



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Unconsolidated
2017 - 3. 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") 30 Eylül 2017 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Türkiye Vakıflar Bankası T.A.O.'nun 30 Eylül 2017 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 olmayan 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, 6 Kasım 2017

Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2017			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	3.830.651	22.412.150	26.242.801	4.409.130	19.956.167	24.365.297
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	V-I-2	1.373.171	275.136	1.648.307	1.478.068	133.112	1.611.180
Financial Assets Held For Trading		1.373.171	275.136	1.648.307	1.478.068	133.112	1.611.180
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Derivatives Classified As Financial Assets Held For Trading	V-I-2	1.372.856	275.136	1.647.992	1.477.867	133.112	1.610.979
Other Securities		315	0	315	201	0	201
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	8.744	5.734.267	5.743.011	37.570	3.852.752	3.890.322
RECEIVABLES FROM MONEY MARKETS		0	0	0	0	0	0
Receivables From Interbank Money Markets		0	0	0	0	0	0
Receivables From BIST Takasbank Money Market		0	0	0	0	0	0
Receivables From Reverse Repo Transactions		0	0	0	0	0	0
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	V-I-4	14.754.785	4.819.062	19.573.847	12.588.929	5.230.128	17.819.057
Equity instruments		15	37.714	37.729	15	27.595	27.610
Public Debt Securities		14.754.770	4.781.348	19.536.118	12.588.914	5.202.533	17.791.447
Other Securities		0	0	0	0	0	0
LOANS AND RECEIVABLES	V-I-5	126.259.015	48.724.285	174.983.300	100.121.757	47.590.618	147.712.375
Loans and Receivables		125.318.687	48.698.970	174.017.657	99.028.374	47.590.618	146.618.992
Loans to Bank's Risk Group	V-V-1	58.221	184.503	242.724	36.595	295.669	332.264
Public Debt Securities		0	0	0	0	0	0
Other		125.260.466	48.514.467	173.774.933	98.991.779	47.294.949	146.286.728
Non-performing Loans		7.160.159	32.225	7.192.384	6.413.503	0	6.413.503
Specific Provisions (-)		-6.219.831	-6.910	-6.226.741	-5.320.120	0	-5.320.120
FACTORING RECEIVABLES		0	0	0	0	0	0
HELD TO MATURITY INVESTMENTS (Net)	V-I-6	8.704.557	286.399	8.990.956	8.039.914	140.621	8.180.535
Public Debt Securities		8.704.557	179.467	8.884.024	8.039.914	0	8.039.914
Other Securities		0	106.932	106.932	0	140.621	140.621
INVESTMENTS IN ASSOCIATES (Net)	V-I-7	336.089	0	336.089	299.478	0	299.478

