

For the owners to say that they are unaware of the state of the roof leaves a lot to be desired when, as it is understood, the person who carried out the work on the roof is currently resident in another of their properties that is worth in excess of £2,000,000.00.

A building like Kinmel, with its History and countless secrets yet to be revealed, cannot be left to the whim of a couple of wealthy people who have recently spent a Total cost of construction: \$1.5 billion on the Uniestate Tower in Dubai under another of their identities: -

<https://www.bncnetwork.net/company/Pyamod-Group-of-Companies-SKE-Holdings-Limited/ODcxNzU=/>

Funded no doubt through this link!

<https://universalbank.com.tr/en/yonetim-kurulu/>

Which reads: -

Universal Bank LTD.

Board of Directors

Dr. Şemsi Kazım ERKMAN Chairman of the Board

Sibel ERKMAN (LL.B.) Board Member

Eda ERKMAN Board Member

Nesrin ÖZATAÇ Board Member

Mustafa MERTEKÇİ Board Member

Enclosed are the Profit and Loss Accounts for the year ending 2017 for Universal Bank

Zeals House Lower Zeals which was John Anthony (Griffiths) home is in the hands of a company called

SKE Holdings

Description

SKE Holdings Limited is a leading real estate developer in Dubai, having expertise in property acquisition, project planning, construction management and turn-key projects. SKE Holdings Limited guarantees to apply modern design philosophy, representing innovative leadership and creative living

Headquarters: Dubai, United Arab Emirates

Website: [www.skeholding.com](http://www.skeholding.com)

Employees: 24

Revenue: \$6 Million

SOURCE:- <https://www.zoominfo.com/c/ske-holdings-limited/357723783>

ADDITIONAL SOURCES: -

<http://www.awakash.com/2009/06/29/pyamod-concerns-around-investor-property/>

Title Number : WT176207

This title is dealt with by HM Land Registry, Weymouth Office.

The following extract contains information taken from the register of the above title number. A full copy of the register accompanies this document and you should read that in order to be sure that these brief details are complete.

Neither this extract nor the full copy is an 'Official Copy' of the register. An official copy of the register is admissible in evidence in a court to the same extent as the original. A person is entitled to be indemnified by the registrar if he or she suffers loss by reason of a mistake in an official copy.

This extract shows information current on 15 OCT 2020 at 13:47:33 and so does not take account of any application made after that time even if pending in HM Land Registry when this extract was issued.

REGISTER EXTRACT

|                     |   |
|---------------------|---|
| Title Number        | : WT176207  |
| Address of Property | : Zeals House, Lower Zeals, Zeals, Warminster (BA12 6LG)  |
| Price Stated        | : £2,921,825  |
| Registered Owner(s) | : SKE Holdings Limited (incorporated in British Virgin Islands) of Geneva Place, Waterfront Drive, Road Town, Tortola, British Virgin Islands and care of 36 Walton Street, London SW3 1RD. |
| Lender(s)           | : Coutts & Company  |

£1 STERLING = 10.94 TURKISH LIRA

UNIVERSAL BANK LTD.  
SHOULD-HAVE  
INFORMATION  
(TL)

THE PERIOD  
(31/12/2017)

PREVIOUS PERIOD  
(31/12/2016)

