KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Unconsolidated
2016 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	BAŞARAN NAS BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") 30 Haziran 2016 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Vakıflar Bankası T.A.O.'nun 30 Haziran 2016 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir .

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

Başaran Nas Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

a member of

PricewaterhouseCoopers

Zeynep Uras, SMMM

Sorumlu Denetçi

İstanbul, 9 Ağustos 2016

Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2016			Previous Period 31.12.2015		
		TL	FC	Total	TL	FC	Total
Balance Sheet (Statement of Financial Position)							
ASSET ITEMS							
CASH AND CASH BALANCES AT CENTRAL BANK	V-I-1	3.189.548	22.609.307	25.798.855	2.133.980	19.350.809	21.484.789
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	V-I-2	815.096	168.390	983.486	739.339	146.128	885.467
Financial Assets Held For Trading		815.096	168.390	983.486	739.339	146.128	885.467
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Derivatives Classified As Financial Assets Held For Trading	V-I-2	815.096	168.390	983.486	739.339	146.128	885.467
Other Securities		0	0	0	0	0	0
Financial Assets Designated at Fair Value Through Profit or Loss		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Loans		0	0	0	0	0	0
Other Securities		0	0	0	0	0	0
BANKS	V-I-3	32.025	4.331.573	4.363.598	370.201	4.864.065	5.234.266
RECEIVABLES FROM MONEY MARKETS		0	0	0	0	0	0
Receivables From Interbank Money Markets		0	0	0	0	0	0
Receivables From BIST Takasbank Money Market		0	0	0	0	0	0
Receivables From Reverse Repo Transactions		0	0	0	0	0	0
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	V-I-4	12.425.417	4.858.518	17.283.935	12.100.346	4.673.623	16.773.969
Equity instruments		15	22.412	22.427	15	79.238	79.253
Public Debt Securities		12.425.402	4.836.106	17.261.508	12.100.331	4.594.385	16.694.716
Other Securities		0	0	0	0	0	0
LOANS AND RECEIVABLES	V-I-5	93.232.909	37.046.787	130.279.696	88.430.947	35.349.706	123.780.653
Loans and Receivables		92.253.149	37.046.787	129.299.936	87.624.772	35.349.706	122.974.478
Loans to Bank"s Risk Group	V-VII-1	49.649	110.486	160.135	86.394	60.304	146.698
Public Debt Securities		0	0	0	0	0	0
Other		92.203.500	36.936.301	129.139.801	87.538.378	35.289.402	122.827.780
Non-performing Loans		5.470.018	0	5.470.018	4.850.213	0	4.850.213
Specific Provisions (-)		-4.490.258	0	-4.490.258	-4.044.038	0	-4.044.038
FACTORING RECEIVABLES		0	0	0	0	0	0
HELD TO MATURITY INVESTMENTS (Net)	V-I-6	7.587.748	158.447	7.746.195	7.546.748	130.981	7.677.729
Public Debt Securities		7.587.748	0	7.587.748	7.546.748	0	7.546.748
Other Securities		0	158.447	158.447	0	130.981	130.981
INVESTMENTS IN ASSOCIATES (Net)	V-I-7	284.537	0	284.537	270.290	0	270.290

