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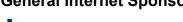
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<u>Event Venue:</u> Yapı ve Kredi Bankası AŞ, Yapı Kredi Plaza D Blok, Levent 34330 Istanbul, Turkey

8:30 - 9:00 Registration for the General Meeting of BACEE

Welcome Coffee

9:00 - 10:30 BACEE General Meeting (Closed Session for BACEE Members only)

10:30 - 11:00 Registration for the Business Forum

Welcome Coffee

11:00 - 11:30 Opening of the Business Forum

Welcome speeches by

Mr. Sándor PATYI Dr., Chairman of the BACEE*

Mr. Huseyin AYDİN, Chairman of the Board of the Banks Association of Turkey, General Manager of Turkiye Halk Bankasi (Halk Bank)

Mr. Erol BERKTAS, Board Member, Banking Regulation and Supervision Agency (BDDK)*

Mr. Vedat AKGİRAY, Ph.D., Chairman of CMB, Capital Markets Board of Turkey*

Mr. Erdem BASCI, President & Chairman, The Central Bank of The Republic of Turkey

11:30 - 12:00 Keynote presentation: Economic and Banking sector development of Turkey and its anti-crisis policy by Mr. Ekrem KESKIN Ph.D., Secretary General, The Banks Association of Turkey*

12:00 - 13:00 Turkey Panel

Investment opportunities in Turkey: evaluation of economic development and the advancements of the banking sector

Lessons learned and tools gained from the 2000-2001 crisis: well prepared for 2008-2009?

How does Turkey evaluate expansion towards Central and Eastern Europe, South-East Europe and the Commonwealth of Independent States (CIS) - opportunities and potential pitfalls?

Panel Members:

- Mr. Tevfik ALTINOK, Chairman, Finans Kulüp*
- Mr. Hakan BINBASGIL, Deputy CEO, Chief Retail Banking Officer, Akbank
- Mr. Halit DÖVER, Executive Vice President, Tekstilbank
- Mr. Yilmaz ERTÜRK, Head of International Banking Division, Türkiye Is Bankasi
- Mr. Serdar SÜMER, Executive Vice President of Subsidiary Management Group, Aktifbank*
- Mr. Serkan ÖZCAN, Chief Economist, Vakifbank*

With the participation of the The Central Bank of The Republic of Turkey, Capital Markets Board of Turkey and the Banking Regulation and Supervision Agency (BDDK)

13:00 - 14:30 Luncheon

14:00 - 14:30 Press briefing

14:30 - 15:30 CEE Panel

Panel Members:

- Dr. Anghel Lucian CLAUDIU, Chief Economist & Head of Market and Macroeconomics Research & Strategy Divisions, Banca Comerciala Romana*
- Mr. Fabio MUCCI, CEE Strategic Analysis, UniCredit Group, Milan*
- Mr. Seyhan PENCAPLIGIL, Chairman of the Albanian Association of Banks and CEO of BKT Bank*
- Ing. Mario SCHRENKEL, Chairman of the Board, Eximbanka SR, Bratislava
- Mr. Peter TABAK, Senior Economist and Advisor, EBRD, London
- Mr. Laszlo WOLF, Deputy CEO, OTP Bank, Budapest*

The CEE region is returning to growth path, offering good opportunities to foreign investors and business partners. The CEE Panel will provide update on the current situation, growth expectations and investment opportunities. There will be presentations on the region's banking sector, investment projects and business opportunities followed by a Q&A session.

15:30 - 16:00 Coffee Break

16:00 - 17:00 CIS Panel

Panel Members:

- Mr Saydullo ABDULLAEV, General Director, Uzbek Banks Association, Tashkent
- Mr. Vagif AKBAROV, Deputy Chairman of the Board, International Bank of Azerbaijan, Baku*
- Ms. Nadezhda ERMAKOVA, Chairperson of the Board, Belarusbank, Minsk

Ms. Natalia POLITOV-CANGAS, President of the Board of Directors, Victoriabank

Mr. Garegin TOSUNYAN, President, Association of Russian Banks, Moscow

Ms. Natalia VRABIE, Chairwoman of the Management Board, Moldova-Agroindbank, Chisinau

and other leaders of CIS banks and banking associations

The CIS panel will discuss economic perspectives in the post-crisis period of CIS countries, a market of 280 million people. There will be presentations on investment opportunities, the development of the banking sector and the Moscow Financial Centre project, followed by a Q&A session.

17:00 - 18:00 Alternative Banking Models

Middle East Model, Malaysian Model, Turkish Model – Participation Banking Topics: Liquidity – Cost of funding, perspectives

Chairman:

Mr. Murat CETINKAYA, Executive Vice President, Treasury, International and Investment Banking, KuveytTürk Participation Bank*

Panel Members:

Mr. Suhaimi ALI, Bank Negara

Mr. Amer BUKVIC, CEO, Bosna Bank International

Mr. Cenk KARACAOGLU, Vice President, FI Division, Bank Asya*

18:00 BACEE Annual General Meeting and Business Forum 2011 ends

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