



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Banka Finansal Rapor(en)
Consolidated
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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2017 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 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 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 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, 13 Kasım 2017

Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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	3.830.709	22.420.904	26.251.613	4.409.164	19.960.151	24.369.315
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	V-I-2	1.536.365	281.051	1.817.416	1.644.899	144.334	1.789.233
Financial Assets Held For Trading		1.536.365	281.051	1.817.416	1.644.899	144.334	1.789.233
Public Debt Securities		293	5.481	5.774	206	10.647	10.853
Equity instruments		8.843	0	8.843	2.095	0	2.095
Derivatives Classified As Financial Assets Held For Trading	V-I-2	1.372.856	275.570	1.648.426	1.473.865	133.687	1.607.552
Other Securities		154.373	0	154.373	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	1.188.783	6.202.916	7.391.699	1.195.786	4.079.703	5.275.489
RECEIVABLES FROM MONEY MARKETS		1.527	0	1.527	5.232	0	5.232
Receivables From Interbank Money Markets		0	0	0	0	0	0
Receivables From BIST Takasbank Money Market		1.515	0	1.515	3.428	0	3.428
Receivables From Reverse Repo Transactions		12	0	12	1.804	0	1.804
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	V-I-4	14.754.785	5.761.853	20.516.638	12.588.929	6.030.151	18.619.080
Equity instruments		15	37.714	37.729	15	27.595	27.610
Public Debt Securities		14.754.770	5.343.829	20.098.599	12.588.914	5.719.498	18.308.412
Other Securities		0	380.310	380.310	0	283.058	283.058
LOANS AND RECEIVABLES	V-I-5	126.278.563	50.911.545	177.190.108	100.166.610	49.408.659	149.575.269
Loans and Receivables		125.277.092	50.881.391	176.158.483	99.001.801	49.402.693	148.404.494
Loans to Bank's Risk Group	V-V-1	220	11.483	11.703	581	36.936	37.517
Public Debt Securities		0	0	0	0	0	0
Other		125.276.872	50.869.908	176.146.780	99.001.220	49.365.757	148.366.977
Non-performing Loans		7.367.139	117.563	7.484.702	6.626.073	77.310	6.703.383
Specific Provisions (-)	V-I-5	-6.365.668	-87.409	-6.453.077	-5.461.264	-71.344	-5.532.608
FACTORING RECEIVABLES		1.326.493	177.979	1.504.472	1.171.659	219.055	1.390.714
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	372.654	3	372.657	336.229	3	336.232