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		284.537	0	284.537	270.290	0	270.290
Financial Associates		273.137	0	273.137	258.890	0	258.890
Non-Financial Associates		11.400	0	11.400	11.400	0	11.400
INVESTMENTS IN SUBSIDIARIES (Net)	V-I-8	1.164.525	416.223	1.580.748	1.170.175	434.144	1.604.319
Unconsolidated Financial Subsidiaries		910.756	416.223	1.326.979	916.026	434.144	1.350.170
Unconsolidated Non-Financial Subsidiaries		253.769	0	253.769	254.149	0	254.149
JOINTLY CONTROLLED PARTNERSHIPS (JOINT VENTURES) (Net)	V-I-9	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships (Joint Ventures)		0	0	0	0	0	0
Financial Joint Ventures		0	0	0	0	0	0
Non-Financial Joint Ventures		0	0	0	0	0	0
RECEIVABLES FROM LEASING TRANSACTIONS	V-I-10	0	0	0	0	0	0
Finance lease receivables		0	0	0	0	0	0
Operating Lease Receivables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Unearned Income (-)		0	0	0	0	0	0
DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES	V-I-11	0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedge of Net Investments In A Foreign Operation		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		1.396.898	6.612	1.403.510	1.378.858	4.292	1.383.150
INTANGIBLE ASSETS AND GOODWILL (Net)		186.363	0	186.363	171.277	0	171.277
Goodwill		0	0	0	0	0	0
Other		186.363	0	186.363	171.277	0	171.277
INVESTMENT PROPERTY (Net)	V-I-12	0	0	0	0	0	0
TAX ASSETS		77.311	0	77.311	15.421	0	15.421
Current tax assets		0	0	0	0	0	0
Deferred Tax Asset	V-I-13	77.311	0	77.311	15.421	0	15.421
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1.081.559	0	1.081.559	994.964	0	994.964
Held for Sale		1.081.559	0	1.081.559	994.964	0	994.964
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	V-I-15	1.701.622	869.028	2.570.650	1.638.950	1.031.880	2.670.830
TOTAL ASSETS		**123.175.558**	**70.464.885**	**193.640.443**	**116.961.496**	**65.985.628**	**182.947.124**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	80.806.311	33.327.306	114.133.617	76.470.518	33.452.016	109.922.534
Deposits from the Bank"s Risk Group	V-VII-1	2.234.675	274.592	2.509.267	1.625.019	185.477	1.810.496
Other		78.571.636	33.052.714	111.624.350	74.845.499	33.266.539	108.112.038
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	V-II-2	246.623	485.355	731.978	139.504	150.085	289.589
LOANS RECEIVED	V-II-3	709.904	17.709.815	18.419.719	332.783	18.223.214	18.555.997
MONEY MARKET FUNDS		13.900.496	1.860.413	15.760.909	9.340.604	3.403.437	12.744.041
Funds From Interbank Money Market		1.300.325	0	1.300.325	1.150.343	0	1.150.343
Funds From Takasbank Money Market		0	0	0	0	0	0
Funds Provided Under Repurchase Agreements		12.600.171	1.860.413	14.460.584	8.190.261	3.403.437	11.593.698
MARKETABLE SECURITIES (Net)	V-II-3	2.955.457	8.886.169	11.841.626	3.128.044	7.419.715	10.547.759
Bills		2.955.457	0	2.955.457	3.128.044	0	3.128.044

Asset-backed Securities		0	0	0	0	0	0
Bonds		0	8.886.169	8.886.169	0	7.419.715	7.419.715
FUNDS		3.729	0	3.729	4.228	0	4.228
Borrower funds		0	0	0	0	0	0
Other		3.729	0	3.729	4.228	0	4.228
MISCELLANEOUS PAYABLES		3.992.020	448.041	4.440.061	3.539.365	620.852	4.160.217
OTHER LIABILITIES	V-II-4	846.464	1.692.643	2.539.107	601.292	1.770.238	2.371.530
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES	V-II-5	0	0	0	0	0	0
Finance Lease Payables		0	0	0	0	0	0
Operating Lease Payables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Deferred Finance Lease Expenses (-)		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES HELD FOR CASH FLOW HEDGES	V-II-6	0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	V-II-7	3.002.958	15.649	3.018.607	2.906.753	17.019	2.923.772
General Loan Loss Provisions	V-II-7	2.074.293	12.091	2.086.384	1.944.150	13.453	1.957.603
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		628.080	0	628.080	674.894	0	674.894
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions	V-II-7	300.585	3.558	304.143	287.709	3.566	291.275
TAX LIABILITIES	V-II-8	597.722	1.596	599.318	488.757	1.678	490.435
Current tax liabilities		597.722	1.596	599.318	488.757	1.678	490.435
Deferred tax liabilities	V-I-15	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	V-II-10	0	4.123.828	4.123.828	0	4.169.474	4.169.474
EQUITY		17.588.642	439.302	18.027.944	16.336.411	431.137	16.767.548
Issued capital	V-II-11	2.500.000	0	2.500.000	2.500.000	0	2.500.000
Capital Reserves		2.222.175	439.302	2.661.477	1.972.304	431.137	2.403.441
Equity Share Premiums		723.918	0	723.918	723.918	0	723.918
Share Cancellation Profits		0	0	0	0	0	0
Marketable Securities Value Increase Funds	V-II-11	647.722	439.302	1.087.024	399.276	431.137	830.413
Tangible Assets Revaluation Reserve		831.574	0	831.574	830.149	0	830.149
Intangible Assets Revaluation Reserve		0	0	0	0	0	0
Investment Property Revaluation Reserve		0	0	0	0	0	0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		69.222	0	69.222	69.222	0	69.222
Hedging Reserves (Effective Portion)		0	0	0	0	0	0
Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations		0	0	0	0	0	0
Other Capital Reserves		-50.261	0	-50.261	-50.261	0	-50.261
Profit Reserves		11.762.447	0	11.762.447	9.933.998	0	9.933.998
Legal Reserves		1.367.022	0	1.367.022	1.174.010	0	1.174.010
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		9.964.966	0	9.964.966	8.329.529	0	8.329.529
Other Profit Reserves		430.459	0	430.459	430.459	0	430.459

