

30 September 2009

INFORMATION POLICY OF TSKB

1.Scope

With first and foremost regards to the Banking Code and regulations related to the Code, as well as to the Capital Markets Legislation, Turkish Commercial Code and Istanbul Stock Exchange (ISE), where TSKB's shares are traded, Türkiye Sınai Kalkınma Bankası A.Ş. (TSKB) provides all financial data and other information and explanations in accordance with widely accepted accounting principles and also corporate governance principles. The Bank's policy is to offer detailed information and to enlighten the public.

The main purpose of the policy of informing is to transfer necessary information and explanations, except for the commercially confidential ones, to the shareholders, investors, employees, customers, creditors and other related parties in order to help their decision making, on time, fair, accurately, completely, comprehensibly, easily and in an affordable and accessible way.

TSKB is active in terms of adopting and implementing Corporate Governance Principles published by the Capital Markets Board (CMB), and makes the maximum effort for implementing the requirements stated in the related legislations and best international procedures in order to inform and enlighten the public. TSKB's Information Policy is prepared in accordance with the above-mentioned framework and also in line with the (veya consistent with the)CMB regulations, implemented upon the approval of the Board of Directors.

2. Authorization and Responsibilities

The Information Policy is created by the Board of Directors. It is the authority and responsibility of the Bank's Board of Directors to implement, audit, and improve the policy of enlightening and informing the public.

The Shareholders' Relations Unit is founded with the aim of establishment and usage of all kinds of shareholders' rights, reporting to the Board of Directors and providing communication between the shareholders and the Board of Directors.

Investor Relations Unit and Shareholders' Relations Unit are assigned for coordination of the information procedures. These units perform their duties within the cooperation with the Board of Directors.

3. Operations, Methods and Means Used in Informing

Operations, methods and means used to inform the public within the framework of the banking regulations, Capital Markets Legislation, Turkish Commercial Code and other related legislations are as follows:

-Solo and consolidated financial statements, footnotes and explanations about the financial statements, and the independent audit report and Interim Activity reports are prepared quarterly in accordance with the legislation issued by the Banking Regulation and Supervision Agency (BRSA). These documents are conveyed to Istanbul Stock Exchange (ISE) within the legal deadlines, via the Public Disclosure Platform (PDP) in electronic environment, and then announced on the Bank's

website. The financial statements are confirmed and undersigned with a statement of accuracy by the Chairman of the Board, Internal Auditors Board Members, CEO, Executive Vice President responsible for Financial Control and Financial Control Department Head.

Regarding these quarterly announced financial statements, a press release is also distributed and the public is informed on the operations, the Bank's position in the market, general financial performance and other significant issues. Also maximum care is taken to announce the Investor Relations (IR) presentations, which contains informative details about the Bank's future operations financials, on the Bank's website simultaneously with the press release.

-Both the related financial statements and the press releases are also translated into English to be shared with related parties and announced in the website. Also regularly every year, at the press and analyst conference, after the accounts are closed, CEO evaluates the year-end outcomes with the future expectations and missions, followed by Q&A session.

- At the first half of the year and year-end, consolidated financial statements prepared in accordance with the International Accounting Standards, footnotes and explanations about the financial statements, and the independent audit report are sent to certain creditors and also announced at the Bank's website.

- Disclosures, which are obligatory within the framework of the CMB legislation, are conveyed to ISE via Public Disclosure Platform (PDB), and announced on the Bank's website. Disclosures are undersigned by the authorized personnel with electronic certificate signature within the legislation of CMB, who are assigned by the Board of Directors and presented to the related authorities. At same time they are announced on the Bank's website (Turkish and English).

- In cases such as Articles of Association Amendments, General Assemblies, capital increases, profit distribution, necessary announcements and notices are made via Turkish Trade Registry Gazette and daily newspapers.

- The annual report, including necessary information and explanations, is prepared every year three weeks prior to the General Assembly in accordance with BRSA regulations. The review is offered to the evaluation of shareholders and presented at the Bank's website (www.tskb.com.tr). The printed or CD version of the Annual Report can be obtained from the Bank's Investor Relations Unit.

- Press releases are made via print and visual media when necessary. The statements can be made by the Chairman, CEO or his deputy, and others approved by the mentioned authorities. Every press release can be found on the Bank's website.

- Occasionally teleconferences are held to inform the shareholders and other related parties. These teleconferences are coordinated by the Investor Relations Unit.

- Shareholders and other related parties are also informed via local or international investor meetings and road-shows. Investor Relations Unit organizes these meetings and road-shows with the participation of the CEO, Executive Vice President responsible from IR and Investor Relations team. In some cases, , the team can be enlarged upon necessity.

- Investor Relations Unit e-mails all the necessary information (especially financial statements) regularly and periodically to the shareholders, creditors, rating institutions and companies that prepare survey reports for the Bank.

- In line with the Bank's corporate governance profile, there is detailed information about the Bank in the Investor Relations pages at www.tskb.com.tr. The pages can be found in both Turkish and English. The website is updated by the Investor Relations Unit. All questions sent by shareholders and other related parties via e-mail, mail, telephone, etc. are answered in the shortest time possible under the coordination of the Investor Relations Unit.

Other Announcements

Announcements other than the ones listed above are made after being undersigned in accordance with the authorities given by the list of authorized signatures.

TSKB's Corporate Website (www.tskb.com.tr)

The Bank's website is used efficiently and actively for informing and enlightening the public. The website, prepared in both Turkish and English, includes information and data required by the Corporate Governance principles and regulatory authorities. Announcements about the General Assemblies, agenda, information about the content of the agenda, other information, documents, and reports regarding the agenda, conditions for participation in the General Assemblies are given at the website. It is of great importance to keep the website up-to-date by the Investor Relations Unit. The announcements on the website do not stand for the necessary notices and special case disclosures regulated by the CMB's legislation.

Every necessary precautions and updates are made by the Information Technology departments to ensure the safety of the website. Every page on the website has the legal responsibility footnote.

Social Responsibility

With the aim of supporting the environmental awareness ,TSKB has taken place in many platforms with various activities and sponsorships. It is very important to keep www.cevrecliyiz.com website update, which was designed to be Turkey's most comprehensive environment-related web portal.

4. The Persons who have the Administrative Responsibility and Authorized to Make Public Statements

The persons who have the administrative responsibility on the senior management of TSKB A.Ş are the members of the Board of Directors, Statutory Auditors, CEO, Executive Vice Presidents, Secretary General and Head of Board of Internal Auditors. These persons are also on the 'list of people authorized to have access to insider information'. CEO, Executive Vice President responsible for IR and/or head of IR Unit or the people assigned by them have the authority to make public statements including press and the media and at all the meetings with shareholders, investors, analysts and stakeholders in the name of the Bank.

5. The Announcements related to the information about the future.

The analysis, progress and predictions with the strategy and expectations of the Bank and the sector together are announced on time, accurately and comprehensively with IR presentations on the website. These announcements are also part of the yearly regular analyst meetings held in the headquarter of the Bank with the participations of equity analysts and the Bank's management.

6. The Announcements of the Statements Regarding the Bank's Indirect or Direct Legal and Commercial Relations due to Capital, Management and Audit with real and legal persons

TSKB's statements regarding its indirect or direct legal and commercial relations due to capital, management and audit with real and legal persons, are done within the framework of the CMB's regulations.

7. Enforcement

Information Policy, with this new form, is discussed and approved by the TSKB A.Ş Board of Directors meeting held in 30 September 2009 and enforced afterwards.