

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Banka Finansal Rapor(en)
Consolidated
2016 - 2. 3 Monthly Notification

General Information About Financial Statements

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") ve konsolidasyona tabi ortaklıklarının

30 Haziran 2016 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık dönemine ait konsolide gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide özkaynak değişim tablosunun ve konsolide 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 Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap 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 konularında 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 finansal bilgilerin, Türkiye Vakıflar Bankası T.A.O.'nun ve konsolidasyona tabi ortaklıklarının 30 Haziran 2016 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulduğu kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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

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	Consolidated

	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	3.189.610	22.615.300	25.804.910	2.134.017	19.355.897	21.489.914
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	V-I-2	899.588	178.070	1.077.658	840.168	155.694	995.862
Financial Assets Held For Trading		899.588	178.070	1.077.658	840.168	155.694	995.862
Public Debt Securities		504	9.648	10.152	312	9.566	9.878
Equity instruments		4.557	0	4.557	1.832	0	1.832
Derivatives Classified As Financial Assets Held For Trading	V-I-2	815.096	168.422	983.518	739.339	146.128	885.467
Other Securities		79.431	0	79.431	98.685	0	98.685
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	889.600	4.608.910	5.498.510	1.185.799	4.990.220	6.176.019
RECEIVABLES FROM MONEY MARKETS		5.808	0	5.808	6.699	0	6.699
Receivables From Interbank Money Markets		0	0	0	0	0	0
Receivables From BIST Takasbank Money Market		3.415	0	3.415	3.310	0	3.310
Receivables From Reverse Repo Transactions		2.393	0	2.393	3.389	0	3.389
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	V-I-4	12.425.417	5.418.837	17.844.254	12.100.346	5.235.765	17.336.111
Equity instruments		15	22.412	22.427	15	79.238	79.253
Public Debt Securities		12.425.402	5.287.430	17.712.832	12.100.331	5.028.990	17.129.321
Other Securities		0	108.995	108.995	0	127.537	127.537
LOANS AND RECEIVABLES	V-I-5	93.264.003	38.765.484	132.029.487	88.452.140	37.507.539	125.959.679
Loans and Receivables		92.218.237	38.760.396	130.978.633	87.548.356	37.502.389	125.050.745
Loans to Bank's Risk Group	V-V-1	5.522	1.029	6.551	1.071	822	1.893
Public Debt Securities		0	0	0	0	0	0
Other		92.212.715	38.759.367	130.972.082	87.547.285	37.501.567	125.048.852
Non-performing Loans		5.657.406	66.536	5.723.942	5.071.771	66.342	5.138.113
Specific Provisions (-)	V-I-5	-4.611.640	-61.448	-4.673.088	-4.167.987	-61.192	-4.229.179
FACTORING RECEIVABLES		770.285	113.467	883.752	622.754	94.973	717.727
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	314.997	3	315.000	295.332	3	295.335