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		336.089	0	336.089	299.478	0	299.478
Financial Associates		324.689	0	324.689	288.078	0	288.078
Non-Financial Associates		11.400	0	11.400	11.400	0	11.400
INVESTMENTS IN SUBSIDIARIES (Net)	V-I-8	1.506.509	492.477	1.998.986	1.363.012	434.112	1.797.124
Unconsolidated Financial Subsidiaries		1.238.315	492.477	1.730.792	1.094.116	434.112	1.528.228
Unconsolidated Non-Financial Subsidiaries		268.194	0	268.194	268.896	0	268.896
JOINTLY CONTROLLED PARTNERSHIPS (JOINT VENTURES) (Net)	V-I-9	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships (Joint Ventures)		0	0	0	0	0	0
Financial Joint Ventures		0	0	0	0	0	0
Non-Financial Joint Ventures		0	0	0	0	0	0
RECEIVABLES FROM LEASING TRANSACTIONS	V-I-10	0	0	0	0	0	0
Finance lease receivables		0	0	0	0	0	0
Operating Lease Receivables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Unearned Income (-)		0	0	0	0	0	0
DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES	V-I-11	0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedge of Net Investments In A Foreign Operation		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		1.373.284	7.487	1.380.771	1.401.949	7.926	1.409.875
INTANGIBLE ASSETS AND GOODWILL (Net)		214.109	0	214.109	193.866	0	193.866
Goodwill		0	0	0	0	0	0
Other		214.109	0	214.109	193.866	0	193.866
INVESTMENT PROPERTY (Net)	V-I-12	0	0	0	0	0	0
TAX ASSETS		0	0	0	83.109	0	83.109
Current tax assets		0	0	0	0	0	0
Deferred Tax Asset	V-I-13	0	0	0	83.109	0	83.109
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1.266.856	0	1.266.856	1.227.867	0	1.227.867
Held for Sale		1.266.856	0	1.266.856	1.227.867	0	1.227.867
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	V-I-15	2.410.663	2.025.498	4.436.161	1.685.657	2.264.163	3.949.820
TOTAL ASSETS		162.038.433	84.776.761	246.815.194	132.930.306	79.609.599	212.539.905
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	101.757.690	43.961.293	145.718.983	86.113.201	37.725.176	123.838.377
Deposits from the Bank's Risk Group	V-V-1	2.567.435	273.866	2.841.301	1.984.546	212.599	2.197.145
Other		99.190.255	43.687.427	142.877.682	84.128.655	37.512.577	121.641.232
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	V-II-2	733.746	176.145	909.891	954.633	189.070	1.143.703
LOANS RECEIVED	V-II-3	660.020	26.842.117	27.502.137	671.898	23.521.872	24.193.770
MONEY MARKET FUNDS		14.301.227	1.871.737	16.172.964	11.172.470	1.722.864	12.895.334
Funds From Interbank Money Market		7.770.139	0	7.770.139	2.501.180	0	2.501.180
Funds From Takasbank Money Market		0	0	0	0	0	0
Funds Provided Under Repurchase Agreements		6.531.088	1.871.737	8.402.825	8.671.290	1.722.864	10.394.154
MARKETABLE SECURITIES (Net)	V-II-3	3.769.339	12.446.493	16.215.832	3.268.595	11.439.150	14.707.745
Bills		3.769.339	0	3.769.339	3.268.595	0	3.268.595

Asset-backed Securities		0	0	0	0	0	0
Bonds		0	12,446,493	12,446,493		11,439,150	11,439,150
FUNDS		3,284	0	3,284	3,319	0	3,319
Borrower funds		0	0	0	0	0	0
Other		3,284	0	3,284	3,319	0	3,319
MISCELLANEOUS PAYABLES		5,672,052	758,591	6,430,643	4,381,317	781,677	5,162,994
OTHER LIABILITIES	V-II-4	673,201	1,504,683	2,177,884	677,086	1,999,105	2,676,191
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES	V-II-5	0	0	0	0	0	0
Finance Lease Payables		0	0	0	0	0	0
Operating Lease Payables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Deferred Finance Lease Expenses (-)		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES HELD FOR CASH FLOW HEDGES	V-II-6	0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	V-II-7	3,260,157	15,941	3,276,098	3,205,470	18,622	3,224,092
General Loan Loss Provisions	V-II-7	2,323,657	11,774	2,335,431	2,153,773	13,670	2,167,443
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		750,956	0	750,956	710,171	0	710,171
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions	V-II-7	185,544	4,167	189,711	341,526	4,952	346,478
TAX LIABILITIES	V-II-8	470,277	58,225	528,502	422,131	2,325	424,456
Current tax liabilities		427,533	1,799	429,332	422,131	2,325	424,456
Deferred tax liabilities	V-I-13	42,744	56,426	99,170	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	V-II-10	527,616	5,119,025	5,646,641	0	5,031,213	5,031,213
EQUITY		21,872,188	360,147	22,232,335	19,035,854	202,857	19,238,711
Issued capital	V-II-11	2,500,000	0	2,500,000	2,500,000	0	2,500,000
Capital Reserves		2,254,059	360,147	2,614,206	2,070,365	202,857	2,273,222
Equity Share Premiums		723,918	0	723,918	723,918	0	723,918
Share Cancellation Profits		0	0	0	0	0	0
Marketable Securities Value Increase Funds	V-II-11	608,474	360,147	968,621	495,171	202,857	698,028
Tangible Assets Revaluation Reserve		877,685	0	877,685	829,895	0	829,895
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)		91,823	0	91,823	69,222	0	69,222
Hedging Reserves (Effective Portion)		0	0	0	0	0	0
Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations		0	0	0	0	0	0
Other Capital Reserves		-47,841	0	-47,841	-47,841	0	-47,841
Profit Reserves		14,296,045	0	14,296,045	11,762,447	0	11,762,447
Legal Reserves		1,635,332	0	1,635,332	1,367,022	0	1,367,022
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		12,210,313	0	12,210,313	9,964,966	0	9,964,966
Other Profit Reserves		450,400	0	450,400	430,459	0	430,459

