase. Improvements in financial technologies and the digitalization of the banking sector require banks to modify their business models from top to bottom. Conventional banks have become digitalized and undertaken massive investments in this area. In fact, the biggest determinant shaping the competitive environment will be "big data". The banks able to interpret and use big data will be one step ahead in the future.

In emerging markets, mobile banking has become crucial especially in retail and retail banking areas and it is now the number one identifier of the competition. Today, customers attach importance to cyber security, comfort, practicality and customized services in their relations with banks. To gain a competitive edge, it is imperative that interest free banks establish an infrastructure which adopts these components.

A promising future also awaits interest free financial system in non-conventional markets.

In the next decade, developing countries will

Sukuk Issuances



Source: Bloomberg

On the other hand, East Asia, Sub-Saharan Africa and European countries are the leading regions where the interest free financial system has demonstrated swift growth. The establishment of an interest free financial system has gained impetus with the public sukuk executed by African countries and entry of East Asian countries into the interest free financial system.

Sukuk has played a leading role in the growth of interest free financial assets in Hong Kong, Japan Gambia and Nigeria, while the transactions of interest free financial institutions in Bosnia, Iraq, the Maldives and Sri Lanka have had provided an important contribution to growth.

The assets of these three fastest growing markets in this area; Hong Kong, Luxembourg and Iraq exceeded USD 1 billion. Moreover, European banks in Russia and Germany have opened their doors to public sukuk and interest free banking and have invested in this area.

continue to play a significant role in global growth. Of the 25 countries undergoing rapid growth and reshaping the world economy and global trade flows, ten have a high Muslim population. The formation of the Association of Southeast Asian Nations (ASEAN) Economic Union in 2015 marked a milestone in the creation of a more common and integrated financial market.

Efforts to boost national employment and economic diversity will change the roles of financial institutions and impact economies in Gulf

economies as much as the drop in oil prices in global markets going forward.

The Asian Infrastructure Investment Bank (AIIB), which was established under China's leadership, is ready to start operations with USD 100 billion of capital provided by 56 member countries. China's Belt & Road Initiative has revived economic activity in the region. The China-Pakistan Economic Corridor (CPEC) and the Bangladesh - China - India - Myanmar (BCIM) economic corridor are among the significant initiatives.

The rapid development of interest free finance in non-conventional markets has offered easy implementation of interest free financial solutions. The unique value offered by interest free finance presents a peerless financial model for non-conventional markets.

In summary, non-conventional markets benefit from the experience and best practices of established markets and use the advantage of entering interest free financial market without being subjected to a cost burden.

The rapid development of interest free finance in non-conventional markets has offered easy implementation of interest free financial solutions.

The unique value offered by interest free finance presents a peerless financial model for non-conventional markets.



The Interest Free Financing Coordination Board



Starting its engagements under the mission of ensuring a faster and healthier improvement of the interest free financial system in Turkey, the Interest Free Financing Coordination Board has initiated its operations as a mechanism which will establish coordination with all related institutions to effectively maintain the developments in interest free finance.

*Pursuant to the Law dated 30.10.1984 and numbered 3067, the Tenth Development Plan was approved during the 127th sitting of the General Assembly of Turkish Grand National Assembly.

The participation banking sector, which has been operating for 40 years in the world and for 30 years in Turkey, has established its presence and strength on both a national and international platform, thanks to its progress and successful performance, especially in the last decade in Turkey.

The contribution of the participation banking sector to the Turkish economy, the diversity and reliability it brings to the financial system as well as its key impacts such as complimenting the system are an indicator of the sector's vital position.

The participation banking sector, which has captured attention by virtue of its high potential as well as the financial size it has reached and its increased market shares, continues to take firm steps in line with the medium and long term targets.

Within the scope of the steps set out, engagements were conducted with professional organizations, universities, NGOs and public authorities under synergic cooperation and projects which are envisaged to support the sector's future have been put into practice.

The Interest Free Financing Coordination Board and the Purpose of its Establishment

The Interest Free Financing Coordination Board was established under the Prime Ministry Circular numbered 2015/17 published in the Official Gazette dated December 15, 2015 to ensure a faster and healthier improvement of the interest free finance system. The Board is stipulated as a mechanism which will ensure coordination with all related institutions to effectively maintain the developments in interest free finance.

The Interest Free Financing Coordination Board is composed of the Undersecretaries of the Ministry of Development, Ministry of Finance, the Advisor to the Treasury, the Chairman of Banking Regulation and Supervision Agency, the Chairman of Capital Markets Board, the General Manager of Borsa Istanbul A.Ş., the Chairman of the Participation Banks Association of Turkey and the Chairman of the Participation Insurance Associations under the chairmanship of the ministry that the Advisory to Treasury reports to.

The Board's fundamental mission is to conduct work to improve the interest free financial sys-

tem in Turkey and swiftly enhance its popularity, which is also listed in the Istanbul Finance Centre Primary Transformation Program as part of the "Tenth Development Plan*" set out by the Ministry of Development covering the years 2014-2018.

Duties of the Interest Free Financing Coordination Board

The duties and responsibilities of the Interest Free Financing Coordination Board are determined as follows under the Circular:

- To enhance the current perception towards the interest free financial system,
- To improve the human resource related to interest free finance (by increasing their competence through training) and to enrich the literature (by issuing new publications, source books, deeds and documents),
- To develop a corporate structure and legal infrastructure for the interest free financial system,
- To widen the diversity of interest free products and services.

Interest Free Financing Coordination Board included in the IFC's Action Plan.

The Interest Free Financing Coordination Board was included in the 87th action plan of the Istanbul International Finance Centre (IFC), which was announced to the public in December 2014 and in which the Undersecretariat of the Treasury would be responsible for taking actions.

Institutions such as the Ministry of Development, the CMB, the BRSA, the CBRT and the Participation Banks Association of Turkey played a key role in the related institutions. The following areas are determined as the main targets of this move in terms of interest free finance: determining a vision and coordination among related parties; attracting foreign investors to our country related to interest free finance; enhancing fund borrowing from international institutions and the establishment of the systems which will enable more efficient usage of IDB (Islamic Development Bank) funds.

Interest Free Financing Coordination Board included in the Participation Banks Association of Turkey's Strategy Document

The Interest Free Financing Coordination Board is included in the "Participation Banks Association of Turkey's Strategy Document", which was published by the Association in March 2015 and includes the 10-year strategy to be adopted by the Association between the years of 2015 and 2025.

Further to the second action plan, which is among the "actions required attaining the strategic targets", the Undersecretariat of the

Treasury stipulated the establishment of a mechanism which would operate in contact with the related institutions.

Interest Free Financing Coordination Board holds its first meeting.

The Interest Free Financing Coordination Board held its first meeting on 10 March 2016.

The Chairman of the CBRT, Erdem Başcı, the Chairman of Banking Regulation and Supervision Agency, Mehmet Ali Akben, the Chairman of Capital Markets Board, Dr. Vahdettin Ertaş, the General Manager of Borsa İstanbul A.Ş., Tuncay Dinç, the Chairman of the Participation Banks Association of Turkey, Osman Çelik, and the Chairman of the Participation Insurance Union, Özgür Bülent Koç as well as board members of the Undersecretary of Ministry of Development, M. Cüneyd Düzyol, the Undersecretary of Finance Ministry, Seyit Ahmet Baş and the Advisor to the Treasury Cavit Dağdaş attended the first meeting held under the chairmanship of Deputy Prime Minister Mehmet Şimşek.

While the general outlook for the interest free finance sector was evaluated during the first meeting, the Board's working practices and principles were determined and duties were set out.

Within this context, duties were distributed to the members as part of their responsibil-

ities by diversifying the range of interest free finance product and services and by conducting work to enhance the convenience of these products and to develop their liquidity and maturity structures. In addition, the Board committed itself to holding meetings on a quarterly basis. Another key matter discussed during the meeting was to ensure a fair implementation, similar to that applied to the counterparty financial instruments offered in the conventional finance sector on the taxation of sector products. The stamp duty of the sukuk, bond, leasing and sale-lease back transactions and balancing of charge exemption can be set as example.

The Interest Free Financing Coordination Board is included in the "Participation Banks Association of Turkey's Strategy Document", which was published by the Association in March 2015 and which includes the 10-year strategy to be adopted by the Association between 2015 and 2025.



Participation banks step up their growth in 2015.



Participation banking, the foundations of which were laid in Turkey in 1985, has demonstrated rapid development and growth in recent years. The addition of Ziraat Participation to the four participation banks operating in the business line took the number of players in the sector up to five at the end of 2015, and the share of participation banks in Turkey's banking sector reached 5.1% at the end of 2015.

The number of sector participants reached six with the launch of Vakıf Katılım bank in the first quarter of 2016.

Despite the volatility in the economy and challenging macro-economic environment, the participation banking sector sustained its growth trend in 2015.

The total asset size of Turkey's participation banking sector, consisting of Albaraka Türk, Bank Asya, Kuveyt Türk, Türkiye Finans and Ziraat Participation, grew by 15.3% in 2015 to reach TL 120.3 billion. The market share of participation banks, which was 4% of banking sector assets in 2009, rose to 5.1% by the end of 2015, with an increase of 1.1 points.

With their total size, the market share reached at the end of 2015, the strong penetration in different segments from SMEs to corporate banking, the 5 participation banks operating in Turkey stand as testament to the accomplishment of participation banking in spite of its relatively short history.

It is evident that participation banking is one of the pillars of the financial system of our country when the widespread network of branches and alternative services in Turkey, the wide array of products and services, the growing employment in the sector and the continuous contribution to the sustainable growth of Turkey's economy are considered as a whole.

Turkish participation banks have rapidly consolidated their claim to assets and competitiveness in the financial system, and have exhibited growth in excess of banking industry averages in recent years. On the other hand, participation banks successfully overcame the global financial crisis in 2008 and subsequent periods of volatility, and accelerated their growth after the crisis.

Together with loans to SMEs, which form the backbone of the economy and specific products, services and solutions offered have improved significantly. Participation banks continued to meet the funding needs of the real sector as well as individuals in 2015. An array of innovations were introduced, from credit cards to electronic banking, further cementing the position of participation banking in the Turkish banking system and they served as significant steps in terms of interest free financial system, which are to be used by larger masses within the economic life.

The healthy growth in market shares of participation banks demonstrate that they are able to cater to customers from all segments. Participation banks compete with conventional banks in every field thanks to the level they have reached in terms of technological infrastructure, and offer a competitive edge through equivalent services.

Continued organic growth of participation banks

When compared to advanced economies, penetration rates are relatively low in Turkey in terms of the use of financial products and services. This notion is valid for all segments of financial services sector. This characteristic of the market continues to illustrate significant potential for growth in terms of banking, insurance, leasing, investment banking and other business lines of finance.

As of the end of 2015, participation banks demonstrated a healthy growth performance with significant progress achieved in alternative distribution channels, backed by an expanding branch network and employment as well as the opportunities brought by the technology. Participation banks have pressed further ahead with their organic growth.

There were five participation banks operating in Turkey at the end of 2015 with a total of 1,080 branches. While a total of 90 new branches were opened in the participation banking sector during 2015, the number of service points abroad reached five with the branch opened by Türkiye Finans in Bahrain during 2015.

The number of branches owned by participation banks accounted for 8.8% of the sector branch network, which also serves as another indicator signaling the sector's robust and sustainable growth.

At the end of 2015, participation banks had a total headcount of 16,554, constituting 7.6% of the overall banking sector's total employment.

Considering that the total number of branches in Turkey's banking sector decreased by 60 and the number of personnel declined by 502 during the year when compared to the previous quarter, the organic development in participation banks is clearly apparent.

In addition to the new participants of the sector, Turkey's participation banking sector is expected to attract private domestic and foreign conventional banks in the medium and long term with the sector's sustainable growth potential. This would trigger further expansion of the branch network and employment of participation banks and increase the penetration rate.

Another year of healthy growth in collected and allocated funds

In 2015, the members of the sector demonstrated a successful performance in terms of funds collected. The volume of funds collected increased by 13.7% with total funds reaching TL 74.4 billion.

Participation Banks in Turkey: Branches and Employees (2004-2015)

Year	Number of Branches	Growth (%)	Number of Personnel	Growth (%)
2004	255	36	4,789	36
2005	290	14	5,740	20
2006	355	22	7,114	24
2007	422	19	9,215	30
2008	530	26	11,022	20
2009	569	7	11,802	7
2010	607	7	12,677	7
2011	685	13	13,851	9
2012	828	21	15,356	11
2013	966	17	16,763	9
2014	990	2	16,270	-3.1
2015	1,080	9	16,554	1.7

Source: PBAT, BRSA

Participation Banks in Turkey: Key Indicators (TL million)

	2014	2015	Change %
Funds Collected TL	38,979	40,740	4.52
Funds Collected FC (including precious metals)	26,426	32,622	36.52
Total	65,405	74,362	13.70
Funds Allocated	69,408	79,191	14.10
Total Assets	104,073	120,252	15.27
Shareholders' Equity	9,265	10,642	10.01
Net Profit	144	405	181.25

Source: PBAT, BRSA, CBRT

Participation Banks in Turkey: Total Assets and Share in the Banking Sector (TL million, 2012-2015)

	Total Assets	Change %	Share %
2012	70,245	25.3	5.1
2013	96,022	36.7	5.5
2014	104,073	8	5.2
2015	120,252	15.27	5.1

Source: PBAT, BRSA

The increase in the volume of funds extended by participation banks to the real sector also continued to grow. The total funds extended to customers grew by 14.1% to reach TL 79.2 billion. The ratio of extended funds/collected funds remained at its 2014 level to be realized at 106%. On the other hand, there was an increase of almost 10% in collected and extended funds per branch.

While the Turkish banking sector as a whole recorded an 18.3% rate of growth in deposits and 19.7% increase in loan volumes in 2015, the participation banking sector posted lower rates of growth. This is resulted from the special case concerning one member participation bank. Nevertheless, the sector's share in both collected and extended funds was close to the levels of previous year. A 5.20% share was obtained in the funds collected.

There was a 13.7% increase in the volume of funds collected in 2015, to TL 74.4 billion.

The sector's equity structure remained healthy in 2015 and continued to grow. The total equity of participation banks rose by 10%, to reach TL 10.6 billion.

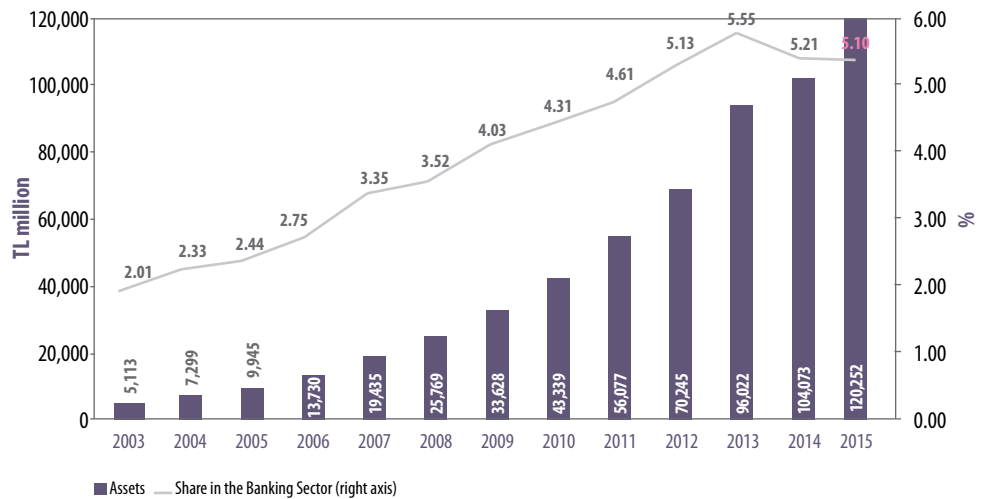
The sector's capital adequacy ratio recorded as 14.5% during the same period.

A strong equity structure and capital adequacy ratio in the sector

The sector's equity structure remained healthy in 2015 and continued to grow. The total equity of participation banks rose by 10%, to reach TL 10.6 billion. The share of total equity of participation banks in total sector equities stood at 4%. This shows the necessity of scaling up equity.

The participation banks sector, which had suffered a sharp decline in profitability in 2014 due to the loss announced by the one participation bank transferred to the SDIF, managed to increase its net profit by 181% in 2015 thanks to the low base effect. As such, the sec-

Participation Banks' Assets Development and Market Share



tor's return on equity rose from 0.9% in 2014 to 4.1% in 2015.

The sector's capital adequacy ratio sustained its robust level of 14.5% in 2014, and recorded the same value in 2015 as well.

Increase in lease certificates (sukuk) is attracting attention.

Taking its place in the system in parallel with the growth of participation banking in Turkey, the lease certificates, otherwise known as sukuk in the international arena, have gradually gained prominence as a fund providing instrument.

In 2015, while the Treasury's domestic and foreign currency denominated sukuk (lease certificates) issuances continued, participation banks also carried out domestic and foreign sukuk issuances. Despite the volatility in global financial markets, demand for the Treasury and participation banks' issuances remained strong.

The importance and market share of the sukuk issuances is expected to increase in the coming period. The sukuk product is an important and attractive option serving the objective of diversification of their funding base for both the participation banks and deposit banks.



Participation Banks' Share in the Banking Sector (2010-2015)



Participation banks are expected to maintain their healthy growth in the coming period and increase their market share in the banking sector.

The addition of Ziraat Participation to the participation banking sector and the establishment of Vakif Katılım in early 2016 were material developments in terms of the sector's growth.

Considerable growth is expected in this area as new companies start Islamic insurance businesses alongside participation banking. In conjunction with these developments, further

to the strategy document published in 2015, the Participation Banks Association of Turkey will take firm steps in accordance with its vision of ensuring that the participation banking system attains a 15% market share by 2025.

A set of legislative and product arrangements must be executed and the products must be diversified to enable participation banks to attain the targeted banking market share. The use of lease certificates and murabaha could be set an example of increasing the efficiency of existing products and to reach a higher number of individuals. The growth in trade volumes with the MENA region and Islamic

Considerable growth is expected in this area as new companies start Islamic insurance businesses alongside participation banking.

countries and the public authorities' policies to support SMEs will be factors stimulating the use of participation banking products and services by the private sector.

Based on the increase in investment since 2008, Turkey posted the most rapid growth in the interest free banking sector between 2009-2013, after Indonesia. According to the EY's 2016 World Islamic Banking Competition Report, the participation banking sector's total assets are expected to grow by 78.8% over the next 5 years to reach USD 93 billion by 2020.

Participation Banks' Shareholders' Equity and CAR Development



According to the EY's 2016 World Islamic Banking Competition Report, the total assets of the participation banking sector are expected to grow by 78.8% over the next 5 years to reach USD 93 billion by 2020.

Participation banks continue to add value to Turkey's economy.



Osman AKYÜZ

Secretary General, Participation Banks Association of Turkey

The Fed's interest rate policy, slowdown in China and geopolitical issues in different regions of the world were the primary factors affecting the world economy. Another material finding in 2015 was the negative change observed in global risk appetite and therefore in the conditions of capital inflows to emerging economies.

How would you evaluate the year 2015 from the viewpoint of the world economy? Could you briefly assess the developments in 2015?

The world economy left a challenging year behind in 2015 in terms of growth. Governments and Central Banks redoubled their efforts to ensure the sustainability of the recovery process throughout the year. The Fed's interest rate policy, the slowdown in China and geopolitical woes in different parts of the globe were the primary factors affecting the world economy. Another material finding to be noted for 2015 was the negative change observed in global risk appetite and therefore, in the volume of capital flowing to emerging economies.

Starting with the developments in the US economy, the Fed, which had recently finalized its quantitative easing program, hiked interest rates for the first time in a decade on 16 December 2015. The decision to raise the policy rate by 25 bps was a long-expected move and was priced in by global markets, so therefore had a relatively small impact on the world economy.

In its updated projections for 2016, the Fed now guides for two rate hikes instead of four,

While 2015 was a volatile and a somewhat challenging year for the European economy, the quantitative easing program implemented by the European Central Bank and extended in terms of both scope and duration began to bear fruit in the continent's growth performance.

and projects a 2016 core inflation rate of 1.6%. These explanations and projections signal that Fed will act with caution and even conservatively while taking further decisions to hike rates.

While 2015 was a volatile and somewhat challenging year for the European economy, the quantitative easing program that was implemented and which has since been extended in both scope and duration by the European Central Bank has started to generate positive results in terms of economic growth. Looking to the Far East, Japan continued to struggle with stagnation and displayed shaky growth throughout the year. As one of the world's leading economies, China announced its lowest growth performance of the last 25 years in 2015. Dramatic declines in the capital and money market, problems in banking sector, the real estate bubble and a weakening export performance precipitated a severe deterioration in risk perception towards China's economy.

What are your expectations for 2016?

In its recent report published in April 2016, the IMF projected that the world economy would grow by 3.2% in 2016 and 3.5% in 2017. The measures taken in 2015 will evolve and contin-

ue. According to our forecasts, the new steps to be taken by Fed, such as rate hikes, levels of commodity prices (and oil prices in particular), developments in the Chinese economy and the EU's recovery process will be the mega trends determining the roadmap for 2016-2017. Accordingly, another matter which will need to be watched closely from the point of view of Turkey's economy will be how the geopolitical tensions in our region evolve.

What are your findings for the 2015 performance of Turkey's economy?

As one of the world's 20 largest economies and unwaveringly putting forth its ambition and presence in the global area, Turkey rounded off 2015 with a successful performance.

A major part of 2015, during which two general elections were held, was spent with a wait & see approach in the business world. Once the prospect of a coalition government disappeared, which came up on the agenda just after the second general election held in November, the political uncertainties gave its place to stability. The expectation regarding that the structural reforms both at domestic and abroad will be accelerated is getting stronger.

Turkish economy closed 2015 with a performance above the expectations and rose by 4%. In terms of quarter periods, Turkish economy grew by 2.5%, 3.7% and 3.9% in first 3 quarters of 2015, whilst it demonstrated the strongest performance of last 17 quarters with a growth of 5.7% in the fourth quarter of 2015. In summary, the progress and recovery in the last quarter of the year played major role in recording a growth of 4%. This success achieved in a period marked by volatility and uncertainty in global markets once again signals the potential of the Turkish economy in the medium term. This performance further reveals that Turkey continues its positive decoupling from other emerging economies, and has robust foundations.

What are the factors impacting Turkey's growth performance? How would you evaluate the developments in domestic demand?

The determinants of the growth performance we summarized above are the positive contribution of the growth in net exports in the last quarter, which had followed a weak trend throughout the year, as well as the increase in the domestic consumption. The recovery in domestic consumption was the main driver of growth during the year.

Another key development in 2015 was the rise in investment, in spite of the increasing political uncertainty. In 2015, investment expenditures contributed 0.9 percentage point to growth, while the contribution of public investment reached 0.5 of a percentage point in the last quarter.

In the fourth quarter of 2015, the contribution of net exports to growth was 1.3 percentage points. However, when we look at the year in general, we find that both imports and exports had a negative impact on growth.

In terms of the contribution to growth of each segment in 2015, the services sector, which has a share of around 60% in GDP, provided a net contribution of 2.2 percentage points to growth in 2015. The industrial sector contributed 1 percentage point to growth while the agricultural sector, which exhibited its strongest performance in the last decade, contributed 0.7 of a percentage point to GDP growth in 2015.

What were the developments affecting the Turkish financial system in 2015?

The two most significant factors determining the functioning and performance of the financial system were the policies implemented by the CBRT and the developments in global markets. The Turkish financial system, an efficient member of the global market, operates in instant interaction with the global financial system through different channels.

We have summarized the global developments of 2015 above. In order to accurately interpret the performance of our financial system and banking sector, we should look at the CBRT's policy implementations, which are the other determinant of the bigger picture.

As one of the world's 20 largest economies and unwaveringly putting forth its ambition and presence in the global area, Turkey rounded off 2015 with a successful performance.

In 2015, the CBRT continued to proactively and efficiently deploy the interest and liquidity policy as well as the policy tools supporting financial stability. The CBRT supported an appropriate level of borrowing with the measures taken throughout 2015 and aimed to limit macro-financial risks while contributing to balanced growth.

The most material development in 2015 concerning the finance sector and our banks was undoubtedly the increase in interest rates in the market. While this increase became evident, especially in the long term, it indicated a rise in costs for our banks. These developments drove interest rates on loans higher in 2015 compared to previous year and there was a clear increase in the third quarter of 2015.



The participation banking sector successfully maintained the development it achieved in 2015 and continued to offer products and services to the sector's growing customer base.

What are your findings regarding banking sector?

I am proud to say that we are a part of the most regulated and supervised banking sector in the world.

The participation, deposit and development banks operating in Turkey today successfully maintain their operations under a legal framework which can compete with current legislation in the EU. Our banking system has taken very valuable and significant steps during the last 15 years especially in risk management and corporate governance. Our sector, which is regarded as having the best practice model in the world, is at the same time known for its advanced structure, technological infrastructure, innovative product and service practices and its global service, offering strength.

When it comes to our sector's performance in 2015... The total asset size of the banking sector grew by 18.2% in 2015, reaching TL 2,357 billion. As per this result, the ratio of banking system assets to GDP reached 120.7% in 2015. Total funds allocated to customers rose by 20% to TL 1,485 billion.

According to the data published by the BRSA, our banking sector recorded a net profit of TL 26 billion in 2015. In the sector, asset profitability decreased for all groups when compared to the previous year.

The capital adequacy of the Turkish banking sector is considerably higher than the regulatory limit of 8%. The capital adequacy ratio, at 16%, indicates our sector's robustness as well as its strength to provide the necessary support to the sustainable growth of Turkey's economy.

In 2015 the banking sector successfully managed its non-performing loans ratio, which was kept down at 3.3% thanks to the robust risk management structuring, and maintained its financial structure health.

With its durability against shocks and high financial power, our banking sector has the strength to improve and maintain its development and contribution to Turkey's devel-



opment process in an environment where the political and economic stability is carefully sustained.

Banks' profitability is one of the items on the agenda. What do you have to say about this?

Banks are commercial establishments. Their profitability, in other words the generation of shareholder value, is a natural necessity of commercial life and is further the assurance of their sustainability in an economic sense. However, the significance of banks' profitability is not limited to this. Profit is also crucial in fulfilling their duties in an economic cycle and assuming more responsibility by the banks. In our opinion, as the Association, it is important for members of the banking sector to generate a profit and this must be supported. In the simplest terms, our banks will continuously develop their equity as long as they generate a profit, and therefore their contribution to financing macro-economic growth will increase as they become stronger.

Could you discuss some of the developments in the participation banking sector?

The participation banking sector successfully maintained the development it achieved in 2015 and continued to offer products and services to the sector's growing customer base.

Looking at the market share of the participation banking sector in 2015, participation banking commanded a 5.9% share in deposits, a 5.2% share in funds invested and a 5.1% share in total assets.

Despite all the difficulties of an election year, participation banks managed to achieve 14% growth in their collected funds from TL 65.4 billion at the end of 2014 to TL 74.4 billion at the end of 2015.

Another point I would like to make about our sector is related to the strong support participation banks extend to SMEs. Based on the 2015 year-end data, participation banks commanded an 8.5% market share in the funds extended to SMEs in the banking sector.

These results are in line with our projections, confirming our sector's sustainable development.

One of the key developments of our sector in 2015 was the increase in the number of participants. Ziraat Participation joined us as the first publicly capitalized member and the number of banks in the sector rose to five. Another publicly capitalized corporation, Vakıf Katılım, opened its doors early in 2016, taking the number of participation banks operating in Turkey up to 6.

Representing the long-lasting history and service convention of the Turkish banking sector, we are fully confident that our two new members will bring a breath of fresh air and motivation to our Association's work. On the other hand, with the entry of publicly capitalized participation banks into the market, significant steps will be taken to enhance service quality, spread services to the base, especially in Anatolia, and increase the financial attainability.

What were the outcomes of the Participation Banks Association of Turkey's Strategy Document that you announced to the public in 2015? In this context, would tell us about the strategic targets you have determined?

The "Participation Banks Association of Turkey's Strategy Document" that we published in 2015 and which included the 10-year strategy to be adopted by our Association between 2015 and 2025, was presented to the Ministry of Development and the BRSA.

We have a roadmap for expanding the participation banking sector, which is already defined under the Ministry of Development's Istanbul Finance Centre Primary Transformation Program and the Strategy Document, and is now in the implementation stage. Our work in this scope continues and we anticipate that the measures outlined in the strategy documents will be completed within their deadlines in cooperation with the working groups, which include the BRSA, the Undersecretariat to the Treasury, the Borsa Istanbul and the CMB, as well as our Association.

The strategic steps we have started to take involve enhancing product efficiency and diversification of product structure, the establishment of an Independent Consultancy General

Assembly, the institutionalization of bank consultancy boards for participation banks and improvement in the open university, graduate, post-graduate and doctorate programs in participation banking.

Another significant development in 2015 was the establishment of the Interest Free Financing Coordination Board. Could you provide some information regarding the functioning and duties of the Board? How will the board contribute to the sector?

The Interest Free Financing Coordination Board is a multilateral mechanism, which is included in the strategy of Istanbul Finance Centre (IFC) and our Association and is established to coordinate the developments in Turkey related to interest free finance under the direction of the public authority, to determine working practices and principles, to set out working areas for the sector with the meetings to be held and to follow up these actions.

The Board, which will convene on a quarterly basis, held its first meeting and determined its concrete working areas in the subjects set out for interest free finance. Within this context, duties were distributed to members as part of their responsibilities by diversifying the interest free finance product and services range and by conducting tasks to increase the convenience of the products and to develop their liquidity and maturity structures.

At the Participation Banks Association of Turkey, we consider the establishment of the Interest Free Financing Coordination Board as a crucial step in raising the contribution of the interest free financial system and participation banking in Turkey's economy.

What message you would like to convey to your stakeholders about 2016?

First of all I would like to emphasize this point; for centuries, Turkey has been the meeting point of ideas and cultures and has hosted many civilizations. We have a very rich heritage from Mesopotamia to the civilizations established in Anatolia and to the Ottoman Empire, which reigned for 623 years. Carrying strong potential both in the region and the world with its geopolitical position and strategic importance, Turkey has gradually become an attractive center of investment for foreign investors thanks to the initiatives carried out, especially in the last decade.

Thanks to its significant contributions such as transferring funds to real sector, cutting back on the grey economy, mediating import and export financing and increasing employment, the participation banking sector will continue to add value to Turkey's economy.

In medium and long term, we project that the market share of participation banking in the overall banking sector will reach to 15% by 2025 with the support of public participation banks.

The Participation Banks Association of Turkey aims to position Turkey's participation banking sector as an efficient and effective service provider and turn it into a reliable sector, paying attention to customer satisfaction with its wide product range and robust technological infrastructure in the coming period.

On this occasion, I would like to extend my deepest thanks to our stakeholders and employees of the Participation Banks Association of Turkey for their continuous support, contribution and hard work.



In medium and long term, we project that the market share of participation banking in the overall banking sector will reach to 15% by 2025 with the support of public participation banks.

Three dimensional change process



Dr. Fahrettin YAHŞI
General Manager-Albaraka Türk

Funds collected by Albaraka Türk increased by 22.2% to reach TL 20.34 billion. We increased the amount of the syndicated murabaha by 48.7%, from US\$ 470.4 million at the end of 2014 to US\$ 699.6 million in 2015. This rate of growth stands as an important indicator of our Bank's reputation in the international banking arena.

For us, the year 2015 was a year when we started to collect the full results of the change project which we started four years ago. This project is a three dimensional change project that covers the renovation of our business procedures, technological infrastructure and corporate culture. The parent banking software that we developed with the Intertech software company during this process was commissioned in June. The software, which we named as Albatros, was also purchased by a participation bank that recently entered the sector. Our objective after this is to offer Albatros for the service of interest free banks operating all around the world, by making Albatros a global brand. We believe we have provided a real contribution to the interest free banking sector by facilitating work at the technical level. Henceforth, we are aware that sharing our product with others brings us the responsibility of continuously improving our software. This is our second initiative at Albaraka Türk in terms of carrying out joint business with the sector after the Katılım Emeklilik company experience, which we earlier established jointly with Kuveyt Türk. The growth performance demonstrated by Katılım Emeklilik in 2015,

was a showcase in how we are doing the right thing to unite our strength.

Our renewed technological infrastructure, improved business processes and changing organization structure allowed us to bring forward numerous new products both in the individual banking and commercial banking fields in 2015. The Albaraka Mobile branch allowed us to offer a rewarding experience with very positive feedbacks in digital banking by supporting our customers' business. Our mobile branch has become one of the basic distribution channels and has attracted growing interest from our customers. We are aware of how critical digital applications are in the banking sector. Therefore, digital banking and the development of our innovation capacity will remain one of the most important items on the agenda in the coming years.

On the one hand we are creating a business environment that is compatible with our vision and strategy through a cultural renewal program that covers all of our employees; on the other hand, we are building Albaraka's Leadership Style. Due to the well-structured training and improvement processes, all of the 25 branch managers that we needed were recruited through our internal resources in 2015.

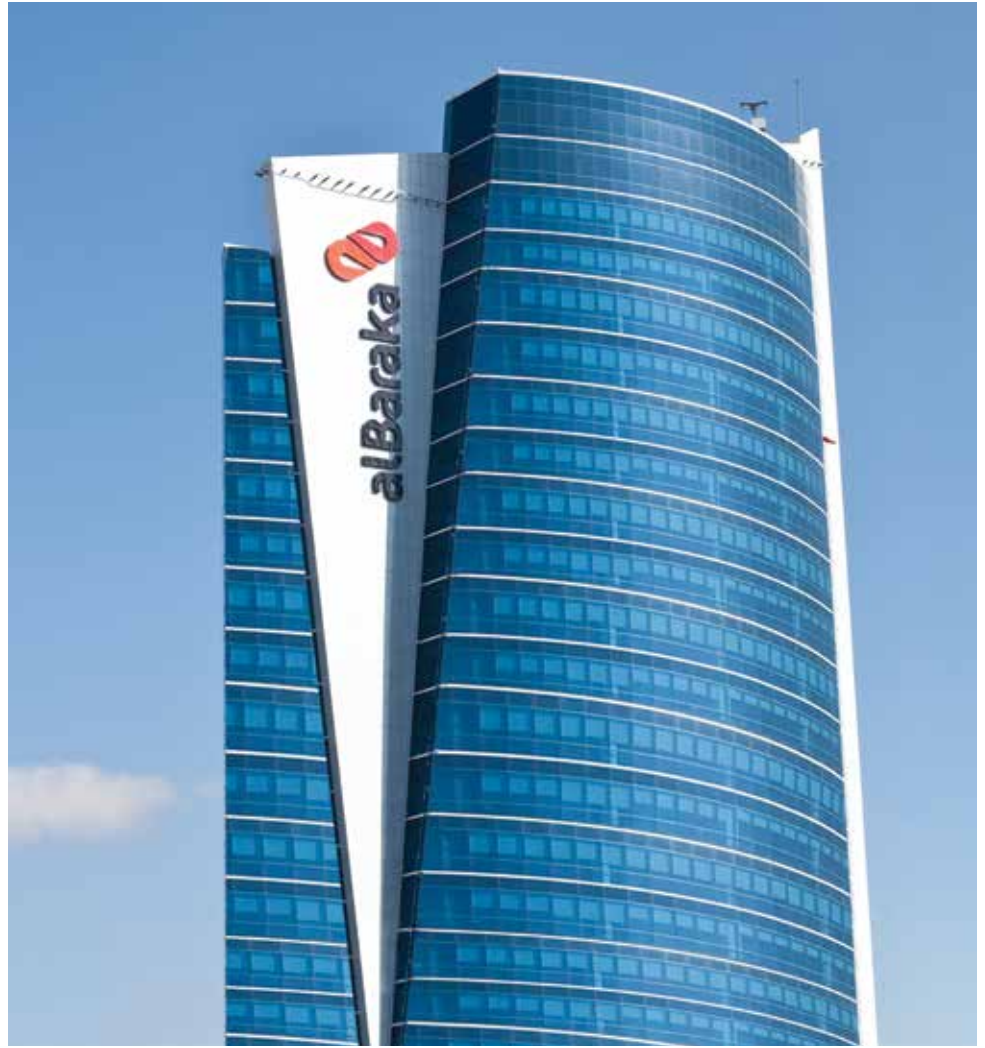
In 2015, our asset size amounted to TL 29.6 billion, increasing by 28.3%. While our Bank built up its assets, the quality was well maintained and the non-performing loan ratio was realized as 2.40%, lower than the general level in the banking sector. Funds collected by our Bank increased by 22.2% to reach TL 20.34 billion. We increased the amount of the syndicated murabaha by 48.7%, from US\$ 470.4 million at the end of 2014 to US\$ 699.6 million in 2015. This rate of growth stands as an important indicator of our Bank's reputation in the international banking arena. We achieved this by doubling the syndicated murabaha financing which we normally perform once a year, for which there are very few examples in the Turkish banking sector. The proportion of resources obtained through syndicated murabaha, sukuk, subordinated loan and the proxy methods is around 18%. In 2015, we also issued US\$ 250 million of subordinated sukuk issuance in compliance with Basel III criteria. This issuance was the first and currently the only Basel III compliant subordinated sukuk transaction in the sector. Our profit increased by 19.9% to TL 302.9 million in 2015 while our shareholders' equity grew by 17.5% to TL 2.1

billion. The Bank's capital adequacy ratio stood at 15.27% as of the end of 2015. For 2016, we target a total 21.5% growth in total assets, 21.3% growth in funds allocated and 20.8% growth in the amount of funds collected. We target an average return on equity of 15.85%.

The essence of participation banking is based on sharing the profit and loss. We have organized one of the most important areas of activity, the Bank's profit and loss practices, as a separate unit. We hope to increase the share of such projects in our portfolio, most of which currently consist of construction and are funded by equity, as well as to diversify both the content and sources of finance. We established Albaraka Gayrimenkul Portföy Yönetimi A.Ş. for this purpose in 2015.

I would like to state that as Albaraka Türk we will fully realize the targets we have set and we will again ensure our quality contributions to the industry go further in 2016.

For us, the year 2015 was a year when we started to collect the full results of the change project which we started four years ago.



Albaraka Türk Katılım Bankası A.Ş.



Establishment Date	1985
Main Shareholders*	Al Baraka Banking Group B.s.c. (54.06%) Islamic Development Bank (7.84%) Publicly Quoted (24.80%) Others (13.30%)
Chairman	Adnan Ahmed Yusuf ABDULMALEK
General Manager	Dr. Fahrettin YAHŞİ
Headquarters	Saray Mah. Dr. Adnan Büyükdeniz Cad. No: 6 (Bereket Camii Karşısı) 34768 Ümraniye/İstanbul/Turkey
Phone/Fax	+90 216 666 01 01 - +90 216 666 16 00
Web Site	www.albarakaturk.com.tr
SWIFT Code	BTFHTRIS
EFT Code	211
Number of Domestic Branches	212
Number of Branches Abroad	1
Number of Representative Offices Abroad	-
Financial Subsidiaries Abroad	-
Number of Employees	3,736

*The Bank's shareholders with an interest of 5% and above, their shares and the percentage of publicly held shares - As of 31.12.2015

Albaraka Türk Senior Management

Dr. Fahrettin YAŞI

Board Member and General Manager

Mr. Yaşı was born in Fatsa (Ordu) in 1965. He received his degree from the Department of Management of the Faculty of Political Sciences in Ankara University (1987) and completed his master's degree in Banking Department of Social Sciences Institute at Marmara University (İstanbul, 2006). He started his professional career as a Sworn Auditor for banks in 1987. After working for Egebank as an Assistant General Manager between 1996-1998 and he was appointed as Assistant General Manager to Albaraka Türk in 1998. Between the years of 2005 and 2009, Mr. Yaşı held the position of Deputy Assistant General Manager at Albaraka Türk. He has been the General Manager of Albaraka Türk since November 2009. He has been the Board Member and General Manager of Albaraka Türk since November 2009 and he has been serving as Chairman of the Board at Katılım Emeklilik and Hayat A.Ş. as of 2014. He is also the chairman of Strategic Planning Committee and member of the Credit, Remuneration and Social Responsibility Committees in Albaraka Türk.

Mehmet Ali VERÇİN

Assistant General Manager

Mr. Verçin was born in Kurtalan (Siirt) in 1962. He received his degree from the Department of Economics of the Faculty of Political Sciences in Ankara University. He worked for several private companies between 1984 and 1993 as manager of exporting affairs as well as marketing manager. He began working as a Specialist in Marketing Projects in Albaraka Türk in 1993. He was promoted as Chief, Second Manager, Assistant Manager and then onto Executive in the Project and Marketing Department (1993-2000) at Albaraka Türk. He became Marketing Manager in 2003. Mr. Verçin has been Assistant General Manager since September 2005 responsible for Corporate Marketing, Treasury Marketing and Investment Projects departments.

Nihat BOZ

Assistant General Manager

Born in Kars in 1963, Mr. Boz graduated from the Faculty of Law of İstanbul University (1985). After being a self-employed lawyer (1985-1987), he was appointed as lawyer to the Legal Affairs Department at Albaraka Türk in 1987. He later became Assistant Manager and Manager within the same department (1995-1996). Between 2002 and 2009, Mr. Boz was head legal consultant at Albaraka Türk. He served as Assistant General Manager in December 2009. He has been in the office as the Assistant General Manager responsible for Legal Advisory and Legal Follow-Up Departments.

Temel HAZIROĞLU

Assistant General Manager

Mr. Haziroğlu was born in Trabzon in 1955. He



received his degree from the Department of Mathematical Engineering in İstanbul Technical University (1980). He worked as Programmer, System Analyst and Assistant Manager of IT for Türkiye Emlak Bankası. He worked as the IT Manager at Albaraka Türk between the years of 1986 and 1991. Between 1992 and 1995, he worked in the trading sector as an independent consultant. In 1996, he was again appointed to Albaraka Türk where he worked as Manager of IT department and Deputy Manager of Human Resources and Administrative Affairs Department. Mr. Haziroğlu has been Assistant General Manager since 2003 primarily responsible for Human Values, Training and Organization, Performance and Career Management and Administrative Services Departments.

Bülent TABAN

Assistant General Manager

Mr. Taban was born in Ordu in 1966. He received his degree from the Faculty of Management in İstanbul University (1987). He completed his postgraduate study at the Department of Management, Social Sciences Institute in İstanbul Technical University (1990). He began his banking career as an inspector in the board of inspectors for Türk Ticaret Bank. He transferred to Kentbank in 1995 where he was appointed as Manager of Retail Banking in 1997. He began working as the Manager of Retail Banking Department for Albaraka Türk in 2002. Since 2003, he has been in the office as the As-

sistant General Manager primarily responsible for Commercial Marketing, Commercial Products and Regional Office Departments.

Turgut SİMİTÇİOĞLU

Assistant General Manager

Born in Erzurum in 1961, Mr. Simitcioğlu received his degree from Education Faculty in King Suud University (Saudi Arabia, 1989). He had master degree on business administration from Fatih University in 2012. He started his professional career as an officer in the central branch of Albaraka Türk (1990) later advancing to Assistant Chief and Chief (1993-1997), Second Manager and Assistant Manager (1997-2001) positions within the same branch. Between 2001 and 2003, he became Vice Manager within the branch and then in the Corporate Banking Department. Mr. Simitcioğlu then became Manager of central branch in 2003 until 2009. In 2009, he was appointed as Assistant General Manager primarily responsible for Credit Operations, International Banking Operations, Payment Systems Operations, Risk Follow-Up and Banking Services Operations Departments.

Melikşah UTKU

Assistant General Manager

Mr. Utku was born in Ankara in 1968. He graduated from Mechanical Engineering Department of Boğaziçi University (İstanbul, 1990). He completed his graduate studies in London

School of Economics (1990-1992) and master's degree on economic development in Marmara University (İstanbul, 1998). In 2004, he served as consultant to General Manager of Albaraka Türk. In 2006 - 2007, he was head economist in Albaraka Türk. He later worked as Investor Relations Manager from 2007-2009. He was appointed as Assistant General Manager in December 2009 primarily responsible for Financial Affairs, Budget and Financial Reporting and Corporate Communication Departments. In addition, he was an economics columnist for Yeni Şafak newspaper for over 10 years (1995-2009). Mr Utku, serves as Board Member of Borsa İstanbul since 2013.

Ayhan KESER

Assistant General Manager

He was born in 1970, Kalecik-Ankara. Mr. Keser graduated from the Department of Economics at the Middle East Technical University (Ankara, 1991). After briefly working at Ziraat Bank, Mr. Keser worked successively as Banks' Sworn Assistant Auditor and Banks' Sworn Auditor at the Undersecretariat of Treasury; Prime Ministry of Republic of Turkey. He joined Bank Asya in 1997 later resigning as Assistant General Manager in 2011. Mr. Keser joined Albaraka Türk in March 2011 as Assistant General Manager. He is responsible for the Investor Relations, Retail Marketing, Retail Products, Alternative Distribution Channel and Financial Institutions, Departments.

Mahmut Esfa EMEK

Assistant General Manager

Born in 1965 in Erzurum, Mr. Emek graduated from the faculty of Management at Atatürk University (Erzurum, 1985). He joined İmar Bank in 1988 as Assistant Inspector. He joined Albaraka Türk in 1990 working as Assistant Inspector, Inspector, Assistant Head of the Inspection Board and Head of the Inspection Board between 1990 and 2003. In 2003, Mr. Emek was appointed as the Manager of Operations Department later becoming Senior Manager in the same department in 2010. In March 2011, he was promoted as the Assistant General Manager responsible for Corporate Credits, Commercial Credits, Retail Credits and Credit Administration and Monitoring Departments.

Ali TUĞLU

Assistant General Manager

Born in 1969 in İstanbul, Mr. Ali Tuğlu graduated from the Department of Computer Engineering at İstanbul Technical University (1991). Between 1991 and 1993, he worked as an instructor in Virginia Tech University, USA and he took his master degree in the field of computer science in the same university. In 1995, Mr. Tuğlu began working as a software engineer for CGN & Associates Company and two years later, by transferring to Minerva he worked as the Manager of Software Group. Transferred to HP in 1998, for ten years Mr. Tuğlu served as a



Senior Consultant, a Senior Project Manager, a Consultancy Regional Manager of Turkey and International Departments. Between 2008 and August 2014, He worked as an Assistant General Manager responsible for Information Technologies at Bank Asya Participation Bank and since October 2014 he was appointed as Assistant General Manager responsible for Albaraka

Türk Information Technologies. Mr. Tuğlu has been an Assistant General Manager primarily responsible for Core Banking Applications Development, Information Technologies System Support, Customer, Channels and Analytical Applications Development, Governance and Strategy of Information Technologies Departments.

Albaraka Türk's Information Technology Activities in 2015

Recognizing their key importance to its development and ability to compete, Albaraka Türk integrates the most recent advances in information technologies into all of its business processes and product-service cycles. Many projects and studies that carried out by IT units were successfully completed in 2015.

The biggest and most important of these was undoubtedly the conversion of the Core Banking System. Dubbed Albatros, the new system facilitates the shift in Albaraka Türk's focus from operations to customers and was the product of twenty months of painstaking work. As part of this changeover, everything from hardware (servers, clients, data storage units, etc.) to software (core banking, delivery channel, payment systems, etc.) and database structures were completely replaced, renewed, or converted. Completed in a single night without causing any interruption whatsoever in customer service, a changeover on such a scale such as this is regarded as an unusual success in the sector.

The brand name Albatros consists of Albaraka's "Alba", Turkey's "tr" and automation system's "os".

This year, Albatros receives two separate awards which became operational as of June 19, 2015.

- In its annual "Project of the Year" awards program, Hewlett Packard Enterprise cited the Albaraka Türk Core Banking Project as the year's best infrastructure transformation project. The Award Ceremony took place in HP Enterprise Discover event in London.
- CIO, a magazine for IT executives and decision-makers, also cited Albaraka Türk's Albatros as the "Project of the Year" in an IT awards program that is one of the most highly regarded in the countries where the journal is published. The Award Ceremony took place at 26 November 2015 in Shangri-La Bosphorus Hotel, Istanbul.

It took Albaraka Türk IT team very little time to adapt to Albatros and work soon began on developing the kinds of innovative and ground-breaking products and services that the new system made possible. Some of the very first to be forthcoming were cheque whose imprinted Aztec codes make them much easier for business customers to use, direct access to the e-government portal from within the online branch and a Webchat application that makes instant messaging between the call center and customers possible. Mobile banking apps for both bank-internal and external use were also developed. The latter, which were released in the last quarter of the year, have proven to be very popular with the Bank's customers.



Besides, in 2015, Albaraka Türk took a big step forward towards ensuring the uninterrupted conduct of its business processes when the Bank was audited and received ISO 22301 Business Continuity Management System Certification. An important issue to which much attention has long been given is that of business continuity, which means making certain that business processes are robust enough to ensure they keep operating or can quickly be restored in the event of an emergency.

