



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
2018 - 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	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Genel Kurulu'na:

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme 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 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.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım 7. maddede belirtildiği üzere, 31 Mart 2018 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Banka yönetimi tarafından gelecek dönemlerde ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri dikkate alınarak tamamı 2017 yılı içerisinde ayrılmış olan toplam 500.000 bin TL tutarında serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Vakıflar Bankası T.A.O.'nun 31 Mart 2018 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, 21 Mayıs 2018

Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		33.012.248	44.618.391	77.630.639			
Cash and cash equivalents	V-I-1	5.032.211	37.265.135	42.297.346			
Cash and Cash Balances at Central Bank	V-I-1	3.420.944	27.445.109	30.866.053			
Banks	V-I-3	1.144.735	9.820.026	10.964.761			
Receivables From Money Markets		466.532	0	466.532			
Financial assets at fair value through profit or loss	V-I-2	120.794	53.291	174.085			
Public Debt Securities		303	5.721	6.024			
Equity instruments		1.542	47.570	49.112			
Other Financial Assets		118.949	0	118.949			
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	5.617.560	1.594.678	7.212.238			
Public Debt Securities		5.617.560	1.060.103	6.677.663			
Equity instruments		0	0	0			
Other Financial Assets		0	534.575	534.575			
Financial Assets Measured at Amortised Cost	V-I-6	20.173.282	5.580.075	25.753.357			
Public Debt Securities		20.173.282	5.375.022	25.548.304			
Other Financial Assets		0	205.053	205.053			
Derivative financial assets		2.162.211	128.503	2.290.714			
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.162.211	128.503	2.290.714			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-93.810	-3.291	-97.101			
LOANS (Net)	V-I-5	140.180.156	61.693.636	201.873.792			
Loans		137.564.993	59.742.488	197.307.481			
Loans Measured at Amortised Cost		137.564.993	59.742.488	197.307.481			
Loans at Fair Value Through Profit or Loss		0	0	0			
Loans at Fair Value Through Other Comprehensive Income		0	0	0			
Receivables From Leasing Transactions	V-I-10	463.802	1.676.427	2.140.229			
Finance lease receivables		594.555	1.866.112	2.460.667			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-130.753	-189.685	-320.438			
Factoring Receivables		2.459.499	238.313	2.697.812			

Factoring Receivables Measured at Amortised Cost		2,459,499	238,313	2,697,812		
Factoring Receivables at Fair Value Through Profit or Loss		0	0	0		
Factoring Receivables at Fair Value Through Other Comprehensive Income		0	0	0		
Non-performing Loans		8,127,920	131,230	8,259,150		
Allowance for Expected Credit Losses (-)		-8,436,058	-94,822	-8,530,880		
12-Month Expected Credit Losses (Stage 1)		-1,532,856	-18,838	-1,551,694		
Significant Increase in Credit Risk (Stage 2)		-549,783	0	-549,783		
Credit-Impaired (Stage 3)		-6,353,419	-75,984	-6,429,403		
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1,326,980	0	1,326,980		
Held for Sale		1,326,980	0	1,326,980		
Non-Current Assets From Discontinued Operations		0	0	0		
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		669,564	3	669,567		
Investments in Associates (Net)	V-I-7	389,917	3	389,920		
Associates Accounted for Using Equity Method		325,622	0	325,622		
Unconsolidated Associates		64,295	3	64,298		
Investments in Subsidiaries (Net)	V-I-8	279,647	0	279,647		
Unconsolidated Financial Subsidiaries		0	0	0		
Unconsolidated Non-Financial Subsidiaries		279,647	0	279,647		
Jointly Controlled Partnerships (Joint Ventures) (Net)	V-I-9	0	0	0		
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0		
Unconsolidated Jointly Controlled Partnerships		0	0	0		
TANGIBLE ASSETS (Net)		1,725,177	9,734	1,734,911		
INTANGIBLE ASSETS AND GOODWILL (Net)		268,247	312	268,559		
Goodwill		14,631	0	14,631		
Other		253,616	312	253,928		
INVESTMENT PROPERTY (Net)	V-I-12	0	0	0		
CURRENT TAX ASSETS		452	0	452		
DEFERRED TAX ASSET	V-I-13	471,075	6,140	477,215		
OTHER ASSETS	V-I-15	5,924,286	3,024,619	8,948,905		
TOTAL ASSETS		183,578,185	109,352,835	292,931,020		
LIABILITY AND EQUITY ITEMS						
DEPOSITS	V-II-1	107,234,928	57,856,826	165,091,754		
LOANS RECEIVED	V-II-3	2,295,496	32,092,926	34,388,422		
MONEY MARKET FUNDS		17,397,167	2,707,395	20,104,562		
MARKETABLE SECURITIES (Net)	V-II-3	9,041,125	16,187,982	25,229,107		
Bills		5,038,495	0	5,038,495		
Asset-backed Securities		66,060	0	66,060		
Bonds		3,936,570	16,187,982	20,124,552		
FUNDS		3,173	0	3,173		
Borrower funds		0	0	0		
Other		3,173	0	3,173		
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0		
DERIVATIVE FINANCIAL ASSETS	V-II-2	1,297,136	165,560	1,462,696		
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1,297,136	165,560	1,462,696		