Associates Accounted for Using Equity Method		265.211	0	265.211	245.549	0	245.549
Unconsolidated Associates		49.786	3	49.789	49.783	3	49.786
Financial Associates		37.433	0	37.433	37.434	0	37.434
Non-Financial Associates		12.353	3	12.356	12.349	3	12.352
INVESTMENTS IN SUBSIDIARIES (Net)	V-I-8	270.637	0	270.637	271.017	0	271.017
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		270.637	0	270.637	271.017	0	271.017
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	314.540	1.014.947	1.329.487	318.359	1.007.466	1.325.825
Finance lease receivables		397.877	1.134.686	1.532.563	401.084	1.134.987	1.536.071
Operating Lease Receivables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Unearned Income (-)		-83.337	-119.739	-203.076	-82.725	-127.521	-210.246
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)		1.668.821	7.576	1.676.397	1.648.900	5.218	1.654.118
INTANGIBLE ASSETS AND GOODWILL (Net)		218.640	23	218.663	201.506	31	201.537
Goodwill		0	0	0	0	0	0
Other		218.640	23	218.663	201.506	31	201.537
INVESTMENT PROPERTY (Net)	V-I-12	323.771	0	323.771	287.726	0	287.726
TAX ASSETS	V-I-13	192.095	0	192.095	139.972	2.944	142.916
Current tax assets	V-I-13	184	0	184	787	2.944	3.731
Deferred Tax Asset	V-I-13	191.911	0	191.911	139.185	0	139.185
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1.081.794	0	1.081.794	994.991	0	994.991
Held for Sale		1.081.794	0	1.081.794	994.991	0	994.991
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	V-I-15	2.916.056	980.922	3.896.978	2.789.299	1.263.054	4.052.353
TOTAL ASSETS		126.333.410	73.861.986	200.195.396	119.835.773	69.749.785	189.585.558
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	80.375.741	35.587.757	115.963.498	76.054.788	35.955.209	112.009.997
Deposits from the Bank's Risk Group	V-V-1	1.804.105	62.574	1.866.679	1.209.289	110.608	1.319.897
Other		78.571.636	35.525.183	114.096.819	74.845.499	35.844.601	110.690.100
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	V-II-2	254.043	489.753	743.796	153.177	151.175	304.352
LOANS RECEIVED	V-II-3	1.444.506	18.668.171	20.112.677	932.351	19.262.696	20.195.047
MONEY MARKET FUNDS		14.005.326	1.860.413	15.865.739	9.423.761	3.403.437	12.827.198
Funds From Interbank Money Market		1.300.325	0	1.300.325	1.150.343	0	1.150.343
Funds From Takasbank Money Market		104.830	0	104.830	83.157	0	83.157
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	3.059.296	8.855.327	11.914.623	3.257.620	7.389.088	10.646.708
Bills		3.059.296	0	3.059.296	3.257.620	0	3.257.620

Asset-backed Securities		0	0	0	0	0	0
Bonds		0	8,855.327	8,855.327	0	7,389.088	7,389.088
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		4,171.815	509.156	4,680.971	3,647.401	750.360	4,397.761
OTHER LIABILITIES	V-II-4	904.340	1,709.149	2,613.489	662.279	1,783.682	2,445.961
FACTORING PAYABLES		506	0	506	0	5	5
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	5,206.384	35.746	5,242.130	5,025.269	31.277	5,056.546
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		656.210	1.518	657.728	700.635	1.544	702.179
Insurance Technical Reserves (Net)		2,159.061	9.678	2,168.739	2,082.428	9.127	2,091.555
Other provisions	V-II-7	316.820	12.459	329.279	298.056	7.153	305.209
TAX LIABILITIES	V-II-8	628.111	12.787	640.898	531.561	7.888	539.449
Current tax liabilities		619.672	1.596	621.268	514.681	1.678	516.359
Deferred tax liabilities	V-I-13	8.439	11.191	19.630	16.880	6.210	23.090
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	4,109.154	4,109.154	0	4,155.551	4,155.551
EQUITY		17,689.448	614.738	18,304.186	16,437.456	565.299	17,002.755
Issued capital	V-II-11	2,500.000	0	2,500.000	2,500.000	0	2,500.000
Capital Reserves		1,709.474	287.794	1,997.268	1,390.356	257.405	1,647.761
Equity Share Premiums		727.780	0	727.780	727.780	0	727.780
Share Cancellation Profits		0	0	0	0	0	0
Marketable Securities Value Increase Funds	V-II-11	68.435	287.794	356.229	-227.394	257.405	30.011
Tangible Assets Revaluation Reserve		964.089	0	964.089	940.657	0	940.657
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)		3.683	0	3.683	3.683	0	3.683
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		-54.513	0	-54.513	-54.370	0	-54.370
Profit Reserves		12,040.405	173.497	12,213.902	10,163.563	170.099	10,333.662
Legal Reserves		1,425.366	7.942	1,433.308	1,228.224	7.942	1,236.166
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		10,159.375	4.594	10,163.969	8,475.454	4.594	8,480.048
Other Profit Reserves		449.327	160.961	610.288	453.548	157.563	611.111

Profit or Loss		999.798	106.838	1.106.636	1.921.411	94.530	2.015.941
Prior Years' Profit/Loss		-110.421	93.582	-16.839	-34.277	101.630	67.353
Current Period Net Profit Or Loss		1.110.219	13.256	1.123.475	1.955.688	-7.100	1.948.588
Non-controlling Interests		439.771	46.609	486.380	462.126	43.265	505.391
TOTAL EQUITY AND LIABILITIES		127.743.245	72.452.151	200.195.396	116.129.891	73.455.667	189.585.558

