

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Banka Finansal Rapor(en)
Consolidated
2016 - 3. 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 Eylül 2016 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 2016 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal 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 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.

Başaran Nas Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

a member of

PricewaterhouseCoopers

Zeynep Uras, SMMM

Sorumlu Denetçi

İstanbul, 9 Kasım 2016

Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2016			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	2.961.120	18.679.749	21.640.869	2.134.017	19.355.897	21.489.914
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	V-I-2	800.772	189.967	990.739	840.168	155.694	995.862
Financial Assets Held For Trading		800.772	189.967	990.739	840.168	155.694	995.862
Public Debt Securities		196	9.733	9.929	312	9.566	9.878
Equity instruments		5.225	0	5.225	1.832	0	1.832
Derivatives Classified As Financial Assets Held For Trading	V-I-2	682.755	180.234	862.989	739.339	146.128	885.467
Other Securities		112.596	0	112.596	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	951.331	4.932.802	5.884.133	1.185.799	4.990.220	6.176.019
RECEIVABLES FROM MONEY MARKETS		6.561	0	6.561	6.699	0	6.699
Receivables From Interbank Money Markets		0	0	0	0	0	0
Receivables From BIST Takasbank Money Market		4.217	0	4.217	3.310	0	3.310
Receivables From Reverse Repo Transactions		2.344	0	2.344	3.389	0	3.389
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	V-I-4	12.658.473	5.227.837	17.886.310	12.100.346	5.235.765	17.336.111
Equity instruments		15	23.307	23.322	15	79.238	79.253
Public Debt Securities		12.658.458	5.036.522	17.694.980	12.100.331	5.028.990	17.129.321
Other Securities		0	168.008	168.008	0	127.537	127.537
LOANS AND RECEIVABLES	V-I-5	97.820.607	41.807.127	139.627.734	88.452.140	37.507.539	125.959.679
Loans and Receivables		96.719.737	41.802.002	138.521.739	87.548.356	37.502.389	125.050.745
Loans to Bank's Risk Group	V-V-1	6.079	22.415	28.494	1.071	822	1.893
Public Debt Securities		0	0	0	0	0	0
Other		96.713.658	41.779.587	138.493.245	87.547.285	37.501.567	125.048.852
Non-performing Loans		5.984.083	69.656	6.053.739	5.071.771	66.342	5.138.113
Specific Provisions (-)	V-I-5	-4.883.213	-64.531	-4.947.744	-4.167.987	-61.192	-4.229.179
FACTORING RECEIVABLES		771.909	137.375	909.284	622.754	94.973	717.727
HELD TO MATURITY INVESTMENTS (Net)	V-I-6	7.982.632	104.842	8.087.474	7.546.748	130.981	7.677.729
Public Debt Securities		7.982.632	0	7.982.632	7.546.748	0	7.546.748
Other Securities		0	104.842	104.842	0	130.981	130.981
INVESTMENTS IN ASSOCIATES (Net)	V-I-7	322.507	3	322.510	295.332	3	295.335

