

**ARTICLES OF ASSOCIATION OF
FİBANKA A.Ş.**

Article 1 : Incorporation

A joint stock company has been incorporated according to the Resolution of the Council of Ministers dated 22nd October 1990 and no. 90/1067 and the provisions of the Banks Act no. 3182 and the Turkish Commercial Code. (hereinafter shall be shortly referred to as the "Bank".)

Article 2 : Changes in Shareholders

Real persons or legal entities having the right to become a shareholder, must hold the qualifications specified in the Banking Law and in related laws and regulations.

According to the Banking Law, acquisition/transfer of shares which results in acquisition of the shares representing 10% and more of the share capital of a bank by one person directly or indirectly, shares which belong to one shareholder exceeding 10%, 20%, 33% or 50% of the share capital of a bank or decreasing under said rates, transfer of shares giving right to designate members of the board of directors or audit committee or the shares for which usufruct right is granted; shall be subject to the permission of the Banking Regulation and Supervision Agency.

Changes in shareholders must be registered in the share book.

According to the Banking Law, shareholders holding the shares representing 10% of the share capital directly or indirectly, or even if under said rate, the shares giving the right to designate members of the board of directors or audit committee; must have the qualifications required for incorporators.

Furthermore, provisions of the Banking Law and provisions of the laws and regulations relating to said Law which set forth the change in shareholders, are reserved.

Article 3 : Trade Name and Enterprise Name

Trade name of the Bank is "FİBANKA ANONİM ŞİRKETİ (FİBANKA JOINT STOCK COMPANY)".

Enterprise name of the Bank is "FİBANKA".

Article 4 : Purpose and Subject

Main purpose and field of activity of the Bank is to conduct all kinds of banking transactions, accepting deposits within the scope of limits stipulated or to be stipulated in the Banking Law which is currently in effect and the laws and regulations which shall come into force in the future and the legal regulations relating thereto, and to execute legal transactions, acts and activities, within the field for which the banks are authorised.

For this purpose and in accordance with the decisions, instructions and orders of official authorities, the Bank;

may accept, preserve and manage all kinds of deposits, may have deposit accounts opened for its own funds.

may open all kinds of credits, especially credits for the purpose of inducing and improving exports and those relating to regions with priority in development, may conduct suretyship agreements, give avals, issue letters of guarantee, may accept credits to be opened in its favour with the same terms and conditions, may give aval, receive avals

and accept letters of guarantee.

may conduct all kinds of banking transactions and industrial and commercial transactions, acts and activities according to the Banking Law, Turkish Commercial Law, Capital Markets Law and other Laws and related laws and regulations, may participate in entities and institutions established according to private law and public law which conduct activities in these fields, may establish partnerships, may purchase the share certificates, commercial papers, bonds of public law and private law legal entities which are established or will be established, may execute all kinds of legal disposals on them, may pledge them and accept pledges on them, may undertake sale of share certificates and bonds of Joint Stock Companies which are offered to public according to related provisions of the Capital Markets Law and may establish, operate, manage securities investment fund, may carry out all kinds of activities in accordance with provisions of the Capital Markets Law, may perform other acts and transactions by exercising the powers and fulfilling the duties given or to be given to banks under said Law, may buy or sell indenture bonds and treasury bills and bonds to be issued by the Republic of Turkey and other official and private institutions, may conduct all kinds of legal disposals relating thereto, may buy, sell public partnership deeds and may conduct all kinds of legal disposals on them.

provided that it is related and limited to banking transactions and accepting deposit; may carry out activities as legal representative, commercial agent, insurance broker, broker, may perform export and import transactions, may make imports and exports in order to expand its purpose and scope, may conduct international banking transactions and accepting deposits.

may perform activities in commercial and industrial fields, which the banks are authorised or shall be hereinafter authorised under related laws and regulations.

in compliance with the terms and conditions set forth in the Banking Law, may purchase commercial and industrial commodities and immovable properties and may sell them according to the same terms and conditions and may perform all kinds of legal disposals on them, may conclude lease agreements, may become a surety, may accept suretyship, establish mortgage, may release a mortgage which is already established, may conclude pledge on the assets of a commercial enterprise, may conclude pledge agreement and may release pledge.

may carry out training, economic organisation, consulting activities relating to banking.