A number of other infrastructure projects were completed in 2015, the most important of which were the final completion of the Ex-

change and Lync changeovers, renovation of the Albaraka Türk Disaster Recovery Center, instantaneous headquarters data center redundancy, installation of an online video interviewing system and final completion of the changeover to a fiber optics network.

Our goal is being the world's best participation bank. In the near term, Albaraka Türk will be devoting its attentions especially projects that focus on; mobility, NFC (Near Field Communication) wireless technology and the internet of things. To be a technologically adept leader of its sector, Albaraka Türk will continue to undertake investments such as these.

We keep on enriching your values.

We know that what makes us human and strong are values. Therefore, for many years we have showed great respect for your sincerity, saving consciousness, sharing out what you have, in a word, all the values you care about the most.

*Your objectives have become our objectives,
your sensibilities have become our sensibilities.*



A period when risk management has gained importance



While we look at the financial results as of September 2015, we clearly see that the shrinkage process of the Bank's balance sheet has been managed in a healthy way and risk management has gained importance.

Abdullah GÜZELDÜLGER
General Manager-Bank Asya

As a result of the rapid shrinkage in the Bank's credit risk, the capital adequacy ratio stood at 15.51%, higher than the industry average as of September 30, 2015.

The sales, merger or resolution through the transfer process of the Bank continues, as commanded in the relevant legal provisions, with regard to bringing our Bank, whose shareholder rights, except for dividends and the management and supervision of were transferred to the SDIF (Savings Deposit Insurance Fund) as required by the relevant provisions of the Banking Law, into the economy.

As of September 30, 2015, the Bank reached customers through a powerful multi-channel distribution network consisting of a total of 200 branches, 2,986 employees, 850 ATMs, internet banking and mobile banking; it supports the extensive branch network through effective marketing and central operations management, managerial reporting systems and alternative distribution channels.

While we look at the financial results as of September 2015, we clearly see that the shrinkage process of the Bank's balance sheet has been managed in a healthy way and risk management has gained importance.

The Bank's total assets decreased by 43.15% compared to the same period last year and amounted to TL 9,376 million as of September 30, 2015. The most important cause for the decline in the Bank's balance sheet size was the shrinkage in the participation funds and the contraction in loans, which was in line with this shrinkage.

Funds collected, which stood at TL 10,074 million on September 30, 2014, decreased by 41.87% YoY to TL 5,856 million at the end of September 30, 2015. Loans received and

the subordinated loan balance decreased by 51.62% from TL 2,245 million on September 30, 2014 to TL 1,086 million on September 30, 2015. Loans from abroad amounted to TL 100 million in 2015, with a total of TL 1,227 million in repayments realized.

The second major portion of the Bank's total assets comprise cash and cash equivalent assets and balances held in banks. The Bank's cash assets, balances at the Central Bank and banks, which stood at TL 2,048 million as of September 30, 2014, were realized as TL 1,301 million as of September 30, 2015. The share of cash and cash equivalent assets and amounts held in bank balances in total assets increased from 12.42% on September 30, 2014 to 13.88% as of September 30, 2015.

The Bank's shareholders' equity decreased by 45.81% from TL 2,272 million as of September 30, 2014 to TL 1,231 million as of September 30, 2015 due to the loss for the period. Despite the decline in shareholders' equity as a result of the rapid shrinkage in the Bank's credit risk, the capital adequacy ratio stood at 15.51%, higher than the industry average as of September 30, 2015.

As of September 30, 2015, the Bank's profit-share income had declined by 51.42% YoY to stand at TL 511.9 million, with profit share expenses decreasing by 60.63% YoY to TL 209.2 million and net profit-share income decreasing by 42.06% YoY to TL 302.7 million compared to the same period last year.



Asya Katılım Bankası A.Ş.



Establishment Date	1996
Main Shareholders	The Bank does not have any shareholders with a share of 10% and above. The percentage of publicly held shares is 54.87%.
Chairman	İsmail GÜLER
General Manager	Abdullah GÜZELDÜLGER
Headquarters	Saray Mah. Dr. Adnan Büyükdeniz Cad. No:10 34768 Ümraniye/İstanbul/Turkey
Phone/Fax	+90 216 633 50 00 - +90 216 633 69 89
Web Site	www.bankasya.com.tr
SWIFT Code	ASYATRISXXX
EFT Code	208
Number of Domestic Branches	199
Number of Branches Abroad	1
Number of Representative Offices Abroad	1
Financial Subsidiaries Abroad	1
Number of Employees	2,986

Bank Asya Senior Management



Abdullah GÜZELDÜLGER Board Member and General Manager

He graduated in 1987 from the Department of Economic of Hacettepe University, Faculty for Economic and Administrative Sciences. He started his professional life as a deputy specialist at the Corporate Credits Department of Ziraat Bank. He acted as Inspector, Branch Director, Regional Marketing and Allocation Director for Garanti Bank between 1990-2007. Later he has occupied the positions of Deputy CEO responsible for Sales and Marketing at Arap Türk Bankası A.Ş., Finance Department Head within the entity of the SDIF. He worked as Digitürk Board Member and Head of Collection Department at SDIF between 2013-2016. Currently Mr. Güzeldülger acts as Türkbank's Board Member and Adabank's Acting Vice Chairman. He served as Bank Asya's Acting Vice Chairman and Chairman starting from February 3, 2015. Then he was appointed as Board Member and CEO at Bank Asya as of March 3, 2016.

Murat TANRIVERDİ Executive Vice President

He graduated in 1982, from the Banking Department of the Ankara Economics and Commercial Sciences Academy. He completed in 1984 the Statistics Post Undergraduate Education Program of the Prime Ministry State Statistical Institute. After holding his master degree in Economics in 1997, at Gazi University, Institute for Social Sciences, Tanrıverdi started his professional career at the Budget and Financial Control General Directorate of the Ministry for Finance, acted as Inspection Committee Inspector, Ankara Kızılay Branch Vice Director and then Ordu, Samsun, Ankara Yenimahalle and Centre Branch Director at VakıfBank. Tanrıverdi, who was assigned as Personal Banking Head at the VakıfBank General Directorate, acted between 2004-2007 as the Head of the Support Services at the VakıfBank General Directorate. He continued his career between 2007- 2010 as Ankara Region Director of Aegon Emeklilik ve Hayat A.Ş., between 2010-2011 as Deputy CEO of Vakıf Emeklilik A.Ş. and between November 23, 2011 and February 16, 2015 as the Inspection Committee Head

of Güneş Sigorta. Mr. Tanrıverdi, who has the Financial Consultant Permit of TÜRMOB and Independent Auditor Certificate of Public Observation Accounting Audit Standards Body (Banking, Insurance, CMB and General Audit authorized), acts as Executive Vice President of Bank Asya since February 16, 2015.

Betül Vural YILMAZ Executive Vice President

She was born in Ankara in 1972. She completed her Bachelor's Degree in the Department of Business Administration at Faculty of Political Sciences of the University of Ankara and Master's Degree in the Department of Labor Economics and Industrial Relations at the Institute of Social Sciences of the University of Ankara. Throughout her career, she worked in the positions respectively as specialist, consultant and director in the field of Human Resources. She finally worked as a Department Manager in the field of Human Resources at Holding titled Çalık. Betül Yılmaz, participating on August 31, 2015 in the Group of Bank Asya as Executive Vice President in charge of Human Resources, knows English in a good level.

The right Bank to guide you through...

Moving forward without deviating from our goal in order to meet our customers' needs and expectations by promoting modern banking services within the framework of participation banking principles.



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Kuveyt Türk introduces participation banking to Europe.



Ufuk UYAN
General Manager-Kuveyt Türk

The Turkish banking sector maintained its active growth despite a decline in the profitability ratios in comparison with the previous year thanks to its strong capital structure and a solid banking infrastructure.

2015 was a turbulent year, both for Turkey's region and for global markets. The Fed's decision to hike interest rates, the lackluster performance of the EU markets and declining performance of developing countries, principally China, caused a contraction in the flow of funds to developing countries. The slowdown in the global economy and disappointing growth rates in many developed countries directly affected the banking sector. The supply and demand balance in the banking sector was reshaped. The Turkish banking sector maintained its active growth despite a decline in the profitability ratios in comparison with the previous years with its strong capital structure and a solid banking infrastructure.

As Kuveyt Türk, we maintained our strong growth performance in this situation in 2015. We completed the year with 23.7% growth in assets. Our net profit increased by 20% YoY to TL 445 million in 2015. Additionally, we were one of the banks to open the most branches, with 52 branches opened during the year.

We increased our effectiveness in the field of lease certificates (sukuk) in Turkey. In 2015, we issued a total of 20 sukuk. We realized the largest issuances in TL terms than had ever been carried out by the private sector at once with the TL 200 million sukuk IPO's. Moreover, we issued a total of TL 2.2 billion (TL 1.5 billion and 800 million Malaysian ringgit, denominated) in lease certificates in 2015.

KT Bank AG, which started operations in Germany in 2015, is the epicenter of participation banking and also our operations hub in Europe.

We undertook important investments during 2015 in line with our asset management strategy. During the year, we established the first Private Banking Directorate in the participation banking sector after entering collaboration with Katılım Emeklilik ve Hayat A.Ş. for the individual pension system.

Another important development supporting our strategy was the entry into operation of KT Bank AG, which is the European epicenter of participation banking. We see this as a base that will open to all of Europe from Germany. We plan to introduce interest free banking to all areas of Europe and to expand geographically to be a point of preference through KT Bank AG. Also during the year, we established KT Portföy, the first portfolio management company established by a participation bank for the first time in Turkey. As Kuveyt Türk, we plan to play an active role in the capital markets by continuing our successes in managing funds in a special structure with KT Portföy. Our objective is to provide services to customers in every field of fund management. As we facilitate access to international interest free investment instruments for domestic customers, we will also have paved the way for the foreign customers to carry out investments in Turkey.

We continued to develop our product range. At Kuveyt Türk, we believe that correctly interpreting the changing economic atmosphere

and developing new products that are appropriate for the new business climate and offering them for the service of customers are vital to achieve lasting success in the sector. In this context, we undertook important investments to improve our product range. Globally, there has been a migration from office banking towards digital platforms in banking. Internet and mobile banking applications are taking the lead in this transformation. As Kuveyt Türk, we have been striving to take advantage of this transformation and turn it into an advantage for our Bank's development.

We worked intensively to develop alternative distribution channels in 2015 and continued to improve our digital banking services. Two of the most significant measures we took in this field were the introduction of "Your Bank (Senin Bankan)", a digital banking platform and XTM Branch/service points where self-service banking services are presented.

Kuveyt Türk maintained its strong support for education and the community.

Our Bank continued to support education in 2015. We provided financial support for the construction of a new building of the International Research Center for Islamic Economics and Finance (IRCIEF) at the Sabahattin Zaim University in order to support the development of participation banking in the long term. We also continued to contribute to the Support for Hope (Umuda Destek) project developed by the Hope Foundation for Children with Cancer (KAÇUV) during the year, extending our total financial support to the Foundation amounted to TL 720,000 over 3 years. We



offered internships to 500 university students during 2015 through the "Campus in the Bank" program that we have offered for many years. We recruited 196 trainees from these interns in 2015. About 10% of the Kuveyt Türk family of 5,170 employees consists of students who have joined us from this project.

2016...

We expect the sector to maintain its performance, growth and profitability in 2016. We think the new participation banks will in particular contribute positively to the growth of the sector. In line with our approach of devel-

oping products and services which meet the needs of our customers, we plan to concentrate in the fields of SME/tradesman banking, portfolio management and digital banking. We also attach priority to the continued development of KT Portföy and KT Bank AG, a subsidiary based in Germany. We plan to continue with our branching efforts at full pace in the New Year. We are striving to maintain our vigor in delivering innovative solutions to address the problems and to maintain our intense pace of work to deliver the best to customers, disregarding our principle of "sound banking".

Kuveyt Türk Katılım Bankası A.Ş.



Establishment Date	1989
Main Shareholders*	Kuwait Finance House (62.24%) Kuwait Public Institute for Social Security (9.00%) Islamic Development Bank (9.00%) General Directorate Foundation, Turkey (18.72%) Others (1.04%)
Chairman	Hamad Abdulmohsen ALMARZOUQ
General Manager	Ufuk UYAN
Headquarters	Büyükdere Cad. No: 129/1 34394 Esentepe/İstanbul/Turkey
Phone/Fax	+90 212 354 11 11 - +90 212 354 12 12
Web Site	www.kuveytturk.com.tr
SWIFT Code	KTEFTRISXXX
EFT Code	0205
Number of Domestic Branches	356
Number of Branches Abroad	1
Number of Representative Offices Abroad	-
Financial Subsidiaries Abroad	2
Number of Employees	5,445

*The Bank's shareholders with an interest of 10% and above, their shares and the percentage of publicly held shares.

Kuveyt Türk Senior Management

Ufuk UYAN

Board Member and CEO

Born in Eskişehir in 1958, Mr. Uyan graduated from the Economics Department of Boğaziçi University in 1981. He received Postgraduate Degree from the Business Management Department of the same university in 1983. He began his professional life as the Research Assistant at the Economics Department of Boğaziçi University in 1979 and worked as the Researcher Economist at the Specific Researches Directorate at Türkiye Sınai Kalkınma Bank in 1982. Mr. Uyan became the Vice Project Manager at Albaraka Türk in 1985 and continued his career as the Project and Investments Manager at Kuveyt Türk in 1989. Mr. Uyan was promoted as the Executive Vice President in 1993 and then assigned as the Chief Executive Officer Head Assistant. Mr. Uyan was assigned as the Chief Executive Officer in 1999 and he continues his duty as Member of Board of Directors and Chief Executive Officer at Kuveyt Türk.

Ahmet KARACA

Executive Vice President - Financial Affairs

Born in Konya in 1970, Mr. Karaca graduated

from Ankara University, Faculty of Political Sciences, Public Administration Department in 1990. He started his duty as the Sworn Deputy Auditor of Banks at Undersecretariat of Treasury in 1992 and he was assigned as the Sworn Auditor of Banks in 1995. He continued his duty with the same title at the Banking Regulation and Supervision Agency from 2000, and he was assigned as the Vice President of Sworn Auditors Committee of banks between 2002 and 2003 at the Banking regulation and Supervision Agency. After approximately one year of service, he was assigned as the Sworn Head Auditor of Banks in 2004. Between 2004 and 2006, he received Post Graduate Degree in Economy from USA, State University of New York at Albany and Karaca has a post graduate thesis work on International Banking and Capital Markets. Mr. Karaca joined Kuveyt Türk as the Executive Vice President of Financial Affairs in July 2006 and he still serves under this title.

Ahmet Süleyman KARAKAYA

Executive Vice President - Corporate and Commercial Banking

Born in İstanbul in 1953, Mr. Karakaya graduated from the Business Administration and

Finance Department at the İstanbul University, Faculty of Economics in 1979. Mr. Karakaya began his banking career as an Inspector at Garanti Bank and he worked at the Audit Committee, Risk Management department Loans Department and Regional Directorates of the same bank between 1981 and 2003. Mr. Karakaya has been working as the Executive Vice President of Corporate and Commercial Banking at Kuveyt Türk since 2003.

Bilal SAYIN

Executive Vice President - Loans

Born in Sakarya/Hendek in 1966, Mr. Sayın graduated from METU Public Administration department in 1990 and began his professional career in the banking industry the same year. He joined the Kuveyt Türk family in 1995 and worked at the Project and Investment Directorate. Mr. Sayın was assigned as the Financial Analysis and Information Manager in 1999 and he has been serving as the Executive Vice President of Loans at Kuveyt Türk since 2003.

Hüseyin Cevdet YILMAZ

President of Risk - Control and Compliance Group

Born in İstanbul in 1966, Mr. Yılmaz graduated from the Business Administration Department of Boğaziçi University in 1989. He began his banking career as the Deputy Inspector in Esbank Audit Committee Directorate. After having served as the Inspection and Branch Manager in the same institution, he began his duty as the Committee of Inspection President in Kuveyt Türk in September 2000. He was assigned as the Audit and Risk Group President in 2003. Mr. Yılmaz has been serving as the Risk, Control and Compliance President since 2012.

İrfan YILMAZ

Executive Vice President - Banking Services

Born in İstanbul in 1970, Mr. Yılmaz graduated from the Management Engineering department of İstanbul Technical University in 1989. He began his banking career at the Financial Affairs Directorate in Kuveyt Türk in 1990 and he was assigned to Committee of Inspection in 1996 and he served as the Committee of Inspection President between 1998 and 2000. Mr. Yılmaz was assigned as the Individual Banking Manager in 2000 and after having worked at the Individual Banking Department for five years, he was assigned as the Executive Vice President of Individual Banking and Enterprise Banking in 2005. He has been serving as the Executive Vice President of Banking Service Group since October 2012.

Dr. Ruşen Ahmet ALBAYRAK

Executive Vice President - Treasury and International Banking

Born in İstanbul in 1966, Mr. Albayrak graduated from the Industrial Engineering department of İstanbul Technical University in 1988. He received Post Graduate degree in Organizational Leadership and Management at North



Carolina State University (USA) in 1993 and PhD degree on Technology Management at Istanbul Technical University in 2007. Having joined participation banking sector 28 years ago, Mr. Albayrak has been serving as the Executive Vice President at Kuveyt Türk since 2005. He managed Banking Service Group till October 2012 and he was assigned as the Executive Vice President of Treasury and International Banking as of same date.

Nurettin KOLAÇ
Executive Vice President - Legal and Risk Tracking

Born in Elazığ in 1966, Mr. Kolaç graduated from Faculty of Law at Marmara University. He served as an attorney and legal counselor in banking, financial leasing insurance industries. He worked as the Vice Head of Department and head of Department (Legal) in Banking Regulation and Supervision Agency from 2004 till April 2010. Mr. Kolaç has an experience of twenty seven years in law and banking and he has been serving as the Executive Vice President of Legal and Risk Tracking in Kuveyt Türk since 2010.

Aslan DEMİR
Executive Vice President - Strategy

Born in Amasya in 1971, Mr. Demir graduated from Marmara University, International Affairs Department. He completed Executive MBA program at Sheffield University. He began his banking career in Kuveyt Türk Treasury Directorate in 1995, served at the Treasury Directorate for 6 years and continued his career at Project Management and Quality Directorate between 2001 and 2004. He was assigned as the Project Management and Quality Manager in 2005 and he continued his career as the Information Technologies Group Manager upon the new set-up in 2007. He has been serving as the Executive Vice President of Strategy since October 2012.

Mehmet ORAL
Executive Vice President - Individual Banking

Born in İstanbul in 1967, Mr. Oral graduated from the Business Administration Department of Uludağ University. He began his career in Kuveyt Türk family at the Head Office Branch in 1992. He worked as the manager in İMES, Bursa and Merter branches between 2000 and 2005 and he was assigned as the Regional Manager at the İstanbul European Side Regional Direc-

torate in 2005 after the transition to Regional Directorate structure. After having served as the Regional Manager for 4 years, he continued his career as the HR, Training and Quality Group Manager in 2009. He has been serving as the Executive Vice President of Individual Banking since October 2012.

Abdurrahman DELİPOYRAZ
Executive Vice President - SME Banking

Born in İstanbul in 1968, Mr. Delipoyraz graduated from the Industrial Engineering Department of İstanbul Technical University. He began his career in Kuveyt Türk family at the Project and Investment Directorate and he worked at the Corporate and Commercial Banking Sales Directorate and Financial Analysis and Information Directorate till 2000. Mr. Delipoyraz worked as the Branch Manager at Beşyüzevler and Bakırköy Branches between 2000 and 2004 and he was assigned as the Regional Manager in December 2004 and he worked at İstanbul Europe 1 and İstanbul Anatolia Regional Directorates. He has been serving as the Executive Vice President of SME Banking since January 2015.



Specialized Product, Technology and Innovations at Kuveyt Türk

“Your Bank (Senin Bankan)”

Kuveyt Türk presented the “Your Bank (Senin Bankan)” digital banking platform, a first in participation banking, for the service of its customers in January 2015. As soon as they open an account, customers can access products and services without needing to go to the branch or paying fees through the www.seninbankan.com.tr platform 24 hours a day, 7 days a week thanks to the “Your Bank” application developed for customers who have difficulty accessing the branch, or who do not have the time to carry out banking transactions.

“Kuveyt Türk Mobile Branch”

Kuveyt Türk allows the customers to carry out transactions easily, at any time and any place through the Mobile Branch, whose design and security architecture was revamped in 2015. A new feature of being able to log in with a single PIN was added to the New Mobile Branch application in 2015. Many banking transactions including bill payments, money transfers, paying credit card debts and purchase and sale of shares can be easily carried out through the Kuveyt Türk Mobile Branch and Tablet Branch.

The mini branch model, “XTM”

Another of Kuveyt Türk’s significant technological investments in 2015 was the XTM service point and XTM branches, which are a form of technological banking in what was the culmination of a long period of efforts within the framework of branching activities, with some example branches starting to be opened. Al-

most all the services obtained from a bank branch can be realized through XTM devices with this mini branch model. In 2015, as a result of the efforts conducted in the alternative distribution channels (ADC) field, the Bank’s ratio of transaction based ADC usage was twice as high as transactions conducted through counters.

Kuveyt Türk offers low cost services to its customers at XTM branches and also brings banking services to regions where branches have not been opened because these regions have been deemed to offer weaker prospects from a banking point of view. Offering services at about 30 points with XTM branches, Kuveyt Türk plans to expand its XTM branch network in 2016.

“BOA” Main Banking Platform

“BOA Software” that has been developed by the Kuveyt Türk R&D center over a long period and which will greatly support banking operations and introduce a significant technological change to the sector has been the Bank’s biggest investment in the context of the Bank’s technological investments. Kuveyt Türk became a bank that can develop more than 3,000 screens and thousands of functions on a 100% in-house basis in five main transaction channels, which include the branches, internet banking, mobile banking, ATM’s and XTM’s by commissioning the BOA Software.

The BOA, offering reusable infrastructure for banking services, was designed for needs such



as central steerable motors and products, services, channels and customer tracking. Risk management was made easy with the BOA, as was the definition of new products and transactions of changing product features. Using funds became possible through different channels such as internet banking and distribution channel.

New investments, new product and service portfolio

Kuveyt Türk aims to bring new domestic and foreign investors to the sector with new products and facilitate domestic investors’ access to international interest free investment instruments with its subsidiary, KT Portföy, which is a participation based portfolio management company began operations at the beginning of 2016 and was launched in 2015 by Kuveyt Türk.

Kuveyt Türk aims to transform KT Bank AG, which is Germany’s first participation bank and which was put into operation this year by the Bank, by continuously renewing and improving its structure in accordance with customer expectations with a portfolio of products and services that are compliant with the principles of participation banking.

The Bank also plans to serve to domestic and foreign customers with different product ranges in the field of private banking. The Bank especially aims to offer high income group foreign customers the service approach that they are accustomed to in their own countries. Kuveyt Türk plans to attach weight to the establishment of new investment products intended for private banking customers working in cooperation with KT Portföy.



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PRIVATE BANKING

Sure steps towards sustainable growth



Osman ÇELİK
General Manager-Türkiye Finans

Our shareholders' equity amounted to TL 3.4 billion as of the end of 2015, by keeping the previous years' profits within the Bank. Our capital adequacy ratio, one of the most important indicators in the banking sector, stood at 13.51%.

As one of the leading companies in the participation banking sector with our strong capital structure and long-standing experience, we completed 2015 with a steady performance despite the economic and political uncertainties experienced in Turkey and abroad. While directing the sector with our know-how built up over almost 30 years, we also maintained our support for the Turkish economy with our product and service portfolio that we prepared in line with the needs of our customers.

Undoubtedly, our experiences from the past and our predictions have also been instrumental in our Bank's success, in addition to the trust of our shareholders, customers, employees and all of our stakeholders. Even though the regulations introduced to the banking system within the scope of tackling the current account deficit have slowed the growth rates of the economy and the sector, we are achieving sustainable growth with the sure steps taken through the strategic decisions that we have made based on risk management.

Our 2015 results stand as testament to our performance. As a member of the Türkiye Finans family, we serve more than 1 million customers

As one of the leading companies in the participation banking sector with our strong capital structure and long-standing experience, we completed 2015 with a steady performance despite the economic and political uncertainties experienced in Turkey and abroad.

with 286 branches and more than 4,000 employees. Our assets amounted to approximately TL 39 billion at the end of 2015, increasing by 15%. The funds we collected increased by 16%, while the funds allocated amounted to TL 29 billion, increasing by 18%.

The National Commercial Bank (NCB), our largest partner, has continued to extend its full support with its 67.03% stake in our Bank. Our shareholders' equity amounted to TL 3.4 billion as of the end of 2015, by keeping the previous years' profits within the Bank. Our capital adequacy ratio, one of the most important indicators in the banking sector, stood at 13.51%.

The Bahrain branch - our first international investment

As Türkiye Finans, we like common base banking. In this context, we give importance to organic growth, in other words expanding our branch network, by taking into consideration the current cyclical developments. Within this framework, we reached a total of 285 branches with the addition of two new branches to our service network in Turkey in the third quarter of 2015. We also took our first step towards integrating with global markets when we

opened the Bahrain branch in October 2015. We therefore aim to reach to current and potential investors in the region more easily by strengthening our relations with the Gulf region.

We are pressing ahead with our investments in alternative delivery channels such as the internet, mobile channels, phone banking and ATMs at the same pace as our organic growth by keeping in mind emerging technologies and changing customer preferences.

Our web site was renewed.

In line with our philosophy of "Tireless Banking" that aims to make banking services easy and quickly accessible, we implemented numerous products and applications in 2015. We positioned our internet banking as a technology base where we develop new applications that touch the customers and help their lives and we perform product sales. We moved all of these transactions and value-added services that we offer through Internet Banking to mobile platforms where we prioritize user experience.

Corporate governance and sustainability

As Türkiye Finans, we strive to achieve successful results in society as well as our main business. Therefore, we constructed our sustainability strategy, on the axis of "good banking" and "good corporate citizenship". Our target is to reinforce our contribution to the community in both areas while implementing the best

banking practices, by serving as an example of good corporate citizenship. Working towards a sustainable future lies at the heart of any decision and action we take.

An array of awards crown a successful performance

As Türkiye Finans family, we continued to crown the position in the sector that we have reached with innovative, high value-added products and services with international awards in 2015. We received the second award from international institutions with the sukuk issuance transactions that we carried out in Malaysian markets; we received the seventh award with our 2013 Annual Report. We won the "Triple a Best Deal in Turkey" award given by "The Asset", a leading financial magazine in Asia with the 800 million Malaysian ringgit (MYR) sukuk issuance.

Türkiye Finans was ranked first with 58 points according to the WIBC Leaderboard 2015 (World Islamic Banking Conference) Financial Transparency Index; we also achieved the title of the leading bank in the Eastern Mediterranean Region.

We were selected as Turkey's "Best Participation Bank" with the votes of more than 30,000 participants at the Islamic Finance News Magazine Awards that has been held since 2007 and is considered one of the most transparent and competitive international awards in its field.

In the coming period when competition will increase in participation banking with the entry of new players, we will be directing the sector with our experience while also we will continue to be the author of firsts with our innovative approach. While we primarily offer our gratitude to the Türkiye Finans family, our shareholders and customers for the steady performance we have demonstrated in 2015, we believe that in 2016 we will reach our goals we have determined in line with our strategic priorities by again commanding the support of all our stakeholders.



Türkiye Finans Katılım Bankası A.Ş.

Establishment Date	1991 (Anadolu Finans); 2005 Türkiye Finans
Main Shareholders*	NCB (67.03%) Boydak Group (22.34%) Ülker Group (10.57%)
Chairman	Saeed Mohammed A. ALGHAMDI
General Manager	Osman ÇELİK
Headquarters	Hürriyet Mah. Adnan Kahveci Cad. No: 131 Yakacık 34876 Kartal/İstanbul/Turkey
Phone/Fax	+90 216 586 70 00 - +90 216 586 94 74
Web Site	www.turkiyefinans.com.tr
SWIFT Code	AFKBTRIS
EFT Code	206
Number of Domestic Branches	285
Number of Branches Abroad	1
Number of Representative Offices Abroad	-
Financial Subsidiaries Abroad	-
Number of Employees	4,132

* The Bank's shareholders with an interest of 10% and above, their shares and the percentage of publicly held shares.

Turkey's Finance
Türkiye Finans

Türkiye Finans Senior Management

Osman ÇELİK

Board Member and CEO

Born in 1964 in Erzincan, Turkey. Holds BA degree in Economics from the Economic and Administrative Sciences Faculty of Middle East Technical University. He worked as Economist at State Institute of Statistics between 1986 and 1987. He served as Specialist and Chief Specialist, Project Evaluation and Preparation Department at Faisal Finans Kurumu between 1988 and 1995. He operated as Project and Marketing Manager at İhlas Finans Kurumu between 1995 and 1999. He became Assistant General Manager at Anadolu Finans Kurumu from 1999 to 2005. Taking office in Türkiye Finans Katılım Bankası as the EVP of Loans between 2006 and 2013 and became an EVP responsible of Commercial Banking between 2013 and 2015, Osman Çelik serves as the CEO and Board Member in Türkiye Finans as of June 2015.

Abdüllatif ÖZKAYNAK

Executive Vice President

Born in Antalya in 1960. He graduated from the Faculty of Economics and Administrative Sciences, Gazi University. Started his business career in Egebank, he held various positions at Accounting, Budgeting and Financial Control Department of the bank. He became the Financial Affairs Group Manager in Anadolu Finans Kurumu in 1998. He took active roles in the merger of Family Finans and Anadolu Finans as well as in the sale of majority shares of Türkiye Finans Katılım Bankası to NCB. After working as Financial Control Manager in the Accounting and Budget Department, as of August 2011 he served as the Executive Vice President responsible for Finance. He currently serves as the Executive Vice President responsible for Finance and Strategy.

Bayram UÇAR

Executive Vice President

He was born in 1974 in Aydın. A graduate of the Departments of Statistics and Economics, Middle East Technical University, Bayram Uçar completed his MBA in the Institute of Social Sciences, Fatih University. In 1997, he joined Albaraka Türk Katılım Bankası, as the Corporate Financial Analyst and the Customer Intelligence Specialist. Between 1999 and 2004, he worked for Kuveyt Türk Katılım Bankası, holding the title of Financial Analyst and Corporate Marketing Specialist. He was transferred to Türkiye Finans (Anadolu Finans) in 2004 as the Senior Specialist of Financial Analysis and Intelligence. He held the title of Assistant VP for Corporate Credits between 2007 and 2009 to be followed by his role of Vice President of Project and Financial Loans between 2009 and 2015. Bayram Uçar has been working as the



Executive Vice President responsible for Credit Allocations at Türkiye Finans since June 2015.

Dursun ASLAN

Executive Vice President

Born in Germany in 1974. He graduated from the Department of International Relations (English), Faculty of Political Sciences, Marmara University and then completed an MBA at the Faculty of Political Sciences, Fatih University. He served at the Fund Management Department, Anadolu Finans Kurumu between 2000-2005 and then he joined Türkiye Finans Katılım Bankası where he served as Fund Management Manager, Treasury Operations Manager and Program Management Manager at between 2006-2011 and Strategy and Business Development Director between 2011-2013. Since March 2013, he serves as the Bank's Executive Vice President responsible for Operations, Strategy and Business Development.

Erol GÖRGÜN

Executive Vice President

Born in Emirdağ, Afyon in 1968. He graduated from the Department of Public Management, Faculty of Economics and Administrative Sciences, Marmara University and then completed an MBA at the Money-Bank Department, Institute of Social Sciences, İstanbul University. After serving as DATA Origination and Verification Operator at the Ministry of Finance for a

short period, he worked as Assistant Specialist and then Specialist, at the Department of Project Evaluation and Origination of Faisal Finans Kurumu between 1989-1995. He served as Head, Deputy Manager and then Manager, Department of Project Origination and Marketing at İhlas Finans Kurumu between 1995-2000. He functioned as General Coordinator at the Nakpa Plastik Group of Companies between 2001-2003, Güneşli Branch Manager and Head of Financial Analysis and Intelligence Department at the Anadolu Finans Kurumu between 2003-2005. In 2006 he joined Türkiye Finans Katılım Bankası where he served as Head of Corporate Loans Allocation Department, Head of Credit Follow-up and Settlement Department, Head of Enterprise Banking Loan Allocation Department and then Head of Commercial Loans and Leasing Allocation Department between 2006-2013. Taking office as the Executive Vice President of Loans in October 2013, Erol Görgün currently serves as the Executive Vice President responsible for Risk Monitoring, Collections and Legal Affairs in Türkiye Finans Katılım Bankası.

Fahri ÖBEK

Executive Vice President

Born in 1969. He graduated from Computer Science and Engineering Department, Ege University and received his Master's degree in Business Management from Koç University. He

started his business career Bilpa and then continued at Egebank. He held various positions in Koçbank between 1991-2006. After the merger of Koçbank - Yapı Kredi in 2006 he took the position of Senior System Analyst in the Software Development. He was the Deputy General Manager in charge of IT Management in Yapı Kredi Bank between 2008-2010. He served as the Department Head in charge of Information Technologies, Vodafone Turkey (CIO) between 2010-2011. He has been the Executive Vice President responsible for IT Systems in Türkiye Finans Katılım Bankası since June 2011.

Hakan UZUN

Executive Vice President

Born in 1968, Hakan Uzun, graduated from the Mechanical Engineering Department of Middle East Technical University in 1991. He went on to obtain a Master's Degree at the University of Illinois in the United States between 1992 and 1995. He started his career in banking in 1996 at Körfezbank. He worked for various private banks as a senior executive in the area of Treasury and Financial Markets. Between 2008 and 2011, he worked at ING Bank Turkey as the Group Manager responsible for Treasury and on October 2011 he joined the Türkiye Finans family as the Treasury Manager. He has been serving as the Executive Vice President responsible for the Treasury since November 10, 2015.

Menduh KARA

Executive Vice President

Born in İzmir in 1975. He graduated from İstanbul University, Faculty of Economics, International Relations Department. Started his business career at Lale Ajans, he held various positions at Dışbank between 1998-2002. He worked in the Corporate Marketing Department at Anadolu Finans Kurumu between 2002-2005. In 2006 he joined Türkiye Finans Katılım Bankası where he served as Assistant Manager - Corporate Marketing, Merter Branch Manager, Manager - Enterprise Banking and Manager - Commercial Banking be-

tween 2006-2011. In January 2012, he has been appointed as the Executive Vice President responsible for Enterprise Banking. Menduh Kara currently serves as the Executive Vice President responsible for Corporate and Commercial Banking.

Mustafa SAĞLAM

Executive Vice President

Born in 1960 in Samsun, Mustafa Sağlam graduated from Atatürk University Faculty of Management in 1982. Starting his career in Türk Ticaret Bankası, he held various positions in the Audit Board of the bank between 1985 and 1995. Between 1995 and 2001, he worked

at İhlas Finans Kurumu as an Auditor, Branch Manager, Central Branch Manager and Banking Services Manager, respectively. He was transferred to Anadolu Finans Kurumu in 2001 as the Branch Manager. He served as a Branch Manager in Türkiye Finans Katılım Bankası between 2004 and 2007 and took on the role of Regional Manager at İstanbul European-side regional office of Türkiye Finans Katılım Bankası in 2007 and continued his career as the Regional Sub-Manager between 2013 and 2015. Mustafa Sağlam has been working as the Executive Vice President responsible for Retail Banking and Distribution Network in Türkiye Finans as of June 2015.



Specialized Products, Technology and Innovations in 2015

Profit Sharing Participation Insurance Financing Assurance

In 2015, Türkiye Finans offered the "Profit Sharing Participation Insurance Financing Assurance" product for its customers by breaking new ground through a partnership with Vakıf Emeklilik. Customers are offered the opportunity to receive a share of the profits from participation insurance activities and the fund's investment income at the rate of the policy premium, in addition to offering insurance services to customers with this product.

Cheque with Funds Account

We also broke new ground in 2015 with the "Cheque with Funds", that we offer commercial banking customers in the participation banking sector.

The "Cheque with Funds", working with the murabaha infrastructure that is one of the basic principles of interest free banking, allows the payment of the cheque amount given to the vendor in return for the purchase of goods on the swap day upon demand even if there are insufficient funds in the customer's account and preparing an installment plan under the terms agreed.

Increasing the Functions of the Direct Collection System

Our Bank enables rapid and guaranteed advance / termed collections of companies that work with many customers or have a dealer system with the Direct Collection System (DCS). It has enriched the application by adding the collection function of the invoices generated in foreign currencies into the system.

Türkiye Finans Bonus POS

Member businesses' can be sure that they are part of a strong partnership with Türkiye Finans's cooperation through the Bonus POS application. Türkiye Finans contributes to the increase in business shopping turnover by providing additional means such as installments and points to a total of 16 million credit cards in 10 banks.

The Foreign Currency POS

Responding to the needs and expectations of member businesses with new POS services, the Bank has found a solution to the transactions carried out through foreign currency with the foreign currency POS application that shields both customers and member businesses from exchange rate differences. The foreign currency POS software automatically recognizes foreign cards and provides opportunities to sell in different currencies.

"Yedek Hesap (Reserve Account)"

Adopting customer satisfaction as one of its main principles, the Bank launched the Yedek Hesap (Reserve Account) so it could finance the urgent needs of our customers. Even if are

not sufficient funds in a customer's account, customers may easily carry out bill payment transactions and reach financial support from ATMs without paying any transaction fees or dividend, thanks to the Yedek Hesap (Reserve Account) product, developed within the framework of the Benevolent-Loan practice that constitutes the core of participation banking.

School Fees Collection System

With the School Fee Collection System, customers may pay school fees in installments by credit card if they have given a regular payment instruction, or through the Financier (Finansör) for the contracted schools with our Bank, even if there are not sufficient funds in the customer's accounts.

Akıllı Bıdık (Account for Kids)

Taking into account the expectations of parents who want to invest in their children's future, our Bank offered the "Akıllı Bıdık" Participation Account and "Akıllı Bıdık" Accumulated Profit Sharing Account for the use of our customers.

Developments in our card products

Having offered our customers the Financier (Finansör), Faal and Siftah cards, which are murabaha in card format, our Bank has also enriched the card services with new flexible payment features such as grace periods and periodic payments.

Within the framework of our principle of providing a fast and easy service, the infrastructure work of the Instant Card Printing project that will enable the delivery of debit card and

credit cards to our customers by printing them at our branches was completed and work on the pilot application got underway.

The "Contactless" feature was added to our credit cards and put into use in order to meet the expectations of our customers who want to carry out their transactions quickly and safely.

Renewal of our corporate website

As the leading organization in participation banking, our Bank renewed its corporate website to enable customers to find what they are looking for in a quick and easy way through a modern and user-friendly interface design in line with changing consumer habits and demands. We brought the web site online for the use of the customers.

Our strategy of developing the distribution network provides a major contribution to the customer experience. The screen design, function and operation sets of more than 570 ATMs throughout the country were re-designed to meet the needs of our customers.

The function and operation sets of our Mobile Banking application were developed and their infrastructure work, which will allow the use of the application in devices with different software, was completed and offered for the use of customers.

The Bank plans to complete the work for the renewal of the design of the interfaces and user experience of our internet banking in line with our goal of providing the same customer experience at every channel on the back of technological developments and changing customer requirements in 2016. Our Call Management System, that enables responses to all phone calls as soon as possible by directing all phone calls to the Bank from a central location was completed and commissioned.

Branch opened in Bahrain

Our Bank, that has led the participation banking sector since the day it began operating, opened the first international branch in Bahrain which is one of the important financial centers in the Gulf region. The opening of our Bahrain branch, which was the first and important step in our strategy of opening up to the regional financial markets, will support our experience in international markets and also offer significant opportunities for the development of our international service capacity.

Direct Sale Tablet Application

With our customer-oriented approach, our Bank expanded its field organization by establishing Direct Sales Teams serving directly in the field in order to meet the needs of our customers who are unable to come to our branches.



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Turkey's Finance
**Türkiye
Finans** 

More by sharing



Osman ARSLAN
General Manager-Ziraat Participation

Since the day we became operational, our contribution to our country's employment has continued to increase. We had a total of 458* employees at the end of 2015. There has been a significant growth in fund collection and allocation volume in parallel with the growth in our branch network.

*The number of our employees has reached 550 as of April 2016.

**The number of our branches increased to 33 as of April 2016.

As Turkey's first state-owned participation bank, Ziraat Participation provides impetus to participation banking in its region, not just in Turkey and sets out to contribute to our country's growth by offering more to its customers at every stage by sharing. In this context, our Bank will strive to raise the share of participation banking in the sector in accordance with the principles of participation banking and with an awareness of its social responsibility.

After entering operation on May 29, 2015, Ziraat Participation has undergone a rapid branch expansion process. On the principle of "more by sharing", we reached a total of 22** branches by achieving a performance which exceeded our targets. Ziraat Participation had opened a total of 22** branches in 10 provinces by the end of 2015, including nine branches in İstanbul and four branches in Ankara since first stepping into the sector. The Bank aims to reach a network of 50 branches by the end of 2016.

Since the day we became operational, our contribution to our country's employment has continued to increase. We had a total of 458* employees at the end of 2015. There has been

After entering operation on May 29, 2015, Ziraat Participation has undergone a rapid branch expansion process. On the principle of "more by sharing", we reached a total of 22 branches by achieving a performance which exceeded our targets.

a significant growth in funds collected and funds allocated volume in parallel with the growth in our branch network.

The entry of the public sector into the participation banking sector has injected rapid growth into the system; the volume of assets in the participation banking sector stood at TL 120 billion at the end of 2015. There was a 15% YoY increase in the volume of the sector's assets compared to the same period of the last year. These data's are indicating the steady growth in participation banking.

Our Bank's assets amounted to TL 2,177 million at the end of 2015, increasing by 53% when compared to the previous quarter. Completing its first operational year with steady growth, Ziraat Participation achieved a capital adequacy ratio of 47.41%.

Although we give importance to the concept of sustainable profitability we are aware of the importance of taking part in strategic investments that will affect the country's values and its future. Ziraat Participation undertakes the financing of suitable and appropriate investment projects that increase employment and support economic growth, contributing to a

sustainable future. It also carries out activities that will pave the way for Turkey's transformation into a leading international finance center and for the global funds to increasingly be directed to Turkey.

As Ziraat Participation, we define the participation banking sector as a field that has the potential to appeal to all sectors by increasing product diversity and service quality. We have been operating to increase the recognition, prevalence and transaction volume of participation banking by reaching out to our customers from each sector.

Ziraat Participation will continue to work to add value to not only to its customers and shareholders but also to society and all stakeholders by contributing the real economy in its region and on a global scale through the strength of Ziraat Finance Group and the 152-year old Ziraat brand.

I would like to take this opportunity to thank our stakeholders, our customers and all of our employees who have unwavering trust in the brand building of Ziraat Participation and who have contributed to this great value that we generate.

Our Bank's assets amounted to TL 2,177 million at the end of 2015, increasing by 53% when compared to the previous quarter.



Ziraat Katılım Bankası A.Ş.

Ziraat Participation

Establishment Date	2015
Main Shareholders*	T.C. Ziraat Bankası A.Ş. (99%)
Chairman	Hüseyin AYDIN
General Manager	Osman ARSLAN
Headquarters	Hobyar Eminönü Mah. Hayri Efendi Cad. No: 12 34112 Fatih/İstanbul/Turkey
Phone/Fax	+90 212 404 10 00 - +90 212 404 10 80
Web Site	www.ziraatkatilim.com.tr
SWIFT Code	ZKBATRIS
EFT Code	209
Number of Domestic Branches	33
Number of Branches Abroad	-
Number of Representative Offices Abroad	-
Financial Subsidiaries Abroad	-
Number of Employees	550

*The Bank's shareholders with an interest of 10% and above, their shares and the percentage of publicly held shares.

Ziraat Participation Senior Management

Osman ARSLAN **Board Member and CEO**

Born in 1971 in Ankara, Osman Arslan graduated from the Statistics Department of the Middle East Technical University Science and Literature Faculty. He completed his postgraduate degree at the Economics and Administrative Sciences at the same university. Arslan, who began working at Ziraat Bank in 1995, held management positions at a variety of private sector banks between 1998-2004. Between 2004-2012 he continued his career as Department Manager, Head of Department and Deputy Chief Executive in turn at Halkbank, then as Chief Executive at Arap Türk Bank. In March 2012, he took up the position of Deputy Chief Executive responsible for Financial Management at Ziraat Bank and from January 2013 became the Deputy Chief Executive for International Banking and Partnerships and Deputy General Manager of Information Technologies Management in August 2014; then on 18 February 2015 was appointed as Founding Chief Executive of Ziraat Participation.

Mustafa AKIN

Executive Vice President - General Coordination

Born in 1963 in Erzincan, Mustafa Akin graduated from the Department of Economics at Anadolu University's Faculty of Economics and Administrative Sciences. Mr. Akin started working at Pamukbank in 1986, before moving to Halkbank, where he was a manager in vari-

ous departments, he then came to Ziraat Bank in December 2011 as Corporate Loans Group President, later acting as Group President for the Supply and Management of Retail Loans. On February 18, 2015, he was appointed Loan Facility and Management Deputy General Manager at Ziraat Participation. He has been working as the Deputy General Manager at our Bank since February 12, 2016.

Tahir DEMİRKIRAN

Executive Vice President - Loan Facility and Management

Born in 1967 in İstanbul, Tahir Demirkiran graduated from İstanbul University Faculty of Economics, Department of Economics. He started his banking career as the Assistant Financial Analysis and Intelligence Specialist at Pamukbank in 1995. He worked as the Specialist and Loans Service Director. And then, having worked as the Department Director of Financial Analysis and Loans and Commercial Branch Director and Head of Commercial Loans Department at Halkbank; and Member of the Board of Directors at Halk Leasing; Demirkiran became the Retail Loans Allocation and Management Group Manager at Ziraat Bank in 2015. On February 12, 2016, he was appointed as the Loans Allocation and Management Deputy General Manager at Ziraat Participation.

Raci KAYA

Executive Vice President - Treasury Management and International Banking

Born in 1967 in Ankara, Raci Kaya graduated from the Middle East Technical University's Department of Public Administration. He gained his master's degree from the Department of Economics at Hacettepe University and then gained his Ph.D. at Marmara University. In 1990, Kaya began working at Halkbank as a Foreign Affairs Assistant Specialist and after working as a manager for various banks and private companies, he worked as Deputy General Manager at the Active Investment Bank between 2007 and 2014. On February 18, 2015, he was appointed Treasury Management and International Banking Deputy General Manager at Ziraat Participation.

Hakan AYDOĞAN

Executive Vice President - Marketing

Born in 1979 in Ankara, Hakan Aydoğan graduated from Middle East Technical University's Department of Political Science and Public Administration. Beginning as an Inspector at Halkbank in 2004, Mr. Aydoğan worked as a manager in the Commercial Loans Department Management and at various branches in 2009. In 2013 he was appointed manager in the Foreign Transactions Operations Department. On February 18, 2015, he was appointed Marketing Deputy General Manager at Ziraat Participation.



Specialty Products, New Services and Technologies

Our Bank adopted the goals of providing new contributions to the know-how of the sector, using all products of participation banking with the latest technology in Turkey and the world by raising the share of participation banking in the sector and creating an environment that will allow the deepening and growth of the system by developing new products, to be achieved by operating in accordance with the principles of participation banking with ethical and moral values, being aware of social responsibilities, at working to world standards.

Corporate, Entrepreneurial, Retail Banking
Working to a basic philosophy of listening to its customers and offering them unique solutions in all circumstances, our Bank has notched up a major achievement in gaining customers despite being a new entrant to the sector and the intense competition experienced in the business and have reached customers nationwide in Corporate, Entrepreneurial and Retail segments.

In 2015 our Bank;

- Corporate and Entrepreneurial Banking,
- Retail Banking,
- Payment Systems and Alternative Distribution Channels,
- Treasury Operations,
- Cash Management,
- Leasing product and
- POS product infrastructure was offered to customers.
- The Bank has started to its customers' credit transactions in housing projects.

In 2016, our Bank will continue to strengthen its presence and operations in the sector with financing methods such as the Low Participating Investment Operating Financing for Agricultural Production, Profit - Loss Sharing and the Financing from World Bank to meet the financing needs of producers for agricultural production, with preferential conditions attached.

Our Bank determined its goal for 2016 as one of expanding its customer base by providing an exceptional service and a wide range of products and establishing secure relationships with its customers by introducing innovations into participation banking with a customer satisfaction centered approach in individual segment.

World Bank Funds

World Bank funds intended for project and business financing needs will be offered through our Bank with appropriate dividend and long-term financing facilities in accordance with the principles of Islamic banking in order to increase the profitability and efficiency of our customers in the SME segment, to support the real sector and facilitate its access to finance.

Funds Collection with Lease Certificate

Our Bank will issue sukuk (lease certificates) to raise the resource diversity on one hand and play an active role in the capital markets on the other. We aim carry out long-term issuances internationally, in addition to relatively short term issuances in TL at home.