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0		
FACTORING PAYABLES		378	0	378		
LEASE PAYABLES	V-II-5	0	0	0		
Finance Lease Payables		0	0	0		
Operating Lease Payables		0	0	0		
Other		0	0	0		
Deferred Finance Lease Expenses (-)		0	0	0		
PROVISIONS	V-II-7	4,805,703	35,946	4,841,649		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		885,656	3,715	889,371		
Insurance Technical Reserves (Net)		2,793,148	13,195	2,806,343		
Other provisions		1,126,899	19,036	1,145,935		
CURRENT TAX LIABILITIES	V-II-8	837,710	980	838,690		
DEFERRED TAX LIABILITY		5,348	18,091	23,439		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT	V-II-10	528,031	5,677,529	6,205,560		
Loans		0	0	0		
Other Debt Instruments		528,031	5,677,529	6,205,560		
OTHER LIABILITIES	V-II-4	6,828,178	2,567,939	9,396,117		
EQUITY	V-II-11	24,782,223	563,250	25,345,473		
Issued capital	V-II-11	2,500,000	0	2,500,000		
Capital Reserves		804,673	0	804,673		
Equity Share Premiums		724,269	0	724,269		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		80,404	0	80,404		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1,051,086	-3,100	1,047,986		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-38,050	46,571	8,521		
Profit Reserves		14,534,106	303,950	14,838,056		
Legal Reserves		1,702,949	9,553	1,712,502		
Statutory Reserves		6,337	0	6,337		
Extraordinary Reserves		12,437,440	5,389	12,442,829		
Other Profit Reserves		387,380	289,008	676,388		
Profit or Loss		5,339,408	137,985	5,477,393		
Prior Years' Profit or Loss		4,231,895	127,820	4,359,715		
Current Period Net Profit Or Loss		1,107,513	10,165	1,117,678		
Non-controlling Interests		591,000	77,844	668,844		
Total equity and liabilities		175,056,596	117,874,424	292,931,020		

Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		89.519.687	93.159.335	182.679.022			
GUARANTIES AND WARRANTIES	V-III-2-4	34.880.678	21.102.496	55.983.174			
Letters of Guarantee		34.053.639	9.378.517	43.432.156			
Guarantees Subject to State Tender Law		3.407.410	4.596.461	8.003.871			
Guarantees Given for Foreign Trade Operations		1.078.947	0	1.078.947			
Other Letters of Guarantee		29.567.282	4.782.056	34.349.338			
Bank Acceptances		40.639	1.726.994	1.767.633			
Import Letter of Acceptance		0	581.505	581.505			
Other Bank Acceptances		40.639	1.145.489	1.186.128			
Letters of Credit		26.129	9.934.697	9.960.826			
Documentary Letters of Credit		26.129	9.934.697	9.960.826			
Other Letters of Credit		0	0	0			
Prefinancing Given as Guarantee		0	3.144	3.144			
Endorsements		0	0	0			
Endorsements to the Central Bank of Turkey		0	0	0			
Other Endorsements		0	0	0			
Purchase Guarantees for Securities Issued		0	0	0			
Factoring Guarantees		448.021	9.243	457.264			
Other Guarantees		72.414	47.751	120.165			
Other Collaterals		239.836	2.150	241.986			
COMMITMENTS		33.362.135	20.714.620	54.076.755			
Irrevocable Commitments		30.170.234	2.176.385	32.346.619			
Forward Asset Purchase Commitments	V-III-1	773.180	1.298.809	2.071.989			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries	V-III-1	0	0	0			
Loan Granting Commitments	V-III-1	12.444.590	136.492	12.581.082			
Securities Issue Brokerage Commitments		0	142.616	142.616			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments	V-III-1	2.889.596	0	2.889.596			
Tax and Fund Liabilities Arised from Export Commitments		0	0	0			
Commitments for Credit Card Limits	V-III-1	11.268.867	0	11.268.867			
Commitments for Credit Cards and Banking Services Promotions		780.159	0	780.159			
Receivables from Short Sale Commitments of Marketable Securities		0	0	0			