PASIFLER

Footnote

|   |             | Tp                 | Fx                 | Total              | Tp                 | Fx                 | Total              |
|---|-------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>I - Deposit</b>                              | <b>(10)</b> | <b>159,909,356</b> | <b>343,316,359</b> | <b>503,225,715</b> | <b>143,153,257</b> | <b>236,370,774</b> | <b>379,524,031</b> |
| A. Savings Deposits                             |             | 97,979,815         | 215,655,263        | 313,635,078        | 113,664,994        | 158,294,933        | 271,959,927        |
| B. Government Deposits                          |             | 43,000,870         | 139,606            | 43,140,476         | 12,123,838         | 13,628,193         | 25,752,031         |
| C. Deposits of Commercial Institutions          |             | 18,424,243         | 101,380,432        | 119,804,675        | 17,188,977         | 43,012,793         | 60,201,770         |
| D. Other Institutions Deposits                  |             | 504,428            | 2,605              | 507,033            | 175,448            | 81,350             | 256,798            |
| E. Banks Deposits                               |             |                    | 26,138,453         | 26,138,453         |                    | 21,353,505         | 21,353,505         |
| F. Gold Warehouse Accounts                      |             |                    |                    | 0                  |                    |                    | 0                  |
| <b>II - FUNDS FROM REPO TRANSACTIONS</b>        | <b>(11)</b> |                    |                    | <b>0</b>           |                    |                    | <b>0</b>           |
| <b>III - CREDITS TAKEN</b>                      | <b>(12)</b> | <b>8,000,000</b>   | <b>0</b>           | <b>8,000,000</b>   | <b>0</b>           | <b>0</b>           | <b>0</b>           |
| A. K.K.T.C. Central Bank Loans                  |             | 8,000,000          |                    | 8,000,000          |                    |                    | 0                  |
| B. Other Loans Received                         |             | 0                  | 0                  | 0                  | 0                  | 0                  | 0                  |
| 1) Domestic banks and organizations             |             |                    |                    | 0                  |                    |                    | 0                  |
| 2) From overseas banks, organizations and funds |             |                    |                    | 0                  |                    |                    | 0                  |
| 3) Capital-Like Loans                           |             |                    |                    | 0                  |                    |                    | 0                  |
| <b>IV - Funds</b>                               | <b>(13)</b> |                    |                    | <b>0</b>           |                    |                    | <b>0</b>           |

|   |             |                   |                  |                   |                   |                  |                   |
|---|-------------|-------------------|------------------|-------------------|-------------------|------------------|-------------------|
| <b>V - SECURITIES REMOVED [ Net ]</b>                       | <b>(14)</b> | <b>0</b>          | <b>0</b>         | <b>0</b>          | <b>0</b>          | <b>0</b>         | <b>0</b>          |
| A. Bills  |             |                   |                  | 0                 |                   |                  | 0                 |
| B. Asset-Based Securities                                   |             |                   |                  | 0                 |                   |                  | 0                 |
| C. Bonds  |             |                   |                  | 0                 |                   |                  | 0                 |
| <b>VI - INTEREST AND GIDER REESCOUNTS</b>                   |             | <b>1,642,937</b>  | <b>1,578,431</b> | <b>3,221,368</b>  | <b>1,026,639</b>  | <b>1,110,926</b> | <b>2,137,565</b>  |
| A. Deposits   |             | 900,881           | 573,870          | 1,474,751         | 777,165           | 756,844          | 1,534,009         |
| B. Credits Received   |             | 122,493           |                  | 122,493           |                   |                  | 0                 |
| C. Other  |             | 619,563           | 1,004,561        | 1,624,124         | 249,474           | 354,082          | 603,556           |
| <b>VII - FINANCIAL RENTAL DEBTS [ Net ]</b>                 |             | <b>0</b>          | <b>0</b>         | <b>0</b>          | <b>0</b>          | <b>0</b>         | <b>0</b>          |
| A. Leasing Liabilities                                      |             |                   |                  | 0                 |                   |                  | 0                 |
| Deferred Leasing Expenses ( -                               |             |                   |                  |                   |                   |                  |                   |
| B. )  |             |                   |                  | 0                 |                   |                  | 0                 |
| <b>VIII - TAXES, PICTURES, FEES AND PREMIUMS TO BE PAID</b> |             | <b>606,817</b>    | <b>123,224</b>   | <b>730,041</b>    | <b>570,100</b>    | <b>79,915</b>    | <b>650,015</b>    |
| <b>IX - IMPORT TRANSFER ABSORBERS</b>                       |             |                   |                  | <b>0</b>          |                   |                  | <b>0</b>          |
| <b>X - MAGNIFICENT LIABILITIES</b>                          | <b>(15)</b> | <b>5,823,211</b>  | <b>1,232,055</b> | <b>7,055,266</b>  | <b>1,420,464</b>  | <b>425,964</b>   | <b>1,846,428</b>  |
| <b>XI - 50 000 000 00</b>                                   |             | <b>4,408,573</b>  | <b>0</b>         | <b>4,408,573</b>  | <b>3,811,579</b>  | <b>0</b>         | <b>3,811,579</b>  |
| Provision for Severance                                     |             |                   |                  |                   |                   |                  |                   |
| A. Pay  |             |                   |                  | 0                 |                   |                  | 0                 |
| B. General Credit Reciproci                                 |             | 3,186,860         |                  | 3,186,860         | 2,627,701         |                  | 2,627,701         |
| C. Tax Provision  |             | 1,221,713         |                  | 1,221,713         | 1,183,878         |                  | 1,183,878         |
| Other   |             |                   |                  |                   |                   |                  |                   |
| D. Corresponds  |             |                   |                  | 0                 |                   |                  | 0                 |
| <b>XII - OTHER PASSERS</b>                                  | <b>(16)</b> | <b>2,953,820</b>  | <b>335,740</b>   | <b>3,289,560</b>  | <b>793,387</b>    | <b>1,382,221</b> | <b>2,175,608</b>  |
| <b>XIII - Equity</b>  | <b>(17)</b> | <b>21,342,367</b> | <b>0</b>         | <b>21,342,367</b> | <b>20,976,339</b> | <b>0</b>         | <b>20,976,339</b> |
| A. Paid Capital   |             | 15,300,000        | 0                | 15,300,000        | 15,300,000        | 0                | 15,300,000        |
| 1) Nominal Capital  |             | 20,000,000        |                  | 20,000,000        | 20,000,000        |                  | 20,000,000        |