As such, we will have the opportunity to both supply long-term resources and to provide long-term support to the real sector.

Integrating into the Turkey Electronic Fund Distribution Platform (TEFTP)

Integration was ensured by being a member of the TEFTP, an electronic fund platform which allows all funds to be compared over a single system and provides access to all funds in the market with a single investment account. In this context, the efforts to offer customers sales transactions of investment funds in accordance with the principles of participation banking have largely been completed.

Currency and Gold Trading Operations

Shortly after entering operation, Ziraat Participation has enabled the trade of different currencies and gold in branches and Internet banking.

The establishment of the infrastructure to sell lease certificates in the Bank's portfolio to Ziraat Participation customers was completed.

Integration of Foreign Trade Operations, Domestic and International Foreign Currency Transfers

Necessary work to carry out the customers' domestic and international foreign currency transfer transactions was undertaken and this service was offered to our customers by completing Paygate Maestro tests.

Domestic and International Letter of Credit and Guarantee Opening Integration





Necessary work was carried out to open our customers' letters of credits and guarantees in foreign currencies directly to the banks with which we have a SWIFT code connection, to the other banks that do not have a SWIFT code connection through Ziraat Bank correspondence.

Complete Membership of IBAN

We became a member of the International "IBAN Complete", the IBAN verification system.

The accuracy of IBAN numbers given in the transfer instructions was proven.

Smartworks Equity Membership

Access to the address, branch, general directorate and foreign currency correspondent information of international banks was provided by being a member of the International "Smartworks Equity" system.

Treasury Operations

SWIFT Membership and Integration

By being a member of SWIFT, our customers were able to carry out domestic and international foreign currency transfers.

RMA (Relationship Management Application) Integration

The RMA connection was established with 210 banks to meet the letter of credit demands of our customers and we have become able to meet the demands of our customers.

Branch Operations

Tax collections, e-distrain application, Electronic Fund Transfer System (EFT system), integration of Registered Electronic Mail (REM) tax collection to the relevant institutions application were commissioned.

Correspondent Services

In order to offer our customers an extensive service network, correspondent agreement made with the Ziraat Bank, thereby, opening participation account, deposit / withdrawal from the current account and stock collection transactions by Ziraat Participation's customers have been allowed to be made through the branches of the Ziraat Bank.

Interbank Cheque Clearing House Membership

In order to meet the customers' potential demands, membership of the Interbank Cheque Clearing House (ICCH) was achieved. Also, the collection of the payments of other banks' cheques was enabled.

Channel Management

The internet branch of Ziraat Participation, that adopts a multi-channel strategy, has been used actively since 29 May 2015 when Ziraat Participation was established. The transaction sets currently used meet 90% of customers' banking needs. The projects for the remaining transaction sets are ongoing.

The project to create a customer / opening an account over the web, in what would be the first effort of branchless banking services, was put into operation and pilot work continues. The application is planned to be available for use in 2016.

Ziraat Participation has begun purchasing and development activities related to its mobile banking application. Ziraat Participation's goal is to be present on the mobile devices of its customers in 2016.

Within the correspondence agreement entered into with Ziraat Bank, more than 6,500 Ziraat Bank ATMs were enabled for use by our customers, thus providing customers with the opportunity to access the Bank from all locations quickly and easily.

Ziraat Participation offers services to its customers in the fields of retail and corporate banking with its experienced personnel, effective distribution channels, digital platforms and high technological infrastructure. The Bank provides uninterrupted service to its customers 7 days a week 24 hours a day through ATMs, Internet banking and the Customer Contact Center.

A number of projects in the field of mobile banking and a Digital Road Map will be implemented in 2016, with an uninterrupted service channel and products to be added to Ziraat Participation's services.

There is a brand new Participation Bank in Turkey **for those who love sharing.**



İstanbul Altunizade, Eminönü, Fatih, İkitelli, Mecidiyeköy, Ümraniye, Üsküdar, Kadıköy, Osmanbey **Ankara** Ulus, Kızılay, Ostim, Sincan **Bursa** Setbaşı **Konya** Büsan, Selçuklu **Diyarbakır** Kayapınar **Elazığ**, **Gaziantep**, **İzmir** Bornova **Hatay** İskenderun **Aksaray**, **Çorum**, **Kayseri**, **Adana**, **Aydın**, **Van**, **Adapazarı**, **Kocaeli** İzmit, Gebze **Kahramanmaraş**, **Kütahya**, **Rize**

 **Ziraat Participation**

Growth through sharing



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Key Financial Data and Graphs

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The participation banks, which support the real sector and play a key role in the economic development of our country, strengthen their position as indispensable players of the financial system. As of year end 2015, the participation banks represents 5.9% of total banking sector funds collected and 5.2% of funds allocated.

Turkish Banking Sector's Indicators by Segments										
Bank	Number of Institutions	Assets			Deposits			Loans		
		2015-TL Million	2015-share (%)	2014-share (%)	2015-TL Million	2015-share (%)	2014-share (%)	2015-TL Million	2015-share (%)	2014-share (%)
Participation Banks	5	120,183	5.1	5.2	74,362	5.9	6.2	79,269	5.2	5.4
Deposit Banks	34	2,130,601	90.4	90.5	1,175,654	94.1	93.8	1,359,969	89.8	90.0
Development and Investment Banks	13	106,649	4.5	4.3	-	-	-	74,807	5.0	4.6
Total	52	2,357,433	100	100	1,250,016	100	100	1,514,045	100	100

Source: BRSA / Monthly Bulletin - Accessed On: April 2016

Participation Banks and Banking Sector: Key Financial Indicators (TL million) (December 2015)*							
Financial Highlights		Participation Banks			Banking Sector		
		2015	2014	2015/2014 (Change %)	2015	2014	2015/2014 (Change %)
Deposits*	TL	40,740	38,979	4.5	719,120	664,528	8.2
	FC	31,406	23,004	36.5	519,845	375,790	38.3
	FC-Metal	2,216	3,422	(35.2)	11,051	16,311	(32.2)
	Total	74,362	65,405	13.7	1,250,016	1,056,629	18.3
Loans		79,191	69,408	14.1	1,513,969	1,262,621	19.9
Non-Performing Loans (Net)		1,775	1,203	47.5	12,082	9,516	27.0
Total Assets		120,252	104,319	15.3	2,357,522	1,994,329	18.2
Shareholders' Equity		10,642	9,673	10.0	262,271	232,007	13.0
Net Profit ***		405	144	181.3	26,062	24,610	5.9
Number of Employees		16,554	16,280	1.7	217,504	216,912	0.3
Number of Branches	Branches Domestic	1,076	986	9.1	12,185	12,125	0.5
	Branches Abroad	4	4	0.0	84	85	(1.2)
	Total	1,080	990	9.1	12,269	12,210	0.5

Source: BRSA / Monthly Bulletin - Accessed On: February 2016

* Bank deposits are excluded. Rediscounts are included.

** Loans under follow-up are excluded. Rediscounts are included.

*** Net profit figures compared to the same period of last year.

Participation Banks: Asset Structure and Changes in Selected Items

	Amount (TL Million)			Change (%)		Share in Total (%)		
	2015	2014	2013	2015-2014	2014-2013	2015	2014	2013
Assets								
Liquid Assets	14,697	12,416	9,569	18	30	12	12	10
Securities Portfolio	7,508	6,738	4,815	11	40	6	6	5
Available-for-Sale Assets(Net)	5,905	5,424	4,086	9	33	5	5	4
Held-To-Maturity Assets (Net)	1,603	1,314	729	22	80	1	1	1
Loans	72,038	64,065	62,029	12	3	60	62	65
Non-Performing Loans (Gross)	4,335	3,190	2,261	36	41	4	3	2
(-) Special Reserves	2,560	1,991	1,429	29	39	2	2	1
Leasing Receivables(Net)	5,916	3,003	1,875	97	60	5	3	2
Non-Current Assets	2,298	2,051	1,671	12	23	2	2	2
Affiliates and Subsidiaries	669	487	459	37	6	1	0	0
Fixed Assets	1,629	1,564	1,212	4	29	1	2	1
Rediscounts	3,674	2,637	3,506	39	(25)	3	3	4
Other Assets	1,860	1,334	1,149	39	16	2	1	1
Total Assets	120,183	104,163	96,075	15	8	100	100	100

Source: BRSA / Monthly Bulletin - Accessed On: April 2016

Participation Banks: Liabilities Structure and Changes in Selected Items

	Amount (TL Million)			Change (%)		Share in Total (%)		
	2015	2014	2013	2015-2014	2014-2013	2015	2014	2013
Liabilities								
Deposits	74,176	65,230	61,314	14	6	62	63	64
TL	40,590	38,838	36,567	5	6	34	37	38
FC	33,586	26,392	24,747	27	7	28	25	26
Loans To Banks	14,241	14,916	15,255	(5)	(2)	12	14	16
Rediscounts	873	404	446	116	(9)	1	0	0
Shareholders' Equity	10,645	9,610	8,833	11	9	9	9	9
Paid-in Capital	7,602	6,687	5,275	14	27	6	6	5
Capital Reserves	3,085	2,451	2,335	26	5	3	2	2
Prior Years' Profits	(940)	95	1	(1089)	9400	(1)	0	0
Period Profit	409	80	1,052	411	(92)	0	0	1
Others	489	297	170	65	75	0	0	0
Other Liabilities	11,884	8,725	5,289	36	65	10	8	6
Total	120,183	104,163	96,075	15	8	100	100	100

Source: BRSA / Monthly Bulletin - Accessed On: April 2016

Participation Banks: Income/Loss Structure and Changes in Selected Items

Income/Loss	Amount (TL Million)			Change (%)		Rate Over Net Income/Loss Before Tax (%)		
	2015	2014	2013	2015-2014	2014-2013	2015	2014	2013
Profit Share Income	7,536	6,526	5,527	15	18	1080	1886	427
Profit Share Expense	3,780	3,346	2,644	13	27	542	967	204
Net Profit Share Income	3,756	3,180	2,883	18	10	538	919	223
Income Other Than Profit Share	2,321	2,598	2,010	(11)	29	333	751	155
Net Fees and Commissions Income.	832	799	801	4	0	119	231	62
Banking Services Income	633	670	578	(6)	16	91	194	45
Other Income Other Than Profit Share	856	1,129	631	(24)	79	123	326	49
Expenses Other Than Profit Share	4,103	3,656	2,963	12	23	588	1057	229
Personnel	1,490	1,410	1,186	6	19	213	408	92
Fees and Commissions Expenses	377	331	247	14	34	54	96	19
Other Expenses Other Than Profit Share	2,236	1,915	1,530	17	25	320	553	118
Income/Expenses Other Than Profit Share	233	188	310	24	(39)	33	54	24
P/L From Capital Market Transactions	176	72	114	144	(37)	25	21	9
Profit/Loss From FX Transactions	55	115	195	(52)	(41)	8	33	15
Others	2	1	1	-	-	0	0	0
Profit/Loss Before Tax	698	346	1,294	102	(73)	100	100	100
Tax Provisions	289	265	243	9	9	84	77	19
Net Profit/Loss	409	80	1,052	411	(92)	118	23	81

Source: BRSA / Monthly Bulletin - Accessed On (for 2015): April 2016

Participation Banks vs Banking Sector: Comparison between Selected Ratios

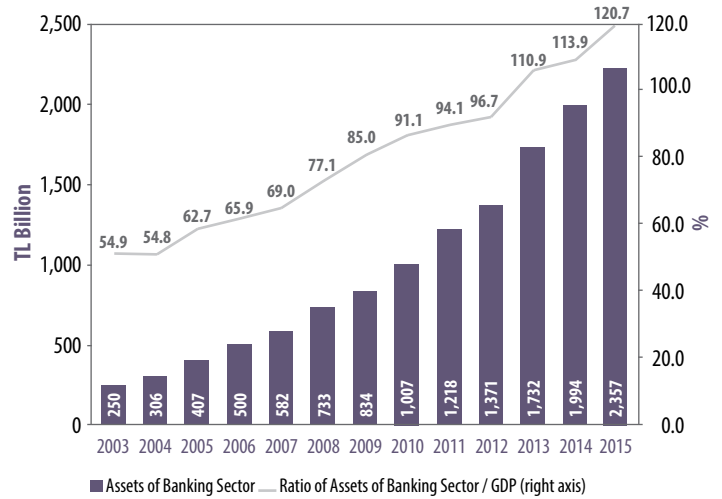
No	Description	Participation Banks			Banking Sector		
		2015	2014	2013	2015	2014	2013
1	Non-Performing Loans (Gross)/Total Cash Loans (%)	5.4	4.5	3.4	3.1	2.9	2.8
2	Provisions for Non-Performing Loans/ Non-Performing Loans (Gross) (%)	59.1	62.4	63.2	74.6	73.9	76.3
3	Large Deposits (TL 1 Million and Above)/Total Deposits (%)	36.6	34.3	35.5	52.2	50.7	51.3
4	Profit/Loss Before Tax/Average Total Assets (ROAA) (%)	0.6	0.4	1.6	1.5	1.7	2.0
5	Net Profit/Loss/Average Shareholders' Equity (ROAE) (%)	4.1	0.9	13.8	11.3	12.2	14.2
6	Net Profit Share Income/Loss/Average Total Assets (%)	3.3	0.1	3.5	3.5	3.5	3.7
7	Fees, Commissions and Banking Services Income /Average Total Assets (%)	1.3	1.5	2.0	1.3	1.4	1.5
8	Fees, Commission and Banking Services Income/Total Income (%)	14.3	15.6	17.5	13.0	14.0	14.6
9	Operational Expenses/Average Total Assets (%)	2.5	2.7	2.7	2.0	2.1	2.3
10	Income Other Than Profit Share/Expenses Other Than Profit Share (%)	95.7	90.2	95.2	99.4	98.5	96.4
11	Fees and Commissions Income/ Operational Expenses (%)	51.2	55.2	61.2	63.4	65.8	63.9
12	Average Total Assets/Average Number of Employees (TL thousand)	6,954	5,818	5,144	10,286	8,611	7,396
13	Deposits/ Average Number of Employees (TL thousand)	4,475	3,835	3,775	5,722	4,883	4,537
14	Profit/Loss Before Tax/ Average Number of Employees (TL thousand)	42	20	80	152	146	149
15	Deposits/ Number of Branches (TL thousand)	71,599	64,905	68,660	101,325	86,817	82,112
16	Loans/Number of Branches (TL thousand)	77,499	69,908	74,093	124,997	105,577	93,676
17	Number of Employees / Number of Branches (Person)	15	16	17	18	18	18
18	Total Cash Loans/Deposits (%)	108.2	107.7	107.9	123.3	121.6	114.1
19	Total Securities Portfolio/Deposits (%)	10.2	10.4	7.9	26.5	28.7	30.3
20	Demand Deposits/Total Deposits (%)	27.2	24.5	24.5	19.1	18.9	18.7
21	Shareholders' Equity/Total Risk-Weighted Items (Capital Adequacy Standard Ratio) (%)	14.5	14.5	14.0	15.6	16.3	15.3
22	Liabilities / Shareholders' Equity (%)	1,009.8	969.5	973.5	782.8	743.3	778.4

Source: BRSA / Monthly Bulletin - Accessed On (for 2015): April 2016

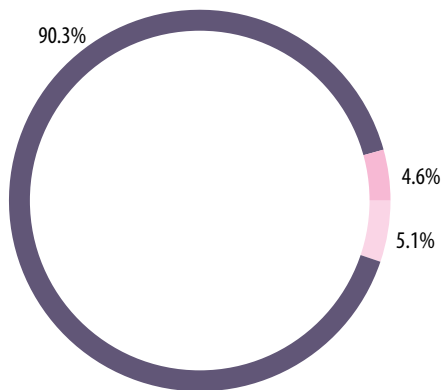
In 2015, the share of participation banking industry in overall banking industry was 5.1%.

Funds collected and funded credits by participation banks in the period of 2003-2015 grew 27% and 32%, respectively.

Turkish Banking Sector and Ratio to GDP

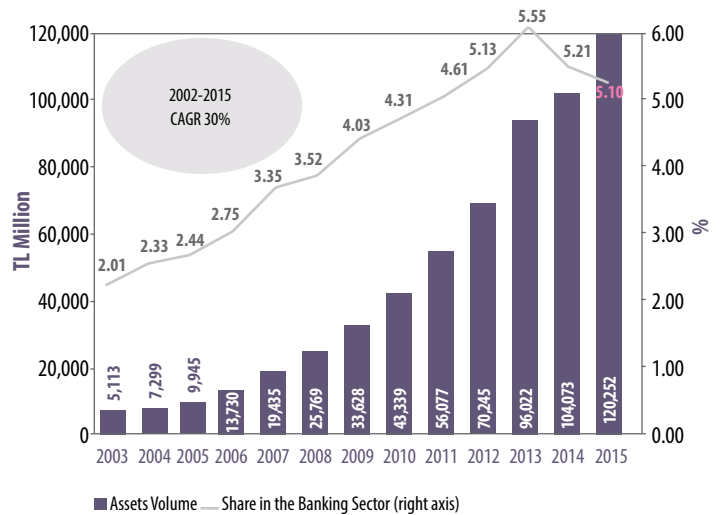


Turkish Banking Sector Assets / % share



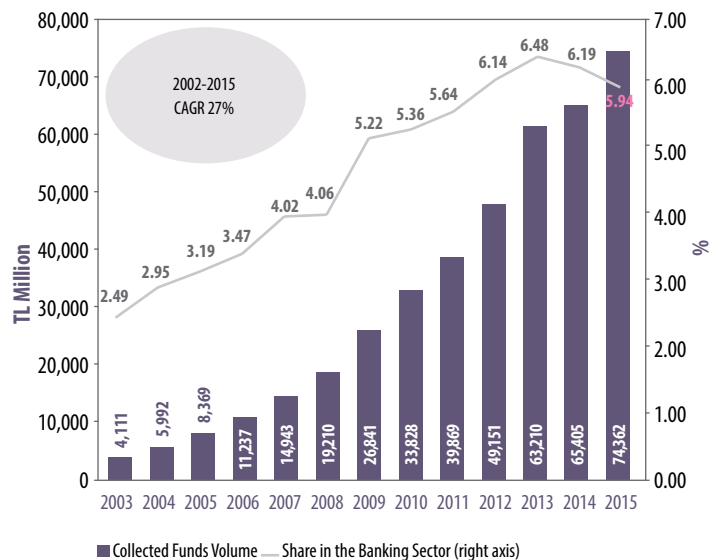
■ Deposit Banks ■ Participation Banks ■ Development and Investment Banks
(Share based received from total assets)

Development of Assets of Participation Banks and Shares in the Sector



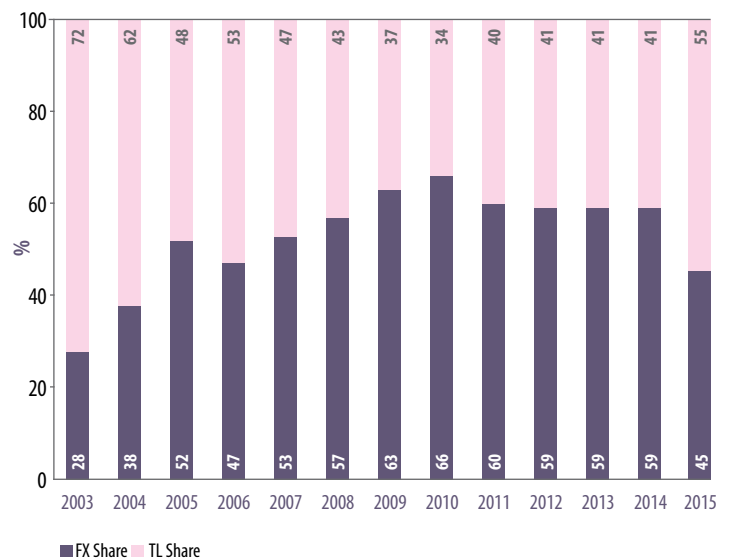
■ Assets Volume — Share in the Banking Sector (right axis)

Development of Funds Collected of Participation Banks



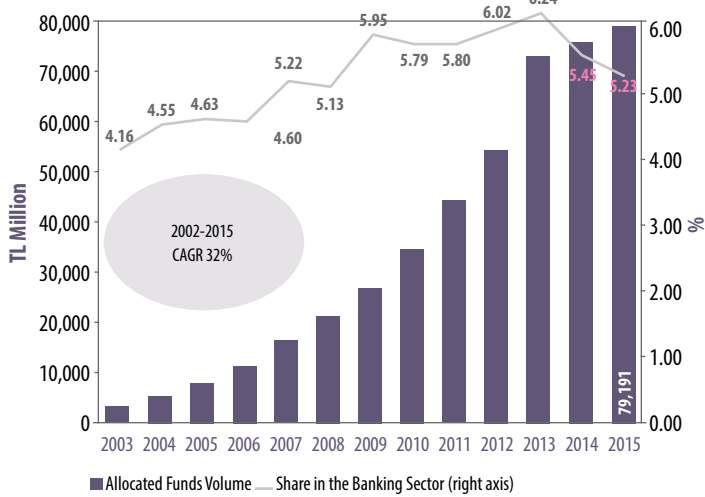
■ Collected Funds Volume — Share in the Banking Sector (right axis)

TL/FC Concentration of Funds Collected of Participation Banks

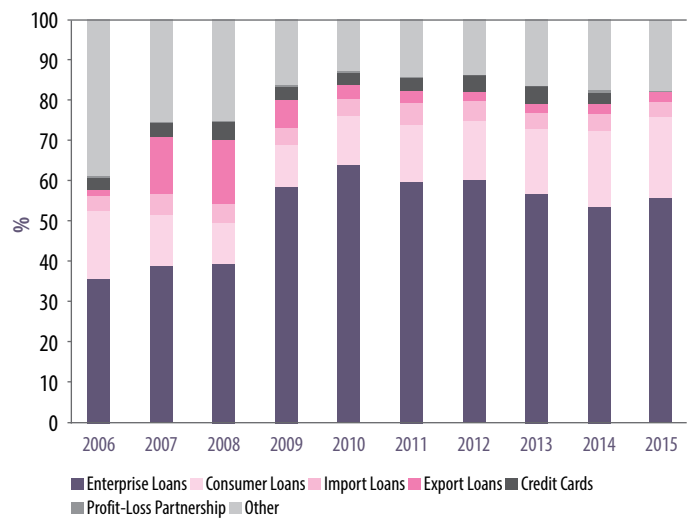


■ FX Share ■ TL Share

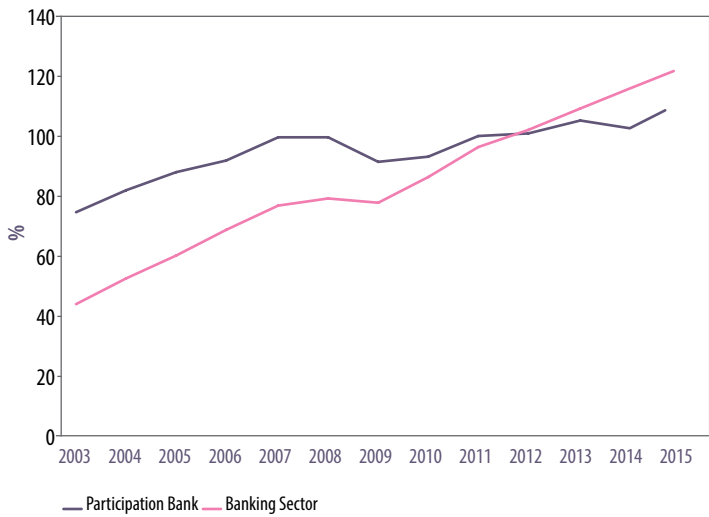
Development of Funds Allocated of Participation Banks



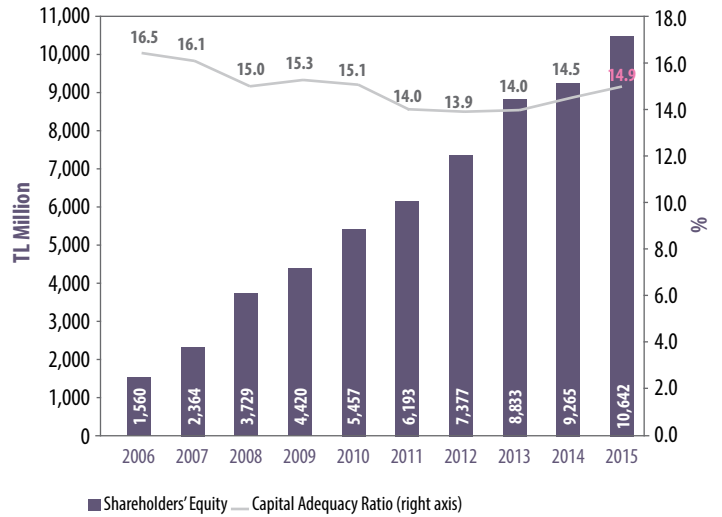
Concentration of Funds Allocated by Groups



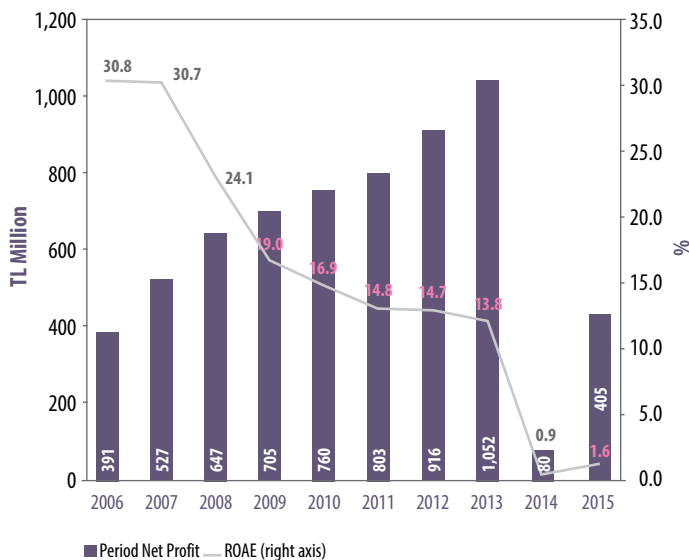
Ratio of Funds Allocated to Funds Collected (%)



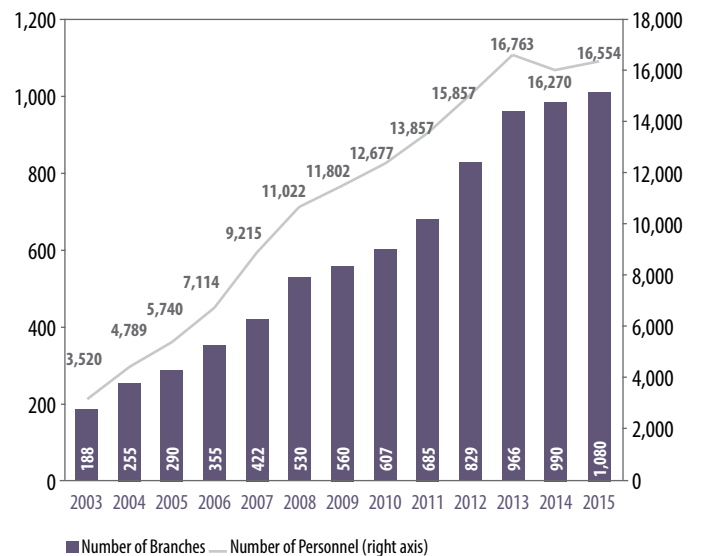
Development of Shareholders' Equity of Participation Banks



Development of Net Profit of Participation Banks



Development of Branches and Staff of Participation Banks




Albaraka Türk Katılım Bankası A.Ş. Summary Balance Sheet - Assets (TL thousand)

Assets	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
I. Cash and Balances with the Central Bank	894,204	4,010,594	4,904,798	352,393	2,776,793	3,129,186
II. Financial Assets at Fair Value Through Profit and Loss (Net)	1,427	20,856	22,283	5,611	-	5,611
III. Banks	599,970	1,882,644	2,482,614	511,402	1,136,833	1,648,235
IV. Money Market Placements	-	-	-	-	-	-
V. Financial Assets-Available for Sale (Net)	755,337	296,229	1,051,566	496,367	163,393	659,760
VI. Loans and Receivables	15,352,083	3,205,882	18,557,965	13,494,112	1,979,934	15,474,046
VII. Investments Held to Maturity (Net)	762,890	-	762,890	783,309	-	783,309
VIII. Investments in Associates (Net)	4,719	-	4,719	4,211	-	4,211
IX. Subsidiaries (Net)	5,250	-	5,250	250	-	250
X. Joint Ventures (Net)	15,500	-	15,500	10,500	-	10,500
XI. Lease Receivables (Net)	947,427	-	947,427	709,646	-	709,646
XII. Derivative Financial Assets for Hedging Purposes	-	-	-	-	-	-
XIII. Tangible Assets (Net)	499,803	1,336	501,139	485,461	1,678	487,139
XIV. Intangible Assets (Net)	43,796	476	44,272	26,326	565	26,891
XV. Investment Property (Net)	-	-	-	-	-	-
XVI. Tax Asset	20,495	-	20,495	3,551	-	3,551
XVII. Assets Held for Sale and Assets of Discontinued Operations (Net)	22,574	245	22,819	27,678	-	27,678
XVIII. Other Assets	216,018	2,244	218,262	74,852	1,559	76,411
Total Assets	20,141,493	9,420,506	29,561,999	16,985,669	6,060,755	23,046,424

Albaraka Türk Katılım Bankası A.Ş. Summary Balance Sheet - Liabilities (TL thousand)

Liabilities	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
I. Funds Collected	11,336,176	9,010,002	20,346,178	9,782,163	6,861,055	16,643,218
II. Derivative Financial Liabilities Held for Trading	-	-	-	-	-	-
III. Funds Borrowed	-	4,104,688	4,104,688	-	3,215,998	3,215,998
IV. Borrowings From Money Markets	770,959	-	770,959	116,740	-	116,740
V. Securities Issued (Net)	-	-	-	-	-	-
VI. Miscellaneous Payables	633,312	53,074	686,386	434,001	76,171	510,172
VII. Other Liabilities	-	-	-	-	-	-
VIII. Lease Payables	-	-	-	-	-	-
IX. Derivative Financial Liabilities for Hedging Purposes	-	-	-	-	-	-
X. Provisions	216,049	35,810	251,859	180,386	52,438	232,824
XI. Tax Liability	55,695	2,763	58,458	64,116	3	64,119
XII. Liabilities for Assets Held for Sale and Assets of Discontinued Operations (Net)	-	-	-	-	-	-
XIII. Subordinated Loans	-	1,239,557	1,239,557	-	472,426	472,426
XIV. Shareholders' Equity	2,097,426	6,488	2,103,914	1,790,092	835	1,790,927
Total Liabilities	15,109,617	14,452,382	29,561,999	12,367,498	10,678,926	23,046,424

Albaraka Türk Katılım Bankası A.Ş. Summary Off-Balance Sheet Commitments (TL thousand)

	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
A. Off- Balance Sheet Commitments (I+II+III)	5,494,071	4,916,466	10,410,537	5,077,895	3,929,264	9,007,159
I. Guarantees and Sureties	4,275,402	4,388,655	8,664,057	4,149,365	3,929,144	8,078,509
II. Commitments	1,218,669	110,806	1,329,475	928,530	120	928,650
III. Derivative Financial Instruments	-	417,005	417,005	-	-	-
B. Custody and Pledged Items (IV+V+VI)	38,754,719	5,866,824	44,621,543	30,389,457	4,509,815	34,899,272
IV. Items Held in Custody	1,671,504	932,158	2,603,662	1,353,738	1,454,959	2,808,697
V. Pledged Items	37,083,215	4,934,666	42,017,881	29,035,719	3,054,856	32,090,575
VI. Accepted Independent Guarantees and Warranties	-	-	-	-	-	-
Total Off- Balance Sheet Accounts (A+B)	44,248,790	10,783,290	55,032,080	35,467,352	8,439,079	43,906,431

Albaraka Türk Katılım Bankası A.Ş. Summary Statement of Income (TL thousand)

	Current Period 31.12.2015	Prior Period 31.12.2014
I. Profit Share Income	1,935,159	1,502,306
II. Profit Share Expense	1,049,478	803,332
III. Net Profit Share Income/Loss (I - II) [I - II]	885,681	698,974
IV. Net Fees and Commissions Income/Expenses	135,997	128,336
V. Dividend Income	519	180
VI. Trading Income/Loss (Net)	52,570	53,257
VII. Other Operating Income	113,407	96,819
VIII. Total Operating Income (III+IV+V+VI+VII)	1,188,174	977,566
IX. Provision for Loan Losses and Other Receivables (-)	157,143	149,576
X. Other Operating Expenses (-)	654,253	502,438
XI. Net Operating Income/(Loss) (VIII-IX-X)	376,778	325,552
XII. Excess Amount Recorded as Gain After Merger	-	-
XIII. Income / (Loss) on Equity Method	-	-
XIV. Income / (Loss) on Net Monetary Position	-	-
XV. Income / (Loss) From Continued Operations Before Taxes (XI+...+XIV)	376,778	325,552
XVI. Tax Provision for Continued Operations (±)	(73,915)	(72,921)
XVII. Net Income / (Loss) From Continued Operations (XV±XVI)	302,863	252,631
XVIII. Income From Discontinued Operations	-	-
XIX. Loss From Discontinued Operations (-)	-	-
XX. Income / (Loss) on Discontinued Operations Before Taxes (XVIII-XIX)	-	-
XXI. Tax Provision for Discontinued Operations (±)	-	-
XXII. Net Income / Loss From Discontinued Operations (XX±XXI)	-	-
XXIII. Net Income / Loss (XVII+XXII)	302,863	252,631


Asya Katılım Bankası A.Ş. Summary Balance Sheet - Assets (TL thousand)

Assets	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
I. Cash and Balances with the Central Bank	119,492	206,422	325,914	353,274	1,278,596	1,631,870
II. Financial Assets at Fair Value Through Profit and Loss (Net)	301	20,377	20,678	501	10,362	10,863
III. Banks	35,755	939,300	975,055	2,291	791,293	793,584
IV. Money Market Placements	-	-	-	-	-	-
V. Financial Assets-Available for Sale (Net)	276,236	-	276,236	759,265	-	759,265
VI. Loans and Receivables	5,839,493	662,051	6,501,544	8,153,193	906,533	9,059,726
VII. Investments Held to Maturity (Net)	-	-	-	-	-	-
VIII. Investments in Associates (Net)	4,719	46,408	51,127	4,211	46,408	50,619
IX. Subsidiaries (Net)	277,733	-	277,733	242,623	-	242,623
X. Joint Ventures (Net)	-	-	-	-	-	-
XI. Lease Receivables (Net)	278,123	-	278,123	347,126	135	347,261
XII. Derivative Financial Assets for Hedging Purposes	-	-	-	-	-	-
XIII. Tangible Assets (Net)	62,285	-	62,285	81,573	-	81,573
XIV. Intangible Assets (Net)	9,054	-	9,054	11,369	-	11,369
XV. Investment Property (Net)	-	-	-	-	-	-
XVI. Tax Asset	12,697	-	12,697	47,156	-	47,156
XVII. Assets Held for Sale and Assets of Discontinued Operations (Net)	119,960	-	119,960	113,872	-	113,872
XVIII. Other Assets	460,869	5,056	465,925	526,624	3,409	530,033
Total Assets	7,496,717	1,879,614	9,376,331	10,643,078	3,036,736	13,679,814

Asya Katılım Bankası A.Ş. Summary Balance Sheet - Liabilities (TL thousand)

Liabilities	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
I. Funds Collected	2,737,015	3,119,299	5,856,314	4,865,894	4,021,059	8,886,953
II. Derivative Financial Liabilities Held for Trading	-	998	998	-	1,423	1,423
III. Funds Borrowed	125,000	199,147	324,147	-	1,172,345	1,172,345
IV. Borrowings From Money Markets	21,807	-	21,807	303,131	-	303,131
V. Securities Issued (Net)	-	-	-	-	-	-
VI. Miscellaneous Payables	310,063	6,089	316,152	359,617	4,977	364,594
VII. Other Liabilities	253,278	26,873	280,151	288,687	24,604	313,291
VIII. Lease Payables	-	-	-	-	-	-
IX. Derivative Financial Liabilities for Hedging Purposes	-	-	-	-	-	-
X. Provisions	443,005	120,082	563,087	242,109	75,796	317,905
XI. Tax Liability	20,515	4	20,519	23,322	1	23,323
XII. Liabilities for Assets Held for Sale and Assets of Discontinued Operations (Net)	-	-	-	-	-	-
XIII. Subordinated Loans	-	762,070	762,070	-	591,457	591,457
XIV. Shareholders' Equity	1,231,086	-	1,231,086	1,705,392	-	1,705,392
Total Liabilities	5,141,769	4,234,562	9,376,331	7,788,152	5,891,662	13,679,814

Since the 31 December 2015 financial statements of Asya Katılım Bankası A.Ş. were not released during the preparation of this report pursuant to BRSAs permission, the financial statements as of 30 September 2015 of the said Bank have been included.

Asya Katılım Bankası A.Ş. Summary Off-Balance Sheet Commitments (TL thousand)

	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
A. Off- Balance Sheet Commitments (I+II+III)	5,826,348	3,899,638	9,725,986	6,246,006	3,961,624	10,207,630
I. Guarantees and Sureties	3,156,220	2,821,400	5,977,620	3,742,243	3,037,734	6,779,977
II. Commitments	2,049,637	103,560	2,153,197	2,139,135	395,760	2,534,895
III. Derivative Financial Instruments	620,491	974,678	1,595,169	364,628	528,130	892,758
B. Custody and Pledged Items (IV+V+VI)	123,365,525	73,127,823	196,493,348	129,988,692	59,164,287	189,152,979
IV. Items Held in Custody	557,744	287,523	845,267	808,367	724,657	1,533,024
V. Pledged Items	122,807,781	72,840,300	195,648,081	129,180,325	58,439,630	187,619,955
VI. Accepted Independent Guarantees and Warranties	-	-	-	-	-	-
Total Off- Balance Sheet Accounts (A+B)	129,191,873	77,027,461	206,219,334	136,234,698	63,125,911	199,360,609

Asya Katılım Bankası A.Ş. Summary Statement of Income (TL thousand)

	Current Period 31.12.2014	Prior Period 31.12.2014	Current Period 31.12.2015	Prior Period 31.12.2015
I. Profit Share Income	511,940	1,053,868	147,466	308,102
II. Profit Share Expense	(209,213)	(531,347)	(59,923)	(146,869)
III. Net Profit Share Income/Loss (I - II) [I - II]	302,727	522,521	87,543	161,233
IV. Net Fees and Commissions Income/Expenses	126,641	168,464	38,847	56,760
V. Dividend Income	509	11,532	-	-
VI. Trading Income/Loss (Net)	(1,369)	(36,858)	20,161	(12,696)
VII. Other Operating Income	255,109	578,907	87,342	52,693
VIII. Total Operating Income (III+IV+V+VI+VII)	683,617	1,244,566	233,893	257,990
IX. Provision for Loan Losses and Other Receivables (-)	(696,427)	(818,180)	(207,199)	(284,778)
X. Other Operating Expenses (-)	(442,070)	(680,127)	(137,116)	(281,495)
XI. Net Operating Income/(Loss) (VIII-IX-X)	(454,880)	(253,741)	(110,422)	(308,283)
XII. Excess Amount Recorded as Gain After Merger	-	-	-	-
XIII. Income / (Loss) on Equity Method	-	-	-	-
XIV. Income / (Loss) on Net Monetary Position	-	-	-	-
XV. Income / (Loss) From Continued Operations Before Taxes (XI+...+XIV)	(454,880)	(253,741)	(110,422)	(308,283)
XVI. Tax Provision for Continued Operations (±)	(34,289)	4,176	(85)	7,328
XVII. Net Income / (Loss) From Continued Operations (XV±XVI)	(489,169)	(249,565)	(110,507)	(300,955)
XVIII. Income From Discontinued Operations	-	-	-	-
XIX. Loss From Discontinued Operations (-)	-	-	-	-
XX. Income / (Loss) on Discontinued Operations Before Taxes (XVIII-XIX)	-	-	-	-
XXI. Tax Provision for Discontinued Operations (±)	-	-	-	-
XXII. Net Income / Loss From Discontinued Operations (XX±XXI)	-	-	-	-
XXIII. Net Income / Loss (XVII+XXII)	(489,169)	(249,565)	(110,507)	(300,955)

Since the 31 December 2015 financial statements of Asya Katılım Bankası A.Ş. were not released during the preparation of this report pursuant to BRSA's permission, the financial statements as of 30 September 2015 of the said Bank have been included.


Kuveyt Türk Katılım Bankası A.Ş. Summary Balance Sheet - Assets (TL thousand)

Assets	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
I. Cash and Balances with the Central Bank	662,376	6,906,439	7,568,815	594,034	5,990,608	6,584,642
II. Financial Assets at Fair Value Through Profit and Loss (Net)	12,302	76,312	88,614	39,666	8,249	47,915
III. Banks	10,341	3,573,153	3,583,494	34,681	2,632,853	2,667,534
IV. Money Market Placements	-	-	-	-	-	-
V. Financial Assets-Available for Sale (Net)	1,578,258	752,109	2,330,367	1,617,489	586,700	2,204,189
VI. Loans and Receivables	21,565,734	4,285,266	25,851,000	18,276,411	2,298,671	20,575,082
VII. Investments Held to Maturity (Net)	-	-	-	-	-	-
VIII. Investments in Associates (Net)	-	-	-	-	-	-
IX. Subsidiaries (Net)	299,312	-	299,312	168,355	-	168,355
X. Joint Ventures (Net)	15,500	-	15,500	10,500	-	10,500
XI. Lease Receivables (Net)	947,273	235,587	1,182,860	592,059	118,527	710,586
XII. Derivative Financial Assets for Hedging Purposes	-	-	-	-	-	-
XIII. Tangible Assets (Net)	503,954	95	504,049	498,002	984	498,986
XIV. Intangible Assets (Net)	77,966	-	77,966	67,270	2,995	70,265
XV. Investment Property (Net)	-	-	-	-	-	-
XVI. Tax Asset	107,150	-	107,150	50,016	-	50,016
XVII. Assets Held for Sale and Assets of Discontinued Operations (Net)	-	-	-	-	-	-
XVIII. Other Assets	312,330	98,410	410,740	281,822	106,967	388,789
Total Assets	26,125,136	15,927,371	42,052,507	22,261,621	11,746,554	34,008,175

Kuveyt Türk Katılım Bankası A.Ş. Summary Balance Sheet - Liabilities (TL thousand)

Liabilities	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
I. Funds Collected	14,536,125	13,586,541	28,122,666	12,147,275	9,997,339	22,144,614
II. Derivative Financial Liabilities Held for Trading	9,962	61,561	71,523	14,088	11,797	25,885
III. Funds Borrowed	684,076	6,827,603	7,511,679	248,480	6,055,418	6,303,898
IV. Borrowings From Money Markets	711,542	-	711,542	708,743	-	708,743
V. Securities Issued (Net)	-	-	-	-	-	-
VI. Miscellaneous Payables	108,349	10,629	118,978	121,921	22,213	144,134
VII. Other Liabilities	424,538	30,070	454,608	415,747	23,321	439,068
VIII. Lease Payables	-	401,990	401,990	-	321,358	321,358
IX. Derivative Financial Liabilities for Hedging Purposes	-	98,650	98,650	-	-	-
X. Provisions	427,561	104,614	532,175	337,196	63,502	400,698
XI. Tax Liability	36,472	-	36,472	32,315	-	32,315
XII. Liabilities for Assets Held for Sale and Assets of Discontinued Operations (Net)	-	-	-	-	-	-
XIII. Subordinated Loans	-	589,734	589,734	-	464,592	464,592
XIV. Shareholders' Equity	3,406,321	-3,831	3,402,490	3,022,530	340	3,022,870
Total Liabilities	20,344,946	21,707,561	42,052,507	17,048,295	16,959,880	34,008,175

Kuveyt Türk Katılım Bankası A.Ş. Summary Off-Balance Sheet Commitments (TL thousand)

	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
A. Off- Balance Sheet Commitments (I+II+III)	33,843,259	16,528,787	50,372,046	38,792,853	10,469,111	49,261,964
I. Guarantees and Sureties	4,637,394	4,318,928	8,956,322	4,271,750	3,943,299	8,215,049
II. Commitments	27,214,987	481,365	27,696,352	31,156,909	752,846	31,909,755
III. Derivative Financial Instruments	1,990,878	11,728,494	13,719,372	3,364,194	5,772,966	9,137,160
B. Custody and Pledged Items (IV+V+VI)	168,473,267	89,309,104	257,782,371	129,010,642	73,881,498	202,892,140
IV. Items Held in Custody	5,545,140	1,330,898	6,876,038	4,547,108	1,069,432	5,616,540
V. Pledged Items	162,916,488	87,944,184	250,860,672	124,451,895	72,784,734	197,236,629
VI. Accepted Independent Guarantees and Warranties	11,639	34,022	45,661	11,639	27,332	38,971
Total Off- Balance Sheet Accounts (A+B)	202,316,526	105,837,891	308,154,417	167,803,495	84,350,609	252,154,104

Kuveyt Türk Katılım Bankası A.Ş. Summary Statement of Income (TL thousand)

	Current Period 31.12.2015	Prior Period 31.12.2014
I. Profit Share Income	2,564,838	2,018,781
II. Profit Share Expense	1,096,026	877,547
III. Net Profit Share Income/Loss (I - II)[I - II]	1,468,812	1,141,234
IV. Net Fees and Commissions Income/Expenses	152,584	133,895
V. Dividend Income	-	-
VI. Trading Income/Loss (Net)	178,108	147,655
VII. Other Operating Income	190,095	146,916
VIII. Total Operating Income (III+IV+V+VI+VII)	1,989,599	1,569,700
IX. Provision for Loan Losses and Other Receivables (-)	428,736	273,856
X. Other Operating Expenses (-)	1,007,387	833,105
XI. Net Operating Income/(Loss) (VIII-IX-X)	553,476	462,739
XII. Excess Amount Recorded as Gain After Merger	-	-
XIII. Income / (Loss) on Equity Method	-	-
XIV. Income / (Loss) on Net Monetary Position	-	-
XV. Income / (Loss) From Continued Operations Before Taxes (XI+...+XIV)	553,476	462,739
XVI. Tax Provision for Continued Operations (±)	(108,795)	(92,289)
XVII. Net Income / (Loss) From Continued Operations (XV±XVI)	444,681	370,450
XVIII. Income From Discontinued Operations	-	-
XIX. Loss From Discontinued Operations (-)	-	-
XX. Income / (Loss) on Discontinued Operations Before Taxes (XVIII-XIX)	-	-
XXI. Tax Provision for Discontinued Operations (±)	-	-
XXII. Net Income / Loss From Discontinued Operations (XX±XXI)	-	-
XXIII. Net Income / Loss (XVII+XXII)	444,681	370,450


Türkiye Finans Katılım Bankası A.Ş. Summary Balance Sheet - Assets (TL thousand)

Assets	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
I. Cash and Balances with the Central Bank	644,619	4,727,884	5,372,503	885,425	4,271,199	5,156,624
II. Financial Assets at Fair Value Through Profit and Loss (Net)	10,708	33,541	44,249	9,503	16,607	26,110
III. Banks	47,590	177,779	225,369	85,491	487,115	572,606
IV. Money Market Placements	-	-	-	-	-	-
V. Financial Assets-Available for Sale (Net)	1,035,552	1,249,011	2,284,563	1,144,594	831,560	1,976,154
VI. Loans and Receivables	24,684,103	2,330,410	27,014,513	21,658,485	1,397,937	23,056,422
VII. Investments Held to Maturity (Net)	888,893	-	888,893	568,400	-	568,400
VIII. Investments in Associates (Net)	-	-	-	-	-	-
IX. Subsidiaries (Net)	100	-	100	100	-	100
X. Joint Ventures (Net)	-	-	-	-	-	-
XI. Lease Receivables (Net)	1,552,415	-	1,552,415	1,235,541	-	1,235,541
XII. Derivative Financial Assets for Hedging Purposes	48,627	-	48,627	-	-	-
XIII. Tangible Assets (Net)	457,759	-	457,759	417,576	-	417,576
XIV. Intangible Assets (Net)	54,371	-	54,371	49,165	-	49,165
XV. Investment Property (Net)	-	-	-	-	-	-
XVI. Tax Asset	83,474	-	83,474	36,626	-	36,626
XVII. Assets Held for Sale and Assets of Discontinued Operations (Net)	1,732	-	1,732	142	-	142
XVIII. Other Assets	489,293	58,438	547,731	370,712	28,612	399,324
Total Assets	29,999,236	8,577,063	38,576,299	26,461,760	7,033,030	33,494,790