Profit or Loss		2.822.084	0	2.822.084	2.703.042	0	2.703.042
Prior Years' Profit/Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.822.084	0	2.822.084	2.703.042	0	2.703.042
Non-controlling Interests		0	0	0	0	0	0
TOTAL EQUITY AND LIABILITIES		153.700.797	93.114.397	246.815.194	129.905.974	82.633.931	212.539.905

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2017			Previous Period 31.12.2016		
		TL	FC	Total	TL	FC	Total
STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET COMMITMENTS		72.489.136	77.897.930	150.387.066	71.071.210	75.396.231	146.467.441
GUARANTIES AND WARRANTIES	V-III-2-4	29.775.078	15.631.687	45.406.765	26.743.456	13.704.968	40.448.424
Letters of Guarantee		29.707.500	6.215.003	35.922.503	26.687.992	5.626.758	32.314.750
Guarantees Subject to State Tender Law		3.174.903	3.189.679	6.364.582	3.203.501	2.571.209	5.774.710
Guarantees Given for Foreign Trade Operations		1.050.776	0	1.050.776	1.059.516	0	1.059.516
Other Letters of Guarantee		25.481.821	3.025.324	28.507.145	22.424.975	3.055.549	25.480.524
Bank Acceptances		48.693	1.192.109	1.240.802	53.702	1.143.484	1.197.186
Import Letter of Acceptance		2.168	393.890	396.058	0	395.874	395.874
Other Bank Acceptances		46.525	798.219	844.744	53.702	747.610	801.312
Letters of Credit		18.885	8.178.339	8.197.224	1.762	6.911.368	6.913.130
Documentary Letters of Credit		18.885	8.178.339	8.197.224	1.762	6.911.368	6.913.130
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	2.833	2.833	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		0	0	0	0	0	0
Other Guarantees		0	41.465	41.465	0	16.890	16.890
Other Collaterals		0	1.938	1.938	0	3.672	3.672
COMMITMENTS		28.962.941	17.035.641	45.998.582	26.475.216	12.535.618	39.010.834
Irrevocable Commitments		25.867.790	1.162.344	27.030.134	23.451.047	1.502.055	24.953.102
Forward Asset Purchase Commitments	V-III-1	450.041	1.162.344	1.612.385	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	11.052.514	0	11.052.514	9.817.555	0	9.817.555
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	2.445.227	0	2.445.227	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	9.879.025	0	9.879.025	8.682.835	0	8.682.835
Commitments for Credit Cards and Banking Services Promotions		860.264	0	860.264	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		1,180.719	0	1,180.719	1,133.750	0	1,133.750
Revocable Commitments		3,095.151	15,873.297	18,968.448	3,024.169	11,033.563	14,057.732
Revocable Loan Granting Commitments		3,095.151	15,873.297	18,968.448	3,024.169	11,033.563	14,057.732
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		13,751.117	45,230.602	58,981.719	17,852.538	49,155.645	67,008.183
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		13,751.117	45,230.602	58,981.719	17,852.538	49,155.645	67,008.183
Forward Foreign Currency Buy or Sell Transactions		1,082.153	1,454.904	2,537.057	489.310	1,120.684	1,609.994
Forward Foreign Currency Buying Transactions		541.342	727.489	1,268.831	244.982	560.368	805.350
Forward Foreign Currency Sale Transactions		540.811	727.415	1,268.226	244.328	560.316	804.644
Currency and Interest Rate Swaps		11,340.321	32,056.067	43,396.388	16,314.487	37,172.783	53,487.270
Currency Swap Buy Transactions		3,007.928	12,869.324	15,877.252	8,539.652	11,631.406	20,171.058
Currency Swap Sell Transactions		6,382.393	4,048.269	10,430.662	6,324.835	9,924.553	16,249.388
Interest Rate Swap Buy Transactions		975.000	7,569.237	8,544.237	725.000	7,808.412	8,533.412
Interest Rate Swap Sell Transactions		975.000	7,569.237	8,544.237	725.000	7,808.412	8,533.412
Currency, Interest Rate and Securities Options		537.144	632.610	1,169.754	142.676	730.632	873.308
Currency Options Buy Transactions		163.850	417.140	580.990	121.124	306.804	427.928
Currency Options Sell Transactions		373.294	215.470	588.764	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		791.499	11,087.021	11,878.520	906.065	10,131.546	11,037.611
CUSTODY AND PLEDGES RECEIVED		1,211,125.384	718,571.124	1,929,696.508	1,043,040.320	580,201.858	1,623,242.178
ITEMS HELD IN CUSTODY		55,578.228	4,038.439	59,616.667	54,374.804	4,027.246	58,402.050
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		44,433.634	161.866	44,595.500	43,319.878	147.806	43,467.684
Cheques Received for Collection		9,077.054	2,334.016	11,411.070	9,130.796	2,502.025	11,632.821
Commercial Notes Received for Collection		971.428	413.348	1,384.776	941.776	410.946	1,352.722
Other Assets Received for Collection		2.152	143	2.295	2.152	141	2.293
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	71.389	71.698	309	66.081	66.390
Custodians		1,093.651	1,057.677	2,151.328	979.893	900.247	1,880.140
PLEDGED ITEMS		309,779.236	118,162.428	427,941.664	280,652.246	104,200.492	384,852.738
Securities		593.537	11.285	604.822	495.249	16.366	511.615
Guarantee Notes		683.561	460.733	1,144.294	767.038	544.996	1,312.034
Commodity		32,664.531	648.820	33,313.351	31,750.967	775.907	32,526.874
Warrant		0	0	0	0	0	0
Real Estate		237,676.646	96,365.595	334,042.241	230,129.196	86,340.346	316,469.542
Other Pledged Items		37,573.795	20,549.791	58,123.586	16,959.461	16,365.309	33,324.770