Profit or Loss		1.104.020	0	1.104.020	1.930.109	0	1.930.109
Prior Years' Profit/Loss		433	0	433	0	0	0
Current Period Net Profit Or Loss		1.103.587	0	1.103.587	1.930.109	0	1.930.109
TOTAL EQUITY AND LIABILITIES		**124.650.326**	**68.990.117**	**193.640.443**	**113.288.259**	**69.658.865**	**182.947.124**

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2016			Previous Period 31.12.2015		
		TL	FC	Total	TL	FC	Total
STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET COMMITMENTS		70.783.501	71.666.202	142.449.703	54.047.046	63.505.765	117.552.811
GUARANTIES AND WARRANTIES	V-III-2-4	23.261.286	10.334.625	33.595.911	22.083.837	10.984.524	33.068.361
Letters of Guarantee		23.178.954	4.487.832	27.666.786	21.980.769	4.810.034	26.790.803
Guarantees Subject to State Tender Law		2.675.019	2.190.067	4.865.086	2.542.809	2.199.589	4.742.398
Guarantees Given for Foreign Trade Operations		1.068.118	0	1.068.118	1.030.530	0	1.030.530
Other Letters of Guarantee		19.435.817	2.297.765	21.733.582	18.407.430	2.610.445	21.017.875
Bank Acceptances		79.693	676.674	756.367	86.762	1.389.251	1.476.013
Import Letter of Acceptance		0	204.753	204.753	1.590	189.471	191.061
Other Bank Acceptances		79.693	471.921	551.614	85.172	1.199.780	1.284.952
Letters of Credit		2.639	5.151.596	5.154.235	16.306	4.772.403	4.788.709
Documentary Letters of Credit		2.639	5.151.596	5.154.235	16.306	4.772.403	4.788.709
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	2.291	2.291	0	2.314	2.314
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	8.077	8.077	0	10.522	10.522
Other Collaterals		0	8.155	8.155	0	0	0
COMMITMENTS		25.451.831	12.966.916	38.418.747	21.439.019	13.120.948	34.559.967
Irrevocable Commitments		22.744.722	4.375.859	27.120.581	19.031.959	3.730.953	22.762.912
Forward Asset Purchase Commitments	V-III-1	2.246.683	4.375.859	6.622.542	112.420	3.730.953	3.843.373
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries	V-III-1	0	0	0	0	0	0
Loan Granting Commitments	V-III-1	8.965.301	0	8.965.301	8.482.816	0	8.482.816
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	2.005.128	0	2.005.128	1.805.569	0	1.805.569
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	8.158.027	0	8.158.027	7.399.361	0	7.399.361
Commitments for Credit Cards and Banking Services Promotions		267.056	0	267.056	196.037	0	196.037
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		1.102.527	0	1.102.527	1.035.756	0	1.035.756
Revocable Commitments		2.707.109	8.591.057	11.298.166	2.407.060	9.389.995	11.797.055
Revocable Loan Granting Commitments		2.707.109	8.591.057	11.298.166	2.407.060	9.389.995	11.797.055
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		22.070.384	48.364.661	70.435.045	10.524.190	39.400.293	49.924.483