Türkiye Finans Katılım Bankası A.Ş. Summary Balance Sheet - Liabilities (TL thousand)

Liabilities	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
I. Funds Collected	12,060,297	10,117,117	22,177,414	12,443,928	6,668,832	19,112,760
II. Derivative Financial Liabilities Held for Trading	19,044	14,310	33,354	4,758	4,724	9,482
III. Funds Borrowed	1,163,249	7,494,397	8,657,646	550,803	8,018,612	8,569,415
IV. Borrowings From Money Markets	972,544	-	972,544	652,629	-	652,629
V. Securities Issued (Net)	-	-	-	-	-	-
VI. Miscellaneous Payables	725,049	293,720	1,018,769	785,095	163,241	948,336
VII. Other Liabilities	746,142	75,369	821,511	401,761	22,007	423,768
VIII. Lease Payables	-	-	-	143,600	-	143,600
IX. Derivative Financial Liabilities for Hedging Purposes	-	284,543	284,543	-	51,547	51,547
X. Provisions	375,251	65,029	440,280	319,804	34,172	353,976
XI. Tax Liability	80,458	-	80,458	75,430	-	75,430
XII. Liabilities for Assets Held for Sale and Assets of Discontinued Operations (Net)	-	-	-	-	-	-
XIII. Subordinated Loans	-	733,023	733,023	-	-	-
XIV. Shareholders' Equity	3,411,987	(55,230)	3,356,757	3,153,576	271	3,153,847
Total Liabilities	19,554,021	19,022,278	38,576,299	18,531,384	14,963,406	33,494,790

Türkiye Finans Katılım Bankası A.Ş. Summary Off-Balance Sheet Commitments (TL thousand)

	Current Period 31.12.2015			Prior Period 31.12.2014		
	TL	FC	Total	TL	FC	Total
A. Off- Balance Sheet Commitments (I+II+III)	12,133,595	17,495,332	29,628,927	9,575,637	12,012,381	21,588,018
I. Guarantees and Sureties	7,042,486	5,459,918	12,502,404	6,258,680	4,389,737	10,648,417
II. Commitments	2,583,593	1,139,180	3,722,773	2,250,199	1,312,057	3,562,256
III. Derivative Financial Instruments	2,507,516	10,896,234	13,403,750	1,066,758	6,310,587	7,377,345
B. Custody and Pledged Items (IV+V+VI)	395,013,585	38,796,069	433,809,654	306,585,038	27,506,680	334,091,718
IV. Items Held in Custody	14,049,491	4,326,143	18,375,634	3,558,794	2,977,416	6,536,210
V. Pledged Items	380,964,094	34,416,950	415,381,044	303,026,244	24,503,419	327,529,663
VI. Accepted Independent Guarantees and Warranties	-	52,976	52,976	-	25,845	25,845
Total Off- Balance Sheet Accounts (A+B)	407,147,180	56,291,401	463,438,581	316,160,675	39,519,061	355,679,736

Türkiye Finans Katılım Bankası A.Ş. Summary Statement of Income (TL thousand)

	Current Period 31.12.2015	Prior Period 31.12.2014
I. Profit Share Income	2,780,246	2,169,968
II. Profit Share Expense	1,375,984	1,072,136
III. Net Profit Share Income/Loss (I - II)[I - II]	1,404,262	1,097,832
IV. Net Fees and Commissions Income/Expenses	142,469	148,598
V. Dividend Income	-	-
VI. Trading Income/Loss (Net)	21,341	25,657
VII. Other Operating Income	123,767	171,201
VIII. Total Operating Income (III+IV+V+VI+VII)	1,691,839	1,443,288
IX. Provision for Loan Losses and Other Receivables (-)	(551,273)	(299,462)
X. Other Operating Expenses (-)	(807,741)	(718,541)
XI. Net Operating Income/(Loss) (VIII-IX-X)	332,825	425,285
XII. Excess Amount Recorded as Gain After Merger	-	-
XIII. Income / (Loss) on Equity Method	-	-
XIV. Income / (Loss) on Net Monetary Position	-	-
XV. Income / (Loss) From Continued Operations Before Taxes (XI+...+XIV)	332,825	425,285
XVI. Tax Provision for Continued Operations (±)	(71,749)	(91,057)
XVII. Net Income / (Loss) From Continued Operations (XV±XVI)	261,076	334,228
XVIII. Income From Discontinued Operations	-	-
XIX. Loss From Discontinued Operations (-)	-	-
XX. Income / (Loss) on Discontinued Operations Before Taxes (XVIII-XIX)	-	-
XXI. Tax Provision for Discontinued Operations (±)	-	-
XXII. Net Income / Loss From Discontinued Operations (XX±XXI)	-	-
XXIII. Net Income / Loss (XVII+XXII)	261,076	334,228


Ziraat Katılım Bankası A.Ş. Summary Balance Sheet - Assets (TL thousand)

Assets	Current Period 31.12.2015		
	TL	FC	Total
I. Cash and Balances with the Central Bank	29,239	137,837	167,076
II. Financial Assets at Fair Value Through Profit and Loss (Net)	2,870	1	2,871
III. Banks	17,979	94,586	112,565
IV. Money Market Placements	-	-	-
V. Financial Assets-Available for Sale (Net)	120,973	6,049	127,022
VI. Loans and Receivables	1,442,397	247,709	1,690,106
VII. Investments Held to Maturity (Net)	-	-	-
VIII. Investments in Associates (Net)	-	-	-
IX. Subsidiaries (Net)	-	-	-
X. Joint Ventures (Net)	-	-	-
XI. Lease Receivables (Net)	8,854	-	8,854
XII. Derivative Financial Assets for Hedging Purposes	-	-	-
XIII. Tangible Assets (Net)	38,788	-	38,788
XIV. Intangible Assets (Net)	20,996	-	20,996
XV. Investment Property (Net)	-	-	-
XVI. Tax Asset	3,272	-	3,272
XVII. Assets Held for Sale and Assets of Discontinued Operations (Net)	-	-	-
XVIII. Other Assets	5,860	25	5,885
Total Assets	1,691,228	486,207	2,177,435

Ziraat Katılım Bankası A.Ş. Summary Balance Sheet - Liabilities (TL thousand)

Liabilities	Current Period 31.12.2015		
	TL	FC	Total
I. Funds Collected	735,731	520,574	1,256,305
II. Derivative Financial Liabilities Held for Trading	-	-	-
III. Funds Borrowed	-	163,905	163,905
IV. Borrowings From Money Markets	48,536	-	48,536
V. Securities Issued (Net)	-	-	-
VI. Miscellaneous Payables	15,246	4,513	19,759
VII. Other Liabilities	5,955	284	6,239
VIII. Lease Payables	-	-	-
IX. Derivative Financial Liabilities for Hedging Purposes	-	-	-
X. Provisions	14,960	39	14,999
XI. Tax Liability	3,162	-	3,162
XII. Liabilities for Assets Held for Sale and Assets of Discontinued Operations (Net)	-	-	-
XIII. Subordinated Loans	-	-	-
XIV. Shareholders' Equity	664,609	(79)	664,530
Total Liabilities	1,488,199	689,236	2,177,435

Ziraat Katılım Bankası A.Ş. Summary Off-Balance Sheet Commitments (TL thousand)

	Current Period 31.12.2015		
	TL	FC	Total
A. Off- Balance Sheet Commitments (I+II+III)	151,050	411,327	562,377
I. Guarantees and Sureties	82,420	317,140	399,560
II. Commitments	3,208	-	3,208
III. Derivative Financial Instruments	65,422	94,187	159,609
B. Custody and Pledged Items (IV+V+VI)	663,443	44,080	707,523
IV. Items Held in Custody	31,043	10,939	41,982
V. Pledged Items	632,400	33,141	665,541
VI. Accepted Independent Guarantees and Warranties	-	-	-
Total Off- Balance Sheet Accounts (A+B)	814,493	455,407	1,269,900

Ziraat Katılım Bankası A.Ş. Summary Statement of Income (TL thousand)

	Current Period 31.12.2015
I. Profit Share Income	86,425
II. Profit Share Expense	17,976
III. Net Profit Share Income/Loss (I - II) [I - II]	68,449
IV. Net Fees and Commissions Income/Expenses	(74)
V. Dividend Income	-
VI. Trading Income/Loss (Net)	2,998
VII. Other Operating Income	37
VIII. Total Operating Income (III+IV+V+VI+VII)	71,410
IX. Provision for Loan Losses and Other Receivables (-)	15,029
X. Other Operating Expenses (-)	68,089
XI. Net Operating Income/(Loss) (VIII-IX-X)	(11,708)
XII. Excess Amount Recorded as Gain After Merger	-
XIII. Income / (Loss) on Equity Method	-
XIV. Income / (Loss) on Net Monetary Position	-
XV. Income / (Loss) From Continued Operations Before Taxes (XI+...+XIV)	(11,708)
XVI. Tax Provision for Continued Operations (±)	(274)
XVII. Net Income / (Loss) From Continued Operations (XV±XVI)	(11,982)
XVIII. Income From Discontinued Operations	-
XIX. Loss From Discontinued Operations (-)	-
XX. Income / (Loss) on Discontinued Operations Before Taxes (XVIII-XIX)	-
XXI. Tax Provision for Discontinued Operations (±)	-
XXII. Net Income / Loss From Discontinued Operations (XX±XXI)	-
XXIII. Net Income / Loss (XVII+XXII)	(11,982)

Albaraka Türk Katılım Bankası A.Ş.

Head Office

Dr. Adnan Büyükdere Cad. No: 6
Bereket Camii Karşısı 34768
Ümraniye/İstanbul
Tel: +90 216 666 01 01
Fax: +90 216 666 16 00

Ankara Region Representative Offices

Kızılelma Mah. Anafartalar Cad.
No: 59 Ulus-Ankara
Tel: +90 312 311 00 43
Fax: +90 216 666 16 34

Ege Region Representative Offices

Yeşillik Cad. No: 437-441
Karabağlar-İzmir
Tel: +90 232 254 54 00

İç Anadolu Region Representative Offices

Feritpaşa Mah. Kule Cad.
Kule Plaza İş Merkezi No: 2-25 Kat: 17
Selçuklu-Konya
Tel: +90 332 235 00 44
Fax: +90 216 666 16 44

İstanbul Anadolu Region Representative Offices

Kozyatağı Mah. Saniye Ercütü Sok.
No: 6 Şaşmaz Plaza Kat: 12 D: 24
Kozyatağı/İstanbul
Tel: +90 216 464 81 00
Fax: +90 216 666 16 33

İstanbul Avrupa 1 Region Representative Offices

Büyükdere Cad. No: 78-80
Akabe Ticaret Merkezi Kat: 10
Mecidiyeköy - Şişli/İstanbul
Tel: +90 212 347 68 58
Fax: +90 216 666 16 31

İstanbul Avrupa 2 Region Representative Offices

Çoban Çeşme Mah. Sanayi Cad. Nish İstanbul
No: 44 A Blok Kat: 14 Bahçelievler-İstanbul
Tel: +90 212 603 60 18
Fax: +90 216 666 16 32

Adana/Adana Organize Sanayi Branch

Adana Hacı Sabancı
Organize Sanayi Bölgesi OSB
Turgut Özal Bulv. No: 17
Sarıçam/Adana
Tel: +90 322 394 53 29
Fax: +90 216 666 18 39

BRANCHES

Adana/Adana Branch

İnönü Cad. No: 85
01060 Seyhan/Adana
Tel: +90 322 363 11 00
Fax: +90 216 666 17 08

Adana/Barkal Branch

Turhan Cemal Beriker Bulv.
Adana İş Merkezi A-Blok No: 25
01100 Seyhan/Adana
Tel: +90 322 429 78 78
Fax: +90 216 666 17 79

Adana/Çukurova Branch

Mağfesiğmaz Mah. Turgut Özal Bulv.
No: 131/A Çukurova/Adana
Tel: +90 322 233 23 51
Fax: +90 216 666 18 61

Adana/Küçüksaat Branch

Sefaözler Cad. No: 3/E
01060 Seyhan/Adana
Tel: +90 322 351 20 00
Fax: +90 216 666 17 96

Adıyaman/Adıyaman Branch

Gölbaşı Cad. Sıddık Efendi Pasajı
No: 13 Adıyaman
Tel: +90 416 213 60 84
Fax: +90 216 666 18 26

Afyon/Afyon Branch

Milli Egemenlik Cad. No: 14/A
03100 Afyonkarahisar
Tel: +90 272 214 10 14
Fax: +90 216 666 17 62

Aksaray/Aksaray Branch

Bankalar Cad. No: 32
68100 Aksaray
Tel: +90 382 212 12 71
Fax: +90 216 666 17 91

Ankara/Ankara Branch

Atatürk Bulv. No: 57/A
06410 Sıhhiye/Ankara
Tel: +90 312 430 53 20
Fax: +90 216 666 17 02

Ankara/Bakanlıklar Branch

Tunus Cad. No: 6/A
06800 Kavaklıdere,
Çankaya/Ankara
Tel: +90 312 417 70 33
Fax: +90 216 666 18 03

Ankara/Balgat Branch

Ceyhun Atıf Karsu Cad. No: 100/Ü
06520 Balgat, Çankaya/Ankara
Tel: +90 312 472 40 30
Fax: +90 216 666 17 42

Ankara/Başkent Kurumsal Branch

Ceyhun Atıf Karsu Cad. Başkent Plaza
No: 106 Kat: 12 D: 42-45
Balgat - Çankaya/Ankara
Tel: +90 312 474 09 09
Fax: +90 216 666 18 32

Ankara/Cebeci Branch

Demirlibahçe Mah. Talatpaşa Bulv.
No: 173/B Mamak/Ankara
Tel: +90 312 363 30 11
Fax: +90 216 666 18 64

Ankara/Çukurambar Branch

Kızılırmak Mah. Muhsin Yazıcıoğlu Cad.
No: 17/8 Çukurambar/Ankara
Tel: +90 312 287 44 02
Fax: +90 216 666 18 91

Ankara/Etimesgut Branch

Kazım Karabekir Mah. İstasyon Cad.
No: 49/C-D Etimesgut/Ankara
Tel: +90 312 245 57 00
Fax: +90 216 666 18 68

Ankara/Etlük Branch

Yunus Emre Cad. No: 5/A-B
06010 Etlük/Ankara
Tel: +90 312 325 91 91
Fax: +90 216 666 17 59

Ankara/İvedik Branch

İvedik Organize Sanayi Bölgesi
Melih Gökçek Bulv. No: 18/3
06378 Yenimahalle/Ankara
Tel: +90 312 394 70 05
Fax: +90 216 666 18 07

Ankara/Keçiören Branch

Kızılırmak Cad. No: 104/A
Keçiören/Ankara
Tel: +90 312 314 14 14
Fax: +90 216 666 18 28

Ankara/Ostim Branch

100. Yıl Bulv. No: 1
06370 Ostim, Yenimahalle/Ankara
Tel: +90 312 385 79 01
Fax: +90 216 666 17 31

Ankara/Pursaklar Branch

Merkez Mah. Yunus Emre Cad.
No: 15/A Pursaklar/Ankara
Tel: +90 312 527 00 93
Fax: +90 216 666 18 73

Ankara/Sincan Branch

Ankara Cad. No: 23/2
06930 Sincan/Ankara
Tel: +90 312 270 99 88
Fax: +90 216 666 17 64

Ankara/Siteler Branch

Karakaya Cad. No: 73/1
06160 Siteler/Ankara
Tel: +90 312 353 49 50
Fax: +90 216 666 17 14

Ankara/Şaşmaz Branch

2488 Cad. Eski 6. Cad. No: 16 3/C
06790 Şaşmaz, Etimesgut/Ankara
Tel: +90 312 278 32 42
Fax: +90 216 666 18 06

Ankara/Turan Güneş Branch

Turan Güneş Bulv. No: 54/B
06500 Çankaya/Ankara
Tel: +90 312 443 07 65
Fax: +90 216 666 17 90

Ankara/Ulus Branch

Anafartalar Cad. No: 59
06250 Altındağ, Ulus/Ankara
Tel: +90 312 324 65 70
Fax: +90 216 666 17 89

Ankara/Ümitköy Branch

Seyfi Saltoğlu Cad. No: 35/7
06810 Çayyolu, Yenimahalle/Ankara
Tel: +90 312 241 60 00
Fax: +90 216 666 17 87

Antalya/Alanya Branch

Kadıpaşa Mah. Şevket Tokus Cad.
No: 59/C Alanya/Antalya
Tel: +90 242 5121540
Fax: +90 216 666 89 10

Antalya/Antalya Branch

Milli Egemenlik Cad. No: 36/5-6
07100 Muratpaşa/Antalya
Tel: +90 242 247 46 12
Fax: +90 216 666 17 21

Antalya/Çallı Branch

Namık Kemal Bulv. No: 7
Kepez/Antalya
Tel: +90 242 344 45 05
Fax: +90 216 666 18 15

Antalya/Konyaaltı Branch

Arapsuyu Mah. Atatürk Bulv.
M. Gökay Plaza A Blok No: 23/C-D
Konyaaltı/Antalya
Tel: +90 242 290 99 19
Fax: +90 216 666 18 49

Antalya/Manavgat Branch

Bahçelievler Mah. Demokrasi Bulv.
No: 40/A Manavgat/Antalya
Tel: +90 242 742 00 40
Fax: +90 216 666 18 67

Aydın/Aydın Branch

Hükümet Bulv. No: 11 09100
Efeler/Aydın
Tel: +90 256 213 48 38
Fax: +90 216 666 17 66

Aydın/Nazilli Branch

Altıntaş Mah. Türkocağı Cad.
No: 51/A Nazilli/Aydın
Tel: +90 256 315 01 02
Fax: +90 216 666 18 96

Balıkesir/Balıkesir Branch

Anafartalar Cad. No: 15
10100 Altıeylül/Balıkesir
Tel: +90 266 243 73 33
Fax: +90 216 666 17 22

Balıkesir/Bandırma Branch

Dere Mah. İsmet İnönü Cad. No: 4
Bandırma/Balıkesir
Tel: +90 266 714 43 30
Fax: +90 216 666 18 88

Batman/Batman Branch

Diyarbakır Cad. No: 58
72070 Batman
Tel: +90 488 215 26 42
Fax: +90 216 666 17 72

Bitlis/Tatvan Branch

Aydınlar Mah. Cumhuriyet Cad.
No: 78-2 Tatvan/Bitlis
Tel: +90 434 827 46 41
Fax: +90 216 666 18 72

Bolu/Bolu Branch

İzzet Baysal Cad. No: 85
14100 Bolu
Tel: +90 374 218 12 92
Fax: +90 216 666 18 23

Burdur/Bucak Branch

Yeni Mahalle Süleyman Demirel Bulv.
No: 21/3-4 Bucak/Burdur
Tel: +90 248 325 23 01
Fax: +90 216 666 18 86

Bursa/Bursa Branch

İnönü Cad. No: 27
16010 Bursa
Tel: +90 224 220 97 60
Fax: +90 216 666 17 04

Bursa/Demirtaş Branch

Yeni Yalova Yolu Cad. No: 496
Demirtaş - Osmangazi/Bursa
Tel: +90 224 211 26 11
Fax: +90 216 666 18 56

Bursa/İnegöl Branch

Kemalpaşa Mah. Atatürk Bulv.
No: 12 İnegöl/Bursa
Tel: +90 224 716 04 90
Fax: +90 216 666 18 55

Bursa/Kestel Branch

Kestel OSB Bursa Cad. No: 75 B Blok
2 Nolu İşyeri Kestel/BURSA
Tel: +90 224 372 75 87
Fax: +90 216 666 18 40

Bursa/Nilüfer Branch

Nilüfer Cad. İzmir Yolu Üzeri
Küçük Sanayi Girişi No: 4 Bursa
Tel: +90 224 443 74 00
Fax: +90 216 666 17 95

Bursa/Uludağ Branch

Ankarayolu Cad. No: 73
Yıldırım/Bursa
Tel: +90 224 272 59 00
Fax: +90 216 666 17 38

Çanakkale/Çanakkale Branch

Çarşı Cad. No: 135
17100 Çanakkale
Tel: +90 286 214 40 82
Fax: +90 216 666 18 08

Çankırı/Çankırı Branch

Cumhuriyet Mah.
Necip Fazıl Kısakürek Sok.
No: 32/C Merkez/Çankırı
Tel: +90 376 212 72 51
Fax: +90 216 666 18 63

Çorum/Çorum Branch

İnönü Cad. No: 23
19000 Çorum
Tel: +90 364 224 19 11
Fax: +90 216 666 17 63

Denizli/Denizli Branch

2. Ticari Yol No: 43
20100 Merkezefendi/Denizli
Tel: +90 258 242 00 25
Fax: +90 216 666 17 33

Denizli/Sanayi Branch

İlbade Mah. Örnek Cad. No: 167/A
Merkezefendi/Denizli
Tel: +90 258 372 01 25
Fax: +90 216 666 18 79

Diyarbakır/Diyarbakır Branch

İnönü Cad. No: 19
21300 Sur/Diyarbakır
Tel: +90 412 224 75 30
Fax: +90 216 666 17 32

Diyarbakır/Kayapınar Branch

Kayapınar Cad. Yeni Sebze Hali Kavşağı
Rema Sitesi A-Blok No: 30
Kayapınar/Diyarbakır
Tel: +90 412 251 31 33
Fax: +90 216 666 18 16

Düzce/Düzce Branch

İstanbul Cad. No: 3/A
81010 Düzce
Tel: +90 380 512 08 51
Fax: +90 216 666 17 61

Edirne/Edirne Branch

Sabuni Mah. Çilingirler Cad.
No: 17 Edirne
Tel: +90 284 212 02 65
Fax: +90 284 666 89 08

Elazığ/Elazığ Branch

Hürriyet Cad. No: 35/B
23100 Elazığ
Tel: +90 424 212 47 24
Fax: +90 216 666 17 60

Erzurum/Erzurum Branch

Orhan Şerifsoy Cad.
Özlem İş Merkezi A-Blok No: 2
25100 Erzurum
Tel: +90 442 213 24 76
Fax: +90 216 666 17 54

Eskişehir/Eskişehir Branch

Sakarya Cad. No: 45/A
26130 Tepebaşı/Eskişehir
Tel: +90 222 231 36 66
Fax: +90 216 666 17 50

Gaziantep/Gatem Branch

Sanayi Mah. Erdoğan Ergönül Cad.
No: 41 Şehitkamil/Gaziantep
Tel: +90 342 238 17 33
Fax: +90 216 666 18 87

Gaziantep/Gaziantep Organize Sanayi Branch

2. Organize Sanayi Bölgesi
Celal Doğan Bulv. No: 71
Şehitkamil/Gaziantep
Tel: +90 342 337 87 87
Fax: +90 216 666 18 71

Gaziantep/Gaziantep Branch

Suburcu Cad. No: 4
27400 Şahinbey/Gaziantep
Tel: +90 342 230 91 68
Fax: +90 216 666 17 09

Gaziantep/Şehitkamil Branch

Prof. Muammer Aksoy Bulv. No: 19/E
27090 Şehitkamil/Gaziantep
Tel: +90 342 215 36 51
Fax: +90 216 666 18 19

Giresun/Antakya Branch

Haraparası Mah. Yavuz Sultan Selim Cad.
No: 27/B-C-D-E Antakya/Hatay
Tel: +90 326 225 12 26
Fax: +90 216 666 18 47

Giresun/Giresun Branch

Hacı Miklat Mah. Fatih Cad. No: 28 Giresun
Tel: +90 454 213 30 01
Fax: +90 216 666 18 35

Hatay/İskenderun Branch

Mareşal Fevzi Çakmak Cad. No: 4
31200 İskenderun/Hatay
Tel: +90 326 614 68 60
Fax: +90 216 666 18 00

Isparta/Isparta Branch

Cumhuriyet Cad. No: 11 32100 Isparta
Tel: +90 246 223 47 42
Fax: +90 216 666 17 74

İçel/Mersin Branch

İstiklal Cad. No: 33
33060 Mersin
Tel: +90 324 237 85 60
Fax: +90 216 666 17 70

İçel/Pozcu Branch

Güvenevler Mah.
Gazi Mustafa Kemal Bulv. No: 368/A
Pozcu/Mersin
Tel: 324-3267676
Fax: 324-6668906

İçel/Tarsus Branch

Şehitmustafa Mah. Atatürk Bulv.
No: 45/A Tarsus/Mersin
Tel: 324-6130020
Fax: 324-6668907

İstanbul/Akşemsettin Branch

Telsiz Mah. Seyit Nizam Cad.
No: 160/B Zeytinburnu/İstanbul
Tel: +90 212 415 83 40
Fax: +90 216 666 18 78

İstanbul/Alibeyköy Branch

Atatürk Cad. No: 21 34100 Eyüp/İstanbul
Tel: +90 212 627 43 33
Fax: +90 216 666 18 17

İstanbul/Altunizade Branch

Kısıklı Cad. Aköz İş Merkezi A-Blok No: 2
Altunizade, Üsküdar/İstanbul
Tel: +90 216 651 74 94
Fax: +90 216 666 17 92

İstanbul/Anadolu Kurumsal Branch

Kozyatağı Mah. Saniye Ermutlu Sok.
No: 6 Şaşmaz Plaza Kat: 12 D: 25
Kozyatağı/İstanbul
Tel: +90 216 445 05 50
Fax: +90 216 666 18 30

İstanbul/Arnavutköy Branch

Fatih Cad. Kadakal İş Merkezi No: 15/B
34276 Arnavutköy/İstanbul
Tel: +90 212 597 67 57
Fax: +90 216 666 18 12

İstanbul/Avclar Branch

Merkez Mah. Reşitpaşa Cad. No: 37/2B
Avclar/İstanbul
Tel: +90 212 509 05 24
Fax: +90 216 666 18 53

İstanbul/Avrupa Kurumsal Branch

Büyükdere Cad. No: 78-80
Akabe Ticaret Merkezi Kat: 10
Mecidiyeköy - Şişli/İstanbul
Tel: +90 212 347 13 53
Fax: +90 216 666 18 31

İstanbul/Bağcılar Branch

Osmangazi Cad. No: 23/B
34560 Bağcılar/İstanbul
Tel: +90 212 434 23 28
Fax: +90 216 666 17 28

İstanbul/Bahçelievler Soğanlı Branch

Soğanlı Mah. Mustafa Kemal Paşa Cad.
No: 176 B Bahçelievler/İstanbul
Tel: +90 212 643 16 72
Fax: +90 216 666 18 98

İstanbul/Bahçelievler Branch

Eski Edirne Asfaltı
Ömür Sitesi B1-Blok No: 30
34180 Bahçelievler/İstanbul
Tel: +90 212 642 00 44
Fax: +90 216 666 17 75

İstanbul/Bakırköy Çarşı Branch

Sakızağacı Mah. İstanbul Cad.
No: 40/A Bakırköy/İstanbul
Tel: +90 212 583 66 33
Fax: +90 216 666 17 99

İstanbul/Balmumcu Branch

Gayrettepe Mah. Barbaros Bulv.
No: 157b D: 7 Beşiktaş/İstanbul
Tel: +90 212 216 74 01
Fax: +90 216 666 18 89

Albaraka Türk Katılım Bankası A.Ş.**İstanbul/Basin Ekspres Branch**

Yenibosna Merkez Mah.
Değirmenbahçe Cad. No: 17-A1/10
Yenibosna/Bahçelievler/İstanbul
Tel: +90 212 397 04 58
Fax: +90 216 666 18 52

İstanbul/Başakşehir Branch

İkitelli OSB Mah. Tümsan 1. Kısım
3. Blok Sok. No: 15/15
Başakşehir/İstanbul
Tel: +90 212 485 12 74
Fax: +90 216 666 19 00

İstanbul/Bayrampaşa Branch

Yenidoğan Mah. Abdi İpekçi Cad. No: 67
Bayrampaşa/İstanbul
Tel: +90 212 612 52 21
Fax: +90 216 666 17 13

İstanbul/Beşyüzevler Branch

Eski Edirne Asfaltı No: 349-351
34045 Bayrampaşa/İstanbul
Tel: +90 212 477 61 90
Fax: +90 216 666 17 27

İstanbul/Beyazıt Branch

Mimar Kemalettin Mah. Yeniçeriler Cad.
No: 59b Fatih/İstanbul
Tel: +90 212 516 17 13
Fax: +90 216 666 18 84

İstanbul/Beylikdüzü

Organize Sanayi Branch
Beylikdüzü OSB Mah. Birlik Sanayi Sitesi 3.
Cad. No: 1 Beylikdüzü/İstanbul
Tel: +90 212 876 49 13
Fax: +90 216 666 18 54

İstanbul/Beylikdüzü Branch

Yavuz Sultan Selim Bulv.
Perla Vista AVM No: C-73
34520 Beykent - Beylikdüzü/İstanbul
Tel: +90 212 871 00 45
Fax: +90 216 666 17 30

İstanbul/Büyükkçekmece Branch

Mimar Sinan Cad. Cami Sok. No: 1
34500 Büyükkçekmece/İstanbul
Tel: +90 212 881 57 01
Fax: +90 216 666 18 21

İstanbul/Cennet Mah. Branch

Cennet Mah. Barbaros Cad. No: 73/B
Küçükçekmece/İstanbul
Tel: +90 212 598 79 02
Fax: +90 216 666 18 50

İstanbul/Çağlayan Branch

Vatan Cad. No: 15/C
34403 Çağlayan, Kağıthane/İstanbul
Tel: +90 212 246 06 11
Fax: +90 216 666 17 44

İstanbul/Çakmak Branch

Armağaneyler Mah. Alemdağ Cad.
No: 414/A Ümraniye/İstanbul
Tel: +90 216 335 04 64
Fax: +90 216 666 18 83

İstanbul/Çekmeköy Branch

Meclis Mah. Aşkın Sok. No: 27/C
Sancaktepe/İstanbul
Tel: +90 216 420 63 63
Fax: +90 216 666 18 22

İstanbul/Dudullu Branch

Adem Yavuz Mah. Alemdağ Cad.
No: 447/A Ümraniye/İstanbul
Tel: +90 216 614 09 87
Fax: +90 216 666 89 11

İstanbul/Esenler Branch

Atışalanı Cad. No: 46/B
34220 Esenler/İstanbul
Tel: +90 212 508 49 99
Fax: +90 216 666 17 80

İstanbul/Esenyurt Branch

Doğan Araslı Cad. Hanplas İş Merkezi No: 150
34510 Esenyurt/İstanbul
Tel: +90 212 699 33 99
Fax: +90 216 666 18 13

İstanbul/Eyüp Branch

Eyüp Merkez Mah. Fahri Korutürk Cad.
No: 52/A Eyüp/İstanbul
Tel: +90 212 578 10 20
Fax: +90 216 666 18 92

İstanbul/Fatih Branch

Macarkardeşler Cad. No: 30
34080 Fatih/İstanbul
Tel: +90 212 635 48 96
Fax: +90 216 666 17 15

İstanbul/Firuzköy Branch

M. Kemal Paşa Mah. Firuzköy Bulv.
No: 103 Avcılar/İstanbul
Tel: +90 212 428 68 36
Fax: +90 216 666 18 82

İstanbul/Florya Branch

Şenlikköy Mah. Florya Cad. No: 88/1-2
Florya/Bakırköy/İstanbul
Tel: +90 212 574 20 41
Fax: +90 216 666 18 42

İstanbul/Gaziosmanpaşa Branch

Çukurçeşme Cad. No: 5
34245 Gaziosmanpaşa/İstanbul
Tel: +90 212 563 54 10
Fax: +90 216 666 17 93

İstanbul/Güneşli Branch

Güneşli Mah. Koçman Cad. No: 4
Güneşli/Bağcılar/İstanbul
Tel: +90 212 474 03 03
Fax: +90 216 666 17 40

İstanbul/Güngören Branch

Posta Cad. No: 109/1
34164 Güngören/İstanbul
Tel: +90 212 539 03 80
Fax: +90 216 666 18 01

İstanbul/Hadımköy Branch

Kıraç Tem Bağlantı Yolu No: 196
34522 Kıraç, Esenyurt/İstanbul
Tel: +90 212 886 19 10
Fax: +90 216 666 17 98

İstanbul/Hasanpaşa Branch

Hasanpaşa Mah.
Fahrettin Kerim Gökay Cad.
No: 7 Kadıköy/İstanbul
Tel: +90 216 336 55 40
Fax: +90 216 666 17 81

İstanbul/Ihlamurkuyu Branch

Ihlamurkuyu Mah. Alemdağ Cad.
No: 271/A Ümraniye/İstanbul
Tel: +90 216 614 00 77
Fax: +90 216 666 18 51

İstanbul/İkitelli Branch

İkitelli Organize Sanayi Bölgesi
Atatürk Cad. No: 72/C
34306 Başakşehir/İstanbul
Tel: +90 212 671 28 10
Fax: +90 216 666 17 24

İstanbul/İmes Branch

İmes Sanayi Sitesi, A-Blok 104.Sok.
No: 2 34776
Y.Dudullu, Ümraniye/İstanbul
Tel: +90 216 590 09 90
Fax: +90 216 666 17 37

İstanbul/İncirli Branch

İncirli Cad. No: 106
34740 Bakırköy/İstanbul
Tel: +90 212 542 02 22
Fax: +90 216 666 17 12

İstanbul/İstoç Branch
İstoç Ticaret Merkezi, 3. Ada No: 77
34218 Mahmutbey, Bağcılar/İstanbul
Tel: +90 212 659 68 70
Fax: +90 216 666 17 83

İstanbul/Kadıköy Branch

Rıhtım Cad. No: 44
34716 Kadıköy/İstanbul
Tel: +90 216 414 31 63
Fax: +90 216 666 17 11

İstanbul/Karaköy Branch

Haraççı Ali Sok. No: 2 Karaköy Meyd.
34420 Beyoğlu/İstanbul
Tel: +90 212 252 56 87
Fax: +90 216 666 17 05

İstanbul/Kartal Branch

Ankara Cad. No: 92 34860 Kartal/İstanbul
Tel: +90 216 473 60 05
Fax: +90 216 666 17 56

İstanbul/Kavacık Branch

Fatih Sultan Mehmet Cad.
Beşler Plaza, B-Blok No: 38/1
34810 Kavacık/İstanbul
Tel: +90 216 680 27 33
Fax: +90 216 666 17 57

İstanbul/Kaynarca Branch

Cemal Gürsel Cad. No: 175
Kaynarca, Pendik/İstanbul
Tel: +90 216 397 07 10
Fax: +90 216 666 18 27

İstanbul/Kocamustafapaşa Branch

Kocamustafapaşa Cad. No: 186
Kocamustafapaşa, Fatih/İstanbul
Tel: +90 212 587 89 89
Fax: +90 216 666 18 29

İstanbul/Kozyatağı Branch

Üsküdar Cad. Saniye Erimutlu Sok.
Şaşmaz Plaza No: 6
34742 Kozyatağı, Kadıköy/İstanbul
Tel: +90 216 384 28 22
Fax: +90 216 666 17 85

İstanbul/Kurtköy Branch

Ankara Cad. No: 322 Kurtköy, Pendik/İstanbul
Tel: +90 216 378 14 39
Fax: +90 216 666 18 20

İstanbul/Küçükbakkalköy Branch

Küçükbakkalköy Mah. Fevzipaşa Cad.
No: 45 Ataşehir/İstanbul
Tel: +90 216 576 89 99
Fax: +90 216 666 18 33

İstanbul/Küçükköy Branch

Hekimsuyu Cad. No: 7 Küçükköy
34180 Gaziosmanpaşa/İstanbul
Tel: +90 212 618 11 80
Fax: +90 216 666 18 24

İstanbul/Laleli Branch

Ordu Cad. No: 56
34130 Laleli, Fatih/İstanbul
Tel: +90 212 528 70 70
Fax: +90 216 666 17 71

İstanbul/Levent Sanayi Branch

Eski Büyükdere Cad. No: 49/A
34416 4.Levent, Kağıthane/İstanbul
Tel: +90 212 278 25 00
Fax: +90 216 666 17 49

İstanbul/Maltepe Branch

Bağlarbaşı Mah. Bağdat Cad.
No: 418a Maltepe/İstanbul
Tel: +90 216 370 14 70
Fax: +90 216 666 17 43

İstanbul/Masko Branch

İkitelli OSB Mah. Süleyman Demirel Bulv.
Esot Sanayi Sitesi Esot İş Merkezi No: 6/1B
Başakşehir/İstanbul
Tel: +90 212 549 37 77
Fax: +90 216 666 18 37

İstanbul/Maslak Branch

Büyükdere Cad. No: 257-G Maslak/İstanbul
Tel: +90 212 276 01 11
Fax: +90 216 666 18 09

İstanbul/Mecidiyeköy Branch

Büyükdere Cad. No: 80
34460 Mecidiyeköy, Şişli/İstanbul
Tel: +90 212 347 16 10
Fax: +90 216 666 18 10

İstanbul/Mega Center Branch

Kocatepe Mah. Yağ İşkelesi Cad.
No: 29/C Bayrampaşa/İstanbul
Tel: +90 212 437 38 04
Fax: +90 216 666 18 75

İstanbul/Merkez Şube

Dr. Adnan Büyükdenez Cad. No: 6
Bereket Camii Karşısı 34768
Ümraniye/İstanbul
Tel: +90 216 666 02 02
Fax: +90 216 666 17 01

İstanbul/Merter Branch

Keresteciler Sitesi Fatih Cad. No: 24
34169 Merter, Güngören/İstanbul
Tel: +90 212 637 84 10
Fax: +90 216 666 17 26

İstanbul/Metrokent Branch

Başak Mah. Yeşil Vadi Cad.
Metrokent Sitesi D2 Blok No: 3/1Z
Başakşehir/İstanbul
Tel: +90 212 777 98 53
Fax: +90 216 666 18 99

İstanbul/Osmanbey Branch

Meşrutiyet Mah. Halaskargazi Cad.
No: 100a Şişli/İstanbul
Tel: +90 212 231 81 65
Fax: +90 216 666 17 86

İstanbul/Pendik E5 Branch

Çınardere Mah.
Gönenli Mehmet Efendi Cad.
No: 71/F-G Pendik/İstanbul
Tel: +90 216 379 49 00
Fax: +90 216 666 18 74

İstanbul/Pendik Branch

23 Nisan Cad. No: 16/A
34890 Pendik/İstanbul
Tel: +90 216 483 65 05
Fax: +90 216 666 17 25

İstanbul/Sahrayıcedit Branch

Şemsettin Günlaltay Cad. No: 250/A
34735 Kadıköy/İstanbul
Tel: +90 216 302 16 32
Fax: +90 216 666 17 36

İstanbul/Sancaktepe Branch

Eski Ankara Cad. No: 50/A
34785 Sancaktepe/İstanbul
Tel: +90 216 622 55 00
Fax: +90 216 666 18 04

İstanbul/Sefaköy Branch

Ahmet Kocabıyık Sok. No: 13/A
34295 Sefaköy/İstanbul
Tel: +90 212 580 32 00
Fax: +90 216 666 17 58

İstanbul/Silivri Branch

Piri Mehmet Paşa Mah.
Fevzi Çakmak Cad. No: 3B Silivri/İstanbul
Tel: +90 212 728 78 00
Fax: +90 216 666 18 66

İstanbul/Sultanbeyli Branch

Abdurrahman Gazi Mah.
Bosna Bulv. No: 4
Sultanbeyli/İstanbul
Tel: +90 216 419 37 00
Fax: +90 216 666 17 41

İstanbul/Sultançiftliği Branch

Eski Edirne Asfaltı No: 672/B
34270 Sultangazi/İstanbul
Tel: +90 212 475 53 40
Fax: +90 216 666 17 94

İstanbul/Sultanhamam Branch

Marpuççular Sok. No: 26
34110 Eminönü/İstanbul
Tel: +90 212 519 64 30
Fax: +90 216 666 17 23

İstanbul/Şehremini Branch

Şehremini Mah. Turgut Özal Millet Cad.
No: 163/A Fatih/İstanbul
Tel: +90 212 585 00 13
Fax: +90 216 666 18 69

İstanbul/Şirinevler Branch

Mahmutbey Cad. No: 15
34191 Şirinevler, Bahçelievler/İstanbul
Tel: +90 212 551 81 51
Fax: +90 216 666 17 48

İstanbul/Terazidere Branch

Terazidere Mah. Güneş Cad. No: 5-7
Bayrampaşa/İstanbul
Tel: +90 212 501 28 76
Fax: +90 216 666 18 97

İstanbul/Topçular Branch

Rami Kışla Cad. Vaytaşlar Plaza No: 58
34055 Topçular, Eyüp/İstanbul
Tel: +90 212 613 85 74
Fax: +90 216 666 17 84

İstanbul/Topkapı Branch

Maltepe Mah. Gümüşsuyu Cad. No: 28 D: 156
Zeytinburnu/İstanbul
Tel: +90 212 565 95 03
Fax: +90 216 666 18 38

İstanbul/Trakya Kurumsal Branch

Evrans Mah. Koçman Cad. No: 54
B Blok 2. Kat İşyeri No: 22
Güneşli/Bağcılar İstanbul
Tel: +90 212 550 16 65
Fax: +90 216 666 18 36

İstanbul/Tuzla Sanayi Branch

Mescit Mah. Demokrasi Cad.
No: 3 A11 Tuzla/İstanbul
Tel: +90 216 394 86 54
Fax: +90 216 666 18 44

İstanbul/Ümraniye Çarşı Branch

İstiklal Mah. Alemdağ Cad. No: 176A
Ümraniye/İstanbul
Tel: +90 216 523 44 14
Fax: +90 216 666 18 95

İstanbul/Ümraniye Branch

Alemdağ Cad. No: 10-12 Ümraniye
34764 Ümraniye/İstanbul
Tel: +90 216 443 66 35
Fax: +90 216 666 17 18

İstanbul/Üsküdar Branch

Mimar Sinan Mah. Hakimiyet-İ Milliye Cad.
Molla Eşref Sok. No: 17 - 17/A
Üsküdar/İstanbul
Tel: +90 216 532 89 39
Fax: +90 216 666 17 35

İstanbul/Yavuzselim Branch

Ali Kuşçu Mah. Fevzipaşa Cad. No: 60
Fatih/İstanbul
Tel: +90 212 532 92 52
Fax: +90 216 666 18 93

İstanbul/Zeytinburnu Branch

Semiha Şakir Cad. No: 15
34025 Zeytinburnu/İstanbul
Tel: +90 212 510 10 22
Fax: +90 216 666 17 39

İzmir/Bornova Branch

Mustafa Kemal Cad. No: 20/E
35040 Bornova/İzmir
Tel: +90 232 342 43 23
Fax: +90 216 666 17 97

İzmir/Çiğli Branch

Anadolu Cad. No: 780 35640 Çiğli/İzmir
Tel: +90 232 386 10 13
Fax: +90 216 666 18 14

İzmir/İşikkent Branch

Egemenlik Mah. 6129 Sok. No: 49
Ayküsan Sanayi Sitesi,
İşikkent/Bornova/İzmir
Tel: +90 232 436 47 72
Fax: +90 216 666 18 77

İzmir/İzmir Gıda Çarşısı Branch

1203/1 Sok. No: 21 Gıda Çarşısı
Yenişehir - Konak/İzmir
Tel: +90 232 469 14 03
Fax: +90 216 666 18 53

İzmir/İzmir Branch

Fevzipaşa Bulv. No: 51
35210 Konak/İzmir
Tel: +90 232 441 21 61
Fax: +90 216 666 17 03

İzmir/Karabağlar Branch

Aşık Veysel Mah. Yeşillik Cad.
No: 437-441a Karabağlar/İzmir
Tel: +90 232 237 27 81
Fax: +90 216 666 17 47

İzmir/Kemalpaşa/İzmir Branch

Sekiz Eylül Mah. İzmir Cad.
No: 22/A Kemalpaşa/İzmir
Tel: +90 232 878 31 38
Fax: +90 216 666 18 57

Kahramanmaraş/Kahramanmaraş Branch

Yusuflar Mah. Hacı Arifoğlu Cad. No: 28/A
Onikişubat/Kahramanmaraş
Tel: +90 344 225 49 26
Fax: +90 216 666 17 17

Karabük/Karabük Branch

Hürriyet Cad. Beyaz Saray İşhanı
No: 151/A 78100 Karabük
Tel: +90 370 415 66 33
Fax: +90 216 666 18 05

Karaman/Karaman Branch

İsmetpaşa Cad. No: 22/B Karaman
Tel: +90 338 213 91 00
Fax: +90 216 666 18 25

Kastamonu/Kastamonu Branch

Cumhuriyet Cad. No: 46/B
37100 Kastamonu
Tel: +90 366 212 88 37
Fax: +90 216 666 17 73

Kayseri/Kayseri Organize Sanayi Branch

Organize Sanayi Bölgesi 12 Cad.
OSB Ticaret Merkezi No: 5/22
38070 Anbar, Melikgazi/Kayseri
Tel: +90 352 321 42 82
Fax: +90 216 666 18 11

Kayseri/Kayseri Sanayi Branch

Osman Kavuncu Cad. No: 112/A
38010 Kayseri
Tel: +90 352 336 63 66
Fax: +90 216 666 17 45

Kayseri/Kayseri Branch

Vatan Cad. No: 26
38040 Melikgazi/Kayseri
Tel: +90 352 222 67 91
Fax: +90 216 666 17 07

Kayseri/Sivas Cad. /Kayseri Branch

Mimarsinan Mah. Sivas Bulv. No: 145-B
Kocasinan/Kayseri
Tel: +90 352 235 18 00
Fax: +90 216 666 18 85

Kocaeli/Gebze Org. San. Branch

Gebze Güzeller Organize Sanayi Bölgesi
Atatürk Bulv. No: 2/B Gebze/Kocaeli
Tel: +90 262 751 20 28
Fax: +90 216 666 18 18

Kocaeli/Gebze Branch

Hacı Halil Mah. Körfez Cad. No: 18
Gebze/Kocaeli
Tel: +90 262 641 15 82
Fax: +90 216 666 17 34

Kocaeli/İzmit E5 Branch

Körfez Mah. D-100 Karayolu
Ankara Karayolu No: 123 İzmit/Kocaeli
Tel: +90 262 324 78 06
Fax: +90 216 666 18 45

Kocaeli/İzmit Branch

Alemdar Cad. No: 17 41100 Kocaeli
Tel: +90 262 323 37 72
Fax: +90 216 666 17 19

Kocaeli/Körfez/Kocaeli Branch

Kuzey Mah. Cahit Zarifoğlu Cad.
No: 65 Körfez/Kocaeli
Tel: +90 262 526 62 75
Fax: +90 216 666 18 59

Albaraka Türk Katılım Bankası A.Ş.**Konya/Akşehir/Konya Branch**

Selçuk Mah. İnönü Cad. No: 29/A
Akşehir/Konya
Tel: +90 332 811 02 47
Fax: +90 216 666 19 02

Konya/Büsan Konya Branch

Kosgeb Cad. No: 1/F
Büsan Özel Organize Sanayi Bölgesi 42050
Karatay/Konya
Tel: +90 332 345 40 40
Fax: +90 216 666 17 51

Konya/Konya Ereğli Branch

Namık Kemal Mah. Atatürk Cad.
No: 19/A Ereğli/Konya
Tel: +90 332 712 00 71
Fax: +90 216 666 18 94

Konya/Konya Organize Sanayi Branch

Konya Org. Sanayi Bölgesi
Kırım Cad. No: 20 Selçuklu/Konya
Tel: +90 332 239 21 76
Fax: +90 216 666 18 34

Konya/Konya Sanayi Branch

Musalla Bağları Mah. Ankara Cad.
No: 101 Selçuklu/Konya
Tel: +90 332 238 21 25
Fax: +90 216 666 17 29

Konya/Konya Branch

Mevlana Cad. No: 5
42030 Karatay/Konya
Tel: +90 332 350 19 77
Fax: +90 216 666 17 06

Konya/Mevlana Branch

Taşkapı Medrese Cad. No: 2/A-2/B-2/202
Meram/Konya
Tel: +90 332 350 00 42
Fax: +90 216 666 18 02

Konya/Yeni Toptancılar/Konya Branch

Fevzi Çakmak Mah. Karakayış Cad.
No: 289-1 İşyeri Karatay/Konya
Tel: +90 332 342 00 72
Fax: +90 216 666 18 76

Konya/Zafer Sanayi/Konya Branch

Horozluhan Mah. Selçuklu Cad. No: 2/B
Zafer Sanayi Sitesi/Selçuklu/Konya
Tel: +90 332 248 84 30
Fax: +90 216 666 19 01

Kütahya/Kütahya Branch

Balıklı Mah. Pekmez Pazarı Cad.
No: 12/A Kütahya
Tel: +90 274 223 75 00
Fax: +90 216 666 18 41

Kütahya/Tavşanlı/Kütahya Branch

Yeni Mahalle Ada Cad. No: 7
Tavşanlı/Kütahya
Tel: +90 274 614 77 61
Fax: +90 216 666 18 65

Malatya/Malatya Branch

Hamidiye Mah. İnönü Cad. No: 49/A
Battalgazi/Malatya
Tel: +90 422 326 04 20
Fax: +90 216 666 17 16

Manisa/Manisa Branch

Mustafa Kemal Paşa Cad. No: 14
45020 Şehzadeler/Manisa
Tel: +90 236 238 93 00
Fax: +90 216 666 17 67

Manisa/Turgutlu/Manisa Branch

Turan Mah. Atatürk Bulv. No: 180/A
Turgutlu/Manisa
Tel: +90 236 312 75 00
Fax: +90 216 666 18 58

Mardin/Mardin Branch

13 Mart Mah. Vali Ozan Cad.
No: 82/1- 84/A-B-C-D Artuklu/Mardin
Tel: +90 482 213 22 50
Fax: +90 216 666 18 46

Muş/Muş Branch

Kültür Mah. Atatürk Bulv.
No: 46/A/70 Merkez/Muş
Tel: +90 436 212 80 10
Fax: +90 216 666 18 70

Nevşehir/Nevşehir Branch

Kapucubaşı Mah. Atatürk Bulv.
No: 105 Nevşehir
Tel: +90 384 212 12 16
Fax: +90 216 666 18 43

Ordu/Fatsa Branch

Mustafa Kemal Paşa Mah.
Sakarya Cad. No: 13/B Fatsa/Ordu
Tel: +90 452 400 46 46
Fax: +90 216 666 18 90

Ordu/Ordu Branch

Süleyman Felek Cad. No: 73
52100 Altınordu/Ordu
Tel: +90 452 214 73 51
Fax: +90 216 666 17 88

Osmaniye/Osmaniye Branch

Atatürk Cad. No: 164
80010 Osmaniye
Tel: +90 328 813 71 71
Fax: +90 216 666 17 68

Rize/Rize Branch

Cumhuriyet Cad. No: 105H
53100 Rize
Tel: +90 464 214 27 67
Fax: +90 216 666 17 77

Sakarya/Adapazarı Branch

Atatürk Bulv. No: 39 Adapazarı
Tel: +90 264 277 91 41
Fax: +90 216 666 17 20

Samsun/Samsun Sanayi Branch

Şabanoğlu Mah. Atatürk Bulv.
No: 229/2 Tekkeköy/Samsun
Tel: +90 362 266 62 52
Fax: +90 216 666 18 62

Samsun/Samsun Branch

Kaptanağa Cad. No: 12
55030 İlkadım/Samsun
Tel: +90 362 435 10 92
Fax: +90 216 666 17 10

Siirt/Siirt Branch

Bahçelievler Mah.
Mizbah Çalapkıyay Cad. No: 12/C
Merkez/Siirt
Tel: +90 484 223 41 40
Fax: +90 216 666 18 80

Sivas/Sivas Branch

Sirer Cad. No: 22/A 58070 Sivas
Tel: +90 346 224 00 90
Fax: +90 216 666 17 52

Şanlıurfa/Şanlıurfa Branch

Kadri Eroğan Cad. No: 22
63100 Haliliye/Şanlıurfa
Tel: +90 414 313 01 58
Fax: +90 216 666 17 46

Şanlıurfa/Şanlıurfa Branch

Emniyet Cad. Yeşildirek Mah.
Yunus Emre Cad. No: 63/A
Haliliye-Şanlıurfa
Tel: +90 414 318 01 80
Fax: +90 216 666 89 04

Tekirdağ/Çerkezköy Branch

Gazi Mustafa Kemal Paşa Mah.
Atatürk Cad. No: 6-8b
Çerkezköy/Tekirdağ
Tel: +90 282 725 00 22
Fax: +90 216 666 18 60

Tekirdağ/Çorlu Branch

Salih Omurtak Cad. No: 34/C
59850 Çorlu/Tekirdağ
Tel: +90 282 673 66 10
Fax: +90 216 666 17 82

Tekirdağ/Tekirdağ Branch

Yavuz Mah. Hükümet Cad. No: 133
Süleymanpaşa/Tekirdağ
Tel: +90 282 260 16 88
Fax: +90 216 666 18 81

Tokat/Tokat Branch

Gaziosmanpaşa Bulv. No: 167
60100 Tokat
Tel: +90 356 214 69 66
Fax: +90 216 666 17 78

Trabzon/Akçaabat Branch

Orta Mahalle İnönü Cad. No: 145
Akçaabat/Trabzon
Tel: +90 462 228 80 01
Fax: +90 216 666 19 03

Trabzon/Trabzon Değirmendere Branch

Sanayi Mah. Devlet Karayolu Cad.
No: 89 Değirmendere Ortahisar/Trabzon
Tel: +90 462 325 00 23
Fax: +90 216 666 18 48

Trabzon/Trabzon Branch

Kahramanmaraş Cad. No: 35/B
Ortahisar/Trabzon
Tel: +90 462 321 66 06
Fax: +90 216 666 17 55

Uşak/Uşak Branch

İsliçe Mah. İsmetpaşa Cad. No: 45/B
Merkez/Uşak
Tel: +90 276 223 30 02
Fax: +90 216 666 89 09

Van/Van Branch

Cumhuriyet Cad. No: 124
65100 İpekyolu/Van
Tel: +90 432 212 17 12
Fax: +90 216 666 17 65

Yalova/Yalova Branch

Yalı Cad. No: 19/A
77100 Yalova
Tel: +90 226 812 23 80
Fax: +90 216 666 17 69

Yozgat/Yozgat Branch

Medrese Mah. Şeyhzade Cad.
No: 22/A Yozgat
Tel: +90 354 217 50 30
Fax: +90 354 666 19 05

Zonguldak/Karadeniz Ereğli Branch

Müftü Mah. Devrim Bulv.
No: 9/A Kdz.Ereğli/Zonguldak
Tel: +90 372 322 84 14
Fax: +90 216 666 17 76

Asya Katılım Bankası A.Ş.