Depositories Receiving Pledged Items		587.166	126.204	713.370	550.335	157.568	707.903
ACCEPTED BILL, GUARANTIES AND WARRANTEES		845.767.920	596.370.257	1.442.138.177	708.013.270	471.974.120	1.179.987.390
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.283.614.520	796.469.054	2.080.083.574	1.114.111.530	655.598.089	1.769.709.619



Income Statement

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2017 - 30.09.2017	Previous Period 01.01.2016 - 30.09.2016	Current Period 3 Months 01.07.2017 - 30.09.2017	Previous Period 3 Months 01.07.2016 - 30.09.2016
Income Statement					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		15.282.787	12.111.223	5.285.417	4.274.110
Interest Income on Loans	V-IV-1	13.038.803	10.323.261	4.754.832	3.650.790
Interest Income on Reserve Deposits		155.913	81.523	61.816	26.581
Interest Income on Banks	V-IV-1	32.059	17.672	15.788	5.098
Interest Income on Money Market Placements		26.570	0	4.383	0
Interest Income on Marketable Securities Portfolio	V-IV-1	2.026.738	1.685.678	448.179	590.206
Financial Assets Held for Trading		0	0	0	0
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		1.276.108	1.144.453	323.709	391.398
Held to Maturity Investments		750.630	541.225	124.470	198.808
Finance Lease Income		0	0	0	0
Other Interest Income		2.704	3.089	419	1.435
INTEREST EXPENSES		-8.980.266	-7.093.240	-3.481.036	-2.354.319
Interest Expenses on Deposits	V-IV-2	-6.538.269	-5.391.531	-2.585.067	-1.767.730
Interest Expenses on Funds Borrowed	V-IV-2	-473.656	-249.362	-169.600	-90.085
Interest Expenses on Money Market Funds		-1.009.393	-744.811	-389.870	-260.322
Interest Expenses on Securities Issued	V-IV-2	-685.812	-478.745	-249.432	-165.739
Other Interest Expense		-273.136	-228.791	-87.067	-70.443
NET INTEREST INCOME OR EXPENSE		6.302.521	5.017.983	1.804.381	1.919.791
NET FEE AND COMMISSION INCOME OR EXPENSES		958.825	702.715	356.037	246.955
Fees and Commissions Received		1.440.108	1.099.862	530.737	376.727
From Noncash Loans		216.574	166.252	76.013	56.859
Other		1.223.534	933.610	454.724	319.868
Fees and Commissions Paid		-481.283	-397.147	-174.700	-129.772
Paid for Noncash Loans		-87	-28	-11	-9
Other		-481.196	-397.119	-174.689	-129.763
DIVIDEND INCOME		93.501	91.722	29.936	9.000
TRADING INCOME OR LOSS (Net)	V-IV-3	122.949	218.525	4.320	145.706
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	55.712	48.179	13.831	7.697
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-68.539	85.858	-34.545	110.974
Foreign Exchange Gains or Losses	V-IV-3	135.776	84.488	25.034	27.035
OTHER OPERATING INCOME	V-IV-4	1.182.510	802.232	362.208	224.560
TOTAL OPERATING INCOME (EXPENSE)		8.660.306	6.833.177	2.556.882	2.546.012
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	V-IV-5	-1.919.883	-1.537.036	-567.945	-547.007
OTHER OPERATING EXPENSES (-)	V-IV-6	-3.217.881	-2.872.845	-1.123.659	-966.519
NET OPERATING INCOME (LOSS)		3.522.542	2.423.296	865.278	1.032.486
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	3.522.542	2.423.296	865.278	1.032.486
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-700.458	-502.321	-164.604	-215.098
Current Tax Provision		-562.068	-593.583	-109.042	-170.112
Deferred Tax Provision		-138.390	91.262	-55.562	-44.986
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	2.822.084	1.920.975	700.674	817.388
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)		2.822.084	1.920.975	700.674	817.388
Profit (Loss) Attributable to Group		0	0	0	0
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>100 Adet Hisse Başına Kar/Zarar (Tam TL)</i>		1,12880000	0,76840000	0,28030000	0,32700000

