

EXPLANATION FOR MARCH 2002 FINANCIAL TABLES

The aggregate financial data of the banking sector and each group as of March 2002 is composed of the financial tables which are adjusted according to inflation accounting principles, in compliance with provisional Article 4 of the Bank Act No. 4389, for the privately owned deposit-taking banks incorporated in Turkey and the unadjusted financial tables of other banks not included in the Banking Capital Strengthening Program.