Associates Accounted for Using Equity Method		272.718	0	272.718	245.549	0	245.549
Unconsolidated Associates		49.789	3	49.792	49.783	3	49.786
Financial Associates		37.434	0	37.434	37.434	0	37.434
Non-Financial Associates		12.355	3	12.358	12.349	3	12.352
INVESTMENTS IN SUBSIDIARIES (Net)	V-I-8	286.696	0	286.696	271.017	0	271.017
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		286.696	0	286.696	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	328.542	1.071.735	1.400.277	318.359	1.007.466	1.325.825
Finance lease receivables		415.653	1.194.772	1.610.425	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 (-)		-87.111	-123.037	-210.148	-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)		1.682.160	7.411	1.689.571	1.648.900	5.218	1.654.118
INTANGIBLE ASSETS AND GOODWILL (Net)		226.038	23	226.061	201.506	31	201.537
Goodwill		0	0	0	0	0	0
Other		226.038	23	226.061	201.506	31	201.537
INVESTMENT PROPERTY (Net)	V-I-12	289.770	0	289.770	287.726	0	287.726
TAX ASSETS	V-I-13	171.440	0	171.440	139.972	2.944	142.916
Current tax assets	V-I-13	292	0	292	787	2.944	3.731
Deferred Tax Asset	V-I-13	171.148	0	171.148	139.185	0	139.185
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1.123.170	0	1.123.170	994.991	0	994.991
Held for Sale		1.123.170	0	1.123.170	994.991	0	994.991
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	V-I-15	2.962.391	893.915	3.856.306	2.789.299	1.263.054	4.052.353
TOTAL ASSETS		131.346.119	73.052.786	204.398.905	119.835.773	69.749.785	189.585.558
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	86.886.179	34.983.744	121.869.923	76.054.788	35.955.209	112.009.997
Deposits from the Bank's Risk Group	V-V-1	1.760.723	110.497	1.871.220	1.209.289	110.608	1.319.897
Other		85.125.456	34.873.247	119.998.703	74.845.499	35.844.601	110.690.100
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	V-II-2	188.677	252.284	440.961	153.177	151.175	304.352
LOANS RECEIVED	V-II-3	1.133.095	18.369.641	19.502.736	932.351	19.262.696	20.195.047
MONEY MARKET FUNDS		12.245.512	1.970.415	14.215.927	9.423.761	3.403.437	12.827.198
Funds From Interbank Money Market		1.600.367	0	1.600.367	1.150.343	0	1.150.343
Funds From Takasbank Money Market		196.718	0	196.718	83.157	0	83.157
Funds Provided Under Repurchase Agreements		10.448.427	1.970.415	12.418.842	8.190.261	3.403.437	11.593.698
MARKETABLE SECURITIES (Net)	V-II-3	3.398.296	8.721.979	12.120.275	3.257.620	7.389.088	10.646.708
Bills		3.398.296	0	3.398.296	3.257.620	0	3.257.620

Asset-backed Securities		0	0	0	0	0	0
Bonds		0	8,721.979	8,721.979	0	7,389.088	7,389.088
FUNDS		3,638	0	3,638	4,228	0	4,228
Borrower funds		0	0	0	0	0	0
Other		3,638	0	3,638	4,228	0	4,228
MISCELLANEOUS PAYABLES		4,226.147	474.447	4,700.594	3,647.401	750.360	4,397.761
OTHER LIABILITIES	V-II-4	946.167	1,389.099	2,335.266	662.279	1,783.682	2,445.961
FACTORING PAYABLES		377	8	385	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	5,303.685	42.551	5,346.236	5,025.269	31.277	5,056.546
General Loan Loss Provisions	V-II-7	2,131.149	11.649	2,142.798	1,944.150	13.453	1,957.603
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		705.696	2.104	707.800	700.635	1.544	702.179
Insurance Technical Reserves (Net)		2,129.239	10.370	2,139.609	2,082.428	9.127	2,091.555
Other provisions	V-II-7	337.601	18.428	356.029	298.056	7.153	305.209
TAX LIABILITIES	V-II-8	484.201	12.480	496.681	531.561	7.888	539.449
Current tax liabilities		473.360	1.573	474.933	514.681	1.678	516.359
Deferred tax liabilities	V-I-13	10.841	10.907	21.748	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	4,287.138	4,287.138	0	4,155.551	4,155.551
EQUITY		18,526.793	552.352	19,079.145	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		1,682.155	200.529	1,882.684	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	41.188	200.529	241.717	-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		-54.585	0	-54.585	-54.370	0	-54.370
Profit Reserves		12,020.364	193.167	12,213.531	10,163.563	170.099	10,333.662
Legal Reserves		1,425.366	8.351	1,433.717	1,228.224	7.942	1,236.166
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		10,150.375	4.594	10,154.969	8,475.454	4.594	8,480.048
Other Profit Reserves		438.286	180.222	618.508	453.548	157.563	611.111