Associates Accounted for Using Equity Method		311.841	0	311.841	275.765	0	275.765
Unconsolidated Associates		60.813	3	60.816	60.464	3	60.467
Financial Associates		48.460	0	48.460	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	285.993	0	285.993	286.698	0	286.698
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		285.993	0	285.993	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	456.868	1.242.407	1.699.275	364.209	1.182.200	1.546.409
Finance lease receivables		590.464	1.377.261	1.967.725	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 (-)		-133.596	-134.854	-268.450	-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)		1.666.943	9.184	1.676.127	1.693.745	9.358	1.703.103
INTANGIBLE ASSETS AND GOODWILL (Net)		253.558	297	253.855	230.242	23	230.265
Goodwill		0	0	0	0	0	0
Other		253.558	297	253.855	230.242	23	230.265
INVESTMENT PROPERTY (Net)	V-I-12	381.138	0	381.138	354.385	0	354.385
TAX ASSETS	V-I-13	112.701	0	112.701	197.922	0	197.922
Current tax assets	V-I-13	928	0	928	835	0	835
Deferred Tax Asset	V-I-13	111.773	0	111.773	197.087	0	197.087
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1.267.091	0	1.267.091	1.228.102	0	1.228.102
Held for Sale		1.267.091	0	1.267.091	1.228.102	0	1.228.102
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	V-I-15	4.097.351	2.113.877	6.211.228	3.110.515	2.472.502	5.583.017
TOTAL ASSETS		166.516.079	89.408.415	255.924.494	137.024.240	83.646.760	220.671.000
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	101.377.495	47.213.422	148.590.917	85.815.420	40.443.889	126.259.309
Deposits from the Bank's Risk Group	V-V-1	2.187.240	225.282	2.412.522	1.686.765	116.088	1.802.853
Other		99.190.255	46.988.140	146.178.395	84.128.655	40.327.801	124.456.456
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	V-II-2	733.913	179.426	913.339	955.019	199.405	1.154.424
LOANS RECEIVED	V-II-3	1.669.261	28.013.798	29.683.059	1.720.814	24.578.616	26.299.430
MONEY MARKET FUNDS		14.533.189	1.892.752	16.425.941	11.450.137	1.794.134	13.244.271
Funds From Interbank Money Market		7.770.139	0	7.770.139	2.501.180	0	2.501.180
Funds From Takasbank Money Market		231.962	0	231.962	277.667	0	277.667
Funds Provided Under Repurchase Agreements		6.531.088	1.892.752	8.423.840	8.671.290	1.794.134	10.465.424
MARKETABLE SECURITIES (Net)	V-II-3	4.208.152	12.316.974	16.525.126	3.373.519	11.309.305	14.682.824
Bills		4.116.407	0	4.116.407	3.373.519	0	3.373.519

Asset-backed Securities		0	0	0	0	0	0
Bonds		91.745	12.316.974	12.408.719	0	11.309.305	11.309.305
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		5.980.178	797.423	6.777.601	4.622.676	920.879	5.543.555
OTHER LIABILITIES	V-II-4	751.926	1.547.657	2.299.583	747.599	2.018.132	2.765.731
FACTORING PAYABLES		135	3	138	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	5.746.582	41.840	5.788.422	5.562.513	43.584	5.606.097
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		779.269	2.533	781.802	736.608	1.791	738.399
Insurance Technical Reserves (Net)		2.436.668	12.031	2.448.699	2.304.345	14.000	2.318.345
Other provisions	V-II-7	206.988	15.502	222.490	367.787	14.123	381.910
TAX LIABILITIES	V-II-8	516.981	71.500	588.481	477.830	11.957	489.787
Current tax liabilities		462.038	1.799	463.837	463.916	2.847	466.763
Deferred tax liabilities	V-I-13	54.943	69.701	124.644	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	527.616	5.100.706	5.628.322	0	5.014.700	5.014.700
EQUITY		22.007.452	692.829	22.700.281	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		1.560.171	200.535	1.760.706	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	-162.703	200.535	37.832	-181.609	50.440	-131.169
Tangible Assets Revaluation Reserve		1.044.656	0	1.044.656	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)		3.614	0	3.614	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		-53.176	0	-53.176	-52.825	0	-52.825
Profit Reserves		14.577.654	297.028	14.874.682	12.025.037	234.296	12.259.333
Legal Reserves		1.700.912	9.553	1.710.465	1.428.436	8.351	1.436.787
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		12.434.644	4.598	12.439.242	10.151.977	4.598	10.156.575
Other Profit Reserves		435.761	282.877	718.638	438.287	221.347	659.634