Payables for Short Sale Commitments of Marketable Securities		0	0	0		
Other Irrevocable Commitments		2,013.842	598.468	2,612.310		
Revocable Commitments		3,191.901	18,538.235	21,730.136		
Revocable Loan Granting Commitments		3,191.901	18,538.235	21,730.136		
Other Revocable Commitments		0	0	0		
DERIVATIVE FINANCIAL INSTRUMENTS		21,276.874	51,342.219	72,619.093		
Derivative Financial Instruments Held For Hedging		0	0	0		
Fair Value Hedges		0	0	0		
Cash Flow Hedges		0	0	0		
Hedges of Net Investment in Foreign Operations		0	0	0		
Derivative Financial Instruments Held For Trading		21,276.874	51,342.219	72,619.093		
Forward Foreign Currency Buy or Sell Transactions		1,198.392	1,860.140	3,058.532		
Forward Foreign Currency Buying Transactions		599.747	930.146	1,529.893		
Forward Foreign Currency Sale Transactions		598.645	929.994	1,528.639		
Currency and Interest Rate Swaps		11,974.395	36,333.146	48,307.541		
Currency Swap Buy Transactions		3,477.931	15,068.180	18,546.111		
Currency Swap Sell Transactions		6,556.464	5,973.388	12,529.852		
Interest Rate Swap Buy Transactions		970.000	7,645.789	8,615.789		
Interest Rate Swap Sell Transactions		970.000	7,645.789	8,615.789		
Currency, Interest Rate and Securities Options		712.476	743.766	1,456.242		
Currency Options Buy Transactions		438.070	278.994	717.064		
Currency Options Sell Transactions		274.406	464.772	739.178		
Interest Rate Options Buy Transactions		0	0	0		
Interest Rate Options Sell Transactions		0	0	0		
Securities Options Buy Transactions		0	0	0		
Securities Options Sell Transactions		0	0	0		
Currency Futures		0	0	0		
Currency Futures Buy Transactions		0	0	0		
Currency Futures Sell Transactions		0	0	0		
Interest Rate Futures Buy and Sell Transactions		0	0	0		
Interest Rate Futures Buy Transactions		0	0	0		
Interest Rate Futures Sell Transactions		0	0	0		
Other		7,391.611	12,405.167	19,796.778		
CUSTODY AND PLEDGES RECEIVED		1,360,296.153	876,651.408	2,236,947.561		
ITEMS HELD IN CUSTODY		64,573.646	4,221.852	68,795.498		
Customer Fund and Portfolio Balances		1,270.682	0	1,270.682		
Securities Held in Custody		45,383.382	158.880	45,542.262		
Cheques Received for Collection		11,314.876	1,055.225	12,370.101		
Commercial Notes Received for Collection		3,452.424	1,115.067	4,567.491		
Other Assets Received for Collection		2.152	158	2.310		
Securities that will be Intermediated to Issue		0	0	0		
Other Items Under Custody		1,985.030	1,318.947	3,303.977		
Custodians		1,165.100	573.575	1,738.675		
PLEDGED ITEMS		332,656.423	146,770.735	479,427.158		
Securities		659.903	7.162	667.065		
Guarantee Notes		655.861	394.901	1,050.762		
Commodity		33,218.662	871.593	34,090.255		
Warrant		0	0	0		
Real Estate		252,984.745	119,836.192	372,820.937		
Other Pledged Items		44,176.286	25,466.915	69,643.201		

Depositories Receiving Pledged Items		960.966	193.972	1.154.938			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		963.066.084	725.658.821	1.688.724.905			
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.449.815.840	969.810.743	2.419.626.583			