|            |                                     |             |                    |                    |                    |                    |                    |                    |
|------------|-------------------------------------|-------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|            | 2) Unpaid Capital ( - )             |             | -4,700,000         |                    | -4,700,000         | -4,700,000         |                    | -4,700,000         |
| B.         | Stater Reserve Akçeler              |             | 2,627,010          | 0                  | 2,627,010          | 2,260,982          | 0                  | 2,260,982          |
|            | 1) Stater Reserves                  |             | 2,627,010          |                    | 2,627,010          | 2,260,982          |                    | 2,260,982          |
|            | 2) Emission (Stock Export) Premiums |             |                    |                    | 0                  |                    |                    | 0                  |
|            | 3) Other Stati-Only Reserves        |             |                    |                    | 0                  |                    |                    | 0                  |
| C.         | Prudentid Reserve Akçeler           |             | 3,415,357          |                    | 3,415,357          | 3,415,357          |                    | 3,415,357          |
| D.         | Revaluation Funds                   |             |                    |                    | 0                  |                    |                    | 0                  |
|            | Valuation                           |             |                    |                    |                    |                    |                    |                    |
| E.         | Differences                         | (18)        |                    |                    | 0                  |                    |                    | 0                  |
| F.         | Hurt                                |             | 0                  | 0                  | 0                  | 0                  | 0                  | 0                  |
|            | 1) Period Loss                      |             |                    |                    | 0                  |                    |                    | 0                  |
|            | 2) Past Year Losses                 |             |                    |                    | 0                  |                    |                    | 0                  |
| <b>XIV</b> | <b>Profit</b>                       |             | <b>19,805,927</b>  | <b>0</b>           | <b>19,805,927</b>  | <b>16,496,003</b>  | <b>0</b>           | <b>16,496,003</b>  |
| -          | Profit for the                      |             |                    |                    |                    |                    |                    |                    |
| A.         | Period                              |             | 3,675,951          |                    | 3,675,951          | 3,660,281          |                    | 3,660,281          |
| B.         | Past Year Profits                   |             | 16,129,976         |                    | 16,129,976         | 12,835,722         |                    | 12,835,722         |
|            | <b>TOTAL PASSES</b>                 | <b>(19)</b> | <b>224,493,008</b> | <b>346,585,809</b> | <b>571,078,817</b> | <b>188,247,768</b> | <b>239,369,800</b> | <b>427,617,568</b> |
|            | OUT-OF-THE-WAY LIABILITIES          | (1)         |                    |                    |                    |                    |                    |                    |
| I -        | GUARANTEES AND BAILS                | (2)         | 5,465,170          | 5,583,854          | 11,049,024         | 6,415,394          | 21,907,601         | 28,322,995         |
| II -       | Commitments                         | (3)         | 27,719,776         |                    | 27,719,776         | 31,367,981         |                    | 31,367,981         |
|            | TRANSACTIONS RELATED TO CURRENCY    |             |                    |                    |                    |                    |                    |                    |
| III -      | AND INTEREST RATE                   | (4)         | 11,931,241         | 904,000            | 12,835,241         |                    |                    | 0                  |
| IV -       | ESCROW AND REHÝNLI KIYMETLER        |             | 97,008,757         | 338,350,943        | 435,359,700        | 79,422,348         | 281,945,808        | 361,368,156        |