Statement of Income and Expense Items Accounted Under Shareholders' Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2017 - 30.09.2017	Previous Period 01.01.2016 - 30.09.2016	Current Period 3 Months 01.07.2017 - 30.09.2017	Previous Period 3 Months 01.07.2016 - 30.09.2016
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		190.876	227.300		
TANGIBLE ASSETS REVALUATION DIFFERENCES		-1.740	-247		
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0		
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		0	0		
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		146.218	9.285		
DEFERRED TAX RELATED TO VALUATION DIFFERENCES		-43.814	-42.019		
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		291.540	194.319		
PROFIT (LOSS)		2.822.084	1.920.975		
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		744	32.937		
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		2.821.340	1.888.038		
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		3.113.624	2.115.294		



Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2017 - 30.09.2017	Previous Period 01.01.2016 - 30.09.2016
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		4.460.772	3.026.584
Interest Received		14.134.938	11.545.982
Interest Paid		-8.465.498	-6.929.095
Dividends received		34.630	14.819
Fees and Commissions Received		1.440.108	1.099.862
Other Gains		44.377	99.968
Collections from Previously Written Off Loans and Other Receivables		953.626	800.754
Cash Payments to Personnel and Service Suppliers		-1.466.144	-1.281.851
Taxes Paid		-662.086	-739.025
Other		-1.553.179	-1.584.830
Changes in Operating Assets and Liabilities Subject to Banking Operations		-3.592.782	-4.050.160
Net (Increase) Decrease in Financial Assets Held for Trading		-114	0
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		-2.282.844	825.549
Net (Increase) Decrease in Loans		-28.025.516	-15.568.196
Net (Increase) Decrease in Other Assets		-510.509	171.434
Net Increase (Decrease) in Bank Deposits		1.490.436	532.177
Net Increase (Decrease) in Other Deposits		19.683.603	9.368.369
Net Increase (Decrease) in Funds Borrowed		3.251.957	-727.782
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.800.205	1.348.289
Net Cash Provided From Banking Operations		867.990	-1.023.576
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		-1.385.393	-178.074
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)		232	0
Tangible And Intangible Asset Purchases		-189.489	-128.863
Cash Obtained from Tangible and Intangible Asset Sales		398.252	281.221
Cash Paid for Purchase of Financial Assets Available for Sale		-5.584.252	-4.100.011
Cash Obtained from Sale of Financial Assets Available for Sale		4.376.130	3.987.006
Cash Paid for Purchase of Investment Securities Held to Maturity		-1.602.467	-1.734.464
Cash Obtained from Sale of Investment Securities Held to Maturity		1.256.354	1.554.938
Other		-40.153	-37.901
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.899.528	1.433.553
Cash Obtained from Loans and Securities Issued		9.725.818	8.647.001
Cash Outflow Arised From Loans and Securities Issued		-7.706.290	-7.113.448
Equity Instruments Issued		0	0
Dividends paid		-120.000	-100.000
Payments of finance lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		64.794	40.860
Net Increase (Decrease) in Cash and Cash Equivalents		1.446.919	272.763
Cash and Cash Equivalents at Beginning of the Period		11.108.769	8.200.424
Cash and Cash Equivalents at End of the Period		12.555.688	8.473.187



