



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Banka Finansal Rapor(en)
Consolidated
2017 - 1. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	PwC 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 (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2017 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç 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 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 finansal bilgilerin, Türkiye Vakıflar Bankası T.A.O.'nun ve konsolidasyona tabi ortaklıklarının 31 Mart 2017 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Zeynep Uras, SMMM

Sorumlu Denetçi

İstanbul, 17 Mayıs 2017

Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2017			Previous Period 31.12.2016		
		TL	FC	Total	TL	FC	Total
Balance Sheet (Statement of Financial Position)							
ASSET ITEMS							
CASH AND CASH BALANCES AT CENTRAL BANK	V-I-1	3.557.838	19.749.137	23.306.975	4.409.164	19.960.151	24.369.315
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	V-I-2	1.818.737	132.808	1.951.545	1.644.899	144.334	1.789.233
Financial Assets Held For Trading		1.818.737	132.808	1.951.545	1.644.899	144.334	1.789.233
Public Debt Securities		205	5.473	5.678	206	10.647	10.853
Equity instruments		4.792	0	4.792	2.095	0	2.095
Derivatives Classified As Financial Assets Held For Trading	V-I-2	1.647.166	127.335	1.774.501	1.473.865	133.687	1.607.552
Other Securities		166.574	0	166.574	168.733	0	168.733
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	1.179.478	5.712.855	6.892.333	1.195.786	4.079.703	5.275.489
RECEIVABLES FROM MONEY MARKETS		364.068	0	364.068	5.232	0	5.232
Receivables From Interbank Money Markets		360.464	0	360.464	0	0	0
Receivables From BIST Takasbank Money Market		2.950	0	2.950	3.428	0	3.428
Receivables From Reverse Repo Transactions		654	0	654	1.804	0	1.804
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	V-I-4	13.030.980	6.205.619	19.236.599	12.588.929	6.030.151	18.619.080
Equity instruments		15	32.451	32.466	15	27.595	27.610
Public Debt Securities		13.030.965	5.837.266	18.868.231	12.588.914	5.719.498	18.308.412
Other Securities		0	335.902	335.902	0	283.058	283.058
LOANS AND RECEIVABLES	V-I-5	105.713.789	50.434.929	156.148.718	100.166.610	49.408.659	149.575.269
Loans and Receivables		104.589.431	50.431.203	155.020.634	99.001.801	49.402.693	148.404.494
Loans to Bank's Risk Group	V-V-1	600	37.543	38.143	581	36.936	37.517
Public Debt Securities		0	0	0	0	0	0
Other		104.588.831	50.393.660	154.982.491	99.001.220	49.365.757	148.366.977
Non-performing Loans		6.941.187	78.015	7.019.202	6.626.073	77.310	6.703.383
Specific Provisions (-)	V-I-5	-5.816.829	-74.289	-5.891.118	-5.461.264	-71.344	-5.532.608
FACTORING RECEIVABLES		1.011.557	182.818	1.194.375	1.171.659	219.055	1.390.714
HELD TO MATURITY INVESTMENTS (Net)	V-I-6	8.501.327	127.089	8.628.416	8.039.914	140.621	8.180.535
Public Debt Securities		8.501.327	0	8.501.327	8.039.914	0	8.039.914
Other Securities		0	127.089	127.089	0	140.621	140.621
INVESTMENTS IN ASSOCIATES (Net)	V-I-7	342.803	3	342.806	336.229	3	336.232