|       |             |             |             |             |             |             |
|-------|-------------|-------------|-------------|-------------|-------------|-------------|
| Total | 142,124,944 | 344,838,797 | 486,963,741 | 117,205,723 | 303,853,409 | 421,059,132 |
|       |             |             |             |             |             |             |

**UNIVERSAL BANK LTD.**  
**KAR ŞİLAŞTIRMALI**  
**BİLANÇOSU**  
(TL)

| AKTİFLER  |            | CARI PERIOD<br>(31/12/2017) |                    |                    | FIRST PERIOD<br>(31/12/2016) |                    |                    |
|---|------------|-----------------------------|--------------------|--------------------|------------------------------|--------------------|--------------------|
|   | Footnote   | Tp                          | Fx                 | Total              | Tp                           | Fx                 | Total              |
| <b>I - CASH VALUELER</b>                        |            | <b>1,841,879</b>            | <b>2,578,611</b>   | <b>4,420,490</b>   | <b>1,671,555</b>             | <b>1,421,115</b>   | <b>3,092,670</b>   |
| A. Safe   |            | 1,841,879                   |                    | 1,841,879          | 1,671,555                    |                    | 1,671,555          |
| B. Effective Store                              |            |                             | 2,578,611          | 2,578,611          |                              | 1,421,115          | 1,421,115          |
| C. Otherer                                      |            |                             |                    | 0                  |                              |                    | 0                  |
| <b>II - Banks</b>                               | <b>(1)</b> | <b>17,438,002</b>           | <b>92,284,088</b>  | <b>109,722,090</b> | <b>5,460,281</b>             | <b>50,828,870</b>  | <b>56,289,151</b>  |
| A. K.K.T.C. Central Bank                        |            | 12,153,023                  | 73,928,278         | 86,081,301         | 2,191,232                    | 46,685,364         | 48,876,596         |
| B. Other Banks                                  |            | 5,284,979                   | 18,355,810         | 23,640,789         | 3,269,049                    | 4,143,506          | 7,412,555          |
| 1) Domestic Banks                               |            | 17,329                      |                    | 17,329             | 1,500,000                    |                    | 1,500,000          |
| 2) Domesticı Banks                              |            | 5,267,650                   | 18,355,810         | 23,623,460         | 1,769,049                    | 4,143,506          | 5,912,555          |
| 3) Receivables from Reverse Repo Transactions   |            |                             |                    | 0                  |                              |                    | 0                  |
| <b>III - SECURITIES EXCHANGE WALLET [ Net ]</b> | <b>(2)</b> | <b>6,073,481</b>            | <b>21,209,229</b>  | <b>27,282,710</b>  | <b>5,684,020</b>             | <b>9,775,740</b>   | <b>15,459,760</b>  |
| A. Government Debt Securities                   |            |                             |                    | 0                  |                              |                    | 0                  |
| B. Other Debt Securities                        |            |                             |                    | 0                  |                              |                    | 0                  |
| C. Stocks                                       |            |                             |                    | 0                  |                              |                    | 0                  |
| D. Other Securities er Menkul De                |            | 6,073,481                   | 21,209,229         | 27,282,710         | 5,684,020                    | 9,775,740          | 15,459,760         |
| <b>IV - KREDİLER</b>                            | <b>(3)</b> | <b>115,665,857</b>          | <b>214,631,903</b> | <b>330,297,760</b> | <b>105,583,738</b>           | <b>162,972,173</b> | <b>268,555,911</b> |