may acquire, transfer patents, certificates, licenses and privileges, brands, models, drawings and trade names, know-how and similar other immaterial rights, may conduct all kinds of legal disposals on them.

may generalize training, organisation, modern banking systems in social, cultural and especially banking fields relating to development of the country, may establish foundations (facilities) for the purpose of giving scholarships to talented persons to have their educations both within the country and abroad and to perform their apprenticeship, may participate in the foundations established for this purpose. May provide aids in cash and in rem and may make donations to real persons and/or legal entities within the framework of related provisions of the Banking Law.

may follow and analyse the developments in the country or in foreign countries relating to economic, financial, technical and banking fields, may have them analysed by third parties and may make publications in these fields.

may make the organisations or reorganisations of domestic or foreign banks, companies, corporations, institutions and real persons, firms or may have such organisations or

reorganisations made by third parties or may assume a role as their consultant.

provided that the provisions of the Turkish Commercial Code and the Capital Markets Law are reserved, may establish all kinds of companies (including Bank) within the country or abroad if deems it as useful, may participate in companies and banks established for the same purpose. May purchase all kinds of share certificates and shares in compliance with the Capital Markets Law and provisions of other related laws and regulations, may take over similar companies and banks partially or completely and may transfer and sell them to third parties when necessary.

may perform activities as the correspondent or representative of domestic and foreign banks and may designate them as the correspondent and representative of the Bank.

The Bank may also provide consulting and also mediation for providing financial sources for public and private sector institutions, project finance, mergers between firms and companies, privatisation, public offerings, issuing securities, evaluation and transfer of equity capital, shares and share certificates, feasibility studies and sector researches and counter-trade within the limits set by the Banking Law and relevant laws and regulations in effect.

In case the Bank makes a change in its purpose and subject, necessary permission must be taken within the scope of related laws and regulations.

Article 5 : Head Office and Branches

Head Office of the Bank is in Istanbul Province, Sisli District. It is located at the address of "Esentepe Mahallesi, Buyukdere Caddesi, No: 129 Sisli, İSTANBUL". In case of any change in its address, new address shall be registered with the Trade Registry and shall be published in the Turkish Trade Registry Gazette and shall also be declared to the Ministry of Customs and Commerce and the Banking regulation and Supervision Agency. Notices made to the registered and promulgated address, shall be deemed to have been made to the Bank.

Bank may establish branches, agents, liaison offices, offices within the country and abroad on the condition that the permissions required by provisions of related laws and that necessary notices are made to relevant institutions.

Article 6 : Term

Bank is incorporated for an unlimited period of time, beginning from the date of its definite incorporation.

Article 7 : Share Capital

Share capital of the Bank is 941.160.553,25 - TL

(nine hundred and forty one million one hundred sixty thousand and five hundred fifty three Turkish Liras, twenty five Kuruş). The share capital is divided into 94.116.055.325 (ninety four billion and one hundred sixteen million and fifty five thousand and three hundred twenty five) shares, each with a nominal value of 1 (one) Kuruş.

Previous share capital amounting to 847.515.078,20 - TL - TL has been fully paid.

This time, of the increase amount of 93.645.475,05 TL has been collected in cash and by a single payment from TurkFinance B.V. which has subscribed to the share capital of our Company by way of capital increase, in a total amount of 148.944.693,56 TL including the emission premium.

Article 8 : Issuing Share Certificates and Issuing Borrowing Bonds

Share certificates are in registered form and they shall be issued in accordance with the provisions of Turkish Commercial Code, Banking Law and related laws and regulations in connection with this matter. Share certificates profit share coupons shall be issued in registered form.

By a decision of the Board of Directors, share certificates may be issued in denominations representing more than one shares.

According to Turkish Commercial Code, Capital Markets Law and related laws and regulations; Board of Directors shall be authorised for issuing bonds, borrowing bonds, profit loss partnership deeds, bank bonds with bonus, premium, exchangeable with share certificate and of other types in order, registered, bearer form, other borrowing instruments with or without the right to participate in profit shares or those convertible to share certificates and all other capital markets instruments of the Bank within the framework of rules set by related rules and regulations. In such case, provisions of the Turkish Commercial Code which require taking a General Assembly resolution relating to issuing borrowing instruments, shall not be applied.

