



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Unconsolidated
2018 - 2. 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 Türk Anonim Ortaklığı'nın ("Türkiye Vakıflar Bankası T.A.O." veya "Banka") 30 Haziran 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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 Resmî 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 Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım 7. maddede belirtildiği üzere, 30 Haziran 2018 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan 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 olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Vakıflar Bankası T.A.O.'nun 30 Haziran 2018 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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, 7 Ağustos 2018



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		37.502.687	43.839.526	81.342.213			
Cash and cash equivalents	V-I-1	6.784.559	36.180.333	42.964.892			
Cash and Cash Balances at Central Bank	V-I-1	6.773.731	28.759.860	35.533.591			
Banks	V-I-3	10.828	7.420.473	7.431.301			
Receivables From Money Markets		0	0	0			
Financial assets at fair value through profit or loss	V-I-2	242	60.701	60.943			
Public Debt Securities		0	0	0			
Equity instruments		15	60.701	60.716			
Other Financial Assets		227	0	227			
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	6.091.259	759.825	6.851.084			
Public Debt Securities		6.091.259	759.825	6.851.084			
Equity instruments		0	0	0			
Other Financial Assets		0	0	0			
Financial Assets Measured at Amortised Cost	V-I-6	21.573.787	6.486.635	28.060.422			
Public Debt Securities		21.573.787	6.248.633	27.822.420			
Other Financial Assets		0	238.002	238.002			
Derivative financial assets		3.174.138	352.032	3.526.170			
Derivative Financial Assets At Fair Value Through Profit Or Loss		3.174.138	352.032	3.526.170			
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 (-)		-121.298	0	-121.298			
LOANS (Net)		143.193.307	66.570.492	209.763.799			
Loans	V-I-5	143.550.713	66.550.704	210.101.417			
Loans Measured at Amortised Cost		143.550.713	66.550.704	210.101.417			
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	0	0	0			
Finance lease receivables		0	0	0			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		0	0	0			
Factoring Receivables		0	0	0			

Factoring Receivables Measured at Amortised Cost		0	0	0		
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		8.469.058	38.651	8.507.709		
Allowance for Expected Credit Losses (-)		-8.826.464	-18.863	-8.845.327		
12-Month Expected Credit Losses (Stage 1)		-1.770.757	-10.208	-1.780.965		
Significant Increase in Credit Risk (Stage 2)		-448.323	0	-448.323		
Credit-Impaired (Stage 3)		-6.607.384	-8.655	-6.616.039		
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1.457.189	0	1.457.189		
Held for Sale		1.457.189	0	1.457.189		
Non-Current Assets From Discontinued Operations		0	0	0		
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		2.414.079	426.968	2.841.047		
Investments in Associates (Net)	V-I-7	660.866	0	660.866		
Associates Accounted for Using Equity Method		0	0	0		
Unconsolidated Associates		660.866	0	660.866		
Investments in Subsidiaries (Net)	V-I-8	1.753.213	426.968	2.180.181		
Unconsolidated Financial Subsidiaries		1.489.493	426.968	1.916.461		
Unconsolidated Non-Financial Subsidiaries		263.720	0	263.720		
Jointly Controlled Partnerships (JointVentures) (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)		1.463.981	8.916	1.472.897		
INTANGIBLE ASSETS AND GOODWILL (Net)		207.691	0	207.691		
Goodwill		0	0	0		
Other		207.691	0	207.691		
INVESTMENT PROPERTY (Net)	V-I-12	0	0	0		
CURRENT TAX ASSETS		0	0	0		
DEFERRED TAX ASSET	V-I-13	306.558	0	306.558		
OTHER ASSETS	V-I-15	3.778.910	4.875.136	8.654.046		
TOTAL ASSETS		190.324.402	115.721.038	306.045.440		
LIABILITY AND EQUITY ITEMS						
DEPOSITS	V-II-1	112.534.454	57.882.160	170.416.614		
LOANS RECEIVED	V-II-3	709.009	37.462.141	38.171.150		
MONEY MARKET FUNDS		22.298.811	3.274.140	25.572.951		
MARKETABLE SECURITIES (Net)	V-II-3	8.742.053	15.437.876	24.179.929		
Bills		4.759.435	0	4.759.435		
Asset-backed Securities		0	0	0		
Bonds		3.982.618	15.437.876	19.420.494		
FUNDS		3.108	0	3.108		
Borrower funds		0	0	0		
Other		3.108	0	3.108		
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0		
DERIVATIVE FINANCIAL ASSETS	V-II-2	1.958.787	208.869	2.167.656		
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.958.787	208.869	2.167.656		