|              |    |   |            |                   |                   |                   |                   |                   |                   |
|--------------|----|---|------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|              | A. | ShortTerm                                     |            | 39,158,762        | 72,555,528        | 111,714,290       | 38,862,141        | 40,808,255        | 79,670,396        |
|              | B. | Medium and Long Term                          |            | 76,507,095        | 142,076,375       | 218,583,470       | 66,721,597        | 122,163,918       | 188,885,515       |
| <b>V -</b>   |    | <b>TAKIPTEKİ RECEIVABLES [ Net ]</b>          | <b>(4)</b> | <b>36,147,556</b> | <b>0</b>          | <b>36,147,556</b> | <b>37,508,641</b> | <b>0</b>          | <b>37,508,641</b> |
|              |    | Sı CollectingmkanLoans                        |            |                   |                   |                   |                   |                   |                   |
|              | A. | andnOtherı Receivables [ Net ğ]               |            | 9,237,563         | 0                 | 9,237,563         | 10,653,740        | 0                 | 10,653,740        |
|              |    | 1) Gross Credit Balance                       |            | 10,886,149        |                   | 10,886,149        | 11,844,194        |                   | 11,844,194        |
|              |    | lı2)ıSeparate SpecialWife(- )                 |            | -1,648,586        |                   | -1,648,586        | -1,190,454        |                   | -1,190,454        |
|              |    | Collectible ŞLoans and Other                  |            |                   |                   |                   |                   |                   |                   |
|              | B. | Receivablesğ[Net ]                            |            | 2,946,304         | 0                 | 2,946,304         | 3,928,277         | 0                 | 3,928,277         |
|              |    | 1) Gross Credit Balance                       |            | 3,581,082         |                   | 3,581,082         | 4,577,558         |                   | 4,577,558         |
|              |    | lı2)ıSeparate SpecialWife(- )                 |            | -634,778          |                   | -634,778          | -649,281          |                   | -649,281          |
|              |    | Loans   |            |                   |                   |                   |                   |                   |                   |
|              |    | andOtherReceivablesinLossQuality              |            |                   |                   |                   |                   |                   |                   |
|              | C. | [Net ]  |            | 23,963,689        | 0                 | 23,963,689        | 22,926,624        | 0                 | 22,926,624        |
|              |    | 1) Gross Credit Balance                       |            | 35,806,487        |                   | 35,806,487        | 34,422,118        |                   | 34,422,118        |
|              |    | lan Karlı2)ıSeparate(- )                      |            | -11,842,798       |                   | -11,842,798       | -11,495,494       |                   | -11,495,494       |
|              |    |   |            |                   |                   |                   |                   |                   |                   |
| <b>VI -</b>  |    | <b>FAİZ ANDİGELİR ACCRUALS AND REESCOUNTS</b> |            | <b>297,876</b>    | <b>49,112</b>     | <b>346,988</b>    | <b>285,807</b>    | <b>43,184</b>     | <b>328,991</b>    |
|              | A. | Your loans                                    |            | 921               | 6,338             | 7,259             | 12,158            | 21,985            | 34,143            |
|              | B. | Securitiesğerlerin                            |            | 296,093           | 42,774            | 338,867           | 273,649           | 1,759             | 275,408           |
|              | C. | Otherer                                       |            | 862               |                   | 862               |                   | 19,440            | 19,440            |
|              |    | <b>FINANSAL KIRALAMA RECEIVABLES [ Net ]</b>  |            |                   |                   |                   |                   |                   |                   |
| <b>VII -</b> | *  |   |            | <b>0</b>          | <b>0</b>          | <b>0</b>          | <b>0</b>          | <b>0</b>          | <b>0</b>          |
|              | A. | Leasing Receivablesı                          |            |                   |                   | 0                 |                   |                   | 0                 |
|              | B. | Incomefromno-win ( - ) Imam                   |            |                   |                   | 0                 |                   |                   | 0                 |
| <b>VIII</b>  |    |   |            |                   |                   |                   |                   |                   |                   |
| <b>-</b>     |    | <b>DEPOSITSTATSİLİKLARI</b>                   |            | <b>11,843,520</b> | <b>24,943,317</b> | <b>36,786,837</b> | <b>11,600,920</b> | <b>17,664,087</b> | <b>29,265,007</b> |
| <b>IX -</b>  |    | <b>MUHTELİF RECEIVABLES</b>                   | <b>(5)</b> | <b>13,187,889</b> | <b>2,767,277</b>  | <b>15,955,166</b> | <b>8,705,293</b>  | <b>880,628</b>    | <b>9,585,921</b>  |