Profit or Loss		1.858.868	109.635	1.968.503	1.921.411	94.530	2.015.941
Prior Years' Profit/Loss		-98.411	93.173	-5.238	-34.277	101.630	67.353
Current Period Net Profit Or Loss		1.957.279	16.462	1.973.741	1.955.688	-7.100	1.948.588
Non-controlling Interests		465.406	49.021	514.427	462.126	43.265	505.391
TOTAL EQUITY AND LIABILITIES		133.342.767	71.056.138	204.398.905	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 30.09.2016			Previous Period 31.12.2015		
		TL	FC	Total	TL	FC	Total
STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET COMMITMENTS		68.958.013	65.751.554	134.709.567	54.303.859	64.173.751	118.477.610
GUARANTIES AND WARRANTIES	V-III-2	24.895.729	10.652.461	35.548.190	22.126.363	10.993.538	33.119.901
Letters of Guarantee	V-III-1	24.745.803	4.847.705	29.593.508	21.980.769	4.816.824	26.797.593
Guarantees Subject to State Tender Law		2.818.872	2.214.718	5.033.590	2.542.809	2.199.589	4.742.398
Guarantees Given for Foreign Trade Operations		1.047.135	0	1.047.135	1.030.530	0	1.030.530
Other Letters of Guarantee		20.879.796	2.632.987	23.512.783	18.407.430	2.617.235	21.024.665
Bank Acceptances		49.966	822.345	872.311	86.762	1.389.251	1.476.013
Import Letter of Acceptance		0	323.642	323.642	1.590	189.471	191.061
Other Bank Acceptances		49.966	498.703	548.669	85.172	1.199.780	1.284.952
Letters of Credit		12.639	4.959.773	4.972.412	16.306	4.772.403	4.788.709
Documentary Letters of Credit		12.639	4.959.773	4.972.412	16.306	4.772.403	4.788.709
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	2.382	2.382	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		87.321	3.598	90.919	42.526	2.224	44.750
Other Guarantees		0	12.434	12.434	0	10.522	10.522
Other Collaterals		0	4.224	4.224	0	0	0
COMMITMENTS		24.625.598	10.760.520	35.386.118	21.560.921	13.287.107	34.848.028
Irrevocable Commitments		21.863.916	1.068.821	22.932.737	19.153.861	3.897.112	23.050.973
Forward Asset Purchase Commitments	V-III-1	624.671	889.551	1.514.222	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	9.022.432	76.381	9.098.813	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	1.971.457	0	1.971.457	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	8.237.590	0	8.237.590	7.399.361	0	7.399.361
Commitments for Credit Cards and Banking Services Promotions		362.097	0	362.097	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		1,645.669	102.889	1,748.558	1,157.658	154.228	1,311.886
Revocable Commitments		2,761.682	9,691.699	12,453.381	2,407.060	9,389.995	11,797.055
Revocable Loan Granting Commitments		2,761.682	9,691.699	12,453.381	2,407.060	9,389.995	11,797.055