Article 9 : Transfer of Share Certificates

Sale and transfer of shares shall be subject to provisions of the Turkish Commercial Code, Capital Markets Law and related laws and regulations, provided that the provisions of the Banking Law shall be considered as having priority. Provided however that; sale and transfer shall be valid against the Bank upon registration of transfer to the share book by a decision of the Board of Directors.

Article 10 : Meetings of the General Assembly

General Assembly Meeting of the Bank shall convene ordinarily or extraordinarily according to provisions of the Turkish Commercial Code.

Ordinary General Assembly Meeting shall convene within three months following the end of annual accounting term. In that meeting, issues set forth in the Turkish Commercial Code shall be examined and resolved.

Extraordinary General Assembly Meeting shall convene according to related articles of Turkish Commercial Code and provisions set forth in the Articles of Association in cases required by activities of the Bank and shall take necessary decisions.

Article 11 : Invitation to General Assembly Meeting and Agenda

In connection with invitation to General Assembly Meeting and Agenda, provisions of the Turkish Commercial Code and related laws and regulations shall be applied.

Article 12 : Place of General Assembly Meetings

General Assembly shall convene at the head quarters of the Bank, at a appropriate place in the province where the head quarters of the Bank is located or at a place to be decided by the Board of Directors.

Article 13 : Meeting Quorum and Decision Quorum in General Assembly Meetings

Except for the cases where there is a provision to the contrary in Turkish Commercial Code, General Assembly shall convene by the participation of shareholders representing at least one fourth of the Bank's share capital or their representatives.

This quorum must be maintained during the meeting. If said quorum can not be reached in the first meeting, no quorum shall be sought for in order to make the second meeting. Decision shall be taken by the majority of the votes present in the meeting.

Article 14 : Voting Right in General Assembly Meetings and the Way of Casting Votes

Shareholders shall exercise their voting rights in the General Assembly, proportionate to the rate of shares to total number of shares. Shareholders or their representatives who are present in the General Assembly Meetings shall have the right to cast one vote for each share.

Right to cast vote may be given to a proxy who is or is not a shareholder. Form of the power of attorney and/or authorisation certificate to be given regarding this matter shall be determined by the Board of Directors taking into account the provisions of applicable laws and regulations as well.

Voting Right in General Assembly Meetings and the way of casting votes shall be subject to the provisions of the Turkish Commercial Code.

Shareholders having the right to attend General Assembly Meetings of the Bank, may attend these meetings in electronic environment also according to related article of the Turkish Commercial Code. In accordance with the provisions of the Regulation on General Assembly Meetings of Joint Stock Companies to be Made in Electronic Environment, it may establish the electronic General Assembly system that shall enable the stake holders to attend General Assembly meetings in electronic environment, to express their opinion, to make proposals and to cast vote and it may also purchase services from systems established for this purpose. In all General Assembly Meetings to be held, according to this provision of the Articles of Association, stake holders and their representatives shall be provided with the right to exercise their rights specified in the provisions of said Regulation through the established system.

Article 15 : Administration and Minutes of the General Assembly Meetings

General Assembly Meetings shall be conducted according to the Internal Regulation approved by the General Assembly and thereby registered and promulgated, provided however that the provisions of Turkish Commercial Code and other related laws and regulations are reserved.

Article 16 : Board of Directors

Board of Directors shall consist of at least five persons, including the General Manager.

In the absence of the General Manager of the Bank, his/her deputy shall be the natural member of the Board of Directors.

In case a legal entity is elected as member of the Board of Directors; together with the legal entity, only one real person determined by the legal entity on behalf of the legal entity shall also be registered and promulgated.

In the name of the legal entity, only the registered person may attend and cast in the meetings of the Board of Directors.

If for any reason, a membership of the Board of Directors vacates, remaining members of the Board of Directors shall elect a Member of Board of Directors having required legal qualifications, temporarily in order to complete the remaining term of the leaving member. Election to be made in such manner, shall be presented for the vote of the first General Assembly to be held. The member elected in this way, shall serve until the general Assembly, approval of which he/she shall be presented to, and if he/she is approved, he/she shall complete the term of his/her predecessor.

Members of Board of Directors must have the qualifications specified in the Law. Transactions of members of the Board of Directors shall be carried out in accordance with the provisions of the Banking Law and related laws and regulations.

Article 17 : Taking Oath and Giving Wealth Declaration by Members of the Board of Directors

Board of Directors and its members may not start their office unless they take oath according to Banking Law.