|              |                                   |             |                    |                    |                    |                    |                    |                    |
|--------------|-----------------------------------|-------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>X -</b>   | <b>BUSINESSTIRAKLER [ Net ]</b>   | <b>(6)</b>  | <b>0</b>           | <b>0</b>           | <b>0</b>           | <b>0</b>           | <b>0</b>           | <b>0</b>           |
|              | A. Financial BusinessTirakler     |             |                    |                    | 0                  |                    |                    | 0                  |
|              | B. Non-FinancialBusiness Tirakler |             |                    |                    | 0                  |                    |                    | 0                  |
| <b>XI -</b>  | <b>PARTNERINGS[ Net ]</b>         | <b>(6)</b>  | <b>821,000</b>     | <b>0</b>           | <b>821,000</b>     | <b>821,000</b>     | <b>0</b>           | <b>821,000</b>     |
|              | A. FinancialPartnersklar          |             | 821,000            |                    | 821,000            | 821,000            |                    | 821,000            |
|              | B. Non-FinancialıPartners         |             |                    |                    | 0                  |                    |                    | 0                  |
| <b>XII -</b> | <b>OTHERSECURITIES[ Net ]</b>     | <b>(7)</b>  | <b>0</b>           | <b>0</b>           | <b>0</b>           | <b>0</b>           | <b>0</b>           | <b>0</b>           |
|              | A. Stocks                         |             |                    |                    | 0                  |                    |                    | 0                  |
|              | B. OtherSecuritiesıymetler        |             |                    |                    | 0                  |                    |                    | 0                  |
| <b>XIII</b>  |                                   |             |                    |                    |                    |                    |                    |                    |
| <b>-</b>     | <b>SABIT KIYMETLER [ Net ]</b>    | <b>(8)</b>  | <b>4,205,403</b>   | <b>0</b>           | <b>4,205,403</b>   | <b>4,742,162</b>   | <b>0</b>           | <b>4,742,162</b>   |
|              | A. NotebookValue                  |             | 14,798,634         |                    | 14,798,634         | 14,387,800         |                    | 14,387,800         |
|              | B. AccumulatedDepreciations ( - ) |             | -10,593,231        |                    | -10,593,231        | -9,645,638         |                    | -9,645,638         |
| <b>XIV</b>   |                                   |             |                    |                    |                    |                    |                    |                    |
| <b>-</b>     | <b>D İĞER AKTİFLER</b>            | <b>(9)</b>  | <b>1,323,402</b>   | <b>3,769,415</b>   | <b>5,092,817</b>   | <b>944,757</b>     | <b>1,023,597</b>   | <b>1,968,354</b>   |
|              |                                   |             |                    |                    |                    |                    |                    |                    |
|              | <b>TOTAL ACTIFLER</b>             | <b>(19)</b> | <b>208,845,865</b> | <b>362,232,952</b> | <b>571,078,817</b> | <b>183,008,174</b> | <b>244,609,394</b> | <b>427,617,568</b> |

( \* ) It is used bybanksauthorizedbyllaw.r.