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		19,436.686	44,338.573	63,775.259	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		19,436.686	44,338.573	63,775.259	10,616.575	39,893.106	50,509.681
Forward Foreign Currency Buy or Sell Transactions		463.926	439.419	903.345	211.514	257.246	468.760
Forward Foreign Currency Buying Transactions		232.339	219.768	452.107	106.014	128.693	234.707
Forward Foreign Currency Sale Transactions		231.587	219.651	451.238	105.500	128.553	234.053
Currency and Interest Rate Swaps		17,339.442	35,515.711	52,855.153	9,535.325	31,037.511	40,572.836
Currency Swap Buy Transactions		11,181.250	10,416.650	21,597.900	4,474.398	12,245.882	16,720.280
Currency Swap Sell Transactions		4,958.192	11,573.469	16,531.661	4,160.927	6,377.871	10,538.798
Interest Rate Swap Buy Transactions		600.000	6,762.796	7,362.796	450.000	6,206.879	6,656.879
Interest Rate Swap Sell Transactions		600.000	6,762.796	7,362.796	450.000	6,206.879	6,656.879
Currency, Interest Rate and Securities Options		554.056	586.672	1,140.728	258.134	255.396	513.530
Currency Options Buy Transactions		249.738	313.894	563.632	65.004	185.976	250.980
Currency Options Sell Transactions		304.318	272.778	577.096	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		1,079.262	7,796.771	8,876.033	611.602	8,342.953	8,954.555
CUSTODY AND PLEDGES RECEIVED		1,026,357.520	484,756.986	1,511,114.506	900,903.931	422,152.366	1,323,056.297
ITEMS HELD IN CUSTODY		82,982.049	3,725.414	86,707.463	75,156.434	3,413.733	78,570.167
Customer Fund and Portfolio Balances		704.289	0	704.289	682.348	28.306	710.654
Securities Held in Custody		70,625.336	126.817	70,752.153	63,234.788	118.086	63,352.874
Cheques Received for Collection		9,037.145	2,319.500	11,356.645	9,151.798	2,345.788	11,497.586
Commercial Notes Received for Collection		1,471.963	566.746	2,038.709	1,265.535	450.126	1,715.661
Other Assets Received for Collection		2.152	120	2.272	2.152	116	2.268
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		48.453	64.874	113.327	24.796	66.158	90.954
Custodians		1,092.711	647.357	1,740.068	795.017	405.153	1,200.170
PLEDGED ITEMS		268,694.957	88,434.478	357,129.435	235,457.258	82,272.386	317,729.644
Securities		470.286	13.875	484.161	435.618	14.171	449.789
Guarantee Notes		771.435	502.440	1,273.875	793.282	429.076	1,222.358
Commodity		31,126.570	689.440	31,816.010	28,164.121	681.732	28,845.853
Warrant		0	0	0	0	0	0
Real Estate		221,097.788	73,236.788	294,334.576	191,799.623	67,309.165	259,108.788
Other Pledged Items		14,705.749	13,839.628	28,545.377	13,661.436	13,683.601	27,345.037