Profit or Loss		2.779.600	131.657	2.911.257	2.660.885	115.059	2.775.944
Prior Years' Profit/Loss		-179.626	116.244	-63.382	-107.147	93.173	-13.974
Current Period Net Profit Or Loss		2.959.226	15.413	2.974.639	2.768.032	21.886	2.789.918
Non-controlling Interests		590.027	63.609	653.636	473.855	53.674	527.529
TOTAL EQUITY AND LIABILITIES		158.056.164	97.868.330	255.924.494	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 30.09.2017			Previous Period 31.12.2016		
		TL	FC	Total	TL	FC	Total
STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET COMMITMENTS		73.808.488	79.254.674	153.063.162	71.979.483	76.304.502	148.283.985
GUARANTIES AND WARRANTIES	V-III-2	30.336.031	15.643.289	45.979.320	26.946.124	13.714.227	40.660.351
Letters of Guarantee	V-III-1	29.707.500	6.216.751	35.924.251	26.687.992	5.628.335	32.316.327
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	3.027.072	28.508.893	22.424.975	3.057.126	25.482.101
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		329.452	9.854	339.306	202.668	7.682	210.350
Other Guarantees		58.993	41.465	100.458	0	16.890	16.890
Other Collaterals		172.508	1.938	174.446	0	3.672	3.672
COMMITMENTS		29.714.280	17.529.720	47.244.000	27.151.229	12.692.995	39.844.224
Irrevocable Commitments		26.619.129	1.656.423	28.275.552	24.078.084	1.659.432	25.737.516
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	3.676	11.056.190	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	2.445.227	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		1,932.058	490.403	2,422.461	1,760.787	123.335	1,884.122
Revocable Commitments		3,095.151	15,873.297	18,968.448	3,073.145	11,033.563	14,106.708
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	48.976	0	48.976
DERIVATIVE FINANCIAL INSTRUMENTS		13,758.177	46,081.665	59,839.842	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		13,758.177	46,081.665	59,839.842	17,882.130	49,897.280	67,779.410
Forward Foreign Currency Buy or Sell Transactions		1,082.153	1,454.904	2,537.057	492.117	1,123.868	1,615.985
Forward Foreign Currency Buying Transactions		541.342	727.489	1,268.831	247.789	560.368	808.157
Forward Foreign Currency Sale Transactions		540.811	727.415	1,268.226	244.328	563.500	807.828
Currency and Interest Rate Swaps		11,347.381	32,907.130	44,254.511	16,341.272	37,911.234	54,252.506
Currency Swap Buy Transactions		3,014.988	13,290.113	16,305.101	8,566.437	11,982.601	20,549.038
Currency Swap Sell Transactions		6,382.393	4,478.543	10,860.936	6,324.835	10,311.809	16,636.644
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		1,215,280.110	719,526.539	1,934,806.649	1,045,090.768	580,650.674	1,625,741.442
ITEMS HELD IN CUSTODY		59,666.569	4,993.854	64,660.423	56,357.991	4,476.062	60,834.053
Customer Fund and Portfolio Balances		916.167	0	916.167	796.204	0	796.204
Securities Held in Custody		45,634.119	161.866	45,795.985	43,543.703	147.806	43,691.509
Cheques Received for Collection		9,506.931	2,411.708	11,918.639	9,441.126	2,589.510	12,030.636
Commercial Notes Received for Collection		1,922.270	828.580	2,750.850	1,535.349	751.302	2,286.651
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		584.108	533.880	1,117.988	49.414	87.056	136.470
Custodians		1,100.822	1,057.677	2,158.499	990.043	900.247	1,890.290
PLEDGED ITEMS		309,845.621	118,162.428	428,008.049	280,719.507	104,200.492	384,919.999
Securities		593.887	11.285	605.172	495.623	16.366	511.989
Guarantee Notes		684.502	460.733	1,145.235	767.642	544.996	1,312.638
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		237,736.978	96,365.595	334,102.573	230,190.866	86,340.346	316,531.212
Other Pledged Items		37,578.557	20,549.791	58,128.348	16,964.074	16,365.309	33,329.383

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		1.289.088.598	798.781.213	2.087.869.811	1.117.070.251	656.955.176	1.774.025.427