|     |                        | Footnote | THE PERIOD<br>(31/12/2017) | PREVIOUS PERIOD<br>(31/12/2016) |
|-----|------------------------|----------|----------------------------|---------------------------------|
| I - | <b>INTEREST INCOME</b> | (1)      | <b>36,098,990</b>          | <b>33,667,470</b>               |
|     | Interest on            |          |                            |                                 |
| A.  | Loans                  |          | <b>34,315,411</b>          | <b>32,112,120</b>               |
|     | 1) Interest on         |          |                            |                                 |
|     | TP Loans               |          | <b>16,146,761</b>          | <b>17,724,475</b>               |
|     | a - Short Term         |          |                            |                                 |
|     | Loans                  |          | 5,967,324                  | 6,727,125                       |
|     | b - Medium             |          |                            |                                 |
|     | and Long Term          |          |                            |                                 |
|     | Loans                  |          | 10,179,437                 | 10,997,350                      |
|     | 2) Interest on         |          |                            |                                 |
|     | YP Loans               |          | <b>17,125,756</b>          | <b>11,903,384</b>               |
|     | a - Short Term         |          |                            |                                 |
|     | Loans                  |          | 4,812,421                  | 3,525,021                       |
|     | b - Medium             |          |                            |                                 |
|     | and Long Term          |          |                            |                                 |
|     | Loans                  |          | 12,313,335                 | 8,378,363                       |
|     | 3) Interest            |          |                            |                                 |
|     | From                   |          |                            |                                 |
|     | Receivables in         |          |                            |                                 |
|     | Follow-up              |          | <b>1,042,894</b>           | <b>2,484,261</b>                |
|     | Interest On            |          |                            |                                 |
|     | Deposit                |          |                            |                                 |
|     | Munzam                 |          |                            |                                 |
| B.  | Reequies               |          | <b>377,531</b>             | <b>430,057</b>                  |
|     | Interest From          |          |                            |                                 |
| C.  | Banks                  |          | <b>928,995</b>             | <b>656,510</b>                  |
|     | 1)                     |          |                            |                                 |
|     | K.K.T.C.Central        |          |                            |                                 |
|     | Bank                   |          | 462,759                    | 570,695                         |
|     | 2) Domestic            |          |                            |                                 |
|     | Banks                  |          | 147,023                    | 46,167                          |
|     | 3) From                |          |                            |                                 |
|     | Overseas Banks         |          | 319,213                    | 39,648                          |
|     | 4) Interest            |          |                            |                                 |
|     | From Reverse           |          |                            |                                 |

|      |  |     |                   |                   |
|------|--|-----|-------------------|-------------------|
|      | Repo Transactions                      |     |                   |                   |
|      | Interest From Securities               |     |                   |                   |
| D.   | Wallet                                 |     | <b>476,798</b>    | <b>468,783</b>    |
|      | 1) Development Bank Bonds              |     | 398,395           | 367,375           |
|      | 2) From Other Securities               |     | 78,403            | 101,408           |
| E.   | Other Interest Income                  | (3) | <b>255</b>        |                   |
|      |  |     |                   |                   |
| II - | <b>INTEREST EXPENSES</b>               | (1) | <b>22,671,768</b> | <b>22,334,865</b> |
|      | Interest on                            |     |                   |                   |
| A.   | Deposits                               |     | <b>10,586,181</b> | <b>13,557,661</b> |
|      | 1) Savings Deposits                    |     | 7,715,060         | 10,920,529        |
|      | 2) Deposits of Government Agencies     |     | 2,733,658         | 2,413,919         |
|      | 3) Deposits of Commercial Institutions |     | 133,246           | 217,527           |
|      | 4) Other Institutions Deposit          |     | 4,217             | 5,686             |
|      | 5) Banks Deposit                       |     |                   |                   |
|      | Interest on Foreign Currency           |     |                   |                   |
| B.   | Deposits                               |     | <b>11,895,316</b> | <b>8,777,204</b>  |
|      | 1) Savings Deposits                    |     | 8,305,490         | 6,966,288         |
|      | 2) Deposits of Government Agencies     |     | 2,109             | 9,106             |
|      | 3) Deposits of Commercial Institutions |     | 2,728,561         | 1,608,488         |
|      | 4) Other Institutions Deposit          |     | 416               | 3,919             |
|      | 5) Banks Deposit                       |     | 858,740           | 189,403           |