Head Office

Saray Mah. Dr.Adnan Büyükdeniz Cd. No.10
34768 Ümraniye / İSTANBUL
Tel: +90 216 633 50 00 Pbx

Ankara Region Representative Offices

Ehlibeyt Mh. Ceyhun Atuf Kansu Cd. 1271
Sok. Sümer İş Merkezi 3. Kat No: 15/11
Balgat / ANKARA
Tel: +90 312 472 81 91
Fax: +90 312 472 74 70

Ege Region Representative Offices

Akdeniz Cad. No: 1 Reyent İş Hanı Kat 6
Pasaport Konak / İZMİR
Tel: +90 232 441 15 51
Fax: +90 232 441 15 15

Güneydoğu Anadolu Region Representative Offices

Budak Mh. Gazi Muhtarpaşa Bulvarı No: 45/F
Şehitkamil/GAZİANTEP
Tel: +90 342 323 53 12
Fax: +90 342 323 51 61

İstanbul Anadolu Region Representative Offices

Yenişehir Mh. Mevlana Sk. No: 31
Ataşehir / İSTANBUL
Tel: +90 216 580 96 96
Fax: +90 216 580 97 17

İstanbul Avrupa Region Representative Offices

Evren Mahallesi Koçman Cad. No: 40
Güneşli- Bağcılar / İSTANBUL
Tel: +90 212 630 12 00
Fax: +90 212 630 20 41

Karadeniz Region Representative Offices

Kale Mahallesi Ziya Paşa Sokak No: 6 Kat: 4
İlkadım / SAMSUN
Tel: +90 362 432 27 77
Fax: +90 362 432 22 77

Marmara Region Representative Offices

Ahmet Paşa Mah. Fomara İş Merkezi No: 73
Kat 5 Osmangazi/BURSA
Tel: +90 224 272 02 02
Fax: +90 224 272 10 60

Adana/Adana Branch

Çınarlı Mah. Atatürk Cd. Kemal Özülkü İş
Merkezi No: 23 Zemin Kat
Seyhan /ADANA
Tel: +90 322 457 67 00
Fax: +90 322 457 52 53

Çukurova Branch

Adalı Köyü Turgut Özal Bulvarı
Dosteller Apt. No:176
Çukurova - Seyhan / ADANA
Tel: +90 322 233 09 81
Fax: +90 322 233 09 31

Adapazarı/Adapazarı Branch

Tiğçılar Mah. Atatürk Bulvarı No:69 A
ADAPAZARI
Tel: +90 264 281 39 10
Fax: +90 264 281 39 01

Adıyaman/Adıyaman Branch

Atatürk Cad. Ulu Cami Yanı 444 Sokak No: 10
ADİYAMAN
Tel: +90 416 216 60 50
Fax: +90 416 216 66 90

Afyon/Afyon Branch

Dumlupınar Mah. Yüzbaşı Ağâh Cad. No:1
AFYON
Tel: +90 272 214 50 00
Fax: +90 272 214 33 33

Ağrı/Ağrı Branch

Yavuz Mah. Kağızman Cd. No:19 AĞRI
Tel: +90 472 215 30 30
Fax: +90 472 215 38 38

Aksaray/Aksaray Branch

Minarecik Mah. Ankara Cad.
No:14/A AKSARAY
Tel: +90 382 212 74 36
Fax: +90 382 213 15 70

Amasya/Amasya Branch

Yüzevler Mah. Danişment Cad. No:14/A
AMASYA
Tel: +90 358 213 11 70
Fax: +90 358 213 10 60

Ankara/Ankara Branch

Anafartalar Cad. No: 63
Anafartalar - Altındağ / ANKARA
Tel: +90 312 310 47 47
Fax: +90 312 310 47 57

Balgat Branch

Ehlibeyt Mah. Ceyhun Atuf Kansu Cad.
No:100/T (B Blok No:20) Balgat-ANKARA
Tel: +90 312 473 54 20
Fax: +90 312 473 54 30

Başkent Kurumsal Branch

Armada İş Merkezi Eskişehir Yolu No: 6
Kat: 20/34 - 06520 Söğütözü / ANKARA
Tel: +90 312 219 18 38
Fax: +90 312 219 18 40

Çankaya Branch

Hoşdere Cad. No: 222 Zemin Kat
Çankaya/ ANKARA
Tel: +90 312 439 52 50
Fax: +90 312 439 52 55

Çukurambar Branch

Kızılırmak Mah. Muhsin Yazıcıoğlu Cad.
No: 17/ 5 Çankaya/ANKARA
Tel: +90 312 220 51 80
Fax: +90 312 220 51 87

Etimesgut Branch

Kazım Karabekir Mah. İstasyon Cad.
No:43/A-B Etimesgut/ANKARAT
Tel: +90 312 244 98 00
Fax: +90 312 244 74 70

Etilik Branch

İncirli Mah. Yunus Emre Cad.
No:5 Etilik-Keçiören ANKARA
Tel: +90 312 321 86 31
Fax: +90 312 322 61 45

Gölbasi Branch

Gaziosmanpaşa Mah. Ankara Cad.
No:96 Gölbasi/ANKARA
Tel: +90 312 484 92 00
Fax: +90 312 484 71 70

Keçiören Branch

Güçlükaya Mah. Cumhuriyet Cad. No:11-B
Keçiören/ANKARA
Tel: +90 312 360 65 10
Fax: +90 312 360 65 50

Keçiören Çarşı Branch

Şenlik Mah., Nuri Pamir Cad. No:6/A-B
Keçiören/ANKARA
Tel: +90 312 356 40 44
Fax: +90 312 356 20 25

Kızılay Branch

Meşrutiyet Cad. No:16/A Kızılay/ANKARA
Tel: +90 312 419 37 00
Fax: +90 312 417 29 00

Mamak Branch

Hüseyin Gazi Mah. Mamak Çarşıci Cad.
No:16/A Mamak/ANKARA
Tel: +90 312 368 89 89
Fax: +90 312 368 93 00

Ostim Branch

Yeni Mahalle Yüziüncü Yıl Bulvarı
No:74 Ostim / ANKARA
Tel: +90 312 354 84 74
Fax: +90 312 354 40 05

Polatlı Branch

Ankara Cad. No:36 Polatlı-ANKARA
Tel: +90 312 621 33 58
Fax: +90 312 621 26 49

Sincan Branch

Atatürk Mah. Onur Sokak No:16/A
Sincan -ANKARA
Tel: +90 312 276 81 10
Fax: +90 312 276 81 15

Siteler Branch

Demirhenderek Cad. No: 68 Siteler ANKARA
Tel: +90 312 353 42 00
Fax: +90 312 353 57 00

Yenimahalle Branch

Ragıp Tüzün Cad. No: 167
Yenimahalle-ANKARA
Tel: +90 312 315 34 43
Fax: +90 312 315 53 80

Antalya/Alanya Branch

Şekerhane Mah. Şevket Tokuş Cad.
Kerim Çağırıcı Sok. Kellecioğlu Apt. No: 35/A
Alanya/ANTALYA
Tel: +90 242 519 07 02
Fax: +90 242 519 05 84

Antalya Branch

Adnan Menderes Bulvarı Has İş Merkezi
No: 9 ANTALYA
Tel: +90 242 248 00 71
Fax: +90 242 242 43 45

Çalı Branch

Ulus Mah. Orhan Veli Cad. No: 2
Kepez / ANTALYA
Tel: +90 242 345 94 45
Fax: +90 242 345 95 59

Kumluca Branch

Meydan Mah. Bosna Sokak No: 1-B
Kumluca / ANTALYA
Tel: +90 242 887 20 29
Fax: +90 242 887 20 25

Manavgat Branch

Bahçelievler Mah. Demokrasi Bulvarı No: 50
Manavgat / ANTALYA
Tel: +90 242 746 98 98
Fax: +90 242 746 90 28

Aydın/Aydın Branch

Hükümet Bulvarı Hasan Efendi Mah.
No: 19/A AYDIN
Tel: +90 256 213 03 90
Fax: +90 256 225 22 26

Nazilli Branch

Altıntaş Mah. İstasyon Bulvarı No: 23
Nazilli - AYDIN
Tel: +90 256 314 10 70
Fax: +90 256 314 15 88

Balıkesir/Balıkesir Branch

Altıeylül Mah. Kızılay Cad. No: 6 BALIKESİR
Tel: +90 266 239 66 13
Fax: +90 266 239 68 40

Bandırma Branch

İsmet İnönü Cad. No:68/A
Bandırma/ BALIKESİR
Tel: +90 266 718 15 15
Fax: +90 266 718 15 30

Edremit Branch

Soğanymez Mah. Menderes Bulvarı No: 32/A
Edremit/BALIKESİR
Tel: +90 266 373 80 88
Fax: +90 266 373 45 50

Asya Katılım Bankası A.Ş.**Bartın/Bartın Branch**

Orta Mahalle Karakaş Cad. No: 19/B
Merkez/BARTIN
Tel: +90 378 222 00 80
Fax: +90 378 222 00 81

Batman/Batman Branch

Meydan Mah. Atatürk Bulvarı No:41
Merkez/BATMAN
Tel: +90 488 212 07 95
Fax: +90 488 212 07 22

Bilecik/Bilecik Branch

Gazipaşa Mah. Atatürk Bulvarı
No:28/A BİLECİK
Tel: +90 228 213 05 08
Fax: +90 228 213 03 05

Bingöl/Bingöl Branch

İnönü Mah. Genç Cad. No:62 BİNGÖL
Tel: +90 426 213 14 64
Fax: +90 426 213 17 01

Bitlis/Tatvan Branch

Aydınlar Mh. Abdullah Kocakaplan Cd.
No: 31 A Blok Tatvan/BİTLİS
Tel: +90 434 828 04 20
Fax: +90 434 828 04 30

Bolu/Bolu Branch

İzzet Baysal Cad. Güney Kaya Pasajı No: 77
Zemin Kat No: 7-8-9-10 BOLU
Tel: +90 374 212 15 15
Fax: +90 374 212 35 07

Bursa/Bursa Branch

Şehreküstü Mah. Haşim İşcan Cad. No:2
Osmangazi BURSA
Tel: +90 224 225 14 80
Fax: +90 224 225 14 89

Demirtaş Branch

Panayır Mah. Yeni Yalova Cad. No:455 / H
Osmangazi-BURSA
Tel: +90 224 211 19 09
Fax: +90 224 211 19 08

İnegöl Branch

Nuri Doğrul Cad. No:29 İnegöl-BURSA
Tel: +90 224 715 17 55
Fax: +90 224 715 72 75

Nilüfer Branch

İhsani Mah. İzmir Yolu Bankalar Cad.
Çilek Sok. Atalay 9 Sitesi A Blok No:22
Nilüfer-BURSA
Tel: +90 224 249 49 09
Fax: +90 224 249 45 99

Yıldırım Branch

Duaçınarı Mah. Ankara Cad. No: 237
Yıldırım-BURSA
Tel: +90 224 367 78 00
Fax: +90 224 367 77 61

Çanakkale/Biga Branch

Sakarya Mah. Çan Cad. No: 3
Biga /ÇANAKKALE
Tel: +90 286 316 48 58
Fax: +90 286 316 48 40

Çanakkale Branch

Çarşı Cad. No: 131 ÇANAKKALE
Tel: +90 286 212 05 00
Fax: +90 286 214 12 09

Çorum/Çorum Branch

İnönü Cad. No:51 ÇORUM
Tel: +90 364 224 11 60
Fax: +90 364 224 24 36

Denizli/Denizli Sanayi Branch

İlbade Mah. İzmir Bulvarı No: 169
Merkez/DENİZLİ
Tel: +90 258 371 99 89
Fax: +90 258 371 88 82

Denizli Branch

Saraylar Mah. Saltak Cad. No: 6/C
Merkez/ DENİZLİ
Tel: +90 258 241 87 88
Fax: +90 258 241 35 70

Diyarbakır/Dağkapı Branch

Gazi Cad. No: 18 DİYARBAKIR
Tel: +90 412 224 39 39
Fax: +90 412 223 25 50

Diyarbakır Branch

Mevlana Halit Mah. Şanlıurfa Yolu Bulvarı
Serin Ap. No: 57/C DİYARBAKIR
Tel: +90 412 251 62 61
Fax: +90 412 251 98 08

Düzce/Düzce Branch

Burhaniye Mah. İSTANBUL Cad.
No: 3/B DÜZCE
Tel: +90 380 523 57 80
Fax: +90 380 524 94 24

Edirne/Edirne Branch

Çavuşbey Mah. Hükümet Cad. No: 3 EDİRNE
Tel: +90 284 212 10 01
Fax: +90 284 212 10 03

Elazığ/Elazığ Branch

Rızaiye Mah. Gazi Cad. No: 2
Zemin Kat: 4 ELAZIĞ
Tel: +90 424 237 37 00
Fax: +90 424 237 53 53

Erzincan/Erzincan Branch

Karaağaç Mah. Fevzi Paşa Cad.
No: 26/B-ERZİNCAN
Tel: +90 446 214 14 24
Fax: +90 446 214 15 35

Erzurum/Erzurum Branch

Gez Mah. Orhan Şerifsoy Cad.
No: 15 ERZURUM
Tel: +90 442 235 76 00
Fax: +90 442 235 76 08

Eskişehir/Eskisehir Branch

İstiklal C. Şair Fuzuli Cad. No: 24 ESKİŞEHİR
Tel: +90 222 230 82 00
Fax: +90 222 230 55 47

Gaziantep/Gatem Branch

Gatem Toptancılar Sitesi Sarı Ada 1.Blok No: 2
Şehitkamil-GAZİANTEP
Tel: +90 342 238 37 37
Fax: +90 342 238 37 77

Gaziantep Branch

Muammer Aksoy Bulvarı Prestij İş Merkezi
No: 8-9 Şehitkamil / GAZİANTEP
Tel: +90 342 215 17 79
Fax: +90 342 215 17 93

İpekyolu Branch

Budak Mah. Gazi Muhtarpaşa Bulvarı
No: 44/F Şehitkamil/GAZİANTEP
Tel: +90 342 323 98 00
Fax: +90 342 323 94 90

Suburcu Branch

Karagöz Mah. Karagöz Cad. No: 2/A
Şahinbey / GAZİANTEP
Tel: +90 342 232 65 10
Fax: +90 342 232 66 72

Giresun/Giresun Branch

Hacımiktat Mah. Fatih Cad. No: 18
Merkez/GİRESUN
Tel: +90 454 214 10 90
Fax: +90 454 214 10 09

Hatay/Antakya Branch

Haraparası Mah. Yavuz Sultan Selim Cad.
No: 25/B Antakya /HATAY
Tel: +90 326 225 13 83
Fax: +90 326 225 26 42

İskenderun Branch

Çay Mah. Tayfur Sökmen Bulvarı No: 1/C
İskenderun-HATAY
Tel: +90 326 617 93 10
Fax: +90 326 613 70 86

Isparta/Isparta Branch

Pirimehmet Mah. 118 Cad.
Koca Mustafa Pasajı No: 16 İSPARTA
Tel: +90 246 223 11 19
Fax: +90 246 223 20 75

Mersin/Mersin Branch

Çankaya Mah. İstiklal Cad. No:59/A MERSİN
Tel: +90 324 238 77 10
Fax: +90 324 238 81 66

Pozcu Branch

İnönü Mah. Gazi Mustafa Kemal Bulvarı
No:393/A Yenişehir /İÇEL
Tel: +90 324 325 20 10
Fax: +90 324 325 30 40

Tarsus Branch

Şehitmustafa Mah., Atatürk Bulvarı No:21/A
Tarsus/İÇEL
Tel: +90 324 624 44 25
Fax: +90 324 624 50 60

İstanbul/Aksaray İstanbul Branch

Mesihpaşa Mah.
Gazi Mustafa Kemalpaşa Cad. No:36/A
Aksaray-Fatih /İSTANBUL
Tel: +90 212 458 77 77
Fax: +90 212 458 78 58

Altıntepe Branch

Altıntepe Mah. Bağdat Cad. No:71/B
Maltepe/İSTANBUL
Tel: +90 216 417 86 66
Fax: +90 216 417 86 06

Altunizade Branch

Kısıklı Cad. No: 9A Altunizade / İSTANBUL
Tel: +90 216 474 42 11
Fax: +90 216 474 41 48

Anadolu Kurumsal Branch

Değirmen Sok. Nidakule İş Merkezi No: 18
Kat: 19 Kozyatağı/İSTANBUL
Tel: +90 216 372 13 00
Fax: +90 216 372 15 50

Arnavutköy Branch

İslambey Mah. Fatih Cad. No: 24
Arnavutköy- İSTANBUL
Tel: +90 212 597 08 28
Fax: +90 212 597 70 44

Ataşehir Branch

Yenişehir Mah. Mevlana Sokak No: 31
Ataşehir/İSTANBUL
Tel: +90 216 580 98 98
Fax: +90 216 580 97 37

Avclar Branch

E-5 Yolu Üzeri Merkez Mah. Engin Sk. No: 1
34310 Avclar/İSTANBUL
Tel: +90 212 694 80 00
Fax: +90 212 694 78 78

Avrupa Kurumsal Branch

Esentepe Mah. Büyükdere Cad. No: 102
Maya Center B Blok K: 24 Şişli / İSTANBUL
Tel: +90 212 272 50 04
Fax: +90 212 272 60 69

Bağcılar Branch

Salı Pazarı Merkez Mah. 1. Sok. No:9
Bağcılar-İSTANBUL
Tel: +90 212 435 78 00
Fax: +90 212 435 75 57

Bahçelievler Branch

İzzettin Çalışlar Cad. No: 23/B
Bahçelievler-İSTANBUL
Tel: +90 212 502 81 00
Fax: +90 212 502 80 88

Bahçeşehir Branch

Bahçeşehir 1. Kısım Mh. Eabil Sk.
Defne 03 Villa 09 No: 12
Başakşehir/İSTANBUL
Tel: +90 212 669 36 30
Fax: +90 212 669 29 20

Bakırköy Branch

Zuhuratbaba Mah. İncirli Cad. No:113
Bakırköy / İSTANBUL
Tel: +90 212 466 05 06
Fax: +90 212 466 37 00

Başakşehir Branch

Ziya Gökalp Mah. İkitelli Organize Sanayi
Bölgesi 5.S Tümsan 1.Kısım Sanayi Sitesi
3. Blok No: 5 Başakşehir - İSTANBUL
Tel: +90 212 486 19 24
Fax: +90 212 485 35 68

Bayrampaşa Branch

Yenidoğan Mah. Abdi İpekçi Cad.
Parkhan No: 8/B BAYRAMPAŞA
Tel: +90 212 493 13 00
Fax: +90 212 493 16 16

Beşyüzevler Branch

Yıldırım Mah. Eski Edirne Asfaltı
No: 269/ 1-A Bayrampaşa / İSTANBUL
Tel: +90 212 618 80 35
Fax: +90 212 618 70 65

Beylikdüzü Branch

Gürpınar Kavşağı E5 Yolu Üzeri
Deko İş Merkezi
Beylikdüzü - BÜYÜKÇEKMECE / İSTANBUL
Tel: +90 212 872 68 48
Fax: +90 212 873 13 16

Çağlayan Branch

Çağlayan Vatan Cad.
Avrasya İş Merkezi No: 6/A
Çağlayan-Kağıthane/İSTANBUL 34403
Tel: +90 212 291 80 08
Fax: +90 212 291 66 64

Cumhuriyet Çaddesi Branch

Cumhuriyet Mah. Nazım Hikmet Bulvarı
No: 89/A-b Esenyurt/İSTANBUL
Tel: +90 212 853 50 51
Fax: +90 212 853 34 37

Çekmeköy Branch

Meclis Mah. Teraziler Cad. Aşkın Sokak
No: 19/B Sancaktepe - İSTANBUL
Tel: +90 216 466 13 53
Fax: +90 216 466 13 43

Dolayoba Branch

Çınardere Mah. E-5 Yanyolu Cad.
No: 63/1 Pendik / İSTANBUL
Tel: +90 216 379 74 84
Fax: +90 216 379 96 60

Dudullu Branch

Yukarı Dudullu Mah. Alemdağ Cad.
No: 449-457/D Ümraniye/İSTANBUL
Tel: +90 216 612 10 11
Fax: +90 216 612 10 33

Erenköy Branch

Sahrayı Cedit Mah. Şemsettin Günaltay Cad.
Çiğdem Apart. No: 238
Erenköy-KADIKÖY / İSTANBUL
Tel: +90 216 467 16 06
Fax: +90 216 467 00 76

Esenler Branch

Menderes Mah. Atışalanı Cad. No: 15/A
Esenler / İSTANBUL
Tel: +90 212 611 00 15
Fax: +90 212 611 00 98

Esenyurt Branch

Namık Kemal Mah. Doğan Arası Bulvarı
No: 91 Esenyurt/ İSTANBUL
Tel: +90 212 450 00 66
Fax: +90 212 450 04 33

Fatih Çarısı Branch

İskenderpaşa Mah. Macar Kardeşler Cad.
No: 59 Fatih / İSTANBUL
Tel: +90 212 521 10 70
Fax: +90 212 521 10 75

Fatih Branch

Akşemsettin Mah. Akdeniz Cad. No: 10
Fatih / İSTANBUL
Tel: +90 212 531 88 87
Fax: +90 212 531 80 87

Florya Branch

Şenlikköy Mah. Özgen Sk. No: 1
Florya / BAKIRKÖY
Tel: +90 212 573 48 28
Fax: +90 212 573 40 39

Gaziosmanpaşa Branch

Merkez Mah. Salihpaşa Cad. No: 38/A
Gaziosmanpaşa / İSTANBUL
Tel: +90 212 418 49 99
Fax: +90 212 418 47 70

Gültepe Branch

Ortabayır Mah. Talatpaşa Cad.
No: 85-95/A Kağıthane / İSTANBUL
Tel: +90 212 236 81 81
Fax: +90 212 236 30 15

Güneşli Branch

Evren Mah. Koçman Cad. No: 40
Güneşli - Bağcılar / İSTANBUL
Tel: +90 212 630 93 93
Fax: +90 212 630 36 20

Hadımköy Branch

Akçaburgaz Mah. Hadımköy Yolu No: 148
Esenyurt / İSTANBUL
Tel: +90 212 886 26 10
Fax: +90 212 886 26 25

İkitelli Branch

İkitelli Organize Sanayi Bölgesi
Ziya Gökalp Mah. Atatürk Bulvarı No: 74/B
Başakşehir/ İSTANBUL
Tel: +90 212 549 81 41
Fax: +90 212 549 81 40

İmes Branch

İmes Sanayi Sit. C Blok 301 Sokak No: 3/A
Yukarı Dudullu/İSTANBUL
Tel: +90 216 540 24 24
Fax: +90 216 540 51 70

İstoç Branch

İstoç E-1 Blok Öksüzöğulları Plaza
No: 5/3 Bağcılar / İSTANBUL
Tel: +90 212 659 60 00
Fax: +90 212 659 33 11

Kadıköy Branch

Eğitim Mah. Fahrettin Kerim Gökay Cad.
No: 71/B Kadıköy/ İSTANBUL
Tel: +90 216 449 27 10
Fax: +90 216 449 27 09

Kağıthane Branch

Mezbaha Sok. No: 1 Kağıthane-İSTANBUL
Tel: +90 212 295 81 33
Fax: +90 212 294 98 64

Kartal Branch

Kordonboyu Mah. Ankara Cad. No: 110/C
Kartal-İSTANBUL
Tel: +90 216 389 99 96
Fax: +90 216 389 55 66

Karaköy Branch

Müeyyeddade Mah. Kemeraltı Cad. No: 6/A
Karaköy-İSTANBUL
Tel: +90 212 243 85 40
Fax: +90 212 243 85 41

Kavacık Branch

Orhan Veli Kanık Cad. Martı İş Merkezi No: 72
Kavacık İSTANBUL
Tel: +90 216 537 19 70
Fax: +90 216 425 02 77

Kozyatağı Branch

Şaşmaz Plaza Saniye Ertutlu Sk. No: 4
Kozyatağı/İSTANBUL
Tel: +90 216 445 36 26
Fax: +90 216 445 33 62

Kurtköy Branch

Kurtköy Mah. Üstün Cad. No: 2
Kurtköy Pendik/İSTANBUL
Tel: +90 216 378 34 31
Fax: +90 216 595 28 10

Küçükbakkalköy Branch

Kayışdağı Cad. No: 105/A
Ataşehir/İSTANBUL
Tel: +90 216 575 81 88
Fax: +90 216 575 81 08

Levent Sanayi Branch

Sanayi Mah. Sultan Selim Cad.
No: 1 / C Kağıthane / İSTANBUL
Tel: +90 212 283 34 20
Fax: +90 212 269 67 69

Libadiye Branch

Bulgurlu Mah. Libadiye Cad. No: 60
Üsküdar-İSTANBUL
Tel: +90 216 545 30 90
Fax: +90 216 545 08 11

Maltepe Branch

Cevizli Mah. Bağdat Cad. No: 444-446/A
Maltepe/İSTANBUL
Tel: +90 216 305 00 50
Fax: +90 216 305 00 40

Asya Katılım Bankası A.Ş.**Mecidiyeköy Branch**

Mecidiyeköy Yolu Cad. No: 6/A
Mecidiyeköy - Şişli / İSTANBUL
Tel: +90 212 356 37 00
Fax: +90 212 356 17 17

Merkez Şube

Saray Mah. Dr. Adnan Büyükdeniz Cad. No: 10
Ümraniye / İSTANBUL
Tel: +90 216 633 69 43

Merter Branch

Mehmet Nesih Özmen Mah.
Merter Tekstil Merkezi Selvi Sk. No: 10
Güngören/Merter/ İSTANBUL
Tel: +90 212 637 69 00
Fax: +90 212 637 69 10

Nuruosmaniye Branch

Alemdar Mah. Nuru Osmaniye Cad. No:12
Fatih/İSTANBUL
Tel: +90 212 512 92 92
Fax: +90 212 512 96 00

Pendik Branch

Doğu Mah. 23 Nisan Cad. No:59
Pendik-İSTANBUL
Tel: +90 216 491 69 42
Fax: +90 216 491 69 46

Sarıyer Branch

Şehit Midhat Cad. No:27 Sarıyer-İSTANBUL
Tel: +90 212 271 50 65
Fax: +90 212 271 55 88

Sefaköy Branch

Fevzi Çakmak Mah. Ahmet Kocabıyık Sok.
No: 12/C Sefaköy/İSTANBUL
Tel: +90 212 541 68 08
Fax: +90 212 541 78 44

Sultanbeyli Branch

Fatih Bulvarı No:193 Sultanbeyli/İSTANBUL
Tel: +90 216 419 90 00
Fax: +90 216 419 21 10

Sultançiftliği Branch

Cebeci Mah. Eski Edirne Asfaltı No:702A
Sultançiftliği-Sultangazi / İSTANBUL
Tel: +90 212 667 34 34
Fax: +90 212 667 53 53

Sultanhamam Branch

Rüstempaşa Mah. Vasıfçınar Cad.
No:49 Fatih / İSTANBUL
Tel: +90 212 522 22 85
Fax: +90 212 522 53 00

Şişli Branch

Meşrutiyet Mah. Halaskargazi Cad.
No: 98 /A Şişli / İSTANBUL
Tel: +90 212 296 70 05
Fax: +90 212 296 70 06

Şirinevler Branch

Eski Londra Asfaltı Hürriyet Mh.
Dumlupınar Sk. No:10 Bahçelievler/İSTANBUL
Tel: +90 212 639 18 19
Fax: +90 212 639 18 29

Taksim Branch

İnönü Mah. Cumhuriyet Cad. No: 59A
Şişli-İSTANBUL
Tel: +90 212 240 22 95
Fax: +90 212 240 64 13

Telsiz Mahallesi Branch

Telsiz Mah. Seyitnizam Cad.
No:176/A Zeytinburnu/İSTANBUL
Tel: +90 212 665 40 33
Fax: +90 212 665 40 36

Topçular Branch

Topçular Mah. Rami-Kışla Cad.
Kurtoğlu İş Merkezi No: 7/L Eyüp/ İSTANBUL
Tel: +90 212 674 66 43
Fax: +90 212 674 81 55

Topkapı Branch

Maltepe Mah. Davutpaşa Cad. No: 101
DK 294 Zeytinburnu-İSTANBUL
Tel: +90 212 482 51 65
Fax: +90 212 483 20 33

Tuzla Serbest Bölge Branch

İstanbul Deri Serbest Bölgesi
Hakkı Matraş Cad. No.11 Tuzla/İSTANBUL
Tel: +90 216 394 07 81
Fax: +90 216 394 07 87

Tuzla Branch

Aydıntepe Mah. Dr. Sadık Ahmet Cad.
No:53/A Tuzla /İSTANBUL
Tel: +90 216 392 93 89
Fax: +90 216 392 30 37

Ümraniye Branch

Namık Kemal Mah. Sütçü Cad. No:2
Ümraniye/ İSTANBUL
Tel: +90 216 523 04 50
Fax: +90 216 523 04 56

Üsküdar Branch

Atlas Çıkmazı No:5/40 Üsküdar/İSTANBUL
Tel: +90 216 532 55 55
Fax: +90 216 532 90 90

Yenibosna Radar Branch

Merkez Mah. Atatürk Cad. No:1/A Yenibosna
Bahçelievler -İSTANBUL
Tel: +90 212 474 63 63
Fax: +90 212 474 63 43

Zeytinburnu Branch

Prof. Muammer Aksoy Cad. No:41 34020
Zeytinburnu/İSTANBUL
Tel: +90 212 546 42 42
Fax: +90 212 546 45 60

İzmir/Bornova Branch

Erzene Mah. Fevzi Çakmak Cad.
No:15 / A Bornova / İZMİR
Tel: +90 232 343 16 16
Fax: +90 232 343 71 20

İzmir Branch

Gaziosmanpaşa Bulvarı No:58 / 1
Çankaya - İZMİR
Tel: +90 232 445 37 10
Fax: +90 232 445 62 21

Karabağlar Branch

Yeşillik Cad. No:417 Karabağlar İZMİR
Tel: +90 232 254 79 79
Fax: +90 232 254 11 61

Karşıyaka Branch

Girne Bulvarı No: 152 Karşıyaka / İZMİR
Tel: +90 232 372 77 20
Fax: +90 232 372 86 70

Ödemiş Branch

Akıncılar Mah. Gazi Cad. No:34/A
Ödemiş /İZMİR
Tel: +90 232 545 45 47
Fax: +90 232 545 40 46

Şirinyer Branch

Güven Mah. Menderes Cad.
No: 318-318-A Buca/İZMİR
Tel: +90 232 448 28 28
Fax: +90 232 448 40 28

Torbalı Branch

Tepeköy Mah. Ağalar Cad. No: 6/A
Torbalı/İZMİR
Tel: +90 232 856 56 50
Fax: +90 232 856 52 50

Yenişehir Branch

1203/3 Sk. No: 1/F Ege Ticaret Merkezi-
Gıda Çarşısı Yenişehir/İZMİR
Tel: +90 232 457 93 83
Fax: +90 232 457 97 96

Kahramanmaraş/Elbistan Branch

Güneşli Mah. Battalgazi Cad. No: 6/A
Elbistan/KAHRAMANMARAŞ
Tel: +90 344 413 58 58
Fax: +90 344 413 13 10

Kahramanmaraş Branch

Menderes Mah. Trabzon Bulvarı No: 73/A
KAHRAMANMARAŞ
Tel: +90 344 221 59 00
Fax: +90 344 221 59 60

Karabük/Karabük Branch

Bayır Mah. Hürriyet Cad. No: 116 KARABÜK
Tel: +90 370 412 66 06
Fax: +90 370 413 14 74

Karaman/Karaman Branch

Fenari Mah. 9. Sokak Şimşek İş Merkezi
No: 4/A KARAMAN
Tel: +90 338 214 30 15
Fax: +90 338 214 30 65

Kastamonu/Kastamonu Branch

Hepkebirler Mah. Cumhuriyet Cad. No: 46/A
KASTAMONU
Tel: +90 366 212 65 10
Fax: +90 366 212 65 20

Kayseri/Erciyes Branch

Serçeönü Mah. Ahievran Cad. No: 11/A
Kocasinan/KAYSERİ
Tel: +90 352 222 89 80
Fax: +90 352 222 69 60

Kayseri Sanayi Branch

O.S.B. 11. Cadde No: 9/K Melikgazi/KAYSERİ
Tel: +90 352 320 11 40
Fax: +90 352 320 12 80

Kayseri Branch

Cumhuriyet Mah. Nazmi Tokar Cad. No.9
KAYSERİ
Tel: +90 352 221 00 69
Fax: +90 352 221 29 88

Kırıkkale/Kırıkkale Branch

Yenidoğan Mah. Barbaros Hayrettin Cad.
No: 24/A KIRIKKALE
Tel: +90 318 225 20 00
Fax: +90 318 225 26 17

Kırşehir/Kırşehir Branch

Medrese Mah. Atatürk Cad. No:15/B
Merkez / KIRŞEHİR
Tel: +90 386 214 47 44
Fax: +90 386 214 27 27

Kocaeli/Gebze Çarşı Branch

Hacı Halil Mah. Zübeyde Hanım Cad.
Tekhan No:37 Gebze/KOCAELİ
Tel: +90 262 645 02 80
Fax: +90 262 645 02 93

Gebze Branch

Hacı Halil Mah. Körfez Cad. No:10
Gebze-KOCAELİ
Tel: +90 262 644 07 07
Fax: +90 262 644 15 05

İzmit Branch

Karabaş Mah. Cengiz Topel Cad. No:12 İZMİT
Tel: +90 262 323 09 00
Fax: +90 262 323 09 08

Konya/Akşehir Branch

Selçuk Mah. Gazeteci Ahmet Şener Sokak
No:8-B Akşehir/KONYA
Tel: +90 332 812 40 44
Fax: +90 332 812 40 41

Busan Branch

Fevzi Çakmak Mah. Kosgeb Cad. Büsan San.
Sitesi No:19 Karatay-KONYA
Tel: +90 332 345 46 46
Fax: +90 332 345 46 55

Konya Ereğli Branch

Pirömer Mah. İnönü Cad. Çimenlik Sokak
No:2-A Ereğli / KONYA
Tel: +90 332 712 40 40
Fax: +90 332 712 42 32

Konya Branch

Musalla Bağları Mah. Belh Cad. No:10
Selçuklu KONYA
Tel: +90 332 238 95 05
Fax: +90 332 238 95 13

Mevlana Branch

Pürçüklü Mah. Aziziye Cad. No:24
Karatay- KONYA
Tel: +90 332 350 08 80
Fax: +90 332 353 30 80

Kütahya/Kütahya Branch

Cumhuriyet Cad. Karakol Sok. Acar Apt. 43030
No:1/2 KÜTAHYA
Tel: +90 274 216 85 85
Fax: +90 274 216 74 74

Tavşanlı Branch

Yeni Mahalle Emet Cad. No:18/B
Tavşanlı /KÜTAHYA
Tel: +90 274 615 03 20
Fax: +90 274 612 30 70

Malatya/Malatya Branch

Hüseyin Bey Mah. Atatürk Cad. No.26
MALATYA
Tel: +90 422 323 31 31
Fax: +90 422 323 47 77

Manisa/Akhisar Branch

Paşa Mah. Haşim Haşimoğlu Cad. 50. Sokak
No: 23 Akhisar / MANİSA
Tel: +90 236 412 11 58
Fax: +90 236 412 11 28

Manisa Branch

1. Anafartalar Mah. Gaziosmanpaşa Cad.
No: 36 MANİSA
Tel: +90 236 231 21 00
Fax: +90 236 232 42 31

Salihli Branch

Atatürk Mah. Belediye Cad. 89/A
Salihli/MANİSA
Tel: +90 236 712 23 20
Fax: +90 236 712 24 20

Soma Branch

Namazgah Mah. Kazım Karabekir Cad. No:2A
Soma / MANİSA
Tel: +90 236 612 22 23
Fax: +90 236 612 12 33

Turgutlu Branch

Turan Mah. Atatürk Bulvarı No:174
Turgutlu/MANİSA
Tel: +90 236 313 20 23
Fax: +90 236 313 20 85

Mardin/Mardin Branch

13 Mart Mah. Vali Ozan Cad. No:50 MARDİN
Tel: +90 482 212 65 45
Fax: +90 482 212 65 15

Muğla/Fethiye Branch

Cumhuriyet Mah. Hükümet Cad. No:5
Fethiye-MUĞLA
Tel: +90 252 612 10 40
Faks: +90 252 612 10 80

Muş/Muş Branch

Kültür Mah. Atatürk Bulvarı No:116
Merkez/MUŞ
Tel: +90 436 212 25 30
Fax: +90 436 212 31 31

Neveşehir/Neveşehir Branch

Aksaray Cad. No:19 NEVEŞEHİR
Tel: +90 384 213 05 55
Fax: +90 384 213 07 35

Niğde/Niğde Branch

Esenbey Mah. Ayhan Şahenk Bulvarı
No: 18-C Merkez/ NİĞDE
Tel: +90 388 213 10 60
Fax: +90 388 213 10 12

Ordu/Fatsa Branch

Mustafa Kemal Paşa Mah.
Hacı Hulusi Baba Cad. No:4/A
Fatsa /ORDU
Tel: +90 452 423 22 26
Fax: +90 452 423 40 49

Ordu Branch

Şarkıye Mah. Kazım Karabekir Cad.
No:7 ORDU
Tel: +90 452 223 30 50
Fax: +90 452 223 30 65

Osmaniye/Osmaniye Branch

İstiklal Mah. Atatürk Cad. No:150 OSMANİYE
Tel: +90 328 812 00 66
Fax: +90 328 814 86 66

Rize/Rize Branch

Yeniköy Mah. Tevfik İleri Cad. No:22/C RİZE
Tel: +90 464 217 09 82
Fax: +90 464 217 09 77

Samsun/Çarşamba Branch

Orta Mahalle Cumhuriyet Meydanı
No:12 Çarşamba /SAMSUN
Tel: +90 362 833 35 35
Fax: +90 362 833 68 68

Samsun Branch

Kale Mah. Kazım Paşa Cad. No:9
İlkadım/ SAMSUN
Tel: +90 362 432 51 52
Fax: +90 362 435 57 07

Siirt/Siirt Branch

Bahçelievler Mah. Hazreti Fakirullah Cad.
No:57/A Merkez / SİİRT
Tel: +90 484 223 10 51
Fax: +90 484 223 10 61

Sinop/Boyabat Branch

Camiikibir Mah. Adnan Menderes Bulvarı
No:27/B Boyabat/SİNOP
Tel: +90 368 315 30 31
Fax: +90 368 315 20 30

Sivas/Sivas Branch

Eskikale Mah. Bankalar Cad.
13-2 Sok. No:4 SİVAS
Tel: +90 346 225 56 96
Fax: +90 346 224 25 34

Şanlıurfa/Şanlıurfa Branch

Yusuf Paşa Mah. Asfaltıol Cad.
No:4 ŞANLIURFA
Tel: +90 414 216 80 80
Fax: +90 414 216 49 49

Şirnak/Cizre Branch

Şah Mah. Sanayi Cad. No:3/A Cizre /ŞIRNAK
Tel: +90 486 616 17 16
Fax: +90 486 616 16 23

Tekirdağ/Çerkezköy Branch

Gaziosmanpaşa Mah. Atatürk Cad.
No:39 Çerkezköy / Tekirdağ
Tel: +90 282 725 37 05
Fax: +90 282 725 32 26

Çorlu Branch

Cemaliye Mah. Omurtak Cad. No:236/1
Çorlu-TEKİRDAĞ
Tel: +90 282 653 22 40
Fax: +90 282 653 31 80

Tekirdağ Branch

Hükümet Cad. No:142 TEKİRDAĞ
Tel: +90 282 260 64 90
Fax: +90 282 260 59 04

Tokat/Tokat Branch

Yar Ahmet Mah. Gaziosmanpaşa Bulvarı
No:185 /A TOKAT
Tel: +90 356 214 07 07
Fax: +90 356 213 11 50

Trabzon/Akçaabat Branch

Ortamahalle İnönü Cad. No:129
Akçaabat / TRABZON
Tel: +90 462 228 52 31
Fax: +90 462 228 50 60

Trabzon Branch

Kemer kaya Mah. Kahrmanmaraş Cad.
No: 37/A TRABZON
Tel: +90 462 321 93 00
Fax: +90 462 321 94 70

Uşak/Uşak Branch

Kurtuluş Mah. İsmetpaşa Cad.
No:70/A UŞAK
Tel: +90 276 224 54 56
Fax: +90 276 224 61 30

Van/Van Branch

Çarşı Mah. Cumhuriyet Cad.
Vali Konağı Karşısı No: 118 / A-B VAN
Tel: +90 432 210 23 40
Fax: +90 432 214 02 90

Yalova Branch

Yalı Cad. Güreş İş Merkezi No:11
Merkez-YALOVA
Tel: +90 226 813 15 00
Fax: +90 226 811 59 43

Yozgat Branch

Aşağı Nohutlu Mah. Lise Cad.
No: 11/ B Merkez / YOZGAT
Tel: +90 354 212 84 84
Fax: +90 354 212 82 00

Zonguldak/Kdz. Ereğli Branch

Müftü Mah. Erdemir Cad. No 60/B
Kdz.Ereğli / ZONGULDAK
Tel: +90 372 322 06 00
Fax: +90 372 322 18 78

Zonguldak Branch

Mithatpaşa Mah. Bülent Ecevit Cad. No: 15/A
Merkez / ZONGULDAK
Tel: +90 372 252 47 47
Fax: +90 372 252 52 54

Kuveyt Türk Katılım Bankası A.Ş.