Income Statement

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		15.713.842	12.409.059	5.446.818	4.372.749
Interest Income on Loans	V-IV-1	13.079.654	10.367.772	4.770.082	3.663.504
Interest Income on Reserve Deposits		155.913	81.523	61.816	26.581
Interest Income on Banks	V-IV-1	148.016	86.290	61.308	28.505
Interest Income on Money Market Placements		27.007	461	4.552	145
Interest Income on Marketable Securities Portfolio	V-IV-1	2.060.244	1.703.003	461.096	596.097
Financial Assets Held for Trading		14.542	5.778	6.107	1.893
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		1.295.072	1.156.000	330.519	395.396
Held to Maturity Investments		750.630	541.225	124.470	198.808
Finance Lease Income		100.643	82.198	35.931	27.975
Other Interest Income		142.365	87.812	52.033	29.942
INTEREST EXPENSES		-9.153.670	-7.189.427	-3.546.271	-2.387.139
Interest Expenses on Deposits	V-IV-2	-6.536.078	-5.376.104	-2.584.078	-1.763.784
Interest Expenses on Funds Borrowed	V-IV-2	-591.942	-339.385	-212.720	-121.596
Interest Expenses on Money Market Funds		-1.031.649	-752.749	-397.740	-263.632
Interest Expenses on Securities Issued	V-IV-2	-709.272	-486.885	-263.557	-167.902
Other Interest Expense		-284.729	-234.304	-88.176	-70.225
NET INTEREST INCOME OR EXPENSE		6.560.172	5.219.632	1.900.547	1.985.610
NET FEE AND COMMISSION INCOME OR EXPENSES		891.966	658.184	334.212	251.128
Fees and Commissions Received		1.368.668	1.052.107	506.590	379.483
From Noncash Loans		215.926	165.820	75.813	56.738
Other		1.152.742	886.287	430.777	322.745
Fees and Commissions Paid		-476.702	-393.923	-172.378	-128.355
Paid for Noncash Loans		-2.775	-1.138	-655	-393
Other		-473.927	-392.785	-171.723	-127.962
DIVIDEND INCOME		47.421	61.142	790	3
TRADING INCOME OR LOSS (Net)	V-IV-3	136.652	225.020	8.389	154.191
Gains (Losses) Arising from Capital Markets Transactions		58.328	49.522	14.493	8.508
Gains (Losses) Arising From Derivative Financial Transactions		-62.980	86.870	-34.723	108.876
Foreign Exchange Gains or Losses		141.304	88.628	28.619	36.807
OTHER OPERATING INCOME	V-IV-4	2.101.662	1.549.637	676.943	473.448
TOTAL OPERATING INCOME (EXPENSE)		9.737.873	7.713.615	2.920.881	2.864.380
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	V-IV-5	-1.963.326	-1.570.866	-578.918	-559.436
OTHER OPERATING EXPENSES (-)	V-IV-6	-4.032.859	-3.668.078	-1.341.056	-1.209.668
NET OPERATING INCOME (LOSS)		3.741.688	2.474.671	1.000.907	1.095.276
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		39.923	30.260	14.275	9.777
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		3.781.611	2.504.931	1.015.182	1.105.053
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-734.561	-526.571	-179.893	-229.263
Current Tax Provision	V-IV-7	-589.607	-610.722	-122.268	-175.247
Deferred Tax Provision	V-IV-7	-144.954	84.151	-57.625	-54.016
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		3.047.050	1.978.360	835.289	875.790
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)		3.047.050	1.978.360	835.289	875.790
Profit (Loss) Attributable to Group		2.974.639	1.973.741	780.684	850.266
Profit (loss), attributable to non-controlling interests	V-IV-9	72.411	4.619	54.605	25.524
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXV	1,18990000	0,78950000	0,31230000	0,34010000

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 - 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		210.828	244.583		
TANGIBLE ASSETS REVALUATION DIFFERENCES		-33.048	311		
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0		
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		38.956	14.136		
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		7.368	-7.945		
DEFERRED TAX RELATED TO VALUATION DIFFERENCES		-40.059	-47.815		
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		184.045	203.270		
PROFIT (LOSS)		3.047.050	1.978.360		
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		757	32.999		
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		3.046.293	1.945.361		
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		3.231.095	2.181.630		



Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		4.919.667	3.238.461
Interest Received		14.545.668	11.823.291
Interest Paid		-8.635.534	-7.015.124
Dividends received		17.805	10.563
Fees and Commissions Received		1.368.668	1.052.107
Other Gains		983.609	825.228
Collections from Previously Written Off Loans and Other Receivables		971.914	852.670
Cash Payments to Personnel and Service Suppliers		-1.615.771	-1.404.293
Taxes Paid		-686.199	-748.197
Other		-2.030.493	-2.157.784
Changes in Operating Assets and Liabilities Subject to Banking Operations		-4.225.523	-3.832.061
Net (Increase) Decrease in Financial Assets Held for Trading		14.623	-17.365
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		-2.523.001	812.899
Net (Increase) Decrease in Loans		-28.656.490	-15.378.089
Net (Increase) Decrease in Other Assets		-651.892	240.045
Net Increase (Decrease) in Bank Deposits		1.484.118	531.631
Net Increase (Decrease) in Other Deposits		20.121.337	9.154.870
Net Increase (Decrease) in Funds Borrowed		3.283.354	-760.829
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.702.428	1.584.777
Net Cash Provided From Banking Operations		694.144	-593.600
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		-1.466.561	-212.032
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		-200.390	-131.215
Cash Obtained from Tangible and Intangible Asset Sales		400.076	283.254
Cash Paid for Purchase of Financial Assets Available for Sale		-5.696.303	-4.162.468
Cash Obtained from Sale of Financial Assets Available for Sale		4.425.315	4.015.013
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		-49.378	-37.090
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.215.330	1.444.890
Cash Obtained from Loans and Securities Issued		9.158.817	8.334.577
Cash Outflow Arised From Loans and Securities Issued		-6.805.201	-6.789.360
Equity Instruments Issued		0	0
Dividends paid		-138.286	-100.327
Payments of finance lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		26.665	34.180
Net Increase (Decrease) in Cash and Cash Equivalents		1.469.578	673.438
Cash and Cash Equivalents at Beginning of the Period		12.421.404	9.057.127
Cash and Cash Equivalents at End of the Period		13.890.982	9.730.565



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	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
Dividends Paid		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
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period		2.500.000	0	727.780	0	1.433.717	6.337	10.154.969	563.923	1.973.741	-5.238	241.717	964.089	3.683	0	0	18.564.718	514.427	19.079.145
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	164.457	0	0	0	0	164.457	1.415	165.872
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	-31.349	0	-2.127	0	0	0	-33.476	511	-32.965
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	-69	0	0	-69	0	-69
Translation Differences		0	0	0	0	0	0	0	38.956	0	0	0	0	0	0	0	38.956	0	38.956
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	-37.096	4.544	0	0	0	0	-32.552	-615	-33.167
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	-31	0	0	-351	0	-1.629	0	142	0	0	0	-1.869	47.287	45.418
Profit (loss) for the Period		0	0	0	0	0	0	0	0	2.974.639	0	0	0	0	0	0	2.974.639	72.411	3.047.050
Profit Distributions		0	0	0	0	273.709	0	2.282.667	20.048	0	-2.769.252	0	49.444	0	0	0	-143.384	5.098	-138.286

Previous Period
01.01.2016 - 30.09.2016

Current Period
01.01.2017 - 30.09.2017

Dividends Paid	0	0	0	0	0	0	0	0	0	0	-120.000	0	0	0	0	0	-120.000	-18.286	-138.286
Transfers To Reserves	0	0	0	0	273.709	0	2.282.667	20.048	0	-2.649.252	0	0	49.444	0	0	0	-23.384	23.384	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	1.710.465	6.337	12.439.242	665.462	2.974.639	-63.382	37.832	1.044.656	3.614	0	0	0	22.046.645	653.636	22.700.281