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0		
FACTORING PAYABLES		0	0	0		
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	2,123,278	9,943	2,133,221		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		1,024,124	0	1,024,124		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		1,099,154	9,943	1,109,097		
CURRENT TAX LIABILITIES	V-II-8	601,317	1,146	602,463		
DEFERRED TAX LIABILITY		0	0	0		
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	528,568	6,541,527	7,070,095		
Loans		0	0	0		
Other Debt Instruments		528,568	6,541,527	7,070,095		
OTHER LIABILITIES	V-II-4	6,769,857	2,871,007	9,640,864		
EQUITY	V-II-11	26,026,966	60,423	26,087,389		
Issued capital	V-II-11	2,500,000	0	2,500,000		
Capital Reserves		815,741	0	815,741		
Equity Share Premiums		723,918	0	723,918		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		91,823	0	91,823		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2,092,702	63,823	2,156,525		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-66,623	-3,400	-70,023		
Profit Reserves		14,296,045	0	14,296,045		
Legal Reserves		1,635,332	0	1,635,332		
Statutory Reserves		0	0	0		
Extraordinary Reserves		12,210,313	0	12,210,313		
Other Profit Reserves		450,400	0	450,400		
Profit or Loss		6,389,101	0	6,389,101		
Prior Years' Profit or Loss		4,263,840	0	4,263,840		
Current Period Net Profit Or Loss		2,125,261	0	2,125,261		
Non-controlling Interests		0	0	0		
Total equity and liabilities		182,296,208	123,749,232	306,045,440		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		93.466.121	118.478.578	211.944.699			
GUARANTIES AND WARRANTIES	V-III-2-4	36.378.682	23.809.928	60.188.610			
Letters of Guarantee		36.253.956	11.270.089	47.524.045			
Guarantees Subject to State Tender Law		4.006.151	5.244.739	9.250.890			
Guarantees Given for Foreign Trade Operations		1.295.817	0	1.295.817			
Other Letters of Guarantee		30.951.988	6.025.350	36.977.338			
Bank Acceptances		98.356	1.960.348	2.058.704			
Import Letter of Acceptance		0	628.450	628.450			
Other Bank Acceptances		98.356	1.331.898	1.430.254			
Letters of Credit		26.370	10.518.722	10.545.092			
Documentary Letters of Credit		26.370	10.518.722	10.545.092			
Other Letters of Credit		0	0	0			
Prefinancing Given as Guarantee		0	3.639	3.639			
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		0	0	0			
Other Guarantees		0	54.641	54.641			
Other Collaterals		0	2.489	2.489			
COMMITMENTS		36.169.778	24.451.230	60.621.008			
Irrevocable Commitments		32.106.902	1.707.540	33.814.442			
Forward Asset Purchase Commitments	V-III-1	1.494.229	1.707.540	3.201.769			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries	V-III-1	2.250	0	2.250			
Loan Granting Commitments	V-III-1	13.225.596	0	13.225.596			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments	V-III-1	2.921.701	0	2.921.701			
Tax and Fund Liabilities Arised from Export Commitments		0	0	0			
Commitments for Credit Card Limits	V-III-1	12.609.798	0	12.609.798			
Commitments for Credit Cards and Banking Services Promotions		777.078	0	777.078			
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		1,076.250	0	1,076.250		
Revocable Commitments		4,062.876	22,743.690	26,806.566		
Revocable Loan Granting Commitments		4,062.876	22,743.690	26,806.566		
Other Revocable Commitments		0	0	0		
DERIVATIVE FINANCIAL INSTRUMENTS		20,917.661	70,217.420	91,135.081		
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		20,917.661	70,217.420	91,135.081		
Forward Foreign Currency Buy or Sell Transactions		569.332	1,164.496	1,733.828		
Forward Foreign Currency Buying Transactions		285.266	582.317	867.583		
Forward Foreign Currency Sale Transactions		284.066	582.179	866.245		
Currency and Interest Rate Swaps		12,253.526	54,972.007	67,225.533		
Currency Swap Buy Transactions		3,119.662	18,391.831	21,511.493		
Currency Swap Sell Transactions		6,593.864	9,465.520	16,059.384		
Interest Rate Swap Buy Transactions		1,270.000	13,557.328	14,827.328		
Interest Rate Swap Sell Transactions		1,270.000	13,557.328	14,827.328		
Currency, Interest Rate and Securities Options		1,162.841	2,163.673	3,326.514		
Currency Options Buy Transactions		977.009	517.010	1,494.019		
Currency Options Sell Transactions		185.832	1,372.127	1,557.959		
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	274.536	274.536		
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		6,931.962	11,917.244	18,849.206		
CUSTODY AND PLEDGES RECEIVED		1,491,584.216	1,028,892.214	2,520,476.430		
ITEMS HELD IN CUSTODY		56,637.774	2,970.853	59,608.627		
Customer Fund and Portfolio Balances		0	0	0		
Securities Held in Custody		43,154.983	186.183	43,341.166		
Cheques Received for Collection		10,592.888	1,065.247	11,658.135		
Commercial Notes Received for Collection		1,510.179	652.694	2,162.873		
Other Assets Received for Collection		2.152	183	2.335		
Securities that will be Intermediated to Issue		0	0	0		
Other Items Under Custody		309	92.537	92.846		
Custodians		1,377.263	974.009	2,351.272		
PLEDGED ITEMS		417,216.271	171,081.040	588,297.311		
Securities		495.209	6.367	501.576		
Guarantee Notes		692.601	420.516	1,113.117		
Commodity		33,478.207	974.596	34,452.803		
Warrant		0	0	0		
Real Estate		332,172.225	138,245.195	470,417.420		
Other Pledged Items		49,414.071	31,105.067	80,519.138		