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		22.070.384	48.364.661	70.435.045	10.524.190	39.400.293	49.924.483
Forward Foreign Currency Buy or Sell Transactions		343.270	327.326	670.596	211.514	257.246	468.760
Forward Foreign Currency Buying Transactions		171.927	163.720	335.647	106.014	128.693	234.707
Forward Foreign Currency Sale Transactions		171.343	163.606	334.949	105.500	128.553	234.053
Currency and Interest Rate Swaps		20.180.851	38.739.502	58.920.353	9.442.940	30.544.698	39.987.638
Currency Swap Buy Transactions		12.836.768	13.252.038	26.088.806	4.382.013	12.050.672	16.432.685
Currency Swap Sell Transactions		6.344.083	13.813.190	20.157.273	4.160.927	6.080.268	10.241.195
Interest Rate Swap Buy Transactions		500.000	5.837.137	6.337.137	450.000	6.206.879	6.656.879
Interest Rate Swap Sell Transactions		500.000	5.837.137	6.337.137	450.000	6.206.879	6.656.879
Currency, Interest Rate and Securities Options		286.734	333.896	620.630	258.134	255.396	513.530
Currency Options Buy Transactions		100.158	204.476	304.634	65.004	185.976	250.980
Currency Options Sell Transactions		186.576	129.420	315.996	193.130	69.420	262.550
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		1.259.529	8.963.937	10.223.466	611.602	8.342.953	8.954.555
CUSTODY AND PLEDGES RECEIVED		984.979.294	434.981.155	1.419.960.449	899.689.613	421.931.972	1.321.621.585
ITEMS HELD IN CUSTODY		80.802.608	3.289.105	84.091.713	74.007.877	3.193.339	77.201.216
Customer Fund and Portfolio Balances		0	0	0	0	28.306	28.306
Securities Held in Custody		69.414.356	123.344	69.537.700	63.189.794	118.086	63.307.880
Cheques Received for Collection		9.366.532	2.213.585	11.580.117	8.967.543	2.282.378	11.249.921
Commercial Notes Received for Collection		1.020.508	350.236	1.370.744	1.065.285	310.417	1.375.702
Other Assets Received for Collection		2.152	115	2.267	2.152	116	2.268
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	40.746	41.055	309	48.883	49.192
Custodians		998.751	561.079	1.559.830	782.794	405.153	1.187.947
PLEDGED ITEMS		256.659.414	81.565.738	338.225.152	235.391.497	82.272.386	317.663.883
Securities		420.775	13.374	434.149	435.193	14.171	449.364
Guarantee Notes		769.884	458.236	1.228.120	792.339	429.076	1.221.415
Commodity		30.202.552	666.251	30.868.803	28.164.121	681.732	28.845.853
Warrant		0	0	0	0	0	0
Real Estate		210.618.302	67.159.206	277.777.508	191.738.765	67.309.165	259.047.930
Other Pledged Items		14.103.688	13.121.514	27.225.202	13.657.901	13.683.601	27.341.502

Depositories Receiving Pledged Items		544.213	147.157	691.370	603.178	154.641	757.819
ACCEPTED BILL, GUARANTIES AND WARRANTEES		647.517.272	350.126.312	997.643.584	590.290.239	336.466.247	926.756.486
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.055.762.795**	**506.647.357**	**1.562.410.152**	**953.736.659**	**485.437.737**	**1.439.174.396**