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 31.03.2018	Previous Period 01.01.2017 - 31.03.2017
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	V-IV-1	6.569.012	
Interest Income on Loans	V-IV-1	5.599.960	
Interest Income on Reserve Deposits		76.024	
Interest Income on Banks	V-IV-1	64.779	
Interest Income on Money Market Placements		4.013	
Interest Income on Marketable Securities Portfolio	V-IV-1	769.552	
Financial Assets At Fair Value Through Profit Loss		3.172	
Financial Assets At Fair Value Through Other Comprehensive Income		163.187	
Financial Assets Measured at Amortised Cost		603.193	
Finance Lease Income		41.380	
Other Interest Income		13.304	
INTEREST EXPENSES (-)		-4.160.516	
Interest Expenses on Deposits	V-IV-2	-2.776.262	
Interest Expenses on Funds Borrowed	V-IV-2	-273.707	
Interest Expenses on Money Market Funds		-545.086	
Interest Expenses on Securities Issued	V-IV-2	-426.040	
Other Interest Expense		-139.421	
NET INTEREST INCOME OR EXPENSE		2.408.496	
NET FEE AND COMMISSION INCOME OR EXPENSES		415.784	
Fees and Commissions Received		588.429	
From Noncash Loans		92.462	
Other		495.967	
Fees and Commissions Paid (-)		-172.645	
Paid for Noncash Loans		-1.117	
Other		-171.528	
PERSONNEL EXPENSES (-)		-601.803	
DIVIDEND INCOME		44.433	
TRADING INCOME OR LOSS (Net)	V-IV-3	135.395	
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	27.849	
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	80.515	
Foreign Exchange Gains or Losses	V-IV-3	27.031	
OTHER OPERATING INCOME	V-IV-4	1.343.924	
GROSS PROFIT FROM OPERATING ACTIVITIES		3.746.229	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-1.311.262	
OTHER OPERATING EXPENSES (-)	V-IV-6	-1.057.921	
NET OPERATING INCOME (LOSS)		1.377.046	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		13.945	
NET MONETARY POSITION GAIN (LOSS)		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	1.390.991	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-267.302	
Current Tax Provision	V-IV-10	-312.060	
Expense Effect of Deferred Tax		-91.386	
Income Effect of Deferred Tax		136.144	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	1.123.689	
INCOME ON DISCONTINUED OPERATIONS		0	
Income on Assets Held for Sale		0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Other Income on Discontinued Operations		0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	
Expense on Assets Held for Sale		0	
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Other Expenses on Discontinued Operations		0	
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	

TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0
Current Tax Provision		0
Expense Effect of Deferred Tax		0
Income Effect of Deferred Tax		0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-11	1.123.689
Profit (Loss) Attributable to Group		1.117.678
Profit (loss), attributable to non-controlling interests		6.011
Profit (loss) per share		
Profit (Loss) per Share		
Profit (Loss) per Share		
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXIV	0,44710000



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 31.03.2018	Previous Period 01.01.2017 - 31.03.2017
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		1.123.689	
OTHER COMPREHENSIVE INCOME		-59.238	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-29.438	
Gains (Losses) on Revaluation of Property, Plant and Equipment		-2.315	
Gains (Losses) on Revaluation of Intangible Assets		0	
Gains (Losses) on Remeasurements of Defined Benefit Plans		-483	
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		1.732	
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-28.372	
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-29.800	
Exchange Differences on Translation		0	
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-33.199	
Income (Loss) Related with Cash Flow Hedges		0	
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		3.399	
TOTAL COMPREHENSIVE INCOME (LOSS)		1.064.451	

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 31.03.2018	Previous Period 01.01.2017 - 31.03.2017
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		2.377.072	
Interest Received		5.486.317	
Interest Paid		-3.347.532	
Dividends received		1.310	
Fees and Commissions Received		588.429	
Other Gains		370.225	
Collections from Previously Written Off Loans and Other Receivables		509.025	
Cash Payments to Personnel and Service Suppliers		-662.802	
Taxes Paid		-394.043	
Other		-173.857	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-11.339.499	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		9.640	
Net (Increase) Decrease in Due From Banks		-2.942.928	
Net (Increase) Decrease in Loans		-13.780.863	
Net (Increase) Decrease in Other Assets		678.185	
Net Increase (Decrease) in Bank Deposits		-1.130.587	
Net Increase (Decrease) in Other Deposits		8.016.799	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		2.954.832	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		-5.144.577	
Net Cash Provided From Banking Operations		-8.962.427	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-780.410	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-58.725	
Cash Obtained from Tangible and Intangible Asset Sales		209.011	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.693.610	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.037.232	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-647.475	
Cash Obtained from Sale of Financial Assets At Amortised Cost		406.377	
Other		-33.220	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		5.394.102	
Cash Obtained from Loans and Securities Issued		7.947.874	
Cash Outflow Arised From Loans and Securities Issued		-2.553.772	
Equity Instruments Issued		0	
Dividends paid		0	
Payments of finance lease liabilities		0	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		68.175	
Net Increase (Decrease) in Cash and Cash Equivalents		-4.280.560	
Cash and Cash Equivalents at Beginning of the Period		21.762.807	
Cash and Cash Equivalents at End of the Period		17.482.247	