Board of Directors and its members must present a wealth declaration according to the Banking Law and related laws and regulations and must renew it in necessary cases.

Article 18 : Distribution of Duties by and between the Members of Board of Directors, Their Powers, Meetings and Decisions

Board of Directors, in its first meeting, shall elect a chairman and a vice chairman among its members and shall distribute the duties among the members. Except for non-transferable duties and powers of the Board of Directors set forth in the Turkish Commercial Code, Board of Directors may anonymously leave the management functions partially or completely to a executive member or to executive members to be elected by its among the members of the Board of Directors. Executive members must have the same qualifications required for the General Manager.

Board of Directors, regarding the issues and fields set forth in the Banking Law and provisions of related laws and regulations, may distribute the duties among the members of the Board of Directors in order to provide formation of the organisational structure in the Bank, to determine, carry out the strategies, policies and processes and to review them constantly and to rearrange when required in a manner to include new risks as well, to check their efficiencies.

Board of Directors shall take decisions with regards to all matters, for which it is not required to take a decision from the General Assembly. Board of Directors, after taking a decision regarding matters which is not exclusively within the scope of the General Assembly of the Board of Directors, may present such decision to the approval of the Board of Directors.

In cases required by the business and transactions of the Bank, Board of Directors may, by invitation of the Chairman or Vice Chairman of the Board of Directors, convene at the head quarters of the Bank or at an appropriate place within the country or abroad.

Board of Directors shall convene by the majority of the number of all its members and shall take its decisions by the majority of those who participate in the meeting. If none of the members makes a demand to convene a meeting, decisions of the Board of Directors may also be given by taking written consent of at least the majority of the number of all members, for a proposal made by one of the members of the Board of Directors

regarding certain matter and which is written in the form of a decision.

Those having the right to participate in the Board of Directors/Council Managers of the Company, may also participate therein in electronic environment according to article 1527 of the Turkish Commercial Code. Company may establish the electronic system that shall enable the stake holders to participate in these meetings according to provisions of the Regulation on Meetings to be Convened in Electronic Environment other than General Assemblies in Joint Stock Companies or may also purchase services from the systems established for this purpose. In the meetings to be held, according to this provision of the Company's Articles of Association, stake holders shall be provided with the right to exercise their rights set forth in related laws and regulations, through the systems established according to this provision of Company's Articles of Association or the system through which support services shall be provided, within the framework set by the provisions of the Communiqué.

For issues not regulated in this article regarding distribution of duties among the members of the Board of Directors, their powers and meetings, provisions of the Turkish Commercial Code shall be applied.

Article 19: Representation of the Bank and Internal Directive of the Board of Directors

Board of Directors shall be authorised to manage, represent and conduct binding transactions on behalf of the Bank in all matters, for which a general Assembly resolution is not required, according to the provisions of the Articles of Association and related rules and regulations. For all kinds of documents issued and all kinds of transactions conducted on behalf of the Bank, to be valid; they must bear joint signatures of authorised representatives, who are authorised by the Board of Directors to represent the Bank and registered with the Trade Registry and promulgated in the Turkish Trade Registry Gazette, which signatures to be affixed under the seal of the Bank.

Except for issues within the scope of its duties and powers which may not be transferred legally, the Board of Directors shall be authorised to transfer the management powers partially or completely, to one or some member(s) of the Board of Directors or to a third party, according to article 367 and other related articles of the Turkish Commercial Code.

Except for issues within the scope of its duties and powers which may not be transferred legally, the Board of Directors shall be authorised to transfer its representation powers to one more executive member(s) or director(s) or to third parties. At least one member of the Board of Directors shall have the power to represent.

Board of Directors may conclude agreements, with a validity period exceeding its term of office.

Article 20 : Term of Office and Fees of the Members of Board of Directors

Members of the Board of Directors may be elected maximum for three balance sheet years. Members may be re-elected. General Assembly shall determine the term of office of the members of Board of Directors.

Attendance fee to be paid to the members of the Board of Directors shall be determined and announced by the General Assembly.

Board of Directors shall be authorised to determine the fees, allowances and other

substantive rights of executive member/s and term of office, fees, allowances and other substantive rights of the General Manager and other personnel determined by resolution of the Board of Directors.