Head Office

Büyükdere Cad. No: 129/1 34394
Esentepe-Şişli/İstanbul
Tel: +90 212 354 11 11
Fax: +90 212 354 12 12

Banking and Life Center

Cumhuriyet Mah. Özgürlük Cad. No: 11/A
Çayırova/Kocaeli
Tel: +90 262 723 55 55
Fax: +90 262 723 56 56

Avrupa-1 Region Representative Offices

Büyükdere Cad. Bengün Han No: 107
Kat: 6 Daire: 6 Gayrettepe-Şişli/İstanbul
Tel: +90 212 211 11 31
Fax: +90 212 211 11 73

Avrupa-2 Region Representative Offices

Ali Rıza Gürcan Cad. Eski Çırpıcı Çıkmazı No: 2
Merter İşmerk. K.6 D.41-42 Merter/İstanbul
Tel: +90 212 481 99 66
Fax: +90 212 482 16 78

Avrupa-3 Region Representative Offices

İkitelli O.S.B. Mah. Atatürk Bulv.
No: 58/20 Başakşehir/İstanbul
Tel: +90 212 549 07 27
Fax: +90 212 549 05 70

Dersaadet Region Representative Offices

Mercan Mah. Uzun Çarşı Cad. No: 44/1
Fatih/İstanbul
Tel: +90 212 514 15 08
Fax: +90 212 514 15 28

Anadolu-1 Region Representative Offices

İçerenköy Mah. Eski Üsküdar Cad.
VIP Center No: 10 İçerenköy-Ataşehir/İstanbul
Tel: +90 216 526 28 08
Fax: +90 216 526 28 84

Anadolu-2 Region Representative Offices

Cumhuriyet Mah. Özgürlük Cad.
No: 11/A Çayırova/Kocaeli
Tel: +90 262 723 55 55
Fax: +90 262 723 56 56

Anadolu Region Representative Offices

Ceyhan Atif Kansu Cad. 1271. Sok.
Eski 6. Sk No: 17 Bayraktar Center C Blok
Balgat/Ankara
Tel: +90 312 473 10 02
Fax: +90 312 473 10 22

Bursa Region Representative Offices

Anadolu Mah. Ankara Cad. No: 119/A-B
Yıldırım/Bursa
Tel: +90 224 364 49 91
Fax: +90 224 364 22 76

Diyarbakır Region

Representative Offices

Peyas Mah. Urfa Bulv. No: 160/B
Kayapınar/Diyarbakır
Tel: +90 412 290 46 46
Fax: +90 412 290 46 47

Gaziantep Region

Representative Offices

İncirlişar Mah. Gazi Muhtar Paşa Bulv. 3
Nolu Cadde Bayel İşmerk. B Blok K.1
N: 103 Şehitkamil/Gaziantep
Tel: +90 342 231 32 12
Fax: +90 342 231 32 99

İzmir Region Representative Offices

Anadolu Cad. No: 41 Megapol Tower
Kat: 12 Bayraklı İzmir
Tel: +90 232 425 75 71
Fax: +90 232 425 45 79

Kocaeli Region Representative Offices

Karabaş Mah. Hafız Selim Efendi Sok.
No: 14 İzmit/Kocaeli
Tel: +90 262 321 92 81
Fax: +90 262 321 02 71

Konya Region Representative Offices

Ferit Paşa Mah. Kule Cad.
Kule Plaza İş Merkezi K: 10 No: 11-12
Selçuklu/Konya
Tel: +90 332 235 83 93
Fax: +90 332 235 83 22-23

Trabzon Region Representative Offices

Sanayi Mah. Altın Sok. No: 3 K: 3 Trabzon
Tel: +90 462 325 53 51
Fax: +90 462 325 95 32

BRANCHES

Adana/Adana Branch

Ali Münif Cad. No: 5 Seyhan/Adana
Tel: +90 322 352 22 16
Fax: +90 322 352 66 80

Adana/Barajyolu Branch

Sümer Mah. Şehit Yüzbaşı Bülent Angın Bulv.
No: 95/C Seyhan/Adana
Tel: +90 322 223 04 84
Fax: +90 322 223 04 83

Adana/Barkal Branch

Yeşiloba Mah. 46003 Sok.
Adana İş Merkezi No: 1-07
Seyhan/Adana
Tel: +90 322 429 04 19
Fax: +90 322 429 04 11

Adana/Çukurova Branch

Toros Mah. Turgut Özal Bulv. No: 163/A İlsu
Civan Apt. Altı Çukurova/ADANA
Tel: +90 322 232 48 22
Fax: +90 322 235 66 50

Adana/Yüreğir Branch

Dadaloğlu Mah. Kozan Yolu Üzeri No: 376
Yüreğir/Adana
Tel: +90 322 303 00 93
Fax: +90 322 303 00 92

Adıyaman/Adıyaman Branch

Sümer Meyd. Gölbaşı Cad. No: 13/B Adıyaman
Tel: +90 416 213 05 05
Fax: +90 416 213 09 09

Afyonkarahisar/Afyonkarahisar Branch

Millet Cad. No: 70 Afyonkarahisar
Tel: +90 272 213 53 75
Fax: +90 272 213 53 99

Afyonkarahisar/Ambaryolu Branch

Dumlupınar Mah. Kadınana Cad.
No: 39/A Afyonkarahisar
Tel: +90 272 214 18 04
Fax: +90 272 214 34 17

Ağrı/Ağrı Branch

Erzurum Cad. Gazi Bulv.
Adliye Sarayı Karşısı 11 Ağrı
Tel: +90 472 215 05 25
Fax: +90 472 215 05 56

Aksaray/Aksaray Branch

Bankalar Cad. No: 25/A Aksaray
Tel: +90 382 213 15 00
Fax: +90 382 212 64 35

Aksaray/Somuncu Baba Branch

Ereğlikapı Mah. 7. Bulvar No: 74/B
Merkez/Aksaray
Tel: +90 382 222 04 22
Fax: +90 382 222 04 24

Amasya/Amasya Branch

Gümüşlü Mah. Atatürk Cad. No: 13/A
Merkez/Amasya
Tel: +90 358 212 11 51
Fax: +90 358 212 11 57

Ankara/Ankara Branch

Şehit Teğmen Kalmaz Cad. 17/A Ulus/Ankara
Tel: +90 312 310 35 15
Fax: +90 312 311 66 60

Ankara/Balgat Branch

Ziyabey Cad. No: 53 Balgat-Çankaya/Ankara
Tel: +90 312 287 57 74
Fax: +90 312 287 58 57

Ankara/Başkent Kurumsal Branch

Nergiz Sok. No: 7 Via Tower İş Merkezi
Kat: 10-11 Söğütözü Yenimahalle/Ankara
Tel: +90 312 287 53 04
Fax: +90 312 287 55 67

Ankara/Cebeci Branch

Cemal Gürsel Cad. No: 81/13-14
Cebeci/Ankara
Tel: +90 312 320 42 22
Fax: +90 312 320 42 62

Ankara/Çankaya Branch

Aziye Mah. Hoşdere Cad. No: 165
Çankaya/Ankara
Tel: +90 312 438 14 41
Fax: +90 312 438 13 66

Ankara/Çukurambar Branch

Kızılırmak Mah. Muhsin Yazıcıoğlu Cad.
No: 15/A Çankaya/Ankara
Tel: +90 312 210 15 65
Fax: +90 312 210 15 66

Ankara/Demetevler Branch

Demetevler 4. Cadde 4/A Yenimahalle/Ankara
Tel: +90 312 336 77 97
Fax: +90 312 335 99 47

Ankara/Demirtepe Branch

Kızılay Mah. Fevzi Çakmak Sok.
No: 24/33-34 Çankaya/Ankara
Tel: +90 312 230 21 25
Fax: +90 312 230 77 33

Ankara/Esertepe Branch

Esertepe Mah. 301. Sok. No: 10/14 A
Keçiören/Ankara
Tel: +90 312 379 02 99
Fax: +90 312 379 02 52

Ankara/Etimesgut Branch

Kazım Karabekir Mah. 2052. Sok. No: 8
Etimesgut/Ankara
Tel: +90 312 243 35 25
Fax: +90 312 243 35 31

Ankara/Etlük Branch

Emrah Mah. Yunus Emre Cad. 8/A
Etlük-Keçiören/Ankara
Tel: +90 312 326 77 88
Fax: +90 312 326 77 64

Ankara/Gölbaşı Branch

Şafak Mah. 914 Sok. No: 1/5 Gölbaşı - Ankara
Tel: +90 312 485 10 33
Fax: +90 312 485 10 44

Ankara/İvedik Branch

İvedik O.S.B. 1368. Cadde Eminel İş Merkezi
No: 18/9 Yenimahalle/Ankara
Tel: +90 312 395 53 12
Fax: +90 312 395 54 87

Ankara/Kazım Karabekir Branch

Anafartalar Mah. Kazım Karabekir Cad.
No: 72/12 Altındağ/Ankara
Tel: +90 312 311 91 69
Fax: +90 312 310 29 64

Ankara/Keçiören Branch

Kızılarpınarı Cad. No: 55/B Keçiören/Ankara
Tel: +90 312 361 99 90
Fax: +90 312 361 99 98

Ankara/Kızılay Branch

Fıdamlık Mah. Mithatpaşa Cad. No: 31/A
Çankaya/Ankara
Tel: +90 312 431 01 73
Fax: +90 312 431 01 85

Ankara/Mamak Branch

Harman Mah. Mamak Çarşısı İçi Cad.
No: 37/A Mamak/Ankara
Tel: +90 312 368 60 00
Fax: +90 312 368 50 08

Ankara/Ostim Branch

Ostim M. 100. Yıl Bulv. No: 51
Y.Mahalle/Ankara
Tel: +90 312 385 94 00
Fax: +90 312 385 94 01

Ankara/Polatlı Branch

Cumhuriyet Mah. Eti Cad. No: 36/A
Polatlı/Ankara
Tel: +90 312 622 00 42
Fax: +90 312 622 00 88

Ankara/Pursaklar Branch

Belediye Cad. No: 3/A Pursaklar/Ankara
Tel: +90 312 527 33 25
Fax: +90 312 527 41 42

Ankara/Sincan Branch

Atatürk Mah. Meltem Sok. No: 41
Sincan/Ankara
Tel: +90 312 269 99 96
Fax: +90 312 271 98 61

Ankara/Siteler Branch

Demirhenderek Cad. No: 65/A
Siteler-Altındağ/Ankara
Tel: +90 312 350 47 03
Fax: +90 312 350 47 13

Ankara/Şaşmaz Branch

Bahçekapı Mah. 2488.Cad. No: 16/A
Etimesgut/Ankara
Tel: +90 312 278 01 48
Fax: +90 312 278 01 19

Ankara/Timko Branch

Macun Mah. 177. Cadde
No: 19 B-8 Blok Ankara
Tel: +90 312 387 09 20
Fax: +90 312 397 05 94

Ankara/Ümitköy Branch

Prof. Dr. Ahmet Taner Kışlalı Mah.
2715.Sok. No: 2/14 Çayyolu
Yenimahalle/Ankara
Tel: +90 312 241 84 41
Fax: +90 312 241 84 64

Ankara/Yıldız Branch

Turan Güneş Bulv. No: 58/B
Yıldız-Çankaya/Ankara
Tel: +90 312 440 49 86
Fax: +90 312 440 90 61

Antalya/Akdeniz Sanayi Branch

Ünsal Mah. 5036 Sok. No: 22/4
Kepez/Antalya
Tel: +90 242 221 28 41
Fax: +90 242 221 28 40

Antalya/Alanya Branch

Saray Mah. Atatürk Cad. No: 88
Alanya/Antalya
Tel: +90 242 511 09 99
Fax: +90 242 512 09 66

Antalya/Antalya Branch

Adnan Menderes Bulv. No: 19/D-19/C
Muratpaşa/Antalya
Tel: +90 242 241 06 95
Fax: +90 242 241 07 00

Antalya/Aspendos Bulv. Branch

Mehmetçik Mah. Aspendos Bulv.
No: 69/E Antalya
Tel: +90 242 311 05 58
Fax: +90 242 311 05 60

Antalya/Güllük Branch

Güllük Cad. Saraçoğlu İşmerkezi
No: 78 Antalya
Tel: +90 242 247 43 71
Fax: +90 242 247 94 71

Antalya/Kepez Branch

Teomanpaşa Mah. Yeşilirmak Cad.
No: 36/A Kepez/Antalya
Tel: +90 242 339 31 01
Fax: +90 242 339 31 17

Antalya/Konyaaltı Branch

Arapşuyu Mah. Atatürk Bulv. No: 115/B
Konyaaltı/Antalya
Tel: +90 242 229 78 29
Fax: +90 242 230 35 69

Antalya/Lara Branch

Şirinyalı Mah. İsmet Gökşen Cad.
No: 40/D Muratpaşa/Antalya
Tel: +90 242 316 20 52
Fax: +90 242 316 20 72

Antalya/Manavgat Branch

Eski Hisar Mah. Demokrasi Bulv.
No: 73-1 Manavgat/Antalya
Tel: +90 242 746 47 76
Fax: +90 242 746 47 74

Antalya/Serik Branch

Merkez Mah. Atatürk Cad.
No: 170/A Serik/Antalya
Tel: +90 242 722 20 92
Fax: +90 242 722 20 97

Aydın/Aydın Branch

Ramazanpaşa Mah. Doğu Gazi Bulv.
No: 1 Aydın
Tel: +90 256 214 34 24
Fax: +90 256 214 34 45

Aydın/Nazilli Branch

Altıntaş Mah. Kıbrıs Cad. No: 72 Nazilli/Aydın
Tel: +90 256 312 11 52
Fax: +90 256 312 11 32

Aydın/Söke Branch

Konak Mah. İstasyon Cad. No: 89/11
Söke/Aydın
Tel: +90 256 512 22 95
Fax: +90 256 518 38 93

Balıkesir/Balıkesir Branch

Eski Kuyumcular Mah. Atalar Cad.
No: 18 Balıkesir
Tel: +90 266 241 70 70
Fax: +90 266 241 24 54

Balıkesir/Bandırma Branch

Günaydın Mah. Kaşif Acar Cad. No: 29
Bandırma/Balıkesir
Tel: +90 266 712 09 52
Fax: +90 266 712 09 39

Balıkesir/Edremit Branch

Yılmaz Akpınar Bulv. No: 6 Edremit/Balıkesir
Tel: +90 266 373 56 86
Fax: +90 266 374 14 61

Bartın/Bartın Branch

Kırtepe Mah. Cumhuriyet Cad. No: 29/A
Bartın
Tel: +90 378 227 80 22
Fax: +90 378 227 80 06

Batman/Batman Branch

Atatürk Bulv. Diyarbakır Cad. No: 56 Batman
Tel: +90 488 215 11 99
Fax: +90 488 215 11 44

Bilecik/Bilecik Branch

Gazipaşa Mah. Tevfikbey Cad. No: 28/A Bilecik
Tel: +90 228 212 96 68
Fax: +90 228 212 68 03

Bitlis/Tatvan Branch

Cumhuriyet Cad. No: 33 Tatvan/Bitlis
Tel: +90 434 828 04 54
Fax: +90 434 828 04 55

Bolu/Bolu Branch

Büyük Cami Mah. İzzet Baysal Cad.
Belediye Meyd. No: 116 Bolu
Tel: +90 374 217 04 77
Fax: +90 374 217 01 67

Burdur/Burdur Branch

Özgür Mah. Gazi Cad. No: 57/A
Merkez/Burdur
Tel: +90 248 232 14 11
Fax: +90 248 234 15 18

Bursa/Beşevler Sanayi Branch

Üçevler Mah. Nilüfer Cad. No: 6/2
Nilüfer/Bursa
Tel: +90 224 443 51 11
Fax: +90 224 443 52 62

Bursa/Bursa Branch

Anadolu Mah. Ankara Cad. No: 119/A-B
Yıldırım/Bursa
Tel: +90 224 360 60 44
Fax: +90 224 360 77 22

Bursa/Cumhuriyet Cad. Branch

Alacamescit Mah. Cumhuriyet Cad.
No: 67 Osmangazi/Bursa
Tel: +90 224 225 59 25
Fax: +90 224 225 59 21

Bursa/Demirtaş-Bursa Branch

Panayır Mah. Yeni Yalova Yolu No: 455/G
Osmangazi/Bursa
Tel: +90 224 211 11 85
Fax: +90 224 211 01 48

Bursa/Dikkaldırım Branch

Hüdavendigâr Mah. Dikkaldırım Cad.
No: 91 Osmangazi/Bursa
Tel: +90 224 238 30 96
Fax: +90 224 239 36 67

Bursa/Fatih Sultan Mehmet Bulv. Branch

Fethiye Mah. Fatih Sultan Mehmet Bulv.
Bulvar İş Merkezi No: 199/23 Nilüfer/Bursa
Tel: +90 224 242 02 60
Fax: +90 224 243 02 09

Bursa/Gemlik Branch

Orhangazi Cad. No: 1 Gemlik/Bursa
Tel: +90 224 514 84 04
Fax: +90 224 514 84 80

Bursa/Gürsu Branch

Zafer Mah. Şehit Yüzbaşı Cengiz Topel Cad.
No: 26/A Gürsu/Bursa
Tel: +90 224 371 27 66
Fax: +90 224 371 81 69

Bursa/Hürriyet Mah. XTM Branch

Hürriyet Mah. Osmanpaşa Cad.
No: 22/A Osmangazi/Bursa
Tel: +90 224 249 56 78
Fax: +90 224 249 56 78

Bursa/İnegöl Branch

Nuri Doğrul Cad. No: 20 İnegöl/Bursa
Tel: +90 224 711 10 77
Fax: +90 224 711 10 74

Bursa/Kanalboyu XTM Şube

Çirrişane Mah. 2. Kanal Cad. No: 48
Osmangazi/Bursa
Tel: +90 224 250 83 26
Fax: +90 224 250 83 26

Bursa/Kestel Branch

Kestel OSB, Bursa Cad. No: 75/B-4
Kestel/Bursa
Tel: +90 224 372 96 11
Fax: +90 224 372 60 79

Bursa/Mustafakemalpaşa Branch

Hamzabey Mah. Garaj Sok. No: 7
Mustafakemalpaşa/Bursa
Tel: +90 224 613 47 07
Fax: +90 224 613 47 17

Bursa/Nilüfer Branch

Karaman Mah. İzmir yolu Cad. 90 Dükkan:
Z11, Z12, 1-06, 1-07, 1-08 Nilüfer/Bursa
Tel: +90 224 247 40 44
Fax: +90 224 247 40 11

Bursa/Osmangazi Branch

Fevzi Çakmak Cad. No: 66-69
Osmangazi/Bursa
Tel: +90 224 223 23 50
Fax: +90 224 223 62 72

Bursa/Özlüce Branch

Altınşehir Mah. Ahmet Taner Kışlalı Cad.
No: 34 C/B Nilüfer/Bursa
Tel: +90 224 413 13 01
Fax: +90 224 413 13 05

Bursa/Yeşilyayla Branch

Teyyareci Mehmet Ali Cad. No: 301
Yıldırım/Bursa
Tel: +90 224 364 10 27
Fax: +90 224 364 10 95

Kuveyt Türk Katılım Bankası A.Ş.**Çanakkale/Çanakkale Branch**

İsmetpaşa Mah. İnönü Cad. No: 153
Çanakkale
Tel: +90 286 217 87 81
Fax: +90 286 217 74 46

Çankırı/Çankırı Branch

Cumhuriyet Mah. Atatürk Bulv.
Belediye Sarayı
N: 13 Çankırı
Tel: +90 376 213 83 43
Fax: +90 376 213 78 79

Çorlu/Çorlu Branch

Omurtak Cad. No: 79/2 Heykel/Çorlu
Tel: +90 282 654 00 20
Fax: +90 282 654 00 33

Çorum/Çorum Branch

Çepni Mah. İnönü Cad. No: 24/A Çorum
Tel: +90 364 201 03 71
Fax: +90 364 201 03 80

Denizli/Denizli Branch

İkinci Ticariyol Cad. No: 10
Bayramyeri/Denizli
Tel: +90 258 264 92 90
Fax: +90 258 264 94 91

Denizli/Sanayi Branch

Akçeşme Mah. Menderes Bulv.
No: 89 Gümüşler/Denizli
Tel: +90 258 371 32 79
Fax: +90 258 371 84 07

Denizli/Sümer Branch

Sümer Mah. 3. Sanayi Sitesi 25.Sok.
No: 21/B Merkezefendi/Denizli
Tel: +90 258 251 05 20
Fax: +90 258 251 05 21

Diyarbakır/Didekent Branch

Peyas Mah. Diclekent Bulv. No: 99/B
Kayapınar/Diyarbakır
Tel: +90 412 257 19 79
Fax: +90 412 257 36 16

Diyarbakır/Diyarbakır Branch

Gazi Cad. No: 27/D Diyarbakır
Tel: +90 412 223 53 48
Fax: +90 412 223 51 00

Diyarbakır/Kayapınar Branch

Urfa Yolu 1.Km. Honda Plaza Karşısı Elmas Ap.
Altı Kayapınar/Diyarbakır
Tel: +90 412 251 02 52
Fax: +90 412 251 02 28

Diyarbakır/Ofis Branch

Kooperatifler Mah. Kurt İsmail Paşa 3.Sok.
No: 25 Yenişehir/Diyarbakır
Tel: +90 412 223 22 63
Fax: +90 412 223 22 46

Düzce/Cedidiye Branch

İstanbul Cad. No: 9 Merkez/Düzce
Tel: +90 380 512 17 76
Fax: +90 380 514 99 26

Düzce/Meydan Branch

Camikebir Mah. Şen Sok. No: 1B-1C Düzce
Tel: +90 380 514 58 34
Fax: +90 380 514 58 57

Elazığ/Elazığ Branch

İcadiye Mah. Hürriyet Cad. No: 27
Merkez-Elazığ
Tel: +90 424 238 80 81
Fax: +90 424 238 80 88

Elazığ/Fırat Branch

Cumhuriyet Mah. Malatya Cad.
No: 58/10 - Elazığ
Tel: +90 424 502 05 95
Fax: +90 424 502 05 94

Erzincan/Erzincan Branch

Fevzipaşa Cad. No: 40 Erzincan
Tel: +90 446 212 09 09
Fax: +90 446 212 33 66

Erzurum/Erzurum Branch

Orhan Şerifsoy Cad. No: 29/A
Yakutiye/Erzurum
Tel: +90 442 235 76 26
Fax: +90 442 235 76 32

Erzurum/Yakutiye Branch

Muratpaşa Mah. Saraybosna Cad.
No: 20/B Yakutiye/Erzurum
Tel: +90 442 235 84 11
Fax: +90 442 235 84 08

Eskişehir/Eskişehir Branch

İsmet İnönü Cad. No: 2 Eskişehir
Tel: +90 222 220 23 50
Fax: +90 222 220 20 33

Eskişehir/Sanayi Branch

S.S.Eskişehir Mobilya ve Ağaç İşleri EMKO
Küçük Sanayi Sitesi Yapı Koop.
A1 Blok No: 2/B ESKİŞEHİR
Tel: +90 222 228 02 44
Fax: +90 222 228 02 40

Gaziantep/Gatem Branch

Gatem Topt. Sit. Mavi Ada 3.Blok No: 2
Şehitkamil/Gaziantep
Tel: +90 342 238 01 35
Fax: +90 342 238 04 70

Gaziantep/Gaziantep Branch

Prof.M.Aksoy Bulv. Osmanlı İşmerkezi
Gaziantep
Tel: +90 342 215 32 72
Fax: +90 342 215 29 66

Gaziantep/Karagöz Branch

Karagöz Cad. No: 4/A Şahinbey/Gaziantep
Tel: +90 342 232 99 79
Fax: +90 342 232 99 78

Gaziantep/Karataş Branch

Karataş Mah. 428.Cadde No: 1/F
Şahinbey/Gaziantep
Tel: +90 342 371 00 11
Fax: +90 342 371 01 56

Gaziantep/Nizip Branch

Mimar Sinan Mah. Mustafa Kökmen Bulv.
No: 13/E Nizip/Gaziantep
Tel: +90 342 512 05 25
Fax: +90 342 518 28 04

Gaziantep/OSB Branch

2. Organize Sanayi Bölgesi, Celal Doğan Bulv.
No: 71 Şehitkamil/Gaziantep
Tel: +90 342 337 89 57
Fax: +90 342 337 91 87

Gaziantep/Şehit Kamil Branch

Gazi Muhtar Paşa Bulv. No: 44/D
Şehit Kamil/Gaziantep
Tel: +90 342 323 25 10
Fax: +90 342 323 44 18

Giresun/Giresun Branch

Sultanselim Mah. Osmanağa Cad.
No: 1 Giresun
Tel: +90 454 202 00 52
Fax: +90 454 202 00 60

Gümüşhane/Gümüşhane Branch

Karaer Mah. Atatürk Cad. No: 10/D
Gümüşhane
Tel: +90 456 213 58 13
Fax: +90 456 213 48 93

Hatay/Antakya Sanayi Branch

Güzelburç Mah. E5 Karayolu Cad.
No: 12/A Antakya/Hatay
Tel: +90 326 221 42 77
Fax: +90 326 221 42 82

Hatay/Antakya Branch

Yavuz Selim Cad. Çuhadaroğlu İş Mrk. 1
ANTAKYA
Tel: +90 326 225 28 01
Fax: +90 326 225 28 04

Hatay/Dörtyol Branch

Numune Evler Mah. Çaylı Cad.
No: 59/A Dörtyol/Hatay
Tel: +90 326 713 35 60
Fax: +90 326 713 35 96

Hatay/İskenderun Branch

Savaş Mah. Mareşal Çakmak Cad.
Akıncı İşhanı Hatay
Tel: +90 326 613 07 57
Fax: +90 326 613 08 67

Hatay/Kırkhan Branch

Barbaros Mah. General Şükrü Kanadlı Cad.
No: 267/A Kırkhan/Hatay
Tel: +90 326 344 91 66
Fax: +90 326 344 91 71

Isparta/Gülkent Branch

Sanayi Mah. 102.Cadde No: 52
Merkez/Isparta
Tel: +90 246 201 20 51
Fax: +90 246 201 20 55

Isparta/Isparta Branch

Yayla Mah. 118. Cad. Cumhuriyet Cad. İTKM
No: 25-27b/5 Merkez/Isparta
Tel: +90 246 232 46 27
Fax: +90 246 232 46 78

İçel/Mersin (İçel Branch)

Kuvay-ı Milliye Cad. No: 8 Mersin
Tel: +90 324 238 76 50
Fax: +90 324 238 76 54

İçel/Mezitli Branch

Menderes Mah. GMK Bulv. No: 741/B
Mezitli/Mersin
Tel: +90 324 357 49 92
Fax: +90 324 357 53 87

İçel/Pozcu Branch

Gazi Mah. GMK Bulv. Çınar A Ap.
No: 359/1 Yenişehir/Mersin
Tel: +90 324 328 19 93
Fax: +90 324 328 08 46

İçel/Serbest Bölge Branch

Mersin Serbest Bölge F Ada 3 Parsel Mersin
Tel: +90 324 238 84 00
Fax: +90 324 238 84 05

İçel/Tarsus Branch

Kızılmurat Mah. Adana Bulv. No: 3/B
Tarsus/Mersin
Tel: +90 324 622 21 82
Fax: +90 324 622 21 81

İstanbul/Alibeyköy Branch

Alibeyköy Mah. Namık Kemal Cad.
No: 26 Eyüp/İstanbul
Tel: +90 212 625 39 61
Fax: +90 212 625 39 51

İstanbul/Altunizade Branch

Mahir İz Cad. No: 8/A Altunizade/İstanbul
Tel: +90 216 474 02 55
Fax: +90 216 474 02 64

İstanbul/Anadolü Kurumsal Branch

Küçükbakkalköy Mah. Kazanlık Sok.
No: 3 Kat: 1 D.2 Ataşehir/İstanbul
Tel: +90 216 575 17 66
Fax: +90 216 575 16 98

İstanbul/Arnavutköy Branch

Merkez Mah. Fatih Cad. No: 21/A
Arnavutköy/İstanbul
Tel: +90 212 597 46 68
Fax: +90 212 597 79 93

İstanbul/Atışalanı Branch

Mercan Mah. Atışalanı Cad. No: 220/A
Esenler/İstanbul
Tel: +90 212 429 30 22
Fax: +90 212 429 30 11

İstanbul/Avcılar Branch

Reşitpaşa Cad. Yazgan Ap. A Blok 39/1
Avcılar/İstanbul
Tel: +90 212 590 98 97
Fax: +90 212 509 86 12

İstanbul/Bağcılar Dağyolu XTM Branch

Fevzi Çakmak Mah. Osmangazi Cad.
No: 161 Bağcılar/İstanbul
Tel: +90 212 436 94 63
Fax: +90 212 436 94 63

İstanbul/Bağcılar Branch

İstanbul Cad. Çınar Mah. No: 31
Bağcılar/İstanbul
Tel: +90 212 634 31 94
Fax: +90 212 634 74 93

İstanbul/Bahçelievler Branch

Adnan Kahveci Bulv. Ömür Sitesi 30
B.Evler/İstanbul
Tel: +90 212 539 02 92
Fax: +90 212 539 03 83

İstanbul/Bahçeşehir Branch

Kemal Sunal Cad. Galeria Alışveriş Merkezi
No: 19/14 Bahçeşehir-Başakşehir/İstanbul
Tel: +90 212 669 59 00
Fax: +90 212 669 59 77

İstanbul/Bakırköy Branch

İstanbul Cad. No: 13 34720 Bakırköy/İstanbul
Tel: +90 212 543 92 60
Fax: +90 212 543 92 64

İstanbul/Bankalar Cad. Branch

Okçumusa Cad. No: 31/A
Karaköy-Beyoğlu/İstanbul
Tel: +90 212 243 59 13
Fax: +90 212 243 59 19

İstanbul/Başakşehir Branch

Başak Mah. Ertuğrulgazi Cad. 21/2E
Başakşehir/İstanbul
Tel: +90 212 488 41 31
Fax: +90 212 488 41 30

İstanbul/Bayrampaşa Branch

Yenidoğan Mah. Abdi İpecki Cad. No: 8/A
Bayrampaşa/İstanbul
Tel: +90 212 576 45 07
Fax: +90 212 576 46 04

İstanbul/Bayrampaşa Uluyol Cad. Branch

Muratpaşa Mah. Uluyol Cad.
İstanbul Tower B. Blok No: 17-19/13
Bayrampaşa/İstanbul
Tel: +90 212 544 95 51
Fax: +90 212 493 48 82

İstanbul/Beşiktaş Branch

Sinanpaşa Mah. Sinanpaşa Köprüsü Sok.
No: 12 A-D: 1 Beşiktaş/İstanbul
Tel: +90 212 260 66 19
Fax: +90 212 261 21 36

İstanbul/Beşyüzevler Branch

Eski Edirne Asfaltı No: 186
Beşyüzevler/İstanbul
Tel: +90 212 535 99 92
Fax: +90 212 535 85 58

İstanbul/Beyazıt Branch

Yeniçeriler Cad. No: 7
Çemberlitaş-Eminönü/İstanbul
Tel: +90 212 518 60 78
Fax: +90 212 518 60 51

İstanbul/Beykent Branch

Pınarteppe Mah. Yavuz Sultan Selim Bulv.
Vista 1 Residence A2 Blok Daire: 4 Beykent-
Büyükkçekmece/İstanbul
Tel: +90 212 873 51 59
Fax: +90 212 873 58 51

İstanbul/Beylikdüzü E-5 Branch

Yakuplu Mah. Hürriyet Bulv. No: 1/Z Skyport
Beylikdüzü/İstanbul
Tel: +90 212 876 76 13
Fax: +90 212 876 76 81

İstanbul/Bosna Bulv. Branch

Güzeltepe Mah. Bosna Bulv. No: 145/C
Üsküdar/İstanbul
Tel: +90 216 557 09 01
Fax: +90 216 557 09 04

İstanbul/Bostancı Branch

Emin Ali Paşa Cad. Bostancı Sok.
No: 2/14 Kadıköy/İstanbul
Tel: +90 216 372 04 40
Fax: +90 216 372 03 66

İstanbul/Bulgurlu Branch

Bulgurlu Mah. Bulgurlu Cad. No: 105
Üsküdar/İstanbul
Tel: +90 216 650 80 49
Fax: +90 216 650 80 59

İstanbul/Büyükkçekmece Branch

Atatürk Cad. No: 33
Büyükkçekmece/İstanbul
Tel: +90 212 883 91 30
Fax: +90 212 883 91 26

İstanbul/Camlikahve Branch

M. Fevzi Çakmak Mah. Bağcılar Cad.
No: 120/B Güngören/İstanbul
Tel: +90 212 462 04 54
Fax: +90 212 462 04 54

İstanbul/Cennet Mah. Branch

Cennet Mah. Yahya Kemal Beyatlı Cad. No: 25
Küçükçekmece/İstanbul
Tel: +90 212 541 71 89
Fax: +90 212 426 11 38

İstanbul/Cevizli Branch

Üsküdar Cad. No: 204/B
Kartal-Cevizli/İstanbul
Tel: +90 216 399 54 14
Fax: +90 216 399 54 77

İstanbul/Cihangir Branch

Cihangir Mah. Ormanlı Cad. No: 48
Avcılar/İstanbul
Tel: +90 212 590 98 97
Fax: +90 212 590 98 97

İstanbul/Çağlayan Branch

Vatan Cad. No: 19/A
Çağlayan-Kağıthane/İstanbul
Tel: +90 212 233 43 10
Fax: +90 212 233 30 15

İstanbul/Çarşamba Branch

Atikali Mah. Manyasızade Cad. No: 13
Çarşamba-Fatih/İstanbul
Tel: +90 212 621 51 12
Fax: +90 212 621 66 53

İstanbul/Çekmeköy Branch

Mehmet Akif Mah. Şahinbey Cad.
No: 65-67/C Çekmeköy/İstanbul
Tel: +90 216 642 64 24
Fax: +90 216 642 64 18

İstanbul/Çeliktepe Branch

Emniyet Evler Mah. Seyir Cad. No: 16/A
Kağıthane/İstanbul
Tel: +90 212 270 31 88
Fax: +90 212 270 31 20

İstanbul/Çiftlik Branch

Yavuz Selim Mah. 8/1a Sok. No: 1/1
Bağcılar/İstanbul
Tel: +90 212 656 80 36
Fax: +90 212 656 80 17

İstanbul/Dolayoba Branch

Çınardere Mah. E-5 Yanyolu No: 71/A
Pendik/İstanbul
Tel: +90 216 379 02 00
Fax: +90 216 379 02 01

İstanbul/Eminönü Branch

Ankara Cad. No: 51 Sirkeci/İstanbul
Tel: +90 212 514 87 17
Fax: +90 212 514 87 34

İstanbul/Erenköy Branch

Şemseddin Günaltay C. No: 244/A
Kadıköy/İstanbul
Tel: +90 216 359 41 09
Fax: +90 216 359 41 08

İstanbul/Esenler Branch

Fevzi Çakmak Mah. Atışalanı Cad.
No: 52/A Esenler/İstanbul
Tel: +90 212 508 17 87
Fax: +90 212 508 77 34

İstanbul/Esentepe Kurumsal Şube

Büyükdere Cad. TEV-Kocabaş İşhanı
No: 111 Kat: 5 Gayrettepe-Şişli/İstanbul
Tel: +90 212 217 32 55
Fax: +90 212 217 35 22

İstanbul/Esenyalı Branch

Esenyalı Mah. Necmettin Erbakan Cad.
No: 100/1 Pendik/İstanbul
Tel: +90 216 493 63 18
Fax: +90 216 493 42 40

İstanbul/Esenyurt Cumhuriyet Cad. Branch

Cumhuriyet Mah. Nazım Hikmet Bulv.
No: 86/5 Esenyurt/İstanbul
Tel: +90 212 852 05 72
Fax: +90 212 852 05 35

İstanbul/Esenyurt Branch

Doğan Araslı Bulv. Tabela Durağı
No: 85/2 Esenyurt/İstanbul
Tel: +90 212 699 33 55
Fax: +90 212 699 33 50

İstanbul/Eyüp Sultan Branch

Fahri Korutürk Cad. No: 48 Eyüp/İstanbul
Tel: +90 212 616 15 67
Fax: +90 212 418 82 65

İstanbul/Fatih Akdeniz Cad. Şube

Akşemsettin Mah. Akdeniz Cad. No: 101A
Fatih/İstanbul
Tel: +90 212 631 68 88
Fax: +90 212 631 57 81

İstanbul/Fatih Branch

Fevzipaşa Cad. No: 42 34240 Fatih/İstanbul
Tel: +90 212 631 32 50
Fax: +90 212 631 32 54

İstanbul/Ferhatpaşa Branch

Ferhatpaşa Mah. Yeditepe Cad.
No: 115/C Ataşehir/İstanbul
Tel: +90 216 471 15 77
Fax: +90 216 471 15 99

İstanbul/Feriköy Branch

Duatepe Mah. Ergenekon Cad.
No: 56/A Şişli/İstanbul
Tel: +90 212 234 17 80
Fax: +90 212 234 17 85

İstanbul/Fındıkzade Branch

Millet Cad. No: 86/2-3-4 Fındıkzade/İstanbul
Tel: +90 212 523 88 73
Fax: +90 212 523 83 98

İstanbul/Fikirtepe Branch

Dumlupınar Mah. Mandıra Cad. No: 184
Fikirtepe-Kadıköy/İstanbul
Tel: +90 216 551 07 00
Fax: +90 216 551 07 05

İstanbul/Firüzköy Branch

Firüzköy Bulv. No: 131/A Avcılar/İstanbul
Tel: +90 212 428 28 63
Fax: +90 212 428 20 08

İstanbul/Florya Branch

Şenlikköy Cad. No: 70/2 A Blok
Florya-Bakırköy/İstanbul
Tel: +90 212 573 53 23
Fax: +90 212 573 53 99

İstanbul/Gaziosmanpaşa Branch

Merkez Mah. Salihpaşa Cad. No: 54
Gaziosmanpaşa/İstanbul
Tel: +90 212 615 51 35
Fax: +90 212 615 52 02

İstanbul/Giyimkent Branch

Oruçreis Mah. Giyimkent Sitesi, Vadi Cad.
No: 154 Esenler/İstanbul
Tel: +90 212 438 34 28
Fax: +90 212 438 34 22

İstanbul/Gültepe Branch

Talatpaşa Cad. No: 70 Ortabayır/İstanbul
Tel: +90 212 278 73 43
Fax: +90 212 284 73 88

Kuveyt Türk Katılım Bankası A.Ş.**İstanbul/Güneşli Çarşı Branch**

Güneşli Mah. Koçman Cad. No: 12/B
Bağcılar/İstanbul
Tel: +90 212 550 40 99
Fax: +90 212 550 40 82

İstanbul/Güneşli Branch

Evren Mah. Gülbahar Cad. No: 110-112 A
Bağcılar/İstanbul
Tel: +90 212 489 21 51
Fax: +90 212 489 21 50

İstanbul/Güngören Sanayi Branch

Sanayi Mah. Kazım Karabekir Cad.
No: 23/1 Güngören/İstanbul
Tel: +90 212 677 88 09
Fax: +90 212 677 88 19

İstanbul/Güngören Branch

Güven Mah. İnönü Cad. No: 23/1
Güngören/İstanbul
Tel: +90 212 505 96 95
Fax: +90 212 505 51 59

İstanbul/Hadımköy Branch

Sanayi 1 Bulv. Alkent 2000 Evleri Karşısı
No: 202 Çakmaklı-Büyükçekmece/İstanbul
Tel: +90 212 886 28 98
Fax: +90 212 886 28 99

İstanbul/Hamidiye Branch

Hamidiye Mah. Girne Cad. No: 2/1
Kağıthane-İstanbul
Tel: +90 212 295 13 43
Fax: +90 212 295 13 43

İstanbul/Hasanpaşa Branch

Kurbaldere Cad. No: 43/A
Hasanpaşa-Kadıköy/İstanbul
Tel: +90 216 345 45 75
Fax: +90 216 345 69 29

İstanbul/Ihlamurkuyu Branch

Alemdağ Cad. No: 283/A/A
Ihlamurkuyu-Ümraniye/İstanbul
Tel: +90 216 611 02 11
Fax: +90 216 611 04 41

İstanbul/Ispartakule XTM Şube

Tahtakale Mah. Açelya Sok.
Bizimevler 4 Çarşısı No: 1-0/15
Avcılar/İstanbul
Tel: +90 212 803 13 25
Fax: +90 212 803 13 25

İstanbul/İçerenköy Branch

Kayışdağı Cad. No: 29
K.Bakkalköy-Kadıköy/İstanbul
Tel: +90 216 574 99 60
Fax: +90 216 574 99 45

İstanbul/İkitelli Metro Branch

İkitelli OSB Mah. Bağcılar Güngören San.
Sitesi, Metro AVM, A Blok
No: 17 Bağcılar/İstanbul
Tel: +90 212 549 72 33
Fax: +90 212 549 72 55

İstanbul/İkitelli Sanayi Branch

İkitelli O.S.B. Süleyman Demirel Bulv.
Heskop-İş Modern San. Sit. I Blok No: 20
Başakşehir/İstanbul
Tel: +90 212 777 63 07
Fax: +90 212 777 63 03

İstanbul/İkitelli Branch

İkitelli Organize Sanayi Bölgesi Atatürk Bulv.
Altay İş Merkezi No: 58/C Başakşehir/İstanbul
Tel: +90 212 671 13 33
Fax: +90 212 671 13 31

İstanbul/İmes Branch

İmes San. Sit. 202.S.B Blok N.2
Ümraniye/İstanbul
Tel: +90 216 466 48 70
Fax: +90 216 466 48 74

İstanbul/İmsan-İkitelli Branch

İkitelli Cad. İmsan San. Sit. E Bl. 23-24
K.Çekmece/İstanbul
Tel: +90 212 698 04 58
Fax: +90 212 698 04 38

İstanbul/İstoç Branch

İstoç Ticaret Merkezi 17.Ada N: 162-168
Mahmutbey/İstanbul
Tel: +90 212 659 56 61
Fax: +90 212 659 48 58

İstanbul/Kadıköy Branch

Söğütliçeşme Cad. Başçavuş Sok. 57/2
Kadıköy/İstanbul
Tel: +90 216 349 77 61
Fax: +90 216 349 77 65

İstanbul/Kağıthane Branch

Merkez Mah. Mezbaha Sok. No: 7
Kağıthane/İstanbul
Tel: +90 212 295 13 43
Fax: +90 212 295 13 30

İstanbul/Kapalıçarşı Branch

Mahmutpaşa Cad. No: 2/4
Eminönü/İstanbul
Tel: +90 212 514 87 27
Fax: +90 212 514 87 22

İstanbul/Karaköy Branch

Necatibey Cad. No: 34 Karaköy/İstanbul
Tel: +90 212 292 02 42
Fax: +90 212 292 02 52

İstanbul/Kartal Branch

Kordonboyu Mah. Ankara Cad. No: 66
Kartal/İstanbul
Tel: +90 216 488 05 13
Fax: +90 216 488 05 17

İstanbul/Kasımpaşa Branch

Camiikebir Mah. Bahriye Cad. No: 37
Beyoğlu/İstanbul
Tel: +90 212 238 73 27
Fax: +90 212 235 37 73

İstanbul/Kavacık Branch

Kavacık Mah. Fatih Sultan Mehmet Cad.
No: 26/B Beykoz/İstanbul
Tel: +90 216 331 10 40
Fax: +90 216 331 10 38

İstanbul/Kayaşehir XTM Branch

Kayaş Mah. 75.Yıl Cad. Merkez
Kayaşehir AVM A Blok N: 122
Başakşehir/İstanbul
Tel: +90 212 687 26 81
Fax: +90 212 687 26 81

İstanbul/Kayışdağı Branch

Kayışdağı Mah. Akyazılı Cad. No: 39/B
Ataşehir - İstanbul
Tel: +90 216 574 99 60
Fax: +90 216 574 99 60

İstanbul/Kaynarca Branch

Fevzi Çakmak Mah. Cemal Gürsel
C.135/1Pendik/İstanbul
Tel: +90 216 397 41 41
Fax: +90 216 396 04 00

İstanbul/Kazasker Branch

Kozyatağı Mah. Şemsettin Günaltay Cad.
No: 112/A İstanbul
Tel: +90 216 463 75 15
Fax: +90 216 463 75 13

İstanbul/Kıraç Cad. Branch

Akçaburgaz Mah. Hadımköy Yolu Cad.
No: 38/9 Esenyurt/İstanbul
Tel: +90 212 886 65 85
Fax: +90 212 886 65 46

İstanbul/Kızıtaşı Branch

Sofular Mah. Macar Kardeşler Cad. No: 43
Kızıtaşı-Fatih/İstanbul
Tel: +90 212 523 23 03
Fax: +90 212 523 23 53

İstanbul/Kocamustafapaşa Branch

Kuvva-i Milliye Cad. No: 4/A
Kocamustafapaşa-Fatih/İSTANBUL
Tel: +90 212 589 43 69
Fax: +90 212 589 09 72

İstanbul/Kozyatağı Branch

Sahrayı Cedit Mah. Atatürk Cad. No: 63/D/4
Kadıköy/İstanbul
Tel: +90 216 386 73 66
Fax: +90 216 386 73 46

İstanbul/Kurtköy Branch

Ankara Cad. 203/B Efe İşmerk.
Şişli-Kurtköy/İstanbul
Tel: +90 216 595 40 15
Fax: +90 216 595 39 08

İstanbul/Kuyumcukent Branch

Yenibosna Mah. Köyaltı Mevkii
29 Ekim Cad. Kuyumcukent Sitesi Atölye
Bloğu Zemin Kat 5.Sok. No: 22 251
Bahçelievler/İstanbul
Tel: +90 212 603 22 56
Fax: +90 212 603 22 57

İstanbul/Küçükbakkalköy Branch

Küçükbakkalköy Mah. Fevzi Paşa Cad.
No: 55/B Ataşehir/İstanbul
Tel: +90 216 577 70 57
Fax: +90 216 577 70 85

İstanbul/Küçükköy Branch

Cengiz Topel Cad. No: 171/D
Küçükköy-Gaziosmanpaşa/İstanbul
Tel: +90 212 609 09 01
Fax: +90 212 609 09 41

İstanbul/Laleli Branch

Mimar Kemalettin Mah.
Koca Ragıp Paşa Cad. No: 8/B
Laleli/İstanbul
Tel: +90 212 527 49 00
Fax: +90 212 527 48 61-62

İstanbul/Laleli-Ordu Cad. Branch

Balabanağa Mah. Ordu Cad. No: 24E
Laleli/İstanbul
Tel: +90 212 638 79 94
Fax: +90 212 638 79 49

İstanbul/Mahmutbey Yolu Branch

Mahmutbey Cad. No: 33
Bağcılar/İstanbul
Tel: +90 212 657 38 18
Fax: +90 212 657 37 22

İstanbul/Maltepe Çarşı Branch

Altay Çeşme Mah. Atatürk Cad. No: 41/D
Maltepe/İstanbul
Tel: +90 216 459 72 29
Fax: +90 216 459 74 04

İstanbul/Maltepe Branch

Cevizli Mah. Bağdat Cad. No: 444-446/B
Maltepe-İstanbul
Tel: +90 216 370 19 00
Fax: +90 216 370 24 63

İstanbul/Maslak Branch

Nuru Plaza No: 257/D 21 Nolu Mağaza
Maslak-Şişli/İstanbul
Tel: +90 212 286 55 35
Fax: +90 212 286 55 47

İstanbul/Mecidiyeköy Branch

Büyükdere Cad. No: 77
Mecidiyeköy/İstanbul
Tel: +90 212 266 76 99
Fax: +90 212 266 77 04

İstanbul/Megacenter (Bayrampaşa Branch)

Kocatepe Mah. Megacenter Sit.12.Sok.
C Blok No: 113 Bayrampaşa/İstanbul
Tel: +90 212 640 00 60
Fax: +90 212 640 63 00

İstanbul/Mercan Branch

Mercan Mah. Uzunçarşı Cad. No: 44
Fatih/İstanbul
Tel: +90 212 514 33 04
Fax: +90 212 514 33 01

İstanbul/Merkez Şube

Büyükdere Cad. No: 129/1A
Esentepe-Şişli/İstanbul
Tel: +90 212 354 28 28
Fax: +90 212 354 28 15

İstanbul/Merter Çarşı Branch

Mehmet Nesih Özmen Mah. Nar Sok.
No: 14/A Güngören/İstanbul
Tel: +90 212 641 92 11
Fax: +90 212 641 92 28

İstanbul/Merter Branch

Fatih Cad. No: 22 Merter/İstanbul
Tel: +90 212 637 00 87
Fax: +90 212 637 87 23

İstanbul/Metrokent Branch

Yeşilvadi Cad. Metrokent Konutları D1-14
Başakşehir/İstanbul
Tel: +90 212 777 63 00
Fax: +90 212 777 63 20

İstanbul/Osmanbey Branch

Halaskargazi Cad. No: 100/B Şişli/İstanbul
Tel: +90 212 296 93 10
Fax: +90 212 296 93 15

İstanbul/Özel Bankacılık Branch

Büyükdere Cad. No: 129/1 Kat: 10 34394
Esenetepe-Şişli/İstanbul
Tel: +90 212 354 11 11
Fax: +90 212 354 12 12

İstanbul/Pendik Branch

Doğu Mah. Lokman Hekim Cad.
No: 14/1 Pendik/İstanbul
Tel: +90 216 390 85 45
Fax: +90 216 390 85 49

İstanbul/Perpa Branch

Perpa Ticaret Merkezi A Blok Kat: 4-5-6
No: 290/A Okmeydanı-Şişli/İstanbul
Tel: +90 212 222 80 21
Fax: +90 212 222 81 64

İstanbul/Samandıra Branch

Eyüp Sultan Mah. Osmangazi Cad. No: 108/A
Samandıra-Sancaktepe/İstanbul
Tel: +90 216 311 29 41
Fax: +90 216 561 19 01

İstanbul/Sanayi Mah. Branch

Sanayi Mah. Sultan Selim Cad. No: 12
Kağıthane/İstanbul
Tel: +90 212 283 86 06
Fax: +90 212 279 88 34

İstanbul/Sancaktepe Branch

Meclis Mah. Hükümet Cad. No: 2H
Sancaktepe/İstanbul
Tel: +90 216 648 20 38
Fax: +90 216 648 20 44

