

In the First Half of 2010, Garanti reached consolidated total assets of TL 118.8 billion and consolidated net profit of TL 2,054.7 million.

Türkiye Garanti Bankası A.Ş. announced its consolidated financial statements dated June 30th, 2010. In the first half of 2010, the Bank posted a **consolidated net profit** of TL 2 billion 054 million 731 thousand. While Garanti's **consolidated total assets** reached TL 118 billion 800 million 306 thousand, its contribution to economy through **cash and non-cash lending** totaled TL 76 billion 047 million 404 thousand. The Bank delivered an **ROAE** (Return on Average Equity) of 28.4% and **ROAA** (Return on Average Assets) of 3.5%.

Stated, "The ongoing improvement in non-performing loan portfolio volumes and the high performance reached in total loan quality attest our belief in continuing to stand by our customers throughout the most challenging periods. Our growth in loans and deposits continue. Especially the 15.4% market share in demand deposits represents our customers' trust in us. We continue to be the market leader in mortgages. With a portfolio reaching a total of 15 million debit and credit cards today, Garanti is the leader in number of credit cards, issuing and acquiring volumes.

Özen also stated, "Our website, garanti.com.tr, was relaunched with new generation information technology equipped design. We carried our transparent communication with our shareholders to a new dimension through 2009 web based report at www.garantiyillikrapor.com. Via Garanti TV in our interactive report, we provide the opportunity to view top management comment on their respective areas of responsibility.

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| Profit before Taxes and Provisions | TL 2,891.6 million | Cash Loans | TL 60,286.6 million |
| Profit before Taxes | TL 2,577.2 million | Non-Cash Loans | TL 15,760.8 million |
| Net Profit | TL 2,054.7 million | Total Assets | TL 118,800.3 million |
| Deposits | TL 72,738.2 million | Shareholders' Equity | TL 15,046.2 million |

From Garanti Bank's Consolidated Financial Statements For the First Half of 2010

- Consolidated net profit was TL 2,054.7 million.
- In compliance with the legal legislation and international regulations, a total amount of TL 836,874 million reserved for tax provisions, loans and other provisions.
- Total assets increased by 2.1% and reached TL 118.8 billion.
- As of June 30th, 2010, Return on Average Assets (ROAA) was 3.5%.
- Shareholders' equity year-to-date increased by 9.9% and reached TL 15 billion.
- As of June 30th, 2010, Return on Average Equity (ROAE) was 28.4%.
- Contributions to real economy provided through cash and non-cash loans reached TL 76,047 million.
- Market share for TL loans was 11.1%, while market share for foreign currency loans rose to 20%.
- Total deposits increased by 5.8% ytd, reaching TL 72.7 billion, while market share for deposits reached 12.4%.