Article 21 : Formation and Operation of the Credit Committee

When it is decided by the Board of Directors to establish the Credit Committee, Board of Directors shall delegate Credit Committee with the power to open credit according to procedures and principles set by the Banking Regulation and Supervision Agency. Credit Committee shall be composed of at least two members elected among members of the Board of Directors, having the qualifications required for the General Manager except for duration of professional background, and the General Manager or his/her deputy. In order to serve in place a credit committee member who can not attend a meeting, two alternate members shall be elected among the members of the Board of Directors, having the qualifications required for the General Manager except for duration of professional background. For election of the members and alternate members of the Credit Committee, affirmative votes of at least three quarters of the members of Board of Directors shall be sought for.

Credit Committee shall convene by the attendance of all the members elected. Decisions given by the Credit Committee anonymously shall be implemented directly and the decisions given by it with the majority of votes shall be implemented after approval of the Board of Directors.

Agenda of the Committee shall be determined by the General Manager or, in the absence of the General Manager, by his/her deputy. Written proposal of the Head Office shall be sought for to open credit by the Credit Committee. In proposals to be made relating to credits for which account status certificate is required to be taken, financial analysis and intelligence reports relating to parties demanding credit must be attached thereto.

Article 22 : Supervision of the Credit Committee

Board of Directors shall be liable to supervise the activities of the Credit Committee. Each member of the Board of Directors shall be authorised to demand from the Credit Committee, all kinds of information regarding activities of the Committee and to make all kinds of controls to be deemed as necessary by him/her.

Article 23 : Decisions of the Credit Committee

Decisions of the Credit Committee shall be recorded in a decision book. Decision book of the Credit Committee shall be kept according to principles and procedures applicable for the decision book of the Board of Directors.

Article 24 : Assignment of the Bank's General Manager and Assistant General Managers

A General Manager and Assistant General Managers in sufficient number shall be designated by the Board of Directors. Terms of office of the General manager and his/her assistants shall not be limited to the term of office of the Board of Directors.

Duties and powers of the General Manager and his/her assistants shall be determined taking into consideration related provisions of the Turkish Commercial Code and the Banking Law. General Manager and his/her assistants must have the qualifications set forth in the Banking Law.

Article 25 : Qualifications Required for the General Manager and Assistant General Manager of the Bank

General Manager of the Bank must have at least a license degree in the fields of law, economy, business administration, finance, banking, public administration or fields equal to them, and the persons with a license degree in the field of engineering must have a masters degree in said fields and must have a professional experience of at least ten years in the field of banking and business administration.

At least two quarters of the Assistant General Managers must have at least a license degree in the fields of law, economy, business administration, finance, banking, public administration or fields equal to them and must have a professional experience of at least seven years in the field of banking and business administration. Even if they are employed under different titles, other managers performing executive duties at a level equal to or above that of an Assistant General Manager, as per their powers and duties, shall also be subject to the provisions of Banking Law relating to Assistant General Managers.

Persons who shall be assigned as General Manager or as Assistant General Manager, must be declared to the Banking Regulation and Supervision Agency together with the documents which certify that they bear the qualifications required under this article. Their assignments may be made if a reasoned negative opinion is not declared within seven business days beginning from the receipt of declaration by the Agency.

If the General Manager or one of the Assistant General Managers leaves his/her job for any reason, reasons of his/her leaving the job shall be declared by the Bank or by the person leaving the job, within seven business days beginning from the date when he/she leaves job.

Article 26 : Taking Oath and Submitting Wealth Declaration by General Manager and Assistant General managers of the Bank

General Manager and his/her Assistants must take oath and must submit a wealth declaration and must renew them in necessary cases according to Banking Law and related laws and regulations.

Article 27 : Auditing the Bank

Bank shall be audited according to Turkish Commercial Code, Banking Law and provisions of related laws and regulations.

An auditor shall be elected by the Bank's General Assembly for each operating term. After election of the auditor, necessary announcements shall be made in the Turkish Trade Registry Gazette and the Bank's web site in accordance with the provisions of the Turkish Commercial Code.

Auditor's fee shall be decided by the General Assembly.

Article 28 : Internal Audit System and Risk Control and Management System and Bank's Inspectors

According to the Banking Law; an efficient internal risk audit system and risk control and management system shall be established according to principles and procedures set by the regulations issued by the Banking Regulation and Supervision Agency for the purpose of monitoring and providing control of the risks faced due to banking transactions. Additionally, sufficient number of inspectors shall be designated to supervise the compliance of transactions with banking principles and related laws and regulations.