İstanbul/Sarıyer Branch

Şehit Mithat Yılmaz Cad. Sarıyer Merkez Mah.
No: 9/A1-A2 Sarıyer/İstanbul
Tel: +90 212 271 82 88
Fax: +90 212 271 72 45

İstanbul/Sefaköy Branch

Kartaltepe Mah. Halkalı Cad. No: 78
Sefaköy-K.Çekmece/İstanbul
Tel: +90 212 426 87 16
Fax: +90 212 599 94 38

İstanbul/Seyitnizam Branch

Seyitnizam Mah. Yunus Emre Cad.
Merkez Park Yel Evleri A2 Blok No: 45-46
Zeytinburnu/İstanbul
Tel: +90 212 546 11 20
Fax: +90 212 546 11 18

İstanbul/Silivri Branch

Piri Mehmet Paşa Mah. Hacı Pervane Cad.
No: 49/A Silivri/İstanbul
Tel: +90 212 729 05 49
Fax: +90 212 729 05 43

İstanbul/Sirkeci Branch

Vasıfçınar Cad. No: 106
Eminönü-Fatih/İstanbul
Tel: +90 212 513 36 90
Fax: +90 212 513 62 20

İstanbul/Siyavuşpaşa XTM Branch

Siyavuşpaşa Mah. Siyavuşpaşa Cad.
No: 13/A Bahçelievler/İstanbul
Tel: +90 212 442 43 85
Fax: +90 212 442 43 85

İstanbul/Soğanlık Branch

Orta Mah. Atatürk Cad. No: 122/B
Soğanlık-Kartal/İstanbul
Tel: +90 216 451 11 07
Fax: +90 216 451 10 76

İstanbul/Sultanbeyli Branch

Mehmet Akif Mah. Fatih Bulv. No: 167
Sultanbeyli/İstanbul
Tel: +90 216 496 46 79
Fax: +90 216 496 69 34

İstanbul/Sultanbeyli Tem Branch

Abdurrahmangazi Mah. Bosna Bulv.
No: 5/B Sultanbeyli/İstanbul
Tel: +90 216 398 50 08
Fax: +90 216 398 40 01

İstanbul/Sultançiftliği Branch

İsmetpaşa Mah. Eski Edirne Asfaltı
No: 637/A Sultangazi/İstanbul
Tel: +90 212 475 18 81
Fax: +90 212 475 54 51

İstanbul/Şirinevler Branch

Şirinevler Mah. Meriç Sok.
No: 25 Şirinevler/İstanbul
Tel: +90 212 451 51 46
Fax: +90 212 639 12 21

İstanbul/Şişli Branch

Halaskargazi Cad. No: 202/1
Osmanbey-Şişli/İstanbul
Tel: +90 212 224 99 59
Fax: +90 212 224 99 50

İstanbul/Tahtakale Branch

Tahtakale Cad. Menekşe Han No: 21
Eminönü-Fatih/İstanbul
Tel: +90 212 513 16 36
Fax: +90 212 513 16 56

İstanbul/Taksim Branch

Tarlabaşı Cad. No: 22 Taksim/İstanbul
Tel: +90 212 361 41 48
Fax: +90 212 361 68 64

İstanbul/Talatpaşa XTM Branch

İstiklal Mah. Talatpaşa Cad. No: 68/B
Ümraniye-İstanbul
Tel: +90 216 328 76 59
Fax: +90 216 328 76 59

İstanbul/Taşdelen Branch

Sultançiftliği Mah. Turgut Özal Bulv.
No: 89-93 D Çekmeköy/İstanbul
Tel: +90 216 290 60 70
Fax: +90 216 290 60 75

İstanbul/Tavukçuyolu Branch

Yukarı Dudullu Mah. Tavukçuyolu Cad.
No: 252 Ümraniye/İstanbul
Tel: +90 216 527 04 67
Fax: +90 216 499 66 25

İstanbul/Telsiz Branch

Telsiz Mah. 85. Sok. No: 87/A
Zeytinburnu/İstanbul
Tel: +90 212 558 60 01
Fax: +90 212 558 60 48

İstanbul/Terazidere Branch

Esenler Cad. No: 123
Terazidere-Bayrampaşa/İstanbul
Tel: +90 212 640 08 18
Fax: +90 212 640 07 71

İstanbul/Topçular Branch

Rami Kışla Cad. Gündoğar İş Merk.-1
No: 68/E Eyüp/İstanbul
Tel: +90 212 674 60 75
Fax: +90 212 674 60 94

İstanbul/Topkapı Branch

Davutpaşa Cad. No: 119/2
Topkapı-Zeytinburnu/İstanbul
Tel: +90 212 481 39 97
Fax: +90 212 481 29 50

İstanbul/Tuzla İçmeler Branch

İçmeler Mah. Aydınli Yolu Cad.
No: 10/52 Tuzla/İstanbul
Tel: +90 216 494 14 54
Fax: +90 216 494 14 06

İstanbul/Tuzla Sanayi Branch

Birmes Sanayi Sitesi D1 Blok No: 5
Tuzla/İstanbul
Tel: +90 216 394 87 00
Fax: +90 216 394 87 09

İstanbul/Tümsan Branch

İkitelli OSB Mah. Tümsan 2.Kısım B Blok No:
12 Başakşehir/İstanbul
Tel: +90 212 485 05 13
Fax: +90 212 485 05 82

İstanbul/Üçyüzlü Branch

Çinçindere Cad. No: 157/A
Esenler/İstanbul
Tel: +90 212 569 70 30
Fax: +90 212 569 70 90

İstanbul/Ümraniye Çarşı Branch

Atatürk Mah. Muhtar Sokağı No: 9A
Ümraniye-İstanbul
Tel: +90 216 523 11 43
Fax: +90 216 523 11 45

İstanbul/Ümraniye Branch

Atatürk Mah. Alemdağ Cad. No: 134/A
Ümraniye/İstanbul
Tel: +90 216 443 08 43
Fax: +90 216 443 08 41

İstanbul/Ümraniye-Kazım Karabekir Branch

Elmalıkent Mah. Adem Yavuz Cad.
No: 141/C Ümraniye-İstanbul
Tel: +90 216 632 78 70
Fax: +90 216 632 78 70

İstanbul/Üsküdar Branch

Hakimiyeti Milliye Cad. No: 58/A
Üsküdar/İstanbul
Tel: +90 216 495 48 74
Fax: +90 216 495 48 87

İstanbul/Yenibosna Ahmet Yesevi XTM Branch

Zafer Mah. Ahmet Yesevi Cad. No: 67/A
Bahçelievler/İstanbul
Tel: +90 212 551 89 30
Fax: +90 212 551 89 30

İstanbul/Yenibosna Branch

Yıldırım Beyazıt Cad. No: 106
Yenibosna-Bahçelievler/İstanbul
Tel: +90 212 552 58 11
Fax: +90 212 552 62 48

İstanbul/Yeşilpınar Branch

Kazım Karabekir Mah. İmam Hatip Lisesi Bulv.
No: 76/A Gaziosmanpaşa/İstanbul
Tel: +90 212 479 15 18
Fax: +90 212 479 15 28

İstanbul/Yeşiltepe XTM Branch

Veliefendi Mah. Ahmet Yesevi Sok.
No:8-10/A Zeytinburnu/İstanbul
Tel: +90 212 665 89 69
Fax: +90 212 665 89 69

İstanbul/Yıldıztabya XTM Branch

Yıldıztabya Mah. Yıldıztabya Cad.
No: 78/C Gaziosmanpaşa/İstanbul
Tel: +90 212 615 89 87
Fax: +90 212 615 89 87

İstanbul/Yıldıztepe Branch

Yenigün Mah. Bağcılar Cad. No: 169
Bağcılar/İstanbul
Tel: +90 212 462 04 54
Fax: +90 212 462 04 52

İstanbul/Yüzyıl Branch

Yüzyıl Mah. 35.Sok. No: 1/A
Bağcılar/İstanbul
Tel: +90 212 430 46 62
Fax: +90 212 432 95 41

İstanbul/Zeytinburnu Çarşı Branch

Yenidoğan Mah. 58. Bulvar Cad. No: 105
Zeytinburnu/İstanbul
Tel: +90 212 546 87 20
Fax: +90 212 546 87 27

Kuveyt Türk Katılım Bankası A.Ş.**İstanbul/Zeytinburnu Branch**

Prof. Muammer Aksoy Cad. No: 21/B
Zeytinburnu/İstanbul
Tel: +90 212 546 70 60
Fax: +90 212 546 77 07

İzmir/Bozyaka Branch

Eski İzmir Cad. No: 188
Bozyaka-Karabağlar/İzmir
Tel: +90 232 256 98 55
Fax: +90 232 255 29 51

İzmir/Buca Branch

İnönü Mah. Uğur Mumcu Cad.
No: 92-92-A Buca/İzmir
Tel: +90 232 487 47 67
Fax: +90 232 487 89 07

İzmir/Çamdibi Branch

Fatih Cad. No: 102. D: A Konak/İzmir
Tel: +90 232 461 98 08
Fax: +90 232 461 98 40

İzmir/Çiğli Branch

Maltepe Cad. No: 2/E Çiğli/İzmir
Tel: +90 232 376 37 30
Fax: +90 232 376 13 80

İzmir/Gaziemir Branch

Dokuz Eylül Mah. Akçay Cad. No: 167
Gaziemir/İzmir
Tel: +90 232 252 24 62
Fax: +90 232 252 14 59

İzmir/Gıda Çarşısı Branch

1202 Sok. No: 81 Gıda Çarşısı Yenişehir/İzmir
Tel: +90 232 449 99 09
Fax: +90 232 469 11 07

İzmir/Işıkent Branch

6121 Sok. No: 40
Aykusan, Işıkent-Bornova/İzmir
Tel: +90 232 436 17 11
Fax: +90 232 436 34 41

İzmir/İzmir Branch

Fevzi Paşa Bulv. N: 61/A Çankaya/İzmir
Tel: +90 232 445 26 92
Fax: +90 232 445 26 96

İzmir/Karabağlar Branch

Yeşillik Cad. No: 417/1 Karabağlar/İzmir
Tel: +90 232 254 06 03
Fax: +90 232 254 06 19

İzmir/Karşıyaka Branch

Girne Bulv. No: 172/A Karşıyaka/İzmir
Tel: +90 232 364 70 74
Fax: +90 232 364 71 21

İzmir/Kemalpaşa Branch

Atatürk Mah. İnönü Cad. 41/1 Sok.
No: 2/10 Kemalpaşa/İzmir
Tel: +90 232 878 14 54
Fax: +90 232 878 14 58

İzmir/Ödemiş Branch

Akıncılar Mah. Gazi Cad. No: 36/1
Ödemiş/İzmir
Tel: +90 232 508 55 05
Fax: +90 232 508 55 01

İzmir/Pınarbaşı Branch

Kemalpaşa Cad. No: 353/1A
Pınarbaşı Bornova/İzmir
Tel: +90 232 478 49 00
Fax: +90 232 478 58 50

İzmir/Torbalı Branch

Tepeköy Mah. 4571 Sok. No: 20/A
Torbalı/İzmir
Tel: +90 232 856 14 20
Fax: +90 232 856 98 23

Kahramanmaraş/Azerbaycan Bulv. Branch

Şazibey Mah. Azerbaycan Bulv. No: 114/A
Kahramanmaraş
Tel: +90 344 235 40 85
Fax: +90 344 235 40 82

Kahramanmaraş/Kahramanmaraş Branch

Trabzon Cad. No: 56/B Kahramanmaraş
Tel: +90 344 225 17 00
Fax: +90 344 225 20 45

Karabük/Karabük Branch

PTT Cad. No: 7 Karabük
Tel: +90 370 412 73 74
Fax: +90 370 412 43 21

Karaman/Karaman Branch

Mansurdede Mah. Atatürk Bulv.
No: 42/A-B Karaman
Tel: +90 338 214 31 24
Fax: +90 338 214 31 22

Kars/Kars Branch

Yusufoğlu Mah. Kazım Paşa Cad. No: 65 Kars
Tel: +90 474 223 11 21
Fax: +90 474 212 06 59

Kastamonu/Kastamonu Branch

Hepkebirler Mah. Cumhuriyet Cad.
No: 46/C Kastamonu
Tel: +90 366 212 19 29
Fax: +90 366 212 19 61

Kayseri/Düvenönü Branch

Gevhermesibe Mah. Atatürk Bulv. 34/A
Kocasinan/Kayseri
Tel: +90 352 222 81 72
Fax: +90 352 222 51 06

Kayseri/Kayseri Branch

Cumhuriyet Mah. Vatan Cad. No: 25
Melikgazi - Kayseri
Tel: +90 352 222 12 87
Fax: +90 352 222 55 49

Kayseri/Organize Sanayi Bölgesi Branch

Kayseri Organize Sanayi Bölgesi
11. Cadde No: 9/L Kayseri
Tel: +90 352 290 85 22
Fax: +90 352 290 98 29

Kayseri/Sahabiye Branch

Serçeönü Mah. Teoman Sok.
No: 15/A-20/A Kocasinan/Kayseri
Tel: +90 352 231 01 31
Fax: +90 352 231 01 21

Kayseri/Sivas Bulv. Branch

Mimar Sinan Mah. Sivas Bulv. 197/A
Kocasinan/Kayseri
Tel: +90 352 234 35 12
Fax: +90 352 234 35 62

Kayseri/Yeni Sanayi Branch

Osman Kavuncu Cad. No: 243/A
Melikgazi/Kayseri
Tel: +90 352 331 57 57
Fax: +90 352 331 99 88

Kırıkkale/Kırıkkale Branch

Zafer Cad. No: 38/1 Kırıkkale
Tel: +90 318 220 00 10
Fax: +90 318 220 00 11

Kırşehir/Kırşehir Branch

Medrese Mah. Atatürk Cad. No: 11 Kırşehir
Tel: +90 386 212 23 13
Fax: +90 386 212 22 14

Kocaeli/Bekirpaşa Branch

28 Haziran Mah. Turan Güneş Cad. 295
Kocaeli/İzmit
Tel: +90 262 324 11 21
Fax: +90 262 324 70 30

Kocaeli/Çayırova Branch

Fatih Cad. No: 57
Yenimahalle-Çayırova/Kocaeli
Tel: +90 262 742 37 47
Fax: +90 262 743 64 84

Kocaeli/Darica Branch

Kazım Karabekir Mah. İstasyon Cad.
No: 46/1 Darica/Kocaeli
Tel: +90 262 655 20 85
Fax: +90 262 655 20 78

Kocaeli/Derince Branch

Çenedağ Mah. Yüksel Sok. No: 4-A
Derince/Kocaeli
Tel: +90 262 239 28 18
Fax: +90 262 239 28 20

Kocaeli/Gebze Çarşı Branch

Hacı Halil Mah. Zübeyde Hanım Cad.
İkizhan 1 No: 1 Kocaeli
Tel: +90 262 644 40 44
Fax: +90 262 644 31 32

Kocaeli/Gebze İbrahim Ağa Branch

Güzeller Mah. İbrahim Ağa Cad.
No: 7/6 Gebze/Kocaeli
Tel: +90 262 643 22 75
Fax: +90 262 642 76 45

Kocaeli/Gebze Branch

Atatürk Cad. No: 15 Gebze/Kocaeli
Tel: +90 262 643 29 70
Fax: +90 262 643 29 69

Kocaeli/Gölcük Branch

Amiral Sağlam Cad. No: 5 Gölcük/Kocaeli
Tel: +90 262 412 48 80
Fax: +90 262 413 39 11

Kocaeli/İzmit E-5 Branch

Karabaş Mah. Ankara Karayolu Cad.
No: 65/A İzmit/Kocaeli
Tel: +90 262 331 73 81
Fax: +90 262 331 83 73

Kocaeli/İzmit Branch

Karabaş Mah. Cumhuriyet Cad. No: 160/A
İzmit
Tel: +90 262 325 55 33
Fax: +90 262 324 26 17

Kocaeli/Körfez Branch

Kuzey Mah. Cahit Zarifoğlu Cad. No: 53/C
Körfez/Kocaeli
Tel: +90 262 526 56 93
Fax: +90 262 527 90 47

Kocaeli/Şekerpınar Branch

Cumhuriyet Mah. Özgürlük Cad. No: 11/B
Şekerpınar Çayırova/Kocaeli
Tel: +90 262 658 20 88
Fax: +90 262 658 20 18

Konya/Alaaddin Branch

Mevlana Cad. No: 3 Karatay/Konya
Tel: +90 332 350 74 94
Fax: +90 332 350 74 38

Konya/Aziziye Branch

Aziziye Mah. Mevlana Cad. No: 38/B
Karatay-Konya
Tel: +90 332 350 20 00
Fax: +90 332 350 75 76

Konya/Bosna Hersek XTM Branch

Bosna Hersek Mah. Osmanlı Cad.
Atlantis Sitesi No: 10/K Selçuklu/Konya
Tel: +90 332 502 02 60
Fax: +90 332 502 02 60

Konya/BT Konya ARGE Merkezi

Ferit Paşa Mah. Kule Cad. Kule Plaza İş
Merkezi K: 9 No: 9-10 Selçuklu/Konya
Tel: +90 332 235 83 35
Fax: +90 332 235 83 38

Konya/Büsan Branch

Büsan San. Sitesi Fevzi Çakmak Mah.
Kosgeb Cad. No: 22 Karatay/Konya
Tel: +90 332 345 08 84
Fax: +90 332 345 08 86

Konya/İhsaniye Branch

İhsaniye Mah. Abdülezelpaşa Cad.
Bezirci İş Merkezi No: 10-A Selçuklu/Konya
Tel: +90 332 351 62 65
Fax: +90 332 351 48 87

Konya/Karatay Sanayi Branch

Fatih Mah. Köprü Sok. No: 29-30/A
Selçuklu/Konya
Tel: +90 332 234 33 61
Fax: +90 332 235 11 47

Konya/Konya Branch

Musalla Bağları Mah. Ankara Cad.
No: 119 Selçuklu/Konya
Tel: +90 332 238 10 10
Fax: +90 332 237 67 34

Konya/Larende Branch

Şükran Mah. Furgan Dede Cad. No: 85/A
Meram/Konya
Tel: +90 332 353 11 23
Fax: +90 332 353 11 20

Konya/Organize Sanayi Branch

Konya Organize Sanayi Bölgesi,
Büyük Kayacık Mah. Kırım Cad. No: 22
Selçuklu/Konya
Tel: +90 332 239 21 69
Fax: +90 332 239 21 66

Konya/Yeni Topantılar Branch

Fevzi Çakmak Mah. Karakayıp Cad.
No: 287 Karatay/Konya
Tel: +90 332 342 56 12
Fax: +90 332 342 56 83

Konya/Zafer Sanayi Branch

Horozluhan Mah. Selçuklu Cad.
No: 35-37 Konya
Tel: +90 332 249 80 00
Fax: +90 332 249 20 10

Kütahya/Kütahya Branch

Balıklı Mah. İtfaiye Sok. No: 2 Kütahya
Tel: +90 274 223 44 84
Fax: +90 274 223 60 63

Malatya/Beydağı Branch

Şifa Mah. Topal Hafız Sok. No: 64/A Malatya
Tel: +90 422 325 24 14
Fax: +90 422 325 24 11

Malatya/Malatya Branch

Saray Mah. Şehit Fahri Koçyiğit Sok.
No: 3/A Merkez Malatya
Tel: +90 422 323 04 48
Fax: +90 422 323 03 98

Manisa/Akhisar Branch

Paşa Mah. Mustafa Abut Cad. 19.Sok.
No: 66 Akhisar/Manisa
Tel: +90 236 415 01 05
Fax: +90 236 415 01 08

Manisa/Manisa Branch

Mustafa Kemal Paşa Cad. No: 30/A Manisa
Tel: +90 236 231 54 77
Fax: +90 236 231 37 30

Manisa/Turgutlu Branch

Cumhuriyet Mah. Atatürk Bulv.
No: 234/A Turgutlu/Manisa
Tel: +90 236 313 99 55
Fax: +90 236 313 99 52

Manisa/Yunus Emre Branch

Ayniali Mah. 8 Eylül Cad. No: 77/B
Yunus Emre/Manisa
Tel: +90 236 232 93 96
Fax: +90 236 232 96 68

Mardin/Kızıltepe Branch

Cumhuriyet Mah. Hastane Cad. No: 45 B
Kılınç Ap. Altı Kızıltepe/Mardin
Tel: +90 482 313 12 63
Fax: +90 482 313 12 20

Mardin/Mardin Branch

13 Mart Mah. Vali Ozan Cad. No: 52/C
Bingül İş Merkezi Yenişehir/Mardin
Tel: +90 482 212 10 92
Fax: +90 482 212 11 27

Muğla/Bodrum Branch

Yokuşbaşı Mah. Hasan Reşat Öncü Cad. 10
Bodrum-Muğla
Tel: +90 252 313 54 03
Fax: +90 252 313 53 92

Muğla/Fethiye Branch

Cumhuriyet Mah. Belediye Cad. Özyer İşhanı
No: 8/B Fethiye/Muğla
Tel: +90 252 612 53 02
Fax: +90 252 612 53 27

Neveşehir/Neveşehir Branch

Kapucubası Mah. Atatürk Cad. No: 64/A
Neveşehir
Tel: +90 384 212 57 12
Fax: +90 384 212 57 07

Niğde/Niğde Branch

Grand Hotel Niğde Yanı Hükümet Meyd.
Niğde
Tel: +90 388 233 83 10
Fax: +90 388 233 83 40

Ordu/Ordu Branch

Şarkıye Mah. Sırrıpaşa Cad. No: 89
Merkez/Ordu
Tel: +90 452 222 09 52
Fax: +90 452 222 09 50

Ordu/Ünye Branch

Liseler Mah. Hükümet Cad. No: 90/C
Ünye/Ordu
Tel: +90 452 333 66 44
Fax: +90 452 333 66 46

Osmaniye/Osmaniye Branch

Alibeyli Mah. Cevdet Sunay Cad.
No: 35 Osmaniye
Tel: +90 328 814 11 01
Fax: +90 328 814 11 94

Rize/Rize Branch

Tevfik İleri Cad. No: 16/B Rize
Tel: +90 464 217 09 00
Fax: +90 464 217 09 08

Sakarya/Adapazarı Branch

Atatürk Bulv. No: 35 Adapazarı
Tel: +90 264 282 10 14
Fax: +90 264 282 09 66

Sakarya/Erenler Branch

Erenler Mah. Sakarya Cad. No: 316/2
Erenler/Sakarya
Tel: +90 264 241 29 41
Fax: +90 264 241 29 11

Sakarya/Sakarya Bosna Cad. Branch

Semerciler Mah. Saraybosna Cad. No 23/A
Adapazarı/Sakarya
Tel: +90 264 777 16 46
Fax: +90 264 777 16 45

Samsun/Atakum Branch

Mimar Sinan Mah. Atatürk Bulv. No: 299
Atakum/Samsun
Tel: +90 362 437 01 27
Fax: +90 362 437 01 50

Samsun/Çiftlik Branch

Çiftlik Mah. İstiklal Cad. No: 116
İlkadım/Samsun
Tel: +90 362 233 95 43
Fax: +90 362 233 85 56

Samsun/Samsun Branch

Kale Mah. Kazım Paşa Cad.
No: 16/4-5-7-8 İlkadım Samsun
Tel: +90 362 431 36 61
Fax: +90 362 431 36 38

Samsun/Sanayi Branch

Yeni Mah. 30. Sok. No: 11 Canik/Samsun
Tel: +90 362 228 06 38
Fax: +90 362 228 07 73

Siirt/Siirt Branch

Bahçelievler Hz.Fakirullah Cad.
No: 27/D-E Siirt
Tel: +90 484 223 94 04
Fax: +90 484 223 94 13

Sivas/Kızılırmak Branch

Pulur Mah. Atatürk Cad. No: 100/E Sivas
Tel: +90 346 222 35 73
Fax: +90 346 222 37 20

Sivas/Sivas Branch

Eskikale Mah. Bankalar Cad. No: 8/Sivas
Tel: +90 346 225 79 60
Fax: +90 346 225 79 64

Şanlıurfa/Cumhuriyet Cad. Branch

Şairnabi Mah. Cumhuriyet Cad. No: 90/B
Şanlıurfa
Tel: +90 414 313 48 33
Fax: +90 414 313 87 33

Şanlıurfa/Karaköprü Branch

Akbayır Mah. Yeşiloğlu Bulv. Laçınler Apt. Altı
No: 11 Karaköprü/Şanlıurfa
Tel: +90 414 347 85 77
Fax: +90 414 347 91 94

Şanlıurfa/Şanlıurfa Branch

Atatürk Bulv. No: 69 Şanlıurfa
Tel: +90 414 216 20 22
Fax: +90 414 216 54 00

Tekirdağ/Çerkezköy Branch

Gazi Mustafa Kemal Paşa Mah. Nar Sok.
No: 6/A Çerkezköy/Tekirdağ
Tel: +90 282 726 38 32
Fax: +90 282 726 38 92

Tekirdağ/Tekirdağ Branch

Aydoğdu Mah. Muratlı Cad. No: 7
Merkez/Tekirdağ
Tel: +90 282 260 60 34
Fax: +90 282 260 60 44

Tokat/Tokat Branch

Gaziosmanpaşa Bulv. No: 179 Tokat
Tel: +90 356 212 68 28
Fax: +90 356 212 67 61

Trabzon/Akçaabat Şube

Dürbinar Mah. İnönü Cad. No: 103/A
Akçaabat/Trabzon
Tel: +90 462 228 86 16
Fax: +90 462 228 93 16

Trabzon/Değirmendere Branch

Sanayi Mah. Devlet Karayolu Cad.
No: 89/5 Merkez/Trabzon
Tel: +90 462 325 38 08
Fax: +90 462 325 38 15

Trabzon/Of Branch

Atatürk Bulv. No: 55/A Of/Trabzon
Tel: +90 462 771 23 43
Fax: +90 462 771 23 70

Trabzon/Trabzon Branch

Kemer kaya Mah. Kahramanmaraş Cad. No: 17
Merkez-Trabzon
Tel: +90 462 326 00 30
Fax: +90 462 326 24 94

Uşak/Uşak Branch

İsmetpaşa Cad. No: 93 Uşak
Tel: +90 276 227 77 49
Fax: +90 276 227 60 49

Van/Van Branch

Cumhuriyet Cad. No: 116 Van
Tel: +90 432 215 18 95
Fax: +90 432 215 35 97

Yalova/Yalova Branch

Rüstempaşa Mah. Huzur Sok. No: 10
D: 1/A Yalova
Tel: +90 226 813 32 34
Fax: +90 226 813 32 35

Zonguldak/Zonguldak Branch

Gazipaşa Cad. No: 35/A Zonguldak
Tel: +90 372 222 09 09
Fax: +90 372 222 09 02

Yurt Dışı Hizmet Noktaları**Bahreyn Branch**

Dilmun Tower +90 A, 121 Government
Avenue P.O.Box 1363 Manama-Kingdom of
Bahrain
Tel: +90 973 17 20 11 11
Fax: +90 973 17 22 33 25

KT Bank AG

Platz der Einheit 1, 60327 Frankfurt am Main,
Germany
Tel: +90 49 69 25510200
Fax: +90 49 69 25510299

**Kuwait Turkish Participation Bank
Dubai Ltd.**

DIFC | Dubai International Financial Centre Al
Fattan Currency House, Tower 1 Level 9, Office
903 P.O. Box 482031 Dubai UAE
Tel: +90 +971 4 3841000
Fax: +90 +971 4 3274422

Türkiye Finans Katılım Bankası A.Ş.

Head Office Kartal

Hürriyet Mah. Adnan Kahveci Cad.
No: 131 34876 Kartal/İstanbul
Tel: +90 216 586 70 00
Fax: +90 216 586 94 74

Headquarters Tophane - Ek Hizmet Binası

Kemeraltı Cad. No: 46 Tophane/İstanbul
Tel: +90 212 393 10 00
Fax: +90 212 393 11 94

İstanbul Anadolu Region Representative Offices

Kozyatağı Mah. Değirmen Sok. No: 18/B-D
Kadıköy/İstanbul
Tel: +90 216 573 16 00
Fax: +90 216 573 16 09

İstanbul Avrupa-1 Region Representative Offices

Kemeraltı Cad. No: 46 Kat: 4
Tophane Beyoğlu/İstanbul
Tel: +90 212 393 10 00
Fax: +90 212 393 11 80

İstanbul Avrupa-2 Region Representative Offices

Mahmutbey Mah. 7.Yol Sok. 6.Ada
No: 31/33/35/37 Bağcılar/İstanbul
Tel: +90 212 659 36 84
Fax: +90 212 659 23 72

Ankara Region Representative Offices

Atatürk Bulv. No: 60 K.2 Çankaya/Ankara
Tel: +90 312 417 30 90
Fax: +90 312 417 30 75

Ege Region Representative Offices

Halis Ziya Bulv. Kayhan İş Hanı No: 42
Kat: 5 Konak/İzmir
Tel: +90 232 483 55 66
Fax: +90 232 483 80 32

Marmara Region Representative Offices

Oduluk Mah. Akademi Cad. Zeno İş Merkezi
B Blok. No: 2 Nilüfer/Bursa
Tel: +90 224 453 00 15
Fax: +90 224 453 00 74

Kayseri Region Representative Offices

Bankalar Cad. No: 5/A Melikgazi/Kayseri
Tel: +90 352 221 15 66
Fax: +90 352 221 15 59

Akdeniz Region Representative Offices

Tepebağ Mah. Abidinpaşa Cad. No: 7/A
Seyhan/Adana
Tel: +90 322 359 42 74
Fax: +90 322 359 01 88

Güneydoğu Anadolu Region Representative Offices

Budak Mah. 10031 Sok. Gazi Muhtar Paşa
Bulv. No: 42/33 Şehitkamil/Gaziantep
Tel: +90 342 215 20 42
Fax: +90 342 215 17 26

Karadeniz Region Representative Offices

Kemer kaya Mah. Kahrmanmaraş Cad.
Usta Ömeroğlu İş Merkezi No: 19 Trabzon
Tel: +90 462 321 15 03
Fax: +90 462 321 42 74

Adana/Atatürk Cad. Branch

Cemalpaşa Mah. Atatürk Cad. Ağağil
Apartmanı No: 66-A Seyhan/Adana
Tel: +90 322 458 38 57
Fax: +90 322 459 70 98

Adana/Adana Branch

Tepebağ Mah. Abidin Paşa Cad. No: 7/A
Seyhan/Adana
Tel: +90 322 359 55 35
Fax: +90 322 359 56 73

Adana/Barajyolu Branch

Yeni baraj Mah. 68027 Sok. Girmen Apt.
No: 6/B Seyhan/Adana
Tel: +90 322 224 44 56
Fax: +90 322 224 44 62

Adana/Ceyhan Branch

Türübaş Mah. Atatürk Cad. No: 278/A
Ceyhan/Adana
Tel: +90 322 611 52 65
Fax: +90 322 611 52 74

Adana/Adana Branch

Yurt Mah. Turgut Özal Bulv. No: 180/A
Çukurova/Adana
Tel: +90 322 247 15 40
Fax: +90 322 247 24 05

Adana/Seyhan Branch

Kuruköprü Mah. Çakmak Cad. No: 39/B
Seyhan/Adana
Tel: +90 322 363 07 11
Fax: +90 322 363 06 32

Adana/Yüreğir Branch

Dadaloğlu Mah. Kozan Cad. No: 357/A
Yüreğir/Adana
Tel: +90 322 328 20 63
Fax: +90 322 328 20 67

Adıyaman/Adıyaman Branch

Yenipınar Mah. Atatürk Cad. No: 35/A
Merkez/Adıyaman
Tel: +90 416 213 34 34
Fax: +90 416 213 10 98

Afyon/Afyon Branch

Umurbey Mah. Cumhuriyet Meyd. No: 5/A
Merkez/Afyon
Tel: +90 272 213 06 07
Fax: +90 272 213 06 57

Aksaray/Aksaray Branch

Taşpazar Mah. 43.Cad. No: 7/A-B
Merkez/Aksaray
Tel: +90 382 212 71 25
Fax: +90 382 213 22 16

Amasya/Amasya Branch

Yüzevler Mah. Mustafa Kemal Paşa Cad.
No: 65/A Merkez/Amasya
Tel: +90 358 212 15 20
Fax: +90 358 212 90 45

Ankara/Ankara Branch

Ziya Gökalp Cad. Adakale Sok. No 27/A
Kızılay Çankaya/Ankara
Tel: +90 312 430 50 50
Fax: +90 312 433 93 94

Ankara/Balgat Branch

Oğuzlar Mah. Ceyhan Atuf Kansu Cad.
No: 92/A Çankaya/Ankara
Tel: +90 312 284 87 07
Fax: +90 312 284 87 14

Ankara/Başkent Kurumsal Branch

Atatürk Bulv. No: 60/4 Kızılay Çankaya/
Ankara
Tel: +90 312 417 98 98
Fax: +90 312 417 98 03

Ankara/Cebeci Branch

Fakülteler Mah. Cemal Gürsel Cad. No: 69/A
Çankaya/Ankara
Tel: +90 312 319 90 52
Fax: +90 312 319 90 18

Ankara/Çankaya Branch

Hoşdere Cad. No: 188 Çankaya/Ankara
Tel: +90 312 441 20 55
Fax: +90 312 441 20 93

Ankara/Çukurambar Branch

Çukurambar Mah. 1425.Cad. No: 26/A
Çankaya/Ankara
Tel: +90 312 287 04 36
Fax: +90 312 287 04 56

Ankara/Demetevler Branch

Karşıyaka Mah. İvedik Cad. No: 428/A
Demetevler Yeni Mahalle/Ankara
Tel: +90 312 335 04 76
Fax: +90 312 335 08 76

Ankara/Demirtepe Branch

Maltepe Mah. Gazi Mustafa Kemal Bulv.
No: 51/A Çankaya/Ankara
Tel: +90 312 230 52 10
Fax: +90 312 230 52 09

Ankara/Etlük Branch

İncirli Mah. Gn.Dr.Teyfik Sağlam Cad.
No: 76/A Keçiören/Ankara
Tel: +90 312 322 04 06
Fax: +90 312 322 14 64

Ankara/Gimat Branch

Macun Mah. Bağdat Cad. No: 95/5
Yeni Mahalle/Ankara
Tel: +90 312 397 22 77
Fax: +90 312 397 22 85

Ankara/Gölbaşı Branch

Seğmenler Mah. Ankara Cad. No: 71/A
Gölbaşı/Ankara
Tel: +90 312 484 45 41
Fax: +90 312 484 45 61

Ankara/İvedik Branch

İvedik Organize Sanayi Bölgesi 1368.Cad.
Eminel İş Merkezi No: 18/16
İvedik Yeni Mahalle/Ankara
Tel: +90 312 395 24 07
Fax: +90 312 394 38 69

Ankara/Keçiören Branch

Şenlik Mah. Kızılarpınarı Cad. No: 107/C
Keçiören/Ankara
Tel: +90 312 356 00 70
Fax: +90 312 356 00 76

Ankara/Kızılay Branch

Kızılay Mah. Atatürk Bulv. No: 60/A
Çankaya/Ankara
Tel: +90 312 417 44 40
Fax: +90 312 417 44 43

Ankara/Mamak Branch

Hüseyin Gazi Mah. Mamak Çarşı Cad. No: 45
Mamak/Ankara
Tel: +90 312 369 23 46
Fax: +90 312 369 23 45

Ankara/Ostim Branch

Ostim Mah. 100.Yıl Bulv. No: 36
Yeni Mahalle/Ankara
Tel: +90 312 385 68 23
Fax: +90 312 385 68 26

Ankara/Polatlı Branch

Cumhuriyet Mah. Ankara Cad. No: 35/C
Polatlı/Ankara
Tel: +90 312 621 11 33
Fax: +90 312 621 06 96

Ankara/Pursaklar Branch

Merkez Mah. Belediye Cad. No: 17 A/B
Pursaklar/Ankara
Tel: +90 312 527 16 27
Fax: +90 312 527 16 25

Ankara/Sincan Branch

Atatürk Mah. Onur Sok. No: 12/A
Sincan/Ankara
Tel: +90 312 276 77 47
Fax: +90 312 276 77 46

Ankara/Sincan Vatan Cad. Branch

Pınarbaşı Mah. Koray Sok. No: 62
Sincan/Ankara
Tel: +90 312 268 52 10
Fax: +90 312 268 52 10

Ankara/Siteler Branch

Ulubey Mah. Karacakaya Cad. No: 73/O
Siteler Altındağ/Ankara
Tel: +90 312 348 10 90
Fax: +90 312 348 34 02

Ankara/Ulus Branch

Necatibey Mah. Anafartalar Cad. No: 45/C
Altındağ/Ankara
Tel: +90 312 309 27 41
Fax: +90 312 309 27 46

Ankara/Yıldız Ankara Branch

Sağçak Mah. Turan Güneş Bulv. No: 31/D
Çankaya/Ankara
Tel: +90 312 441 36 11
Fax: +90 312 441 36 12

Antalya/Alanya Branch

Saray Mah. Atatürk Bulv. No: 82/A
Alanya/Antalya
Tel: +90 242 512 90 06
Fax: +90 242 512 97 21

Antalya/Antalya Branch

Tahil Pazarı Mah. Adnan Menderes Bulv.
Erkal Apt. A Blok No: 2/7 Merkez/Antalya
Tel: +90 242 244 53 57
Fax: +90 242 243 78 86

Antalya/Aspendos Bulv. Branch

Mehmetçik Mah. Aspendos Bulv.
Aspendos İş Merkezi Muratpaşa/Antalya
Tel: +90 242 322 28 57
Fax: +90 242 322 37 49

Antalya/Çallı Branch

Sedir Mah. Gazi Bulv. No: 96 Merkez/Antalya
Tel: +90 242 345 00 55
Fax: +90 242 345 33 53

Antalya/Konyaaltı Branch

Altunkum Mah. Atatürk Bulv. Kaya Plaza
No: 121/A Konyaaltı/Antalya
Tel: +90 242 228 71 27
Fax: +90 242 230 38 92

Antalya/Manavgat Branch

Bahçelievler Mah. Demokrasi Bulv. No: 10/A
Manavgat/Antalya
Tel: +90 242 743 23 94
Fax: +90 242 743 23 95

Aydın/Aydın Branch

Ramazanpaşa Mah. Hükümet Bulv. No: 18
Merkez/Aydın
Tel: +90 256 213 70 02
Fax: +90 256 212 22 03

Aydın/Nazilli Branch

Cumhuriyet Mah. Hürriyet Cad. No: 247/A
Nazilli/Aydın
Tel: +90 256 313 35 65
Fax: +90 256 313 49 87

Balıkesir/Balıkesir Branch

Altıyül Mah. Kızılay Cad. No: 4/A
Merkez/Balıkesir
Tel: +90 266 244 17 16
Fax: +90 266 244 12 56

Balıkesir/Bandırma Branch

Haydar Çavuş Mah. Atatürk Cad. No: 22
Bandırma/Balıkesir
Tel: +90 266 715 15 80
Fax: +90 266 715 15 64

Batman/Batman Branch

Şirinevler Mah. Atatürk Bulv.
Demir Apartman Altı No: 48/B
Merkez/Batman
Tel: +90 488 214 15 06
Fax: +90 488 213 14 86

Batman/Petrolkent Branch

Bahçelievler Mah. Turgut Özal Bulv.
No: 182/C Merkez/Batman
Tel: +90 488 214 24 53
Fax: +90 488 214 24 58

Bingöl/Bingöl Branch

Yenişehir Mah. İnönü Cad. No: 24 Merkez/
Bingöl
Tel: +90 426 214 15 23
Fax: +90 426 214 15 24

Bolu/Bolu Branch

Karaçayır Mah. İzzet Baysal Cad. No: 82/A
Merkez/Bolu
Tel: +90 374 217 61 31
Fax: +90 374 217 71 23

Burdur/Burdur Branch

Özgür Mah. Gazi Cad. No: 49 Merkez/Burdur
Tel: +90 248 234 62 42
Fax: +90 248 234 61 34

Bursa/Beşevler Branch

Oduluk Mah. Lefkoşa Cad. No: 7/B-D
Nilüfer/Bursa
Tel: +90 224 451 80 60
Fax: +90 224 451 80 99

Bursa/Bursa Branch

Aktarhüssam Mah. Ahmet Hamdi Tanpınar
Cad. No: 25 Osmangazi/Bursa
Tel: +90 224 221 33 00
Fax: +90 224 221 33 02

Bursa/Bursa Yıldırım Branch

Anadolu Mah. Ankarayolu Cad. No: 77
Yıldırım/Bursa
Tel: +90 224 361 52 22
Fax: +90 224 360 08 18

Bursa/Demirtaş Branch

Panayır Mah. Yeni Yalova Yolu Cad. No: 455/C
Osmangazi/Bursa
Tel: +90 224 211 33 97
Fax: +90 224 211 33 98

Bursa/FSM Bulv. Branch

Esentepe Mah. Fatih Sultan Mehmet Bulv.
No: 98/1 Nilüfer/Bursa
Tel: +90 224 246 65 15
Fax: +90 224 246 62 25

Bursa/İnegöl Branch

Sinanbey Mah. Nuri Doğrul Cad. No: 5
İnegöl/Bursa
Tel: +90 224 711 90 80
Fax: +90 224 713 90 09

Bursa/Kestel Branch

Uludağ Cad. Kestel Organize Sanayi Bölgesi
A Blok No: 3 Kestel/Bursa
Tel: +90 224 372 01 78
Fax: +90 224 372 01 74

Bursa/Nilüfer Branch

Üçevler Mah. Nilüfer Cad. No: 4/5
Nilüfer/Bursa
Tel: +90 224 443 43 00
Fax: +90 224 443 43 33

Bursa/Özlüce Branch

Altınşehir Mah. Uğur Mumcu Bulv. No: 76/B
Nilüfer/Bursa
Tel: +90 224 413 78 32
Fax: +90 224 413 78 33

Bursa/Ulucami Branch

Nalbantoğlu Mah. 2. Bademli Sok. No: 16/A
Osmangazi/Bursa
Tel: +90 224 223 48 40
Fax: +90 224 223 48 46

Bursa/Vişne Cad. Branch

Duaçınarı Mah. Vişne Cad. No144/1
Yıldırım/Bursa
Tel: +90 224 364 12 84
Fax: +90 224 362 14 01

Çanakkale/Çanakkale Branch

Kemalpaşa Mah. Çarşı Cad. No: 103
Merkez/Çanakkale
Tel: +90 286 214 33 01
Fax: +90 286 214 33 09

Çorum/Çorum Branch

Çepni Mah. İnönü Cad. No: 41 Merkez/Çorum
Tel: +90 364 225 31 82
Fax: +90 364 224 81 47

Denizli/Bayramyeri Branch

Saraylar Mah. 2. Ticari Yol No: 30
Merkez/Denizli
Tel: +90 258 265 06 03
Fax: +90 258 265 06 07

Denizli/Denizli Sanayi Branch

İlbade Mah. Örnek Cad. No: 167/B
Merkez/Denizli
Tel: +90 258 371 00 34
Fax: +90 258 371 00 54

Denizli/Denizli Branch

Saraylar Mah. Cumhuriyet Cad. No: 16/A
Merkez/Denizli
Tel: +90 258 241 67 00
Fax: +90 258 261 90 74

Diyarbakır/Diclekent Branch

Kayapınar Mah. Diclekent Bulv. No: 122
Kayapınar/Diyarbakır
Tel: +90 412 257 23 26
Fax: +90 412 257 23 22

Diyarbakır/Kayapınar Branch

Peyas Mah. Urfa Bulv. Ekinçiler Sitesi A Blok
No: 80/C Kayapınar/Diyarbakır
Tel: +90 412 252 24 54
Fax: +90 412 252 24 94

Diyarbakır/Diyarbakır Branch

Cami Nebi Mah. Gazi Cad. No: 31/C
Sur/Diyarbakır
Tel: +90 412 229 00 03
Fax: +90 412 229 00 01

Türkiye Finans Katılım Bankası A.Ş.**Düzce/Düzce Branch**

Camikebir Mah. İstanbul Cad. No: 13/A
Merkez/Düzce
Tel: +90 380 514 78 37
Fax: +90 380 514 78 38

Edirne/Edirne Branch

Çavuşbey Mah. Hükümet Cad. No: 5/1
Merkez/Edirne
Tel: +90 284 214 92 40
Fax: +90 284 214 92 48

Elazığ/Gazi Cad. Branch

Yeni Mahalle Gazi Cad. No: 64 Merkez/Elazığ
Tel: +90 424 237 04 48
Fax: +90 424 236 33 65

Elazığ/Elazığ Branch

Kadiye Mah. Hürriyet Cad. No: 23/A
Merkez/Elazığ
Tel: +90 424 236 43 74
Fax: +90 424 218 21 29

Erzincan/Erzincan Branch

Karağaç Mah. Fevzipaşa Cad. No: 24/A
Merkez/Erzincan
Tel: +90 446 223 39 39
Fax: +90 446 223 33 83

Erzurum/Erzurum Branch

Atatürk Mah. Üniversite Loj. Küme Evleri
No: 101 Yakutiye/Erzurum
Tel: +90 442 213 50 10
Fax: +90 442 213 50 18

Erzurum/Yakutiye Branch

Muratpaşa Mah. Saraybosna Cad. No: 26/A
Yakutiye/Erzurum
Tel: +90 442 237 45 71
Fax: +90 442 236 04 78

Eskişehir/Eskişehir Sanayi Branch

Yetmişbeşinci Yıl Mah. Emko No: 1/A2
Odunpazarı/Eskişehir
Tel: +90 222 228 14 65
Fax: +90 222 228 07 45

Gaziantep/Gatem Branch

Sanayi Mah. Erdoğan Ergönül Cad. No: 17
Şehitkamil/Gaziantep
Tel: +90 342 238 42 07
Fax: +90 342 238 42 08

Gaziantep/Karataş Branch

Karataş Mah. 428 Nolu Cadde No: 1D-E
Şahinbey/Gaziantep
Tel: +90 342 371 44 01
Fax: +90 342 371 43 99

Gaziantep/Gaziantep Branch

İncilipınar Mah. Prf. Muammer Aksoy Bulv.
No: 19/A Şehitkamil/Gaziantep
Tel: +90 342 215 35 31
Fax: +90 342 215 35 32

Gaziantep/Suburcu Branch

Karagöz Mah. Karagöz Cad. No: 20
Şahinbey/Gaziantep
Tel: +90 342 231 20 10
Fax: +90 342 231 20 70

Gaziantep/Şehitkamil Branch

Budak Mah. Gazimuhtarpaşa Bulv.
Yaşam İş Merkezi No: 42/7
Şehitkamil/Gaziantep
Tel: +90 342 323 20 14
Fax: +90 342 323 20 19

Giresun/Giresun Branch

Sultan Selim Mah. Arif Bey Cad. No: 3
Merkez/Giresun
Tel: +90 454 212 04 90
Fax: +90 454 212 73 70

Hatay/Antakya Branch

Haraparası Mah. Yavuz Sultan Selim Cad.
No: 17/A Antakya/Hatay
Tel: +90 326 225 37 61
Fax: +90 326 225 36 65

Hatay/İskenderun Branch

Savaş Mah. Şehit Pamir Cad. No: 8/A
İskenderun/Hatay
Tel: +90 326 613 16 15
Fax: +90 326 612 10 02

Isparta/Isparta Branch

Pirimehmet Mah. 101. Cad. No: 25
Merkez/Isparta
Tel: +90 246 233 00 21
Fax: +90 246 233 00 29

İstanbul/Acıbadem Branch

Acıbadem Mah. Acıbadem Cad. No: 143/A
Üsküdar/İstanbul
Tel: +90 216 340 60 00
Fax: +90 216 340 60 09

İstanbul/Aksaray İstanbul Branch

Mesihpaşa Mah. Gazi Mustafa Kemal Paşa
Cad. 40/A Aksaray Fatih/İstanbul
Tel: +90 212 518 83 84
Fax: +90 212 518 71 50

İstanbul/Altıntepe Branch

Altıntepe Mah. Bağdat Cad. No: 60A
Maltepe/İstanbul
Tel: +90 216 549 25 02
Fax: +90 216 549 25 06

İstanbul/Altunizade Branch

Altunizade Mah. Mahir İz Cad. No: 26/A
Üsküdar/İstanbul
Tel: +90 216 651 87 90
Fax: +90 216 651 87 99

İstanbul/Arnavutköy Branch

Merkez Mah. Eski Edirne Cad.
No: 1171/1173 C Arnavutköy/İstanbul
Tel: +90 212 597 45 03
Fax: +90 212 597 45 31

İstanbul/Avclar E-5 Branch

Cihangir Mah. E-5 Yanyol Cad. 291/2b
Avclar/İstanbul
Tel: +90 212 422 92 78
Fax: +90 212 422 92 69

İstanbul/Avclar Branch

Merkez Mah. Reşitpaşa Cad. No: 37/2A
Avclar/İstanbul
Tel: +90 212 593 34 44
Fax: +90 212 593 67 37