Associates Accounted for Using Equity Method		282.339	0	282.339	275.765	0	275.765
Unconsolidated Associates		60.464	3	60.467	60.464	3	60.467
Financial Associates		48.111	0	48.111	48.111	0	48.111
Non-Financial Associates		12.353	3	12.356	12.353	3	12.356
INVESTMENTS IN SUBSIDIARIES (Net)	V-I-8	286.698	0	286.698	286.698	0	286.698
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		286.698	0	286.698	286.698	0	286.698
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	422.492	1.212.202	1.634.694	364.209	1.182.200	1.546.409
Finance lease receivables		546.547	1.351.244	1.897.791	465.056	1.323.625	1.788.681
Operating Lease Receivables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Unearned Income (-)		-124.055	-139.042	-263.097	-100.847	-141.425	-242.272
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)		1.684.052	9.605	1.693.657	1.693.745	9.358	1.703.103
INTANGIBLE ASSETS AND GOODWILL (Net)		240.784	49	240.833	230.242	23	230.265
Goodwill		0	0	0	0	0	0
Other		240.784	49	240.833	230.242	23	230.265
INVESTMENT PROPERTY (Net)	V-I-12	354.843	0	354.843	354.385	0	354.385
TAX ASSETS	V-I-13	110.118	0	110.118	197.922	0	197.922
Current tax assets	V-I-13	884	0	884	835	0	835
Deferred Tax Asset	V-I-13	109.234	0	109.234	197.087	0	197.087
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1.234.693	0	1.234.693	1.228.102	0	1.228.102
Held for Sale		1.234.693	0	1.234.693	1.228.102	0	1.228.102
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	V-I-15	3.600.158	1.987.095	5.587.253	3.110.515	2.472.502	5.583.017
TOTAL ASSETS		143.454.415	85.754.209	229.208.624	137.024.240	83.646.760	220.671.000
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	88.029.525	44.567.468	132.596.993	85.815.420	40.443.889	126.259.309
Deposits from the Bank's Risk Group	V-V-1	1.861.233	381.914	2.243.147	1.686.765	116.088	1.802.853
Other		86.168.292	44.185.554	130.353.846	84.128.655	40.327.801	124.456.456
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	V-II-2	512.906	209.456	722.362	955.019	199.405	1.154.424
LOANS RECEIVED	V-II-3	1.541.493	27.078.863	28.620.356	1.720.814	24.578.616	26.299.430
MONEY MARKET FUNDS		9.044.703	2.216.783	11.261.486	11.450.137	1.794.134	13.244.271
Funds From Interbank Money Market		3.966.234	363.040	4.329.274	2.501.180	0	2.501.180
Funds From Takasbank Money Market		260.799	0	260.799	277.667	0	277.667
Funds Provided Under Repurchase Agreements		4.817.670	1.853.743	6.671.413	8.671.290	1.794.134	10.465.424
MARKETABLE SECURITIES (Net)	V-II-3	3.859.397	11.761.595	15.620.992	3.373.519	11.309.305	14.682.824
Bills		3.761.035	0	3.761.035	3.373.519	0	3.373.519

Asset-backed Securities		0	0	0	0	0	0
Bonds		98.362	11.761.595	11.859.957	0	11.309.305	11.309.305
FUNDS		3.351	0	3.351	3.319	0	3.319
Borrower funds		0	0	0	0	0	0
Other		3.351	0	3.351	3.319	0	3.319
MISCELLANEOUS PAYABLES		4.497.097	1.194.128	5.691.225	4.622.676	920.879	5.543.555
OTHER LIABILITIES	V-II-4	885.276	1.308.081	2.193.357	747.599	2.018.132	2.765.731
FACTORING PAYABLES		279	8	287	77	4	81
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	5.762.390	44.223	5.806.613	5.562.513	43.584	5.606.097
General Loan Loss Provisions	V-II-7	2.179.348	14.128	2.193.476	2.153.773	13.670	2.167.443
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		771.023	2.069	773.092	736.608	1.791	738.399
Insurance Technical Reserves (Net)		2.452.655	14.325	2.466.980	2.304.345	14.000	2.318.345
Other provisions	V-II-7	359.364	13.701	373.065	367.787	14.123	381.910
TAX LIABILITIES	V-II-8	467.808	47.119	514.927	477.830	11.957	489.787
Current tax liabilities		460.385	2.733	463.118	463.916	2.847	466.763
Deferred tax liabilities	V-I-13	7.423	44.386	51.809	13.914	9.110	23.024
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	5.181.686	5.181.686	0	5.014.700	5.014.700
EQUITY		20.421.637	573.352	20.994.989	19.154.003	453.469	19.607.472
Issued capital	V-II-11	2.500.000	0	2.500.000	2.500.000	0	2.500.000
Capital Reserves		1.551.928	137.152	1.689.080	1.494.226	50.440	1.544.666
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	-124.084	137.152	13.068	-181.609	50.440	-131.169
Tangible Assets Revaluation Reserve		997.436	0	997.436	997.197	0	997.197
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		-52.887	0	-52.887	-52.825	0	-52.825
Profit Reserves		12.027.409	255.619	12.283.028	12.025.037	234.296	12.259.333
Legal Reserves		1.430.524	8.351	1.438.875	1.428.436	8.351	1.436.787
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		10.152.706	4.598	10.157.304	10.151.977	4.598	10.156.575
Other Profit Reserves		437.842	242.670	680.512	438.287	221.347	659.634