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		71.293.886	72.269.025	143.562.911	54.303.859	64.173.751	118.477.610
GUARANTIES AND WARRANTIES	V-III-2	23.324.594	10.343.712	33.668.306	22.126.363	10.993.538	33.119.901
Letters of Guarantee	V-III-1	23.178.954	4.494.388	27.673.342	21.980.769	4.816.824	26.797.593
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	2.304.321	21.740.138	18.407.430	2.617.235	21.024.665
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		63.308	2.531	65.839	42.526	2.224	44.750
Other Guarantees		0	8.077	8.077	0	10.522	10.522
Other Collaterals		0	8.155	8.155	0	0	0
COMMITMENTS		25.838.951	13.073.430	38.912.381	21.560.921	13.287.107	34.848.028
Irrevocable Commitments		23.131.842	4.482.373	27.614.215	19.153.861	3.897.112	23.050.973
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	11.689	8.976.990	8.482.816	11.931	8.494.747
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		1,489.647	94.825	1,584.472	1,157.658	154.228	1,311.886
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		22,130.341	48,851.883	70,982.224	10,616.575	39,893.106	50,509.681
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		22,130.341	48,851.883	70,982.224	10,616.575	39,893.106	50,509.681
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		20,240.808	39,226.724	59,467.532	9,535.325	31,037.511	40,572.836
Currency Swap Buy Transactions		12,896.725	13,459.890	26,356.615	4,474.398	12,245.882	16,720.280
Currency Swap Sell Transactions		6,344.083	14,092.560	20,436.643	4,160.927	6,377.871	10,538.798
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		986,166.098	434,981.155	1,421,147.253	900,903.931	422,152.366	1,323,056.297
ITEMS HELD IN CUSTODY		81,921.451	3,289.105	85,210.556	75,156.434	3,413.733	78,570.167
Customer Fund and Portfolio Balances		688.958	0	688.958	682.348	28.306	710.654
Securities Held in Custody		69,568.685	123.344	69,692.029	63,234.788	118.086	63,352.874
Cheques Received for Collection		9,615.457	2,213.585	11,829.042	9,151.798	2,345.788	11,497.586
Commercial Notes Received for Collection		1,025.879	350.236	1,376.115	1,265.535	450.126	1,715.661
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		11.468	40.746	52.214	24.796	66.158	90.954
Custodians		1,008.852	561.079	1,569.931	795.017	405.153	1,200.170
PLEDGED ITEMS		256,727.375	81,565.738	338,293.113	235,457.258	82,272.386	317,729.644
Securities		421.193	13.374	434.567	435.618	14.171	449.789
Guarantee Notes		770.846	458.236	1,229.082	793.282	429.076	1,222.358
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		210,680.967	67,159.206	277,840.173	191,799.623	67,309.165	259,108.788
Other Pledged Items		14,107.604	13,121.514	27,229.118	13,661.436	13,683.601	27,345.037

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		1.057.459.984	507.250.180	1.564.710.164	955.207.790	486.326.117	1.441.533.907