Depositories Receiving Pledged Items		963.958	329.299	1.293.257			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.017.730.171	854.840.321	1.872.570.492			
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.585.050.337	1.147.370.792	2.732.421.129			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	13.628.982		7.265.731	
Interest Income on Loans	V-IV-1	11.801.088		6.306.322	
Interest Income on Reserve Deposits		169.393		93.369	
Interest Income on Banks	V-IV-1	51.290		23.209	
Interest Income on Money Market Placements		18.572		14.708	
Interest Income on Marketable Securities Portfolio	V-IV-1	1.585.741		827.606	
Financial Assets At Fair Value Through Profit Loss		0		0	
Financial Assets At Fair Value Through Other Comprehensive Income		309.721		154.779	
Financial Assets Measured at Amortised Cost		1.276.020		672.827	
Finance Lease Income		0		0	
Other Interest Income		2.898		517	
INTEREST EXPENSES (-)		-8.751.029		-4.693.949	
Interest Expenses on Deposits	V-IV-2	-5.933.478		-3.148.942	
Interest Expenses on Funds Borrowed	V-IV-2	-485.679		-285.461	
Interest Expenses on Money Market Funds		-1.183.523		-646.435	
Interest Expenses on Securities Issued	V-IV-2	-906.959		-499.372	
Other Interest Expense		-241.390		-113.739	
NET INTEREST INCOME OR EXPENSE		4.877.953		2.571.782	
NET FEE AND COMMISSION INCOME OR EXPENSES		955.348		511.491	
Fees and Commissions Received		1.353.231		733.380	
From Noncash Loans		195.455		102.754	
Other		1.157.776		630.626	
Fees and Commissions Paid (-)		-397.883		-221.889	
Paid for Noncash Loans		-242		-160	
Other		-397.641		-221.729	
PERSONNEL EXPENSES (-)		-1.050.297		-511.916	
DIVIDEND INCOME		117.447		73.034	
TRADING INCOME OR LOSS (Net)	V-IV-3	300.959		188.142	
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	56.969		30.068	
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	242.551		159.386	
Foreign Exchange Gains or Losses	V-IV-3	1.439		-1.312	
OTHER OPERATING INCOME	V-IV-4	810.218		-139.345	
GROSS PROFIT FROM OPERATING ACTIVITIES		6.011.628		2