Article 29 : Accounting Term

Account term of the Bank shall be a calendar year.

Article 30 : Balance Sheet and Profit Loss Accounts, Board of Directors and Auditor Reports

In compliance with the principles set forth in the Banking Law and related laws and regulations, at the end of each accounting term, the balance sheet, profit-loss account, Board of Directors and audit reports shall be issued relating to that accounting term.

Schedules, reports, financial statements and standard ratios prepared according to principles and procedures set by the Banking Regulation and Supervision Agency, shall be published according to principles and procedures which are also set by the Agency and shall be sent to relevant authorities.

In order to conclude its balance sheet, Bank must reflect all its transactions to its records in accordance with laws and regulations applicable for banks, must have them recorded in its accounts in compliance with the real natures of such transactions and must also provide coherence of its accounts with its legal and ancillary books and records, branches, domestic and foreign correspondents.

Balance sheet, profit-loss account, Board of Directors and audit reports shall be made ready for examination of shareholders at least fifteen days prior to the date on which the General Assembly meeting shall be held.

Article 31 : Determination of Commercial Profit

Commercial profit of the Bank shall be determined as per accounting terms in compliance with Turkish Commercial Code, Banking Law and provisions of related laws and regulations.

Article 32 : Determination and Distribution of Net Profit

From the revenues gained by the Company from transactions during a balance sheet term; all kinds of costs, depreciations, all kinds of expenses such as paid interests, commissions, salaries , fees and bonuses paid to employees, and other costs incurred for management and operation of activities of the Company and all kinds payments for social and endowment purposes and provisions shall be deducted and from the remaining commercial profit, the taxes required to be paid shall be deducted and consequently, the remain amount shall represent the net profit of the Company.

From the net profit to be determined as afore said;

a- 5% thereof shall be set aside as legal reserve fund,

b- first profit share at the rate of 5% of paid-up capital, shall be set aside from remaining profit,

c- after the allocations referred to in paragraphs a and b are made from the net profit, the remaining amount may be set aside for optional reserve funds by the General Assembly or profit share at a rate to be determined by the General Assembly, may be distributed from the remaining amount to the shareholders and members of the Board of Directors and Bank's personnel. General Assembly shall be authorized to set aside the remaining profit for optional reserve funds or to distribute it partially or completely to the

members of the Board of Directors and Bank's personnel.

Article 33 : Legal Reserve Funds

Relating to setting aside legal reserve funds and setting aside all kinds of reserve funds, purposes and the way of spending them, converting them to share capital and using them in distribution of profits; related articles and provisions of the Turkish Commercial Code shall be applied.

Article 34 : Registration and Announcements

Issues subject to registration and announcement, shall be registered and promulgated in the Turkish Commercial Registry Gazette considering the Turkish Commercial Code and provisions of related laws and regulations and those legally required to be published, shall be published in the web site of the Bank.

Article 35 : Order of Accounts and Records, Announcement of Financial Statements and Sending Them to Related Authorities

In connection with the Bank's order of accounts and records and announcement of financial tables and sending them to related authorities; provisions of the Banking Law, Turkish Commercial Code and other related laws and regulations shall be applied.

Article 36 : Amendment of the Articles of Association

Bank shall have these Articles of Association printed and shall distribute it to the shareholders and shall send copies in sufficient number, to the Republic of Turkey Ministry of Customs and Commerce and the Banking Regulation and Supervision Agency.

Article 37 : Reference to Provisions of Law

In cases where there is no relevant provision in these Articles of Association, relevant provisions of the Banking Law, Turkish Commercial Code and other related laws and regulations shall be applied.

Article 38 : Compliance with Corporate Governance Principles

Corporate Governance Principles imposed by the Capital Markets Board, must be complied with. Transactions made and decisions of the Board of Directors take without complying with said compulsory provisions, shall be considered as invalid and contrary to the Articles of Association.

In transactions with related parties which are important with regard to implementation of Corporate Governance Principles, regulations of the Capital Markets Board relating to corporate governance, shall be complied with.

Regulations of the Banking Regulation and Supervision Agency in this matter and provisions of other related laws and regulations are reserved.