Profit or Loss		3.811.399	123.614	3.935.013	2.660.885	115.059	2.775.944
Prior Years' Profit/Loss		2.562.494	117.445	2.679.939	-107.147	93.173	-13.974
Current Period Net Profit Or Loss		1.248.905	6.169	1.255.074	2.768.032	21.886	2.789.918
Non-controlling Interests		530.901	56.967	587.868	473.855	53.674	527.529
TOTAL EQUITY AND LIABILITIES		135.025.862	94.182.762	229.208.624	133.882.926	86.788.074	220.671.000

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2017			Previous Period 31.12.2016		
		TL	FC	Total	TL	FC	Total
STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET COMMITMENTS		71.174.032	85.559.206	156.733.238	71.979.483	76.304.502	148.283.985
GUARANTIES AND WARRANTIES	V-III-2-4	27.924.738	14.600.417	42.525.155	26.946.124	13.714.227	40.660.351
Letters of Guarantee		27.652.643	5.809.710	33.462.353	26.687.992	5.628.335	32.316.327
Guarantees Subject to State Tender Law		3.161.501	2.748.633	5.910.134	3.203.501	2.571.209	5.774.710
Guarantees Given for Foreign Trade Operations		1.067.248	0	1.067.248	1.059.516	0	1.059.516
Other Letters of Guarantee		23.423.894	3.061.077	26.484.971	22.424.975	3.057.126	25.482.101
Bank Acceptances		33.380	1.184.539	1.217.919	53.702	1.143.484	1.197.186
Import Letter of Acceptance		0	406.957	406.957	0	395.874	395.874
Other Bank Acceptances		33.380	777.582	810.962	53.702	747.610	801.312
Letters of Credit		164	7.551.144	7.551.308	1.762	6.911.368	6.913.130
Documentary Letters of Credit		164	7.551.144	7.551.308	1.762	6.911.368	6.913.130
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	2.887	2.887	0	2.796	2.796
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		238.551	9.526	248.077	202.668	7.682	210.350
Other Guarantees		0	39.946	39.946	0	16.890	16.890
Other Collaterals		0	2.665	2.665	0	3.672	3.672
COMMITMENTS		27.617.972	20.455.413	48.073.385	27.151.229	12.692.995	39.844.224
Irrevocable Commitments		24.583.519	2.249.052	26.832.571	24.078.084	1.659.432	25.737.516
Forward Asset Purchase Commitments	V-III-1	692.700	1.800.953	2.493.653	1.362.697	1.502.055	2.864.752
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	10.141.835	18.932	10.160.767	9.817.555	34.042	9.851.597
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	2.340.829	0	2.340.829	2.154.102	0	2.154.102
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	9.348.728	0	9.348.728	8.682.835	0	8.682.835
Commitments for Credit Cards and Banking Services Promotions		375.169	0	375.169	300.108	0	300.108
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		1,684,258	429,167	2,113,425	1,760,787	123,335	1,884,122
Revocable Commitments		3,034,453	18,206,361	21,240,814	3,073,145	11,033,563	14,106,708
Revocable Loan Granting Commitments		3,034,453	18,206,361	21,240,814	3,024,169	11,033,563	14,057,732
Other Revocable Commitments		0	0	0	48,976	0	48,976
DERIVATIVE FINANCIAL INSTRUMENTS		15,631,322	50,503,376	66,134,698	17,882,130	49,897,280	67,779,410