İstanbul/Bağcılar Çiftlik Branch

Yavuzselim Mah. 4/1 Sok. No: 1-A/B
Bağcılar/İstanbul
Tel: +90 212 651 35 95
Fax: +90 212 651 29 97

İstanbul/Bağcılar Branch

Çınar Mah. Osman Gazi Cad. No: 22/A
Bağcılar/İstanbul
Tel: +90 212 462 92 28
Fax: +90 212 433 59 02

İstanbul/Bahçelievler Branch

Bahçelievler Mah. Naci Kasım Sok. No: 7/B
Bahçelievler/İstanbul
Tel: +90 212 555 28 20
Fax: +90 212 555 68 19

İstanbul/Bahçeşehir Branch

Bahçeşehir 1. Kısım Mah. Dalgıçkuşu Cad.
No: 7/A Başakşehir/İstanbul
Tel: +90 212 608 09 51
Fax: +90 212 608 09 61

İstanbul/Bakırköy Branch

Cevizlik Mah. Fahri Korutürk Cad.
No: 28/A Bakırköy/İstanbul
Tel: +90 212 583 02 70
Fax: +90 212 583 13 70

İstanbul/Başakşehir Branch

Başak Mah. Yeşilvadi Cad.
Metrokent Dükkanları No: 3/11
Başakşehir/İstanbul
Tel: +90 212 777 42 07
Fax: +90 212 777 42 11

İstanbul/Batı Ataşehir Branch

Barbaros Mah. Sütçü Yolu Cad. No: 74
Özel İşyeri 1 Ataşehir/İstanbul
Tel: +90 216 324 01 65
Fax: +90 216 317 30 44

İstanbul/Bayrampaşa Branch

Yenidoğan Mah. Abdi İpekçi Cad. No: 43/A
Bayrampaşa/İstanbul
Tel: +90 212 612 24 20
Fax: +90 212 612 24 27

İstanbul/Beşiktaş Branch

Türkali Mah. İhlamurdere Cad. No: 37
Beşiktaş/İstanbul
Tel: +90 212 236 86 89
Fax: +90 212 236 67 27

İstanbul/Beşyüzler Branch

Yıldırım Mah. Eski Edirne Asfaltı No: 313/A
Bayrampaşa/İstanbul
Tel: +90 212 479 71 66
Fax: +90 212 649 70 98

İstanbul/Beykent Branch

Cumhuriyet Mah. Gürpınaryolu Sok.
No: 2/C-16/17 Büyükkçekmece/İstanbul
Tel: +90 212 871 31 18
Fax: +90 212 873 13 47

İstanbul/Beylikdüzü Branch

Beylikdüzü OSB Mah. Açelya Cad. No: 1/8
Büyükkçekmece/İstanbul
Tel: +90 212 876 68 00
Fax: +90 212 876 68 10

İstanbul/Boğaziçi Kurumsal Branch

Büyükdere Cad. No: 195
Levent Beşiktaş/İstanbul
Tel: +90 212 269 61 28
Fax: +90 212 281 98 17

İstanbul/Caddebostan Branch

Caddebostan Mah. Bağdat Cad. No: 258/A
Kadıköy/İstanbul
Tel: +90 216 355 70 07
Fax: +90 216 355 70 12

İstanbul/Cennet Mah. Branch

Cennet Mah. Barbaros Cad. Cennet Konakları
F Blok No: 73/A Küçükçekmece/İstanbul
Tel: +90 212 592 32 84
Fax: +90 212 540 14 63

İstanbul/Çağlayan Branch

Çağlayan Mah. Vatan Cad. No: 30/A
Kağıthane/İstanbul
Tel: +90 212 291 55 25
Fax: +90 212 234 70 92

İstanbul/Çamlıca Branch

Kısıklı Mah. Alemdağ Cad. No: 53/B
Üsküdar/İstanbul
Tel: +90 216 461 00 06
Fax: +90 216 461 00 07

İstanbul/Çekmeköy Branch

Çamlık Mah. Muhsin Yazıcıoğlu Cad.
No: 44/A Çekmeköy/İstanbul
Tel: +90 216 640 01 05
Fax: +90 216 640 01 06

İstanbul/Çemberlitaş Branch

Beyazıt Mah. Çarşıkapı Nur-Osmaniye Cad.
No: 3 Fatih/İstanbul
Tel: +90 212 520 21 14
Fax: +90 212 520 21 18

İstanbul/DES Branch

Dudullu OSB Mah. Des-1.Cad. A Blok No: 5/B
Ümraniye/İstanbul
Tel: +90 216 420 38 00
Fax: +90 216 420 30 82

İstanbul/Dragos Branch

Cevizli Mah. Bağdat Cad. No: 514/A
Maltepe/İstanbul
Tel: +90 216 457 15 39
Fax: +90 216 441 05 85

İstanbul/Dudullu Branch

Yukarı Dudullu Mah. Necip Fazıl Bulv. Keyap
Çarı A1 Blok No: 44/2 Ümraniye/İstanbul
Tel: +90 216 540 70 70
Fax: +90 216 540 54 87

İstanbul/Eminönü Branch

Rüstem Paşa Mah. Vasıfçınar Cad. No: 45
Fatih/İstanbul
Tel: +90 212 514 01 54
Fax: +90 212 514 01 59

İstanbul/Erenköy Branch

19 Mayıs Mah. Şemsettin Günaltay Cad.
No: 198/A Kadıköy/İstanbul
Tel: +90 216 478 54 02
Fax: +90 216 478 54 03

İstanbul/Esenler Branch

Menderes Mah. Atışalanı Cad. No.23/A
Esenler/İstanbul
Tel: +90 212 568 10 80
Fax: +90 212 568 10 23

İstanbul/Esenyurt Branch

Namık Kemal Mah. Doğan Araslı Bulv.
No: 83/B Esenyurt/İstanbul
Tel: +90 212 450 15 68
Fax: +90 212 450 20 45

İstanbul/Etiler Branch

Etiler Mah. Nispetiye Cad. No: 63
Beşiktaş/İstanbul
Tel: +90 212 257 12 30
Fax: +90 212 257 37 25

İstanbul/Fatih Branch

Ali Kuşçu Mah. Macar Kardeşler Cad.
No: 54/B Fatih/İstanbul
Tel: +90 212 631 04 90
Fax: +90 212 631 04 96

İstanbul/Fındıklı Branch

Molla Gürani Mah. Turgut Özal Millet Cad.
No 78A Fatih/İstanbul
Tel: +90 212 491 20 40
Fax: +90 212 491 20 43

İstanbul/Florya Branch

Şenlikköy Mah. Florya Cad. No: 47/B
Bakırköy/İstanbul
Tel: +90 212 624 60 93
Fax: +90 212 624 60 15

İstanbul/Gaziosmanpaşa Branch

Merkez Mah. Eyüp Cad. No: 2/1-A
Gaziosmanpaşa/İstanbul
Tel: +90 212 614 40 46
Fax: +90 212 616 69 69

İstanbul/Giyimkent Branch

Oruç Reis Mah. Vadi Cad. No: 3
Esenler/İstanbul
Tel: +90 212 438 35 69
Fax: +90 212 438 35 68

İstanbul/Gültepe Branch

Ortabayır Mah. Talatpaşa Cad. No: 70/B
Kağıthane/İstanbul
Tel: +90 212 280 20 42
Fax: +90 212 280 19 71

İstanbul/Güneşli Çarşı Branch

Hürriyet Mah. Kuyu Sok. No: 3A
Bağcılar/İstanbul
Tel: +90 212 651 70 90
Fax: +90 212 651 70 33

İstanbul/Güneşli Branch

Evren Mah. Gülbahar Cad. No: 14
Bağcılar/İstanbul
Tel: +90 212 602 03 30
Fax: +90 212 602 03 25

İstanbul/Güngören Çarşı Branch

İnönü Cad. No: 23/B Güngören/İstanbul
Tel: +90 212 502 80 41
Fax: +90 212 502 80 48

İstanbul/Güngören Branch

Sanayi Mah. Sancaklı Cad. No: 4/A
Güngören/İstanbul
Tel: +90 212 539 91 11
Fax: +90 212 539 91 12

İstanbul/Hadımköy Yolu Branch

Akçaburgaz Mah. Hadımköy Yolu Cad.
No: 202/A Esenyurt/İstanbul
Tel: +90 212 886 22 82
Fax: +90 212 886 22 92

İstanbul/Halkalı Branch

İkitelli Organize Sanayi Bölgesi
İmsan Küçük Sanayi Sitesi E Blok No: 18-19
Başakşehir/İstanbul
Tel: +90 212 697 43 12
Fax: +90 212 698 43 13

İstanbul/İhlamurkuyu Branch

Tepeüstü Mah. Alemdağ Cad. No: 582/A
Ümraniye/İstanbul
Tel: +90 216 540 87 50
Fax: +90 216 540 17 99

İstanbul/İkitelli Metro Branch

İkitelli OSB Mah. Bağcılar Güngören Metro
AVM B Blok Sok. No: 1 Başakşehir/İstanbul
Tel: +90 212 671 44 63
Fax: +90 212 671 48 51

İstanbul/İkitelli Sanayi Branch

Ziya Gökalp Mah. Süleyman Demirel Bulv.
Heskok Yanı İş Modern Ticaret Merkezi H Blok
No: 20 Başakşehir/İstanbul
Tel: +90 212 777 55 83
Fax: +90 212 777 56 64

İstanbul/İkitelli Branch

Ziya Gökalp Mah. Atatürk Bulv. No: 74/D
Başakşehir/İstanbul
Tel: +90 212 671 21 00
Fax: +90 212 549 88 49

İstanbul/İstanbul Endüstri ve Ticaret Serbest Bölgesi Branch

İstanbul Endüstri ve Ticaret Serbest Bölgesi
Matraş Cad. No: 14 Tuzla/İstanbul
Tel: +90 216 394 09 42
Fax: +90 216 394 08 84

İstanbul/İstoç Branch

İstoç Ticaret Merkezi Mahmut Bey Mah. 7. Yol
Sok. 6.Ada No: 31/33/35/37 Bağcılar/İstanbul
Tel: +90 212 659 58 00
Fax: +90 212 659 56 54

İstanbul/Kadıköy Branch

Eğitim Mah. Fahrettin Kerim Gökay Cad.
No: 71/A Kadıköy/İstanbul
Tel: +90 216 414 56 76
Fax: +90 216 414 56 23

İstanbul/Kağıthane Branch

Merkez Mah. Kemerburgaz Cad. No: 6B
Kağıthane/İstanbul
Tel: +90 212 295 02 05
Fax: +90 212 295 02 09

İstanbul/Kapalıçarşı Branch

Aynacılar Cad. No: 6 Kapalıçarşı Fatih/İstanbul
Tel: +90 212 514 60 86
Fax: +90 212 514 60 89

İstanbul/Karaköy Branch

Arapcami Mah. Bankalar Cad. No: 29/A
Beyoğlu/İstanbul
Tel: +90 212 297 09 09
Fax: +90 212 237 40 17

İstanbul/Kartal Branch

Yukarı Mahalle Üsküdar Cad. No: 14/B
Kartal/İstanbul
Tel: +90 216 387 21 51
Fax: +90 216 387 01 20

İstanbul/Kavacık Branch

Çubuklu Mah. Orhan Veli Kanık Cad. No: 81/E
Beykoz/İstanbul
Tel: +90 216 680 38 60
Fax: +90 216 680 38 67

İstanbul/Kaynarca Branch

Fevzi Çakmak Mah. Cemal Gürsel Cad.
171/B Pendik/İstanbul
Tel: +90 216 596 49 00
Fax: +90 216 596 50 12

Türkiye Finans Katılım Bankası A.Ş.**İstanbul/Kıraç Branch**

Atatürk Mah. Atatürk Cad. Star Tower Çarşı
Blokları No: 49 Esenyurt/İstanbul
Tel: +90 212 809 00 16
Fax: +90 212 809 02 36

İstanbul/Kozyatağı Kurumsal Branch

Kozyatağı Mah. Değirmen Sok. No: 18/B-D
Kadıköy/İstanbul
Tel: +90 216 463 56 01
Fax: +90 216 463 56 02

İstanbul/Kozyatağı Branch

İnönü Cad. No: 94 Kadıköy/İstanbul
Tel: +90 216 409 29 70
Fax: +90 216 409 29 74

İstanbul/Kurtköy Branch

Şeyhli Mah. Ankara Cad. No: 193/B
Kurtköy Pendik/İstanbul
Tel: +90 216 595 11 80
Fax: +90 216 595 11 75

İstanbul/Küçükbakkalköy Branch

Küçükbakkalköy Mah. Kayışdağı Cad. No: 141
Ataşehir/İstanbul
Tel: +90 216 469 74 88
Fax: +90 216 469 74 87

İstanbul/Küçükyalı Branch

Küçükyalı Mah. Bağdat Cad. No: 151/A
Maltepe/İstanbul
Tel: +90 216 518 50 30
Fax: +90 216 518 59 70

İstanbul/Laleli Branch

Mimar Kemalettin Mah. Soğanağa Camii Sok.
No: 33/A Fatih/İstanbul
Tel: +90 212 517 37 40
Fax: +90 212 517 37 46

İstanbul/Levent Sanayi Branch

Sanayi Mah. Eski Büyükdere Cad. No: 43/A
Kağıthane/İstanbul
Tel: +90 212 278 58 34
Fax: +90 212 278 58 83

İstanbul/Mahmutbey Yolu Branch

Mahmutbey Cad. Kocasinan Merkez Mah.
No: 174/B Bahçelievler/İstanbul
Tel: +90 212 552 03 41
Fax: +90 212 552 03 48

İstanbul/Maltepe Branch

Bağlarbaşı Mah. Bağdat Cad. No: 419/A
Maltepe/İstanbul
Tel: +90 216 442 80 05
Fax: +90 216 442 80 09

İstanbul/Maslak Branch

Maslak Mah. Zümrüt Sok. No: /A
Şişli/İstanbul
Tel: +90 212 286 95 36
Fax: +90 212 286 95 39

İstanbul/Mecidiyeköy Branch

Mecidiyeköy Mah. Büyükdere Cad.
No: 89/A Şişli/İstanbul
Tel: +90 212 356 03 15
Fax: +90 212 356 03 20

İstanbul/Mega Center Branch

Kocatepe Mah. Gümrük İskelesi Cad.
Mega Center No: 12/C-Z. Kat D: 5/37-12
Bayrampaşa/İstanbul
Tel: +90 212 640 58 81
Fax: +90 212 640 47 87

İstanbul/Merkez Branch

Hürriyet Mah. Adnan Kahveci
No: 139 Kartal/İstanbul
Tel: +90 216 452 86 43
Fax: +90 216 452 55 25

İstanbul/Merter Branch

Fatih Cad. No: 27 Güngören/İstanbul
Tel: +90 212 637 26 09
Fax: +90 212 637 61 48

İstanbul/Merter Tekstil Branch

M.Nesih Özmen Mah. Merter Tekstil Merkezi
Gülsever Sok. No: 3/C Güngören/İstanbul
Tel: +90 212 555 68 23
Fax: +90 212 507 96 80

İstanbul/Nişantaşı Branch

Vali Konağı Cad. No: 54/B
Nişantaşı Şişli/İstanbul
Tel: +90 212 343 62 82
Fax: +90 212 343 62 19

İstanbul/Osmanağa Branch

Osmanağa Mah. Başçavuş Sok. No: 31/B
Kadıköy/İstanbul
Tel: +90 216 348 28 19
Fax: +90 216 348 82 27

İstanbul/Osmanbey Branch

Cumhuriyet Mah. Halaskargazi Cad.
No: 127/A Şişli/İstanbul
Tel: +90 212 231 18 12
Fax: +90 212 231 20 52

İstanbul/Örnek Mah. Branch

Örnek Mah. Şehit Cahar Dudayev Cad.
No: 38-40a/1 Ataşehir/İstanbul
Tel: +90 216 317 84 54
Fax: +90 216 315 08 94

İstanbul/Pendik Branch

Doğu Mah. Ankara Cad. No: 163 Pendik/
İstanbul
Tel: +90 216 483 64 05
Fax: +90 216 483 64 10

İstanbul/Perpa Branch

Halil Rifat Paşa Mah. Yüzer Havuz Sok. No: 1
Perpa Ticaret Merkezi Elektrokent A Blok
Kat: 4,5,6 No: 290/B Yeşil Avlu Şişli/İstanbul
Tel: +90 212 222 66 16
Fax: +90 212 222 42 34

İstanbul/Rami Branch

Muratpaşa Mah. Uluyol Cad. İstanbul Tower
No: 17-19/B Blok-15 Bayrampaşa/İstanbul
Tel: +90 212 417 38 40
Fax: +90 212 563 26 00

İstanbul/Sahrayıcedit Branch

Erenköy Mah. Fahrettin Kerim Gökay Cad.
No:278/A Kadıköy/İstanbul
Tel: +90 216 411 14 94
Fax: +90 216 411 14 98

İstanbul/Samandıra Branch

Osmangazi Mah. Osmangazi Cad.
No: 155-156/A Sancaktepe/İstanbul
Tel: +90 216 561 04 16
Fax: +90 216 561 04 26

İstanbul/Sancaktepe Branch

Sarıgazi Mah. Atatürk Cad. No: 90/A
Sancaktepe/İstanbul
Tel: +90 216 622 44 77
Fax: +90 216 622 44 84

İstanbul/Sarıyer Branch

Merkez Mah. Sarıyer Deresi Sok. No: 18
Sarıyer/İstanbul
Tel: +90 212 218 60 23
Fax: +90 212 218 60 27

İstanbul/Sefaköy Branch

Fevzi Çakmak Mah. Ahmet Kocabıyık Sok.
No: 12/A Küçükçekmece/İstanbul
Tel: +90 212 599 12 35
Fax: +90 212 599 12 89

İstanbul/Seyitnizam Branch

Seyitnizam Mah. Seyitnizam Cad.
No: 51/4 D Zeytinburnu/İstanbul
Tel: +90 212 416 26 09
Fax: +90 212 416 25 96

İstanbul/Silivri Branch

Alibey Mah. Fevzi Çakmak Cad.
No: 16/A Silivri/İstanbul
Tel: +90 212 728 96 01
Fax: +90 212 728 96 10

İstanbul/Sultanbeyli Çarşı Branch

Abdurrahmangazi Mah. Bosna Bulv.
No: 5/B D: 1 Sultanbeyli/İstanbul
Tel: +90 216 419 90 99
Fax: +90 216 419 90 70

İstanbul/Sultanbeyli Branch

Mehmet Akif Ersoy Mah. Fatih Bulv.
No: 185/A Sultanbeyli/İstanbul
Tel: +90 216 496 12 22
Fax: +90 216 496 17 57

İstanbul/Sultançiftliği Branch

Cebeci Mah. Eski Edirne Asfaltı No: 732/A
Sultangazi/İstanbul
Tel: +90 212 475 65 35
Fax: +90 212 475 36 35

İstanbul/Sultanhamam Branch

Hobyar Mah. Sultan Hamamı Cad. No: 15/A
Fatih/İstanbul
Tel: +90 212 514 02 98
Fax: +90 212 514 16 77

İstanbul/Şirinevler Branch

Hürriyet Mah. Mahmutbey Cad. No: 1/A
Şirinevler Bahçelievler/İstanbul
Tel: +90 212 551 73 13
Fax: +90 212 654 20 17

İstanbul/Şişli Branch

19 Mayıs Mah. Halaskargazi Cad.
No: 154/A-154/B Şişli/İstanbul
Tel: +90 212 219 40 80
Fax: +90 212 234 97 71

İstanbul/Taksim Branch

Harbiye Mah. Cumhuriyet Cad. No: 30/A
Taksim Şişli/İstanbul
Tel: +90 212 296 58 28
Fax: +90 212 296 58 33

İstanbul/Tavukçuyolu Branch

Yukarı Dudullu Mah. Tavukçuyolu Cad.
No: 268 Ümraniye/İstanbul
Tel: +90 216 409 29 70
Fax: +90 216 409 29 78

İstanbul/Terazidere Branch

Terazidere Mah. Güneş Cad. No: 15/A
Bayrampaşa/İstanbul
Tel: +90 212 501 02 56
Fax: +90 212 501 03 74

İstanbul/Topçular Branch

Topçular Mah. Rami Kışla Cad. No: 68/G
Eyüp/İstanbul
Tel: +90 212 612 13 00
Fax: +90 212 612 24 34

İstanbul/Tophane Branch

Hacımimi Mah. Kemeraltı Cad. No: 46
Beyoğlu/İstanbul
Tel: +90 212 251 65 20
Fax: +90 212 245 56 32

İstanbul/Topkapı Branch

Maltepe Mah. Davutpaşa Cad. No: 81 Dk.69
Zeytinburnu/İstanbul
Tel: +90 212 674 33 36
Fax: +90 212 674 33 16

İstanbul/Trakya Kurumsal Branch

Merkez Mah. Kavak Sok. No: 11 Yenibosna
Bahçelievler/İstanbul
Tel: +90 212 552 62 29
Fax: +90 212 551 64 42

İstanbul/Tuzla Sanayi Branch

Mescit Mah. Demokrasi Cad.
Birmes Sanayi Sit A8 Blok No: 3 Tuzla/İstanbul
Tel: +90 216 394 20 45
Fax: +90 216 394 94 37

İstanbul/Tuzla Branch

İçmeler Mah. Mazhar Sok. No: 21/B
Tuzla/İstanbul
Tel: +90 216 493 13 82
Fax: +90 216 493 13 90

İstanbul/Tümsan Branch

Ziya Gökalp Mah. Tümsan Sanayi Sitesi
1. Kısım 3. Blok No: 7 Başakşehir/İstanbul
Tel: +90 212 486 12 39
Fax: +90 212 486 12 57

İstanbul/Ümraniye Çarşı Branch

Atatürk Mah. Alemdağ Cad. No: 82/A
Ümraniye/İstanbul
Tel: +90 216 316 85 85
Fax: +90 216 344 70 71

İstanbul/Ümraniye Branch

Atatürk Mah. Alemdağ Cad. No: 60/A
Ümraniye/İstanbul
Tel: +90 216 523 13 63
Fax: +90 216 523 13 70

İstanbul/Üsküdar Branch

Mimar Sinan Mah. İnkılap Çıkmaşı, No: 6
Üsküdar/İstanbul
Tel: +90 216 391 00 70
Fax: +90 216 391 00 77

İstanbul/Yavuz Selim Branch

Akşemsettin Mah. Fevzipaşa Cad. No: 147
Fatih/İstanbul
Tel: +90 212 631 93 53
Fax: +90 212 631 71 37

İstanbul/Yenibosna Branch

Yenibosna Merkez Mah. Köyceğiz Sok.
No: 2-4/A Bahçelievler/İstanbul
Tel: +90 212 474 42 09
Fax: +90 212 474 42 64

İstanbul/Yeşilpınar Branch

Yeşilpınar Mah. Pamuk Sok. No: 8
Eyüp/İstanbul
Tel: +90 212 535 25 71
Fax: +90 212 535 25 98

İstanbul/Yüzyıl Branch

Oruçreis Mah. Barbaros Cad. No: 80
Esenler/İstanbul
Tel: +90 212 429 33 02
Fax: +90 212 432 31 12

İstanbul/Zeytinburnu Havuz Branch

Telsiz Mah. Balıklı Yol Sok. No: 68A/B
Zeytinburnu/İstanbul
Tel: +90 212 415 69 60
Fax: +90 212 415 69 87

İstanbul/Zeytinburnu Branch

Gökalp Mah. Prof. Dr. Muammer Aksoy Cad.
No: 81/A Zeytinburnu/İstanbul
Tel: +90 212 665 07 27
Fax: +90 212 665 02 61

İzmir/Buca Branch

Kazağaç Mah. Özmen Cad. No: 121/A
Buca/İzmir
Tel: +90 232 452 66 64
Fax: +90 232 452 60 45

İzmir/Çamdibi Branch

Mersinli Mah. Fatih Cad. 80/1 Konak/İzmir
Tel: +90 232 462 12 67
Fax: +90 232 435 34 29

İzmir/Çiğli Branch

Anadolu Cad. No: 937/A Çiğli/İzmir
Tel: +90 232 329 54 60
Fax: +90 232 329 54 77

İzmir/Işıkkent Branch

Egemenlik Mah. 6123 Sok. No: 20
Bornova/İzmir
Tel: +90 232 479 90 84
Fax: +90 232 479 90 83

İzmir/Bornova Branch

Kazım Dirik Mah. Mustafa Kemal Cad.
No: 81/2 Bornova/İzmir
Tel: +90 232 339 57 07
Fax: +90 232 339 93 97

İzmir/İzmir Branch

Akdeniz Mah. Fevzipaşa Bulv. No: 55/A
Çankaya Konak/İzmir
Tel: +90 232 445 51 75
Fax: +90 232 445 51 71

İzmir/Karabağlar Branch

Karabağlar Mah. Yeşillik Cad. No: 419
Karabağlar/İzmir
Tel: +90 232 253 66 86
Fax: +90 232 254 83 25

İzmir/Karşıyaka Branch

Bahriye Üçok Mah. Atatürk Bulv. No: 49
Karşıyaka/İzmir
Tel: +90 232 382 76 79
Fax: +90 232 382 76 37

İzmir/Menemen Branch

Mermerli Mah. Mithatpaşa Cad. No: 49
Menemen/İzmir
Tel: +90 232 831 61 96
Fax: +90 232 831 26 42

İzmir/Torbalı Branch

Tepeköy Mah. Ağalar Cad. No: 20/A
Torbalı/İzmir
Tel: +90 232 856 56 07
Fax: +90 232 856 56 87

İzmir/Üçkuyular Branch

Mithatpaşa Cad. No: 1181/A Üçkuyular
Karabağlar/İzmir
Tel: +90 232 278 67 68
Fax: +90 232 278 67 61

Kahramanmaraş/Çevreyolu Branch

Şazibey Mah. Azerbaycan Bulv. 114/D-C-F
Onikişubat/Kahramanmaraş
Tel: +90 344 235 19 05
Fax: +90 344 235 04 57

Kahramanmaraş/Kahramanmaraş Branch

İsmetpaşa Mah. Trabzon Bulv. No: 2/A
Dulkadiroğlu/Kahramanmaraş
Tel: +90 344 224 00 32
Fax: +90 344 224 00 74

Karabük/Karabük Branch

Fevzifırat Cad. No: 103 Merkez/Karabük
Tel: +90 370 412 49 13
Fax: +90 370 412 49 14

Karaman/Karaman Branch

Fenari Mah. 9.Sok. No: 2b Merkez/Karaman
Tel: +90 338 214 70 70
Fax: +90 338 213 71 71

Kastamonu/Kastamonu Branch

Topçuoğlu Mah. Cumhuriyet Cad. No: 34/A
Merkez/Kastamonu
Tel: +90 366 212 97 90
Fax: +90 366 212 97 91

Kayseri/Anbar Branch

Anbar Mah. Osman Kavuncu Bulv. No: 394-B
Melikgazi/Kayseri
Tel: +90 352 290 88 10
Fax: +90 352 290 88 16

Kayseri/Kayseri OSB Branch

Organize Sanayi Bölgesi 8.Cadde No: 62
Melikgazi/Kayseri
Tel: +90 352 322 16 70
Fax: +90 352 322 16 78

Kayseri/Kayseri Sanayi Branch

Sanayi Mah. Osman Kavuncu Bulv. No: 130
Kocasinan/Kayseri
Tel: +90 352 336 45 28
Fax: +90 352 336 45 68

Kayseri/Kayseri Sivas Cad. Branch

Mimarsinan Mah. Sivas Bulv. No: 189/B
Kocasinan/Kayseri
Tel: +90 352 223 64 24
Fax: +90 352 223 58 85

Kayseri/Kayseri Branch

Kiçikapı Mah. Bankalar Cad. No: 1/A
Merkez/Kayseri
Tel: +90 352 222 34 88
Fax: +90 352 222 34 96

Kayseri/Sahabiye Branch

Serçeönü Mah. Ahievran Cad. No: 11-B
Kocasinan/Kayseri
Tel: +90 352 231 93 11
Fax: +90 352 231 93 16

Kırıkkale/Kırıkkale Branch

Yenidoğan Mah. Barbaros Hayrettin Cad.
No: 32/A Merkez/Kırıkkale
Tel: +90 318 218 89 89
Fax: +90 318 218 03 83

Kırklareli/Lüleburgaz Branch

Yeni Mah. Emrullah Efendi Cad. No: 12/A
Lüleburgaz/Kırklareli
Tel: +90 288 412 00 20
Fax: +90 288 412 74 11

Kırşehir/Kırşehir Branch

Kuşdilli Mah. Terme Cad. No: 16
Merkez/Kırşehir
Tel: +90 386 212 32 62
Fax: +90 386 212 32 93

Kocaeli/Çayırova Branch

Çayırova Mah. Fatih Cad. No: 114-B
Çayırova/Kocaeli
Tel: +90 262 742 42 04
Fax: +90 262 742 41 65

Kocaeli/Gebze E-5 Branch

Osman Yılmaz Mah. İstanbul Cad. No: 56/B
Gebze/Kocaeli
Tel: +90 262 644 87 19
Fax: +90 262 644 88 67

Kocaeli/Gebze İbrahimpaşa Cad. Branch

Mustafapaşa Mah. İbrahimpaşa Cad. No: 69/A
Gebze/Kocaeli
Tel: +90 262 643 70 41
Fax: +90 262 643 54 23

Kocaeli/Gebze Branch

Hacı Halil Mah. Atatürk Cad. No: 15/A
Gebze/Kocaeli
Tel: +90 262 644 71 36
Fax: +90 262 644 67 71

Kocaeli/İzmit E-5 Branch

Karabaş Mah. Hafız Selim Efendi Sok.
No: 14/C İzmit/Kocaeli
Tel: +90 262 335 60 35
Fax: +90 262 335 60 40

Kocaeli/İzmit Branch

Ömerağa Mah. Cumhuriyet Cad. No: 136/A
İzmit/Kocaeli
Tel: +90 262 325 25 20
Fax: +90 262 321 92 87

Konya/Aziziye Branch

Aziziye Mah. Türbe Cad. Şair Hasan Rüştü Sok.
No: 2 Karatay/Konya
Tel: +90 332 351 93 04
Fax: +90 332 350 59 63

Konya/Büsan Branch

Fevzi Çakmak Mah. Kosgeb Cad. No: 7/A
Karatay/Konya
Tel: +90 332 345 31 00
Fax: +90 332 345 31 10

Konya/İhsaniye Branch

Beyazıt Mah. Sultan Cem Cad. No: 31/A
Selçuklu/Konya
Tel: +90 332 321 24 51
Fax: +90 332 321 24 61

Konya/Karatay Branch

Fatih Mah. Köprü Sok. No: 25 Selçuklu/Konya
Tel: +90 332 236 33 01
Fax: +90 332 236 33 57

Konya/Alaaddin Branch

Şems-i Tebrizi Mah. Mevlana Cad. No: 1
Karatay/Konya
Tel: +90 332 350 72 15
Fax: +90 332 350 63 94

Konya/Konya Branch

Musalla Bağları Mah. Ankara Cad. No: 117/1
Selçuklu/Konya
Tel: +90 332 238 06 66
Fax: +90 332 238 58 54

Konya/Mevlana Branch

Şems-i Tebrizi Mah. Mevlana Cad. No: 13/1
Karatay/Konya
Tel: +90 332 353 61 03
Fax: +90 332 353 61 02

Konya/Yeni Toptancılar Sitesi Branch

Fevzi Çakmak Mah. Karakayış Cad. No: 269/1
Karatay/Konya
Tel: +90 332 712 78 80
Fax: +90 332 710 10 16

Kütahya/Kütahya Branch

Mecidiye Mah. Abdurrahman Paşa Cad. No: 7
Merkez/Kütahya
Tel: +90 274 216 40 81
Fax: +90 274 216 40 82

Malatya/Çevreyolu Branch

İsmetiyeh Mah. Buhara Cad. No: 173-C/D
Merkez/Malatya
Tel: +90 422 326 57 51
Fax: +90 422 326 57 54

Malatya/Malatya Branch

B.Hüseyinbey Mah. Atatürk Cad. No.31
Merkez/Malatya
Tel: +90 422 325 03 25
Fax: +90 422 325 94 59

Manisa/Akhisar Branch

Paşa Mah. Tahir Ün Cad. 14. Sok. No: 80
Akhisar/Manisa
Tel: +90 236 414 55 40
Fax: +90 236 414 55 48

Manisa/Manisa Branch

1. Anafartalar Mah. Mustafa Kemal Paşa Cad.
No: 38/A Merkez/Manisa
Tel: +90 236 239 84 84
Fax: +90 236 232 07 00

Manisa/Salihli Branch

Mithatpaşa Mah. Mithatpaşa Cad. No: 137
Salihli/Manisa
Tel: +90 236 715 20 89
Fax: +90 236 715 20 99

Manisa/Turgutlu Branch

Turan Mah. Atatürk Bulv. No: 178
Turgutlu/Manisa
Tel: +90 236 314 70 60
Fax: +90 236 314 80 10

Mardin/Mardin Branch

Yenişehir Mah. Vali Ozan Cad. No: 69/A
Merkez/Mardin
Tel: +90 482 212 32 87
Fax: +90 482 212 32 97

İçel/Mersin Branch

Cami Şerif Mah. İstiklal Cad. No: 33/B
Merkez/Mersin
Tel: +90 324 238 20 24
Fax: +90 324 239 05 24

İçel/Pozcu Branch

Gazi Mah. Gazi Mustafa Kemal Bulv.
Eyüp Seçme Sit. B Blok No: 345C
Yenişehir/Mersin
Tel: +90 324 328 68 57
Fax: +90 324 326 75 70

İçel/Tarsus Branch

Kızılmurat Mah. Atatürk Bulv. No: 12
Tarsus/Mersin
Tel: +90 324 613 95 01
Fax: +90 324 614 30 49

İçel/Toroslar Branch

Zeki Ayan Mah. 82019 Sok. No: 2
Toroslar/Mersin
Tel: +90 324 320 09 89
Fax: +90 324 321 30 04

Muğla/Bodrum Branch

Yokuşbaşı Mah. Hasan Reşat Öncü Cad.
No: 16 Bodrum/Muğla
Tel: +90 252 316 67 30
Fax: +90 252 316 69 75

Muğla/Fethiye Branch

Cumhuriyet Mah. Çarşı Cad. No: 43
Fethiye/Muğla
Tel: +90 252 612 01 30
Fax: +90 252 612 03 73

Muğla/Muğla Branch

Emirbeyazıt Mah. Recai Gürelci Sok. No: 8
Merkez/Muğla
Tel: +90 252 212 13 88
Fax: +90 252 214 48 15

Nevşehir/Nevşehir Branch

Camicedit Mah. Atatürk Bulv. No: 29/A
Merkez/Nevşehir
Tel: +90 384 214 36 00
Fax: +90 384 214 32 17

Niğde/Niğde Branch

Esenbey Mah. Ayhan Şahenk Bulv. No: 26/B
Merkez/Niğde
Tel: +90 388 233 12 27
Fax: +90 388 232 60 71

Ordu/Fatsa Branch

Mustafa Kemal Paşa Mah. Cumhuriyet Meyd.
No: 2/A Fatsa/Ordu
Tel: +90 452 424 24 06
Fax: +90 452 424 04 26

Ordu/Ordu Branch

Şarkıye Mah. Süleyman Felek Cad. No: 88/1
Merkez/Ordu
Tel: +90 452 223 27 47
Fax: +90 452 223 44 49

Osmaniye/Osmaniye Branch

Alibeyli Mah. Palalı Süleyman Cad. No: 9/B
Merkez/Osmaniye
Tel: +90 328 813 56 26
Fax: +90 328 813 59 90

Rize/Rize Branch

Çarşı Mah. Cumhuriyet Cad. No: 152/A
Merkez/Rize
Tel: +90 464 213 21 08
Fax: +90 464 214 01 65

Sakarya/Adapazarı Branch

Tiğcılar Mah. Atatürk Bulv. No: 29/B
Adapazarı/Sakarya
Tel: +90 264 274 01 91
Fax: +90 264 274 01 90

Sakarya/Erenler Branch

Erenler Mah. Sakarya Cad. No: 306/2
Erenler/Sakarya
Tel: +90 264 276 99 81
Fax: +90 264 276 99 26

Sakarya/Eskişehir Branch

Cumhuriyet Mah. Sakarya-1 Cad. No: 27/A
Merkez/Eskişehir
Tel: +90 222 230 02 98
Fax: +90 222 220 14 13

Sakarya/Serdivan Branch

Arabacıalanı Mah. Çark Cad. No: 102
Serdivan/Sakarya
Tel: +90 264 777 11 95
Fax: +90 264 777 11 93

Samsun/Bafra Branch

Hükümet Cad. Büyükcami Mah. No: 5/B
Bafra/Samsun
Tel: +90 362 542 54 74
Fax: +90 362 542 54 84

Samsun/Samsun Sanayi Branch

Şabançoğlu Mah. Atatürk Bulv. No: 229
Tekkeköy/Samsun
Tel: +90 362 266 83 07
Fax: +90 362 266 89 38

Samsun/Samsun Branch

Kale Mah. Kazım Paşa Cad. No: 12/A
Merkez/Samsun
Tel: +90 362 435 86 04
Fax: +90 362 432 35 89

Siirt/Siirt Branch

Bahçelievler Mah. Hükümet Bulv. No: 8/A
Merkez/Siirt
Tel: +90 484 224 69 30
Fax: +90 484 224 69 40

Sivas/Keçeli Branch

Demircilerardı Mah. Celal Bayar Cad. No: 4/A
Merkez/Sivas
Tel: +90 346 221 33 50
Fax: +90 346 221 33 80

Sivas/Sivas Branch

Eskikale Mah. Sırer Cad. No: 10/A
Merkez/Sivas
Tel: +90 346 225 72 00
Fax: +90 346 224 30 72

Şanlıurfa/Emniyet Cad. Branch

Ulubatlı Mah. Yunus Emre Cad. No: 69/A
Merkez/Şanlıurfa
Tel: +90 414 312 25 68
Fax: +90 414 313 58 66

Şanlıurfa/Karaköprü Branch

Akbayır Mah. Yeşiloğlu Bulv. No: 13
Karaköprü/Şanlıurfa
Tel: +90 414 347 20 88
Fax: +90 414 347 70 57

Şanlıurfa/Şanlıurfa Branch

Atatürk Mah. Atatürk Bulv. No: 80/A
Merkez/Şanlıurfa
Tel: +90 414 215 54 21
Fax: +90 414 215 54 24

Şırnak/Cizre Branch

Sanayi Cad. Doğan Apt. No: 8/B Cizre/Şırnak
Tel: +90 486 616 61 12
Fax: +90 486 616 61 18

Tekirdağ/Çerkezköy Branch

Gaziosmanpaşa Mah. Atatürk Cad. No: 1/A
Çerkezköy/Tekirdağ
Tel: +90 282 726 91 40
Fax: +90 282 726 72 92

Tekirdağ/Çorlu Branch

Kazimiye Mah. Salih Omurtak Cad. No: 20/A
Çorlu/Tekirdağ
Tel: +90 282 673 57 26
Fax: +90 282 673 57 32

Tekirdağ/Tekirdağ Branch

Yavuz Mah. Hükümet Cad. No: 125
Merkez/Tekirdağ
Tel: +90 282 260 40 04
Fax: +90 282 260 40 03

Tokat/Tokat Branch

Gülbaharhatun Mah. Gaziosmanpaşa Bulv.
No: 93/A Merkez/Tokat
Tel: +90 356 214 12 02
Fax: +90 356 214 12 19

Trabzon/Değirmendere Branch

Sanayi Mah. Devlet Karayolu Cad. No: 49
Merkez/Trabzon
Tel: +90 462 328 10 02
Fax: +90 462 328 10 05

Trabzon/Trabzon Branch

Kemer kaya Mah. Kahramanmaraş Cad.
Ustaömeroğlu İş Merkezi No: 19 Merkez/
Trabzon
Tel: +90 462 326 01 36
Fax: +90 462 322 37 48

Uşak/Uşak Branch

Kurtuluş Mah. İsmetpaşa Cad. No: 46/A
Merkez/Uşak
Tel: +90 276 227 11 10
Fax: +90 276 227 74 76

Van/Van Semaver Branch

Kazım Karabekir Cad. Semaver Kavşağı
Arfay İş Merkezi No: 7 Merkez/Van
Tel: +90 432 217 01 40
Fax: +90 432 217 01 44

Van/Van Branch

Şerefiye Mah. Cumhuriyet Cad. No: 29
Merkez/Van
Tel: +90 432 215 62 62
Fax: +90 432 214 44 45

Yalova/Yalova Branch

R.Paşa Mah. Cumhuriyet Cad. No: 16/A
Merkez/Yalova
Tel: +90 226 811 21 50
Fax: +90 226 811 21 58

Yozgat/Yozgat Branch

Medrese Mah. Lise Cad. Birlik İş Merkezi
No: 26/A Merkez/Yozgat
Tel: +90 354 217 84 10
Fax: +90 354 212 45 63

Zonguldak/Karadeniz Ereğli Branch

Müftü Mah. Yukarı Sok. No: 4 Ereğli/
Zonguldak
Tel: +90 372 323 53 23
Fax: +90 372 323 53 63

Yurt Dışı Hizmet Noktaları**Bahreyn Branch**

Bahrain World Trade Center, East Tower,
35th Floor, PO: 82350,
Manama/Kingdom of Bahrain
Tel: +90 973 17 22 83 52
Fax: +90 973 17 66 83 52

Ziraat Katılım Bankası A.Ş.

Adana/Adana Branch

Tepebağ Mah. Abidinpaşa Cad.
No: 11 Seyhan/ADANA
Tel: +90 322 359 63 04
Fax: +90 212 305 07 16

Adapazarı Branch

Semerciler Mah. Saraçlar Sok.
No: 1 Adapazarı/SAKARYA
Tel: +90 264 281 57 16
Fax: +90 212 305 07 27

Aksaray/Aksaray Branch

Hacı Hasanlı Mah. Bankalar Cad.
No: 30 AKSARAY
Tel: +90 382 203 02 82
Fax: +90 212 305 07 11

Ankara/Kızılay Branch

Cumhuriyet Mah. Atatürk Bulvarı
No: 67/C Kızılay/ANKARA
Tel: +90 312 435 13 50
Fax: +90 212 305 07 03

Ankara/Ostim Branch

Ostim Mahallesi Ostim OSB. 100.Yıl Bulvarı
No: 46 Yenimahalle/ANKARA
Tel: +90 312 385 08 63
Fax: +90 212 305 07 15

Ankara/Sincan Branch

Atatürk Mah. Meltem Sok.
No: 21 Sincan/ANKARA
Tel: +90 312 271 30 35
Fax: +90 212 305 07 02

Ankara/Ulus Branch

Anafartalar Cad. No: 16/B
Ulus/ANKARA
Tel: +90 312 312 76 31
Fax: +90 212 305 07 21

Aydın/Aydın Branch

Hasanefendi-Ramazan Paşa Mah.
Gençlik Cad. No: 6/1 Efeler/AYDIN
Tel: +90 256 212 76 72
Fax: +90 212 305 07 26

Bursa/Setbaşı Branch

Setbaşı Kayahan Mah. Atatürk Cad.
No: 26/1 Osmangazi/BURSA
Tel: +90 224 225 00 24
Fax: +90 212 0305 07 12

Çorum/Çorum Branch

Çepni Mah. İnönü Cad.
No: 61 Merkez/ÇORUM
Tel: +90 364 224 89 64
Fax: +90 212 305 07 19

Diyarbakır/Kayapınar Branch

Peyas Mah. Şanlıurfa Bulvarı Ekinciler Sitesi
No: 80/A Kayapınar/DİYARBAKIR
Tel: +90 412 502 26 38
Fax: +90 212 305 07 09

Elazığ/Elazığ Branch

Nailbey Mh. Gazi Cd. No: 9 ELAZIĞ
Tel: +90 424 237 13 68
Fax: +90 212 305 07 25

Gaziantep/Gaziantep Branch

İncirli Pınar Mah. Muammer Aksoy Cad.
No: 20 Şehitkamil/GAZİANTEP
Tel: +90 342 230 91 90
Faks: +90 212 305 07 14

Hatay/İskenderun Branch

Kurtuluş Mah. Şehit Pamir Cad.
No: 92/B İskenderun/HATAY
Tel: +90 326 614 12 25
Fax: +90 212 305 07 23

İstanbul/Altunizade Branch

Altunizade Mah. Kısıklı Cad.
No: 37 Üsküdar/İSTANBUL
Tel: +90 216 474 84 72
Fax: +90 212 305 07 13

İstanbul/Eminönü Branch

Hobyar Mah. Şeyhülislam Hayri Efendi Cad.
No: 12/1 Bahçekapı – Fatih/İSTANBUL
Tel: +90 212 522 59 82
Fax: +90 212 305 07 01

İstanbul/Fatih Branch

Zeyrek Mah. Macar Kardeşler Cad.
No: 18/A Fatih/İSTANBUL
Tel: +90 212 621 86 76
Fax: +90 212 305 07 18

İstanbul/İkitelli Branch

Ziya Gökalp Mah. Bedrettin Dalan Bulvarı A
Blok No: 18 Başakşehir/İSTANBUL
Tel: +90 212 549 60 53
Fax: +90 212 305 07 06

İstanbul/Kadıköy Branch

Osmanağa Mah. Rıhtım Cad.
No: 4 Kat: 2 Kadıköy/İSTANBUL
Tel: +90 216 346 97 39
Fax: +90 212 305 07 22

İstanbul/Mecidiyeköy Branch

Gülbahar Mah. Büyükdere Cad.
No: 99/A Şişli/İSTANBUL
Tel: +90 212 267 26 66
Fax: +90 212 305 07 05

İstanbul/Osmanbey Branch

Meşrutiyet Mah. Halaskargazi Cad.
No: 116 Şişli/İSTANBUL
Tel: +90 212 230 97 08
Fax: +90 212 305 07 20

İstanbul/Ümraniye Branch

Alemdağ Cad. Mevlana İş Merkezi A Blok
No: 174 Ümraniye/İSTANBUL
Tel: +90 216 461 66 51
Fax: +90 212 305 07 07

İstanbul/Üsküdar Branch

Mimar Sinan Mah. Uncular Cad. Özden İş Hanı
No: 6/B Üsküdar/İSTANBUL
Tel: +90 216 201 16 12
Fax: +90 212 305 07 08

İzmir/Bornova Branch

Kazımdirik Mah. 152 Sok.
No: 9 Bornova/İZMİR
Tel: +90 232 343 09 43
Fax: +90 212 305 07 24

İzmit Branch

Kemalpaşa Mah. İstiklal Cad.
No: 20 İç Kapı No: 30 İzmit/KOCAELİ
Tel: +90 262 322 93 52
Fax: +90 212 305 07 29

Kahramanmaraş Branch

Yenişehir Mah. Trabzon Bulvarı
No: 70 Dulkadiroğlu/KAHRAMANMARAŞ
Tel: +90 344 223 97 01
Fax: +90 212 305 07 32

Kayseri/Kayseri Branch

Cumhuriyet Mah. Vatan Cad.
No: 19 Melikgazi/KAYSERİ
Tel: +90 352 222 58 65
Fax: +90 212 305 07 17

Kocaeli/Gebze Branch

Hacı Halil Mah. Körfez Cad.
No: 8/B Gebze/KOCAELİ
Tel: +90 262 643 36 98
Fax: +90 212 305 07 36

Konya/Büsan Branch

Fevzi Çakmak Mah. Kosgeb Cad.
No: 3 Karatay/KONYA
Tel: +90 332 345 0632
Fax: +90 212 305 07 10

Konya/Selçuklu Branch

Nişantaşı Mah. Metehan Cad.
No: 4/A Selçuklu/KONYA
Tel: +90 332 235 32 65
Fax: +90 212 305 07 04

Kütahya Branch

Gazi Kemal Mah. Cumhuriyet Cad.
No: 79/A Merkez/KÜTAHYA
Tel: +90 212 333 02 95
Fax: +90 212 305 07 31

Rize Branch

Piriçelebi Mah. Cumhuriyet Cad.
No: 7 RİZE
Tel: +90 464 212 27 69
Fax: +90 212 305 07 33

Van Branch

Şerefiye Mah. Cumhuriyet Bulvarı
No: 63 İpekyolu/VAN
Tel: +90 432 210 14 34
Fax: +90 212 305 07 28



PARTICIPATION BANKS ASSOCIATION OF TURKEY

2015

Kısıklı Caddesi No: 22 Altunizade
34662 Üsküdar/İstanbul/TURKEY
Tel: (+90 216) 651 94 35 Fax: (+90 216) 651 94 39
www.tkbb.org.tr bilgi@tkbb.org.tr

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 KUVEYTÜRK

Türkiye Finans 

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