

YOUR DEPOSITS ARE PROTECTED

In domestic branches;

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

**ARE INSURED UP TO AN AMOUNT OF
TRY 200,000 PER PERSON, IN EACH DEPOSIT BANK.**

DEPOSITS THAT ARE NOT UNDER INSURANCE COVERAGE

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

According to Banking Law No. 5411, deposit banks are **prohibited** to accept deposits from residents on behalf of other **financial institutions outside Turkey**.

PAYMENT OF INSURANCE PREMIUMS

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

Details of information above is in the regulation stated below:

"REGULATION ON DEPOSITS AND PARTICIPATION FUNDS SUBJECT TO INSURANCE AND PREMIUMS COLLECTED BY TASARRUF MEVDUATI SİGORTA FONU (SAVING DEPOSITS INSURANCE FUND) published in 26339 issue of Official Gazette dated November 11, 2006.

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