Income Statement

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		8.036.310	6.618.599	4.016.816	3.506.308
Interest Income on Loans	V-IV-1	6.704.268	5.417.205	3.440.886	2.800.077
Interest Income on Reserve Deposits		54.942	8.144	26.349	5.958
Interest Income on Banks	V-IV-1	57.785	39.573	29.153	21.560
Interest Income on Money Market Placements		316	586	175	420
Interest Income on Marketable Securities Portfolio	V-IV-1	1.106.906	1.062.479	466.545	633.066
Financial Assets Held for Trading		3.885	3.601	1.361	1.519
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		760.604	721.169	333.746	412.529
Held to Maturity Investments		342.417	337.709	131.438	219.018
Finance Lease Income		54.223	47.041	26.760	24.355
Other Interest Income		57.870	43.571	26.948	20.872
INTEREST EXPENSES		-4.802.288	-3.830.375	-2.404.232	-2.012.784
Interest Expenses on Deposits	V-IV-2	-3.612.320	-2.820.570	-1.803.151	-1.475.245
Interest Expenses on Funds Borrowed	V-IV-2	-217.789	-176.723	-115.840	-85.043
Interest Expenses on Money Market Funds		-489.117	-421.500	-251.587	-243.447
Interest Expenses on Securities Issued	V-IV-2	-318.983	-276.361	-161.433	-142.597
Other Interest Expense		-164.079	-135.221	-72.221	-66.452
NET INTEREST INCOME OR EXPENSE		3.234.022	2.788.224	1.612.584	1.493.524
NET FEE AND COMMISSION INCOME OR EXPENSES		407.056	424.640	193.720	207.234
Fees and Commissions Received		672.624	656.233	338.270	334.733
From Noncash Loans		109.082	88.008	56.305	45.224
Other		563.542	568.225	281.965	289.509
Fees and Commissions Paid		-265.568	-231.593	-144.550	-127.499
Paid for Noncash Loans		-745	-473	-409	-230
Other		-264.823	-231.120	-144.141	-127.269
DIVIDEND INCOME		61.139	10.102	22.876	106
TRADING INCOME OR LOSS (Net)	V-IV-3	70.829	118.575	59.814	40.640
Gains (Losses) Arising from Capital Markets Transactions		41.014	56.248	31.514	5.320
Gains (Losses) Arising From Derivative Financial Transactions		-22.006	-3.680	-7.405	23.276
Foreign Exchange Gains or Losses		51.821	66.007	35.705	12.044
OTHER OPERATING INCOME	V-IV-4	1.076.189	972.675	585.633	487.585
TOTAL OPERATING INCOME (EXPENSE)		4.849.235	4.314.216	2.474.627	2.229.089
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	V-IV-5	-1.011.430	-1.007.090	-496.785	-549.355
OTHER OPERATING EXPENSES (-)	V-IV-6	-2.458.410	-2.413.142	-1.224.183	-1.133.529
NET OPERATING INCOME (LOSS)		1.379.395	893.984	753.659	546.205
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		20.483	16.772	8.814	8.039
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		1.399.878	910.756	762.473	554.244
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-297.308	-248.234	-175.150	-125.536
Current Tax Provision	V-IV-7	-435.475	-129.040	-328.774	-53.287
Deferred Tax Provision	V-IV-7	138.167	-119.194	153.624	-72.249
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.102.570	662.522	587.323	428.708
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)		1.102.570	662.522	587.323	428.708
Profit (Loss) Attributable to Group		1.123.475	758.075	602.333	424.690
Profit (loss), attributable to non-controlling interests	V-IV-9	-20.905	-95.553	-15.010	4.018
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXV	0,44100000	0,26500000	0,23490000	0,17150000

Statement of Income and Expense Items Accounted Under Shareholders' Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		417.979	-498.992	177.165	-334.831
TANGIBLE ASSETS REVALUATION DIFFERENCES		419	0	110	0
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0	0	0
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		3.776	21.087	-2.308	24.903
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		-24.966	-9.638	3.744	-909
DEFERRED TAX RELATED TO VALUATION DIFFERENCES		-90.799	99.295	-43.947	65.288
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		306.409	-388.248	134.764	-245.549
PROFIT (LOSS)		1.102.570	662.522	587.323	428.708
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		31.216	50.885	25.823	3.822
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		1.071.354	611.637	561.500	424.886
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		1.408.979	274.274	722.087	183.159



Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		2.092.675	1.246.434
Interest Received		7.758.751	6.132.819
Interest Paid		-4.706.102	-3.718.684
Dividends received		10.563	5.483
Fees and Commissions Received		672.624	656.233
Other Gains		615.563	484.820
Collections from Previously Written Off Loans and Other Receivables		517.775	444.283
Cash Payments to Personnel and Service Suppliers		-914.659	-786.410
Taxes Paid		-396.593	-415.005
Other		-1.465.247	-1.557.105
Changes in Operating Assets and Liabilities Subject to Banking Operations		-2.075.527	-3.861.644
Net (Increase) Decrease in Financial Assets Held for Trading		16.252	24.466
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		-2.389.693	-1.690.691
Net (Increase) Decrease in Loans		-7.335.297	-15.105.495
Net (Increase) Decrease in Other Assets		194.194	113.903
Net Increase (Decrease) in Bank Deposits		1.149.105	-36.130
Net Increase (Decrease) in Other Deposits		2.630.074	8.871.359
Net Increase (Decrease) in Funds Borrowed		-121.484	1.573.831
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		3.781.322	2.387.113
Net Cash Provided From Banking Operations		17.148	-2.615.210
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		78.772	-674.120
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		-121.379	-84.592
Cash Obtained from Tangible and Intangible Asset Sales		212.808	40.497
Cash Paid for Purchase of Financial Assets Available for Sale		-2.351.542	-3.133.520
Cash Obtained from Sale of Financial Assets Available for Sale		2.301.021	2.621.628
Cash Paid for Purchase of Investment Securities Held to Maturity		-1.042.305	-509.494
Cash Obtained from Sale of Investment Securities Held to Maturity		1.105.605	418.167
Other		-25.436	-26.806
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.134.086	2.884.817
Cash Obtained from Loans and Securities Issued		5.230.715	6.549.257
Cash Outflow Arised From Loans and Securities Issued		-3.996.302	-3.562.927
Equity Instruments Issued		0	0
Dividends paid		-100.327	-101.513
Payments of finance lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		15.483	-32.116
Net Increase (Decrease) in Cash and Cash Equivalents		1.245.489	-436.629
Cash and Cash Equivalents at Beginning of the Period		9.057.127	9.190.905
Cash and Cash Equivalents at End of the Period		10.302.616	8.754.276