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		15,631,322	50,503,376	66,134,698	17,882,130	49,897,280	67,779,410
Forward Foreign Currency Buy or Sell Transactions		817,048	1,431,236	2,248,284	492,117	1,123,868	1,615,985
Forward Foreign Currency Buying Transactions		408,997	715,660	1,124,657	247,789	560,368	808,157
Forward Foreign Currency Sale Transactions		408,051	715,576	1,123,627	244,328	563,500	807,828
Currency and Interest Rate Swaps		13,841,446	37,523,926	51,365,372	16,341,272	37,911,234	54,252,506
Currency Swap Buy Transactions		4,764,306	14,211,311	18,975,617	8,566,437	11,982,601	20,549,038
Currency Swap Sell Transactions		7,627,140	6,269,805	13,896,945	6,324,835	10,311,809	16,636,644
Interest Rate Swap Buy Transactions		725,000	8,521,405	9,246,405	725,000	7,808,412	8,533,412
Interest Rate Swap Sell Transactions		725,000	8,521,405	9,246,405	725,000	7,808,412	8,533,412
Currency, Interest Rate and Securities Options		228,336	826,960	1,055,296	142,676	730,632	873,308
Currency Options Buy Transactions		154,306	366,878	521,184	121,124	306,804	427,928
Currency Options Sell Transactions		74,030	460,082	534,112	21,552	423,828	445,380
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		744,492	10,721,254	11,465,746	906,065	10,131,546	11,037,611
CUSTODY AND PLEDGES RECEIVED		1,104,077,554	669,183,077	1,773,260,631	1,045,090,768	580,650,674	1,625,741,442
ITEMS HELD IN CUSTODY		60,072,366	4,306,995	64,379,361	56,357,991	4,476,062	60,834,053
Customer Fund and Portfolio Balances		856,173	0	856,173	796,204	0	796,204
Securities Held in Custody		47,738,147	110,654	47,848,801	43,543,703	147,806	43,691,509
Cheques Received for Collection		9,497,334	2,510,545	12,007,879	9,441,126	2,589,510	12,030,636
Commercial Notes Received for Collection		954,988	442,752	1,397,740	1,535,349	751,302	2,286,651
Other Assets Received for Collection		2,152	145	2,297	2,152	141	2,293
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		209,196	260,188	469,384	49,414	87,056	136,470
Custodians		814,376	982,711	1,797,087	990,043	900,247	1,890,290
PLEDGED ITEMS		291,727,642	109,841,766	401,569,408	280,719,507	104,200,492	384,919,999
Securities		575,827	10,834	586,661	495,623	16,366	511,989
Guarantee Notes		718,545	586,756	1,305,301	767,642	544,996	1,312,638
Commodity		32,125,859	655,877	32,781,736	31,750,967	775,907	32,526,874
Warrant		0	0	0	0	0	0
Real Estate		238,836,504	91,303,593	330,140,097	230,190,866	86,340,346	316,531,212
Other Pledged Items		18,914,767	17,130,466	36,045,233	16,964,074	16,365,309	33,329,383

Depositories Receiving Pledged Items		556.140	154.240	710.380	550.335	157.568	707.903
ACCEPTED BILL, GUARANTIES AND WARRANTEES		752.277.546	555.034.316	1.307.311.862	708.013.270	471.974.120	1.179.987.390
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.175.251.586	754.742.283	1.929.993.869	1.117.070.251	656.955.176	1.774.025.427