Income Statement

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2016 - 30.06.2016	Previous Period 01.01.2015 - 30.06.2015	Current Period 3 Months 01.04.2016 - 30.06.2016	Previous Period 3 Months 01.04.2015 - 30.06.2015
Income Statement					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		7.837.113	6.448.647	3.920.936	3.419.479
Interest Income on Loans	V-IV-1	6.672.471	5.383.845	3.425.824	2.782.849
Interest Income on Reserve Deposits		54.942	8.144	26.349	5.958
Interest Income on Banks	V-IV-1	12.574	4.324	7.046	2.786
Interest Income on Money Market Placements		0	0	0	0
Interest Income on Marketable Securities Portfolio	V-IV-1	1.095.472	1.051.193	461.449	627.716
Financial Assets Held for Trading		0	0	0	0
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		753.055	713.484	330.011	408.698
Held to Maturity Investments		342.417	337.709	131.438	219.018
Finance Lease Income		0	0	0	0
Other Interest Income		1.654	1.141	268	170
INTEREST EXPENSES		-4.738.921	-3.775.871	-2.373.721	-1.986.866
Interest Expenses on Deposits	V-IV-2	-3.623.801	-2.823.739	-1.809.275	-1.475.976
Interest Expenses on Funds Borrowed	V-IV-2	-159.277	-126.501	-85.105	-59.339
Interest Expenses on Money Market Funds		-484.489	-417.217	-248.816	-242.300
Interest Expenses on Securities Issued	V-IV-2	-313.006	-278.594	-158.661	-143.624
Other Interest Expense		-158.348	-129.820	-71.864	-65.627
NET INTEREST INCOME OR EXPENSE		3.098.192	2.672.776	1.547.215	1.432.613
NET FEE AND COMMISSION INCOME OR EXPENSES		455.760	449.425	228.729	220.746
Fees and Commissions Received		723.135	681.596	373.398	347.911
From Noncash Loans		109.393	88.034	56.418	45.250
Other		613.742	593.562	316.980	302.661
Fees and Commissions Paid		-267.375	-232.171	-144.669	-127.165
Paid for Noncash Loans		-19	-67	-10	-32
Other		-267.356	-232.104	-144.659	-127.133
DIVIDEND INCOME		82.722	62.130	44.465	0
TRADING INCOME OR LOSS (Net)	V-IV-3	72.819	93.186	53.674	33.808
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	40.482	55.993	31.115	4.972
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-25.116	6.542	-8.182	13.683
Foreign Exchange Gains or Losses	V-IV-3	57.453	30.651	30.741	15.153
OTHER OPERATING INCOME	V-IV-4	577.672	543.870	332.269	264.613
TOTAL OPERATING INCOME (EXPENSE)		**4.287.165**	**3.821.387**	**2.206.352**	**1.951.780**
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	V-IV-5	-990.029	-990.071	-480.882	-540.677
OTHER OPERATING EXPENSES (-)	V-IV-6	-1.906.326	-1.760.617	-974.270	-905.305
NET OPERATING INCOME (LOSS)		1.390.810	1.070.699	751.200	505.798
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		1.390.810	1.070.699	751.200	505.798
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-7	-287.223	-249.762	-164.276	-119.488
Current Tax Provision		-423.471	-121.820	-320.823	-49.019
Deferred Tax Provision		136.248	-127.942	156.547	-70.469
NET PERIOD PROFIT (LOSS) FROM CONTUNUING OPERATIONS	V-IV-8	1.103.587	820.937	586.924	386.310
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Deferred Tax Provision		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT (LOSS)		1.103.587	820.937	586.924	386.310
Profit (Loss) Attributable to Group		1.103.587	820.937	586.924	386.310
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 adet hisse başına kar/zarar (tam TL)		0,44140000	0,32840000	0,23480000	0,15450000