Statement of Changes in Equity

Presentation Currency: 1.000 TL
 Nature of Financial Statements: Unconsolidated

	Footnote Reference	Issued Capital	Issued Capital Inflation Adjustment Difference	Share Premium	Share Cancellation Profit	Legal Reserves	Statutory Reserves	Extraordinary Reserves	Other Reserves	Current Period Net Profit (Loss)	Prior Years' Profits or Losses	Marketable Securities Revaluation Differences	Tangible and Intangible Assets Revaluation Reserve	Bonus Shares from Investments	Hedge Reserves	Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Statement of Changes in Equity																			
Statement of Changes in Equity																			
Equity at beginning of period		2.500.000	0	723.918	0	1.174.010	0	8.329.529	380.198	0	1.930.109	830.413	830.149	69.222	0	0	16.767.548	0	16.767.548
Adjustments Related to TMS 8																			
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		2.500.000	0	723.918	0	1.174.010	0	8.329.529	380.198	0	1.930.109	830.413	830.149	69.222	0	0	16.767.548	0	16.767.548
CHANGES IN THE PERIOD																			
Increase/Decrease due to Mergers		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marketable Securities Value Increase Funds		0	0	0	0	0	0	0	0	0	0	194.554	0	0	0	0	194.554	0	194.554
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	-235	0	0	0	-235	0	-235
Intangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Translation Differences		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Effects Of Changes In Partipication Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash Increase		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share Cancellation Profit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.920.975	0	0	0	0	0	0	1.920.975	0	1.920.975
Profit Distributions		0	0	0	0	193.012	0	1.635.437	0	0	-1.930.109	0	1.660	0	0	0	-100.000	0	-100.000
Dividends Paid		0	0	0	0	0	0	0	0	0	-100.000	0	0	0	0	0	-100.000	0	-100.000
Transfers To Reserves		0	0	0	0	193.012	0	1.635.437	0	0	-1.830.109	0	1.660	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		2.500.000	0	723.918	0	1.367.022	0	9.964.966	380.198	1.920.975	0	1.024.967	831.574	69.222	0	0	18.782.842	0	18.782.842
Statement of Changes in Equity																			
Statement of Changes in Equity																			
Equity at beginning of period		2.500.000	0	723.918	0	1.367.022	0	9.964.966	382.618	0	2.703.042	698.028	829.895	69.222	0	0	19.238.711	0	19.238.711
Adjustments Related to TMS 8																			
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		2.500.000	0	723.918	0	1.367.022	0	9.964.966	382.618	0	2.703.042	698.028	829.895	69.222	0	0	19.238.711	0	19.238.711
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	270.593	0	0	0	0	270.593	0	270.593
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	-1.654	0	0	0	-1.654	0	-1.654
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	22.601	0	0	22.601	0	22.601
Translation Differences		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Effects Of Changes In Partipication Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash Increase		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share Cancellation Profit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Profit (loss) for the Period		0	0	0	0	0	0	0	0	2.822.084	0	0	0	0	0	0	2.822.084	0	2.822.084
Profit Distributions		0	0	0	0	268.310	0	2.245.347	19.941	0	-2.703.042	0	49.444	0	0	0	-120.000	0	-120.000

Previous Period
01.01.2016 - 30.09.2016

Current Period
01.01.2017 - 30.09.2017

Dividends Paid	VI-1	0	0	0	0	0	0	0	0	0	-120.000	0	0	0	0	0	-120.000	0	-120.000
Transfers To Reserves	VI-1	0	0	0	0	268.310	0	2.245.347	19.941	0	-2.583.042	0	49.444	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		2.500.000	0	723.918	0	1.635.332	0	12.210.313	402.559	2.822.084	0	968.621	877.685	91.823	0	0	22.232.335	0	22.232.335