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 31.03.2017	Previous Period 01.01.2016 - 31.03.2016
Income Statement			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME		4.969.787	4.019.494
Interest Income on Loans	V-IV-1	3.940.462	3.263.382
Interest Income on Reserve Deposits		43.402	28.593
Interest Income on Banks	V-IV-1	36.962	28.632
Interest Income on Money Market Placements		14.012	141
Interest Income on Marketable Securities Portfolio	V-IV-1	856.465	640.361
Financial Assets Held for Trading		4.217	2.524
Financial Assets Designated At Fair Value Through Profit and Loss		0	0
Financial Assets Available for Sale		507.614	426.858
Held to Maturity Investments		344.634	210.979
Finance Lease Income		31.837	27.463
Other Interest Income		46.647	30.922
INTEREST EXPENSES		-2.516.884	-2.398.056
Interest Expenses on Deposits	V-IV-2	-1.736.243	-1.809.169
Interest Expenses on Funds Borrowed	V-IV-2	-178.752	-101.949
Interest Expenses on Money Market Funds		-275.462	-237.530
Interest Expenses on Securities Issued	V-IV-2	-217.010	-157.550
Other Interest Expense		-109.417	-91.858
NET INTEREST INCOME OR EXPENSE		2.452.903	1.621.438
NET FEE AND COMMISSION INCOME OR EXPENSES		267.488	213.336
Fees and Commissions Received		409.903	334.354
From Noncash Loans		67.908	52.777
Other		341.995	281.577
Fees and Commissions Paid		-142.415	-121.018
Paid for Noncash Loans		-948	-336
Other		-141.467	-120.682
DIVIDEND INCOME		43.054	38.263
TRADING INCOME OR LOSS (Net)	V-IV-3	129.139	11.015
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	23.476	9.500
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	41.205	-14.601
Foreign Exchange Gains or Losses	V-IV-3	64.458	16.116
OTHER OPERATING INCOME	V-IV-4	738.825	490.556
TOTAL OPERATING INCOME (EXPENSE)		3.631.409	2.374.608
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	V-IV-5	-759.642	-514.645
OTHER OPERATING EXPENSES (-)	V-IV-6	-1.317.886	-1.234.227
NET OPERATING INCOME (LOSS)		1.553.881	625.736
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		12.109	11.669
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		1.565.990	637.405
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-298.847	-122.158
Current Tax Provision	V-IV-7	-217.809	-106.701
Deferred Tax Provision	V-IV-7	-81.038	-15.457
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.267.143	515.247
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0

TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Deferred Tax Provision		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT (LOSS)		1.267.143	515.247
Profit (Loss) Attributable to Group		1.255.074	521.142
Profit (loss), attributable to non-controlling interests	V-IV-12	12.069	-5.895
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXV	0,50200000	0,20850000

Statement of Income and Expense Items Accounted Under Shareholders' Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 31.03.2017	Previous Period 01.01.2016 - 31.03.2016
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		174.599	240.814
TANGIBLE ASSETS REVALUATION DIFFERENCES		-382	309
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		20.879	6.084
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Effective Part Of Fair Value Changes)		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
EFFECTS OF CHANGES IN ACCOUNTING POLICIES AND CORRECTIONS OF ERRORS		0	0
OTHER INCOME OR EXPENSES ACCOUNTED UNDER SHAREHOLDERS' EQUITY IN ACCORDANCE WITH TURKISH ACCOUNTING STANDARDS		-43.724	-28.710
DEFERRED TAX RELATED TO VALUATION DIFFERENCES		-30.998	-46.852
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		120.374	171.645
PROFIT (LOSS)		1.267.143	515.247
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		2.456	5.393
Part of Derivative Financial Assets Held for Cash Flow Hedges Reclassified and Presented in Income Statement		0	0
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0
Other		1.264.687	509.854
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		1.387.517	686.892



Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 31.03.2017	Previous Period 01.01.2016 - 31.03.2016
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		2.447.810	750.094
Interest Received		4.368.695	3.784.383
Interest Paid		-2.240.294	-2.181.757
Dividends received		12.828	4.398
Fees and Commissions Received		409.903	334.354
Other Gains		309.535	267.252
Collections from Previously Written Off Loans and Other Receivables		298.122	240.719
Cash Payments to Personnel and Service Suppliers		-499.491	-450.133
Taxes Paid		-196.372	-261.517
Other		-15.116	-987.605
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.867.096	3.913.152
Net (Increase) Decrease in Financial Assets Held for Trading		17.933	59.295
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		209.491	-1.096.375
Net (Increase) Decrease in Loans		-6.594.079	-2.332.142
Net (Increase) Decrease in Other Assets		-220.022	431.094
Net Increase (Decrease) in Bank Deposits		1.679.523	1.238.294
Net Increase (Decrease) in Other Deposits		4.498.378	3.947.975
Net Increase (Decrease) in Funds Borrowed		2.288.242	-60.329
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-3.746.562	1.725.340
Net Cash Provided From Banking Operations		580.714	4.663.246
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		-425.853	-748.903
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		-28.427	-60.639
Cash Obtained from Tangible and Intangible Asset Sales		105.420	82.845
Cash Paid for Purchase of Financial Assets Available for Sale		-2.234.372	-1.681.378
Cash Obtained from Sale of Financial Assets Available for Sale		1.956.822	654.103
Cash Paid for Purchase of Investment Securities Held to Maturity		-1.203.427	-406.138
Cash Obtained from Sale of Investment Securities Held to Maturity		996.919	677.558
Other		-18.788	-15.254
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		946.985	-1.217.080
Cash Obtained from Loans and Securities Issued		2.692.631	292.322
Cash Outflow Arised From Loans and Securities Issued		-1.745.646	-1.509.402
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of finance lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		18.976	50.196
Net Increase (Decrease) in Cash and Cash Equivalents		1.120.822	2.747.459
Cash and Cash Equivalents at Beginning of the Period		12.421.404	9.057.127
Cash and Cash Equivalents at End of the Period		13.542.226	11.804.586

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	1.236.166	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	191.639	0	0	0	0	0	191.639	1.022	192.661
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	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	5.545	0	0	0	0	0	0	0	0	5.545	539	6.084
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 Participation Equity On Bank Equity		0	0	0	0	0	0	0	0	0	-29.533	1.717	0	0	0	0	0	-27.816	0	-27.816
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	226	0	0	0	0	0	0	0	0	226	176	402
Profit (loss) for the Period		0	0	0	0	0	0	0	0	521.142	0	0	0	0	0	0	0	521.142	-5.895	515.247
Profit Distributions		0	0	0	0	194.809	0	1.637.436	0	0	-1.955.688	0	23.443	0	0	0	0	-100.000	0	-100.000
Dividends Paid		0	0	0	0	0	0	0	0	0	-100.000	0	0	0	0	0	0	-100.000	0	-100.000
Transfers To Reserves		0	0	0	0	194.809	0	1.637.436	0	0	-1.855.688	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	
Equity at end of period		2.500.000	0	727.780	0	1.430.975	6.337	10.117.484	562.512	521.142	30.720	223.367	964.089	3.683	0	0	17.088.089	501.558	17.589.647	
Statement of Changes in Equity																				
Statement of Changes in Equity																				
Equity at beginning of period		2.500.000	0	727.780	0	1.436.787	6.337	10.156.575	606.809	0	2.775.944	-131.169	997.197	3.683	0	0	19.079.943	527.529	19.607.472	
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	1.436.787	6.337	10.156.575	606.809	0	2.775.944	-131.169	997.197	3.683	0	0	19.079.943	527.529	19.607.472	
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	147.606	0	0	0	0	0	147.606	455	148.061
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	-640	0	0	0	0	0	0	-640	258	-382
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	20.879	0	0	0	0	0	0	0	0	20.879	0	20.879
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 Participation Equity On Bank Equity		0	0	0	0	0	0	0	0	0	-35.551	-3.369	0	0	0	0	0	-38.920	-250	-39.170
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	-63	0	-56.758	0	0	0	0	0	0	-56.821	47.807	-9.014
Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.255.074	0	0	0	0	0	0	0	1.255.074	12.069	1.267.143
Profit Distributions		0	0	0	0	2.088	0	729	0	0	-3.056	0	239	0	0	0	0	0	0	0

Previous Period
01.01.2016 - 31.03.2016

Current Period
01.01.2017 - 31.03.2017

Dividends Paid	VI-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfers To Reserves	VI-1	0	0	0	0	2.088	0	729	0	0	-3.056	0	239	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	1.438.875	6.337	10.157.304	627.625	1.255.074	2.679.939	13.068	997.436	3.683	0	0	20.407.121	587.868	20.994.989