Depositories Receiving Pledged Items		523.129	152.307	675.436	603.178	154.641	757.819
ACCEPTED BILL, GUARANTIES AND WARRANTEES		674.680.514	392.597.094	1.067.277.608	590.290.239	336.466.247	926.756.486
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.095.315.533	550.508.540	1.645.824.073	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 - 30.09.2016	Previous Period 01.01.2015 - 30.09.2015	Current Period 3 Months 01.07.2016 - 30.09.2016	Previous Period 3 Months 01.07.2015 - 30.09.2015
Income Statement					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		12.409.059	10.128.245	4.372.749	3.509.646
Interest Income on Loans	V-IV-1	10.367.772	8.458.289	3.663.504	3.041.084
Interest Income on Reserve Deposits		81.523	20.223	26.581	12.079
Interest Income on Banks	V-IV-1	86.290	58.831	28.505	19.258
Interest Income on Money Market Placements		461	1.302	145	716
Interest Income on Marketable Securities Portfolio	V-IV-1	1.703.003	1.454.461	596.097	391.982
Financial Assets Held for Trading		5.778	4.440	1.893	839
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		1.156.000	1.010.895	395.396	289.726
Held to Maturity Investments		541.225	439.126	198.808	101.417
Finance Lease Income		82.198	74.664	27.975	27.623
Other Interest Income		87.812	60.475	29.942	16.904
INTEREST EXPENSES		-7.189.427	-6.010.503	-2.387.139	-2.180.128
Interest Expenses on Deposits	V-IV-2	-5.376.104	-4.404.248	-1.763.784	-1.583.678
Interest Expenses on Funds Borrowed	V-IV-2	-339.385	-270.957	-121.596	-94.234
Interest Expenses on Money Market Funds		-752.749	-687.909	-263.632	-266.409
Interest Expenses on Securities Issued	V-IV-2	-486.885	-437.124	-167.902	-160.763
Other Interest Expense		-234.304	-210.265	-70.225	-75.044
NET INTEREST INCOME OR EXPENSE		5.219.632	4.117.742	1.985.610	1.329.518
NET FEE AND COMMISSION INCOME OR EXPENSES		658.184	638.867	251.128	214.227
Fees and Commissions Received		1.052.107	996.354	379.483	340.121
From Noncash Loans		165.820	130.974	56.738	42.966
Other		886.287	865.380	322.745	297.155
Fees and Commissions Paid		-393.923	-357.487	-128.355	-125.894
Paid for Noncash Loans		-1.138	-692	-393	-219
Other		-392.785	-356.795	-127.962	-125.675
DIVIDEND INCOME		61.142	10.102	3	0
TRADING INCOME OR LOSS (Net)	V-IV-3	225.020	139.199	154.191	20.624
Gains (Losses) Arising from Capital Markets Transactions		49.522	58.465	8.508	2.217
Gains (Losses) Arising From Derivative Financial Transactions		86.870	-13.934	108.876	-10.254
Foreign Exchange Gains or Losses		88.628	94.668	36.807	28.661
OTHER OPERATING INCOME	V-IV-4	1.549.637	1.497.356	473.448	524.681
TOTAL OPERATING INCOME (EXPENSE)		7.713.615	6.403.266	2.864.380	2.089.050
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	V-IV-5	-1.570.866	-1.248.428	-559.436	-241.338
OTHER OPERATING EXPENSES (-)	V-IV-6	-3.668.078	-3.472.866	-1.209.668	-1.059.724
NET OPERATING INCOME (LOSS)		2.474.671	1.681.972	1.095.276	787.988
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		30.260	23.328	9.777	6.556
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.504.931	1.705.300	1.105.053	794.544
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-526.571	-386.604	-229.263	-138.370
Current Tax Provision	V-IV-7	-610.722	-190.627	-175.247	-61.587
Deferred Tax Provision	V-IV-7	84.151	-195.977	-54.016	-76.783
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.978.360	1.318.696	875.790	656.174
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)	V-IV-8	1.978.360	1.318.696	875.790	656.174
Profit (Loss) Attributable to Group		1.973.741	1.292.378	850.266	534.303
Profit (loss), attributable to non-controlling interests	V-IV-9	4.619	26.318	25.524	121.871
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXV	0,78950000	0,51700000	0,34010000	0,21370000