Statement of Income and Expense Items Accounted Under Shareholders' Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2016 - 30.06.2016	Previous Period 01.01.2015 - 30.06.2015	Current Period 3 Months 01.04.2016 - 30.06.2016	Previous Period 3 Months 01.04.2015 - 30.06.2015
Statement of Income and Expense Items Accounted Under Shareholders' Equity					
Income and Expense Items Accounted Under Shareholders' Equity					
ADDITIONS TO MARKETABLE SECURITIES VALUATION DIFFERENCES FROM AVAILABLE- FOR- SALE FINANCIAL ASSETS		385.795	-481.360	157.487	-315.941
TANGIBLE ASSETS REVALUATION DIFFERENCES		-247	0	0	0
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0	0	0
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		0	0	0	0
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Effective Part Of Fair Value Changes)		0	0	0	0
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES OF NET FOREIGN INVESTMENT RISK (Effective Part Of Fair Value Changes)		0	0	0	0
EFFECTS OF CHANGES IN ACCOUNTING POLICIES AND CORRECTIONS OF ERRORS		0	0	0	0
OTHER INCOME OR EXPENSES ACCOUNTED UNDER SHAREHOLDERS' EQUITY IN ACCORDANCE WITH TURKISH ACCOUNTING STANDARDS		-54.381	-58.007	-59.015	-420
DEFERRED TAX RELATED TO VALUATION DIFFERENCES		-74.358	97.877	-28.201	62.394
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		256.809	-441.490	70.271	-253.967
PROFIT (LOSS)		1.103.587	820.937	586.924	386.310
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		31.058	50.240	25.796	2.376
Part of Derivative Financial Assets Held for Cash Flow Hedges Reclassified and Presented in Income Statement		0	0	0	0
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0	0	0
Other		1.072.529	770.697	561.128	383.934
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		**1.360.396**	**379.447**	**657.195**	**132.343**

Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2016 - 30.06.2016	Previous Period 01.01.2015 - 30.06.2015
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		1.925.182	1.078.839
Interest Received		7.577.195	5.962.186
Interest Paid		-4.651.788	-3.674.411
Dividends received		14.819	36.072
Fees and Commissions Received		723.135	681.596
Other Gains		114.581	46.902
Collections from Previously Written Off Loans and Other Receivables		500.208	436.897
Cash Payments to Personnel and Service Suppliers		-833.554	-713.881
Taxes Paid		-391.476	-405.060
Other		-1.127.938	-1.291.462
Changes in Operating Assets and Liabilities Subject to Banking Operations		-2.168.713	-3.494.515
Net (Increase) Decrease in Financial Assets Held for Trading		0	-476
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		-2.397.513	-1.690.682
Net (Increase) Decrease in Loans		-7.568.305	-14.453.508
Net (Increase) Decrease in Other Assets		138.999	82.900
Net Increase (Decrease) in Bank Deposits		1.150.286	-37.942
Net Increase (Decrease) in Other Deposits		2.893.615	8.481.590
Net Increase (Decrease) in Funds Borrowed		-149.587	1.397.752
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		3.763.792	2.725.851
Net Cash Provided From Banking Operations		-243.531	-2.415.676
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		92.718	-712.864
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Tangible And Intangible Asset Purchases		-85.126	-86.326
Cash Obtained from Tangible and Intangible Asset Sales		211.561	40.497
Cash Paid for Purchase of Financial Assets Available for Sale		-2.347.440	-3.131.440
Cash Obtained from Sale of Financial Assets Available for Sale		2.276.157	2.583.420
Cash Paid for Purchase of Investment Securities Held to Maturity		-1.042.305	-508.785
Cash Obtained from Sale of Investment Securities Held to Maturity		1.105.605	418.167
Other		-25.734	-28.397
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.161.284	2.844.923
Cash Obtained from Loans and Securities Issued		5.374.441	6.580.711
Cash Outflow Arised From Loans and Securities Issued		-4.113.157	-3.635.788
Equity Instruments Issued		0	0
Dividends paid		-100.000	-100.000
Payments of finance lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		35.580	17.115
Net Increase (Decrease) in Cash and Cash Equivalents		1.046.051	-266.502
Cash and Cash Equivalents at Beginning of the Period		8.200.424	8.182.469
Cash and Cash Equivalents at End of the Period		9.246.475	7.915.967

