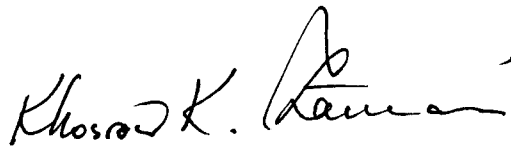


## DECLARATION OF INDEPENDENT BOARD MEMBER

I hereby declare that I comply following requirements of Capital Markets Board of Turkey's Corporate Governance Principles of Independent Board Member;

- Not to have any direct or indirect relationship of interest in terms of employment, capital or trade and commerce between the Bank, its subsidiaries, affiliates or any other group company and himself/herself, his/her spouse and his/her blood or affinity relatives by up to the third degree within the last two years,
- Not to be previously elected to the board of directors as a representative of a certain group of shareholders,
- Not to be employed in a company, primarily for the audit and consultant firm, which undertakes full or partial activity or organization of the company under a contract and not to be have a managing position therein within the last two years,
- Not to be previously employed by the external auditor of the company or not to have been included in the external audit process within the last two years,
- Not to be previously employed by a firm providing significant amounts of services and products to the company and not to have a managing position therein within the last two years, my spouse or any of my relatives by blood and affinity up to the third degree, not to have a managing position or be a shareholder holding more than 5% of the total capital or the controlling shareholder by all means, or not to hold a managerial position or not to be effective in the control of the Bank,
- Not to receive any compensation other than the Board Membership compensation and benefits stated in the Article of Association; to hold shares of less than 1% or not to have any preferred shares.

Kind regards,



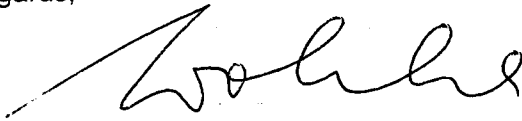
KHOSROW K. ZAMANI

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Kind regards,



17/01/2011

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Kind regards,

*Erdal Arslan*  