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 - 30.09.2016	Previous Period 01.01.2015 - 30.09.2015	Current Period 3 Months 01.07.2016 - 30.09.2016	Previous Period 3 Months 01.07.2015 - 30.09.2015
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		244.583	-902.799	-173.396	-403.807
TANGIBLE ASSETS REVALUATION DIFFERENCES		311	750.834	-108	750.834
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0	0	0
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		14.136	68.667	10.360	47.580
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		-7.945	3.127	17.021	12.765
DEFERRED TAX RELATED TO VALUATION DIFFERENCES		-47.815	141.044	42.984	41.749
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		203.270	60.873	-103.139	449.121
PROFIT (LOSS)		1.978.360	1.318.696	875.790	656.174
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		32.999	50.982	1.783	97
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		1.945.361	1.267.714	874.007	656.077
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		2.181.630	1.379.569	772.651	1.105.295

Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2016 - 30.09.2016	Previous Period 01.01.2015 - 30.09.2015
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		3.238.461	1.805.579
Interest Received		11.823.291	9.169.003
Interest Paid		-7.015.124	-5.725.817
Dividends received		10.563	5.483
Fees and Commissions Received		1.052.107	996.354
Other Gains		825.228	826.221
Collections from Previously Written Off Loans and Other Receivables		852.670	627.579
Cash Payments to Personnel and Service Suppliers		-1.404.293	-1.277.183
Taxes Paid		-748.197	-476.452
Other		-2.157.784	-2.339.609
Changes in Operating Assets and Liabilities Subject to Banking Operations		-3.832.061	-2.662.537
Net (Increase) Decrease in Financial Assets Held for Trading		-17.365	-16.832
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		812.899	-5.975.329
Net (Increase) Decrease in Loans		-15.378.089	-21.387.297
Net (Increase) Decrease in Other Assets		240.045	-130.783
Net Increase (Decrease) in Bank Deposits		531.631	1.901.034
Net Increase (Decrease) in Other Deposits		9.154.870	19.354.564
Net Increase (Decrease) in Funds Borrowed		-760.829	4.543.585
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		1.584.777	-951.479
Net Cash Provided From Banking Operations		-593.600	-856.958
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		-212.032	-1.586.662
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		-131.215	-552.559
Cash Obtained from Tangible and Intangible Asset Sales		283.254	452.083
Cash Paid for Purchase of Financial Assets Available for Sale		-4.162.468	-3.812.646
Cash Obtained from Sale of Financial Assets Available for Sale		4.015.013	2.739.728
Cash Paid for Purchase of Investment Securities Held to Maturity		-1.734.464	-955.213
Cash Obtained from Sale of Investment Securities Held to Maturity		1.554.938	576.755
Other		-37.090	-34.810
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.444.890	3.852.217
Cash Obtained from Loans and Securities Issued		8.334.577	9.362.447
Cash Outflow Arised From Loans and Securities Issued		-6.789.360	-5.408.717
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		34.180	-12.439
Net Increase (Decrease) in Cash and Cash Equivalents		673.438	1.396.158
Cash and Cash Equivalents at Beginning of the Period		9.057.127	9.190.905
Cash and Cash Equivalents at End of the Period		9.730.565	10.587.063



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	1.873.992	521.530	52.864	3.683	0	0	14.474.439	486.084	14.960.523
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	1.873.992	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	-702.976	0	0	0	0	-702.976	308	-702.668
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	-638	0	639.975	0	0	0	639.337	72.828	712.165
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	61.800	0	0	0	0	0	0	0	61.800	6.867	68.667
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	-13.280	0	0	0	0	-13.280	0	-13.280
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	-2.482	0	0	0	0	0	0	0	-2.482	-1.529	-4.011
Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.292.378	0	0	0	0	0	0	1.292.378	26.318	1.318.696
Profit Distributions		0	0	0	0	166.921	0	1.133.915	142.708	0	-1.778.326	0	234.782	0	0	0	-100.000	-1.513	-101.513
Dividends Paid		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		0	0	0	0	166.921	0	1.133.915	142.708	0	-1.678.326	0	234.782	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	1.236.166	6.337	8.480.042	574.907	1.292.378	95.028	-194.726	927.621	3.683	0	0	15.649.216	589.363	16.238.579
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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	209.224	0	0	0	0	209.224	2.173	211.397
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	-11	0	0	0	-11	325	314
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	11.618	0	0	0	0	0	0	0	11.618	2.518	14.136
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	2.482	0	0	0	0	-22.549	0	-22.549
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	-197	0	441	0	0	0	0	0	244	-272	-28
Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.973.741	0	0	0	0	0	0	1.973.741	4.619	1.978.360
Profit Distributions		0	0	0	0	197.551	0	1.674.921	-4.239	0	-1.996.589	0	23.443	0	0	0	-104.913	-327	-105.240

Previous Period
01.01.2015 - 30.09.2015

Current Period
01.01.2016 - 30.09.2016

Dividends Paid	0	0	0	0	0	0	0	0	0	0	-104.913	0	0	0	0	0	-104.913	-327	-105.240
Transfers To Reserves	0	0	0	0	197.551	0	1.674.921	-4.239	0	-1.891.676	0	23.443	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	0
Equity at end of period	2.500.000	0	727.780	0	1.433.717	6.337	10.154.969	563.923	1.973.741	-5.238	241.717	964.089	3.683	0	0	0	18.564.718	514.427	19.079.145