Statement of Changes in Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Issued Capital Inflation Adjustment Difference	Share Premium	Share Cancellation Profit	Legal Reserves	Statutory Reserves	Extraordinary Reserves	Other Reserves	Current Period Net Profit (Loss)	Prior Years' Profits or Losses	Marketable Securities Revaluation Differences	Tangible and Intangible Assets Revaluation Reserve	Bonus Shares from Investments	Hedge Reserves	Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Previous Period 01.01.2015 - 30.06.2015	**Statement of Changes in Equity**																			
	Statement of Changes in Equity																			
	Equity at beginning of period		**2.500.000**	**0**	**723.918**	**0**	**1.012.796**	**0**	**7.214.708**	**235.227**	**0**	**1.753.273**	**1.216.969**	**45.637**	**69.222**	**0**	**0**	**14.771.750**	**0**	**14.771.750**
	Adjustments Related to TMS 8																			
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.500.000	0	723.918	0	1.012.796	0	7.214.708	235.227	0	1.753.273	1.216.969	45.637	69.222	0	0	14.771.750	0	14.771.750
	CHANGES IN THE PERIOD																			
	Increase/Decrease due to Mergers		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Marketable Securities Value Increase Funds		0	0	0	0	0	0	0	0	0	0	-441.490	0	0	0	0	-441.490	0	-441.490
	Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Intangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Translation Differences		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	The Effects Of Changes In Partipication Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Cash Increase		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Share Cancellation Profit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit (loss) for the Period		0	0	0	0	0	0	0	0	820.937	0	0	0	0	0	0	820.937	0	820.937
	Profit Distributions		0	0	0	0	161.214	0	1.114.821	141.116	0	-1.753.273	0	236.122	0	0	0	-100.000	0	-100.000
	Dividends Paid	VI-1	0	0	0	0	0	0	0	0	0	-100.000	0	0	0	0	0	-100.000	0	-100.000
	Transfers To Reserves	VI-1	0	0	0	0	161.214	0	1.114.821	141.116	0	-1.653.273	0	236.122	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**2.500.000**	**0**	**723.918**	**0**	**1.174.010**	**0**	**8.329.529**	**376.343**	**820.937**	**0**	**775.479**	**281.759**	**69.222**	**0**	**0**	**15.051.197**	**0**	**15.051.197**
Current Period 01.01.2016 - 30.06.2016	**Statement of Changes in Equity**																			
	Statement of Changes in Equity																			
	Equity at beginning of period		**2.500.000**	**0**	**723.918**	**0**	**1.174.010**	**0**	**8.329.529**	**380.198**	**0**	**1.930.109**	**830.413**	**830.149**	**69.222**	**0**	**0**	**16.767.548**		**16.767.548**
	Adjustments Related to TMS 8																			
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		2.500.000	0	723.918	0	1.174.010	0	8.329.529	380.198	0	1.930.109	830.413	830.149	69.222	0	0	16.767.548		16.767.548
	CHANGES IN THE PERIOD																			
	Increase/Decrease due to Mergers		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Marketable Securities Value Increase Funds		0	0	0	0	0	0	0	0	0	0	256.611	0	0	0	0	256.611	0	256.611
	Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	433	0	-235	0	0	0	198	0	198
	Intangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Translation Differences		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	The Effects Of Changes In Partipication Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Cash Increase		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Share Cancellation Profit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.103.587	0	0	0	0	0	0	1.103.587	0	1.103.587
	Profit Distributions		0	0	0	0	193.012	0	1.635.437	0	0	-1.930.109	0	1.660	0	0	0	-100.000	0	-100.000

	Dividends Paid	VI-1	0	0	0	0	0	0	0	0	0	-100.000	0	0	0	0	0	-100.000	0	-100.000
	Transfers To Reserves	VI-1	0	0	0	0	193.012	0	1.635.437	0	0	-1.830.109	0	1.660	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**2.500.000**	**0**	**723.918**	**0**	**1.367.022**	**0**	**9.964.966**	**380.198**	**1.103.587**	**433**	**1.087.024**	**831.574**	**69.222**	**0**	**0**	**18.027.944**	**0**	**18.027.944**