Statement of Changes in Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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
Statement of Changes in Equity																			
Statement of Changes in Equity																			
Equity at beginning of period		2.500.000	0	727.780	0	1.069.245	6.337	7.346.127	372.881	0	1.805.677	521.530	52.864	3.683	0	0	14.474.439	486.084	14.960.523
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	727.780	0	1.069.245	6.337	7.346.127	372.881	0	1.805.677	521.530	52.864	3.683	0	0	14.474.439	486.084	14.960.523
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	-396.812	0	0	0	0	-396.812	-792	-397.604
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	18.978	0	0	0	0	0	0	0	18.978	2.109	21.087
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	-8.804	0	0	0	0	-8.804	0	-8.804
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	-2.072	0	0	0	0	0	0	0	-2.072	-855	-2.927
Profit (loss) for the Period		0	0	0	0	0	0	0	0	758.075	0	0	0	0	0	0	758.075	-95.553	662.522
Profit Distributions		0	0	0	0	166.909	0	1.133.895	142.559	0	-1.805.677	0	235.430	0	0	0	-100.000	-1.513	-101.513
Dividends Paid	VI-I	0	0	0	0	0	0	0	0	0	-100.000	0	0	0	0	0	-100.000	-1.513	-101.513
Transfers To Reserves	VI-I	0	0	0	0	166.909	0	1.133.895	142.559	0	-1.705.677	0	235.430	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	727.780	0	1.236.154	6.337	8.480.022	532.346	758.075	0	115.914	288.294	3.683	0	0	14.743.804	389.480	15.133.284
Statement of Changes in Equity																			
Statement of Changes in Equity																			
Equity at beginning of period		2.500.000	0	727.780	0	1.236.166	6.337	8.480.048	556.741	0	2.015.941	30.011	940.657	3.683	0	0	16.497.364	505.391	17.002.755
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	727.780	0	1.236.166	6.337	8.480.048	556.741	0	2.015.941	30.011	940.657	3.683	0	0	16.497.364	505.391	17.002.755
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	321.774	0	0	0	0	321.774	1.511	323.285
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	-11	0	0	0	422	325	747
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	3.398	0	0	0	0	0	0	0	3.398	378	3.776
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	-25.031	4.444	0	0	0	0	-20.587	0	-20.587
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	-125	0	-694	0	0	0	0	0	-819	7	-812
Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.123.475	0	0	0	0	0	0	1.123.475	-20.905	1.102.570
Profit Distributions		0	0	0	0	197.142	0	1.683.921	-4.239	0	-2.007.488	0	23.443	0	0	0	-107.221	-327	-107.548

Previous Period
01.01.2015 - 30.06.2015

Current Period
01.01.2016 - 30.06.2016

Dividends Paid	VI-I	0	0	0	0	0	0	0	0	0	-107.221	0	0	0	0	0	-107.221	-327	-107.548
Transfers To Reserves	VI-I	0	0	0	0	197.142	0	1.683.921	-4.239	0	-1.900.267	0	23.443	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	727.780	0	1.433.308	6.337	10.163.969	555.775	1.123.475	-16.839	356.229	964.089	3.683	0	0	17.817.806	486.380	18.304.186