|       |   |     |                   |                   |
|-------|---|-----|-------------------|-------------------|
|       | 6) Gold Warehouse Accounts Interest on Repo |     |                   |                   |
|       | C. Transactions Interest on                 |     |                   |                   |
|       | D. Loans Used                               |     | 190,271           | 0                 |
|       | 1) K.K.T.C. Central Bank                    |     | 190,271           |                   |
|       | 2) Domestic Banks                           |     |                   |                   |
|       | 3) Overseas Banks                           |     |                   |                   |
|       | 4) To other organizations                   |     |                   |                   |
|       | Interest on                                 |     |                   |                   |
|       | E. Issued Securities                        |     |                   |                   |
|       | Other Interest                              |     |                   |                   |
|       | F. Expenses                                 | (3) |                   |                   |
|       | <b>NET INTEREST INCOME [ I - II ]</b>       |     | <b>13,427,222</b> | <b>11,332,605</b> |
| III - |   |     |                   |                   |
|       | <b>OUT-OF-INTEREST INCOME</b>               | (1) | <b>17,479,599</b> | <b>16,678,497</b> |
| IV -  |   |     |                   |                   |
|       | Fees and Commissions                        |     |                   |                   |
|       | A. Received                                 |     | 7,107,402         | 5,415,315         |
|       | 1) Cash Loans                               |     | 2,415,840         | 1,748,445         |
|       | 2) Non-Cash Loans                           |     | 274,670           | 475,974           |
|       | 3) Other                                    |     | 4,416,892         | 3,190,896         |
|       | Capital Market                              |     |                   |                   |
|       | B. Trading Profits                          |     |                   |                   |
|       | Foreign                                     |     |                   |                   |
|       | C. Exchange Profits                         |     | 3,195,132         | 1,626,501         |
|       | D.  |     |                   |                   |
|       | Outstanding                                 |     |                   |                   |
|       | E. Revenues                                 |     |                   |                   |
|       | Other Non-                                  |     |                   |                   |
|       | F. Interest Income                          | (3) | 7,177,065         | 9,636,681         |
|       | <b>OUT-OF-INTEREST EXPENSES</b>             | (1) | <b>26,009,157</b> | <b>23,166,943</b> |
| V -   |   |     |                   |                   |

|        |  |     |            |            |
|--------|--|-----|------------|------------|
|        | Fees and Commissions                         |     |            |            |
| A.     | Awarded                                      |     | 2,767,995  | 1,665,660  |
|        | 1) Cash Loans Issued                         |     |            | 12         |
|        | 2) Issued to Non-Cash Loans                  |     |            |            |
|        | 3) Other                                     |     | 2,767,995  | 1,665,648  |
|        | Capital Market                               |     |            |            |
| B.     | Trading Losses                               |     |            |            |
|        | Foreign                                      |     |            |            |
| C.     | Exchange Losses                              |     | 2,830,709  | 1,991,813  |
|        | Personnel                                    |     |            |            |
| D.     | Expenses                                     |     | 7,311,699  | 7,210,687  |
|        | Severance Pay                                |     |            |            |
| E.     | Provision                                    |     |            |            |
| F.     | Rental Expenses                              |     | 2,656,116  | 2,456,022  |
|        | Depreciation                                 |     |            |            |
| G.     | Expenses                                     |     | 953,393    | 959,217    |
| H.     | Taxes and Fees                               |     | 175,794    | 69,299     |
|        | Outstanding                                  |     |            |            |
| I.     | Expenses                                     |     |            |            |
|        | Provision of Receivables in                  |     |            |            |
| J.     | Follow-up                                    | (2) | 1,464,325  | 2,054,303  |
|        | Other  |     |            |            |
| K.     | Authorizations                               | (2) | 795,982    | 599,409    |
|        | Other Non-Interest                           |     |            |            |
| L.     | Expenses                                     | (3) | 7,053,144  | 6,160,533  |
|        |  |     |            |            |
| VI -   | <b>INCOME OUT OF NET INTEREST [ IV - V ]</b> |     | -8,529,558 | -6,488,446 |
|        |  |     |            |            |
| VII -  | <b>PROFIT / LOSS BEFORE TAX [ III + VI ]</b> |     | 4,897,664  | 4,844,159  |
|        |  |     |            |            |
| VIII - | <b>TAX PROVOCATION</b>                       |     | 1,221,713  | 1,183,878  |
|        |  |     |            |            |
| IX -   | <b>NET PROFIT / LOSS [ VII - VIII ]</b>      |     | 3,675,951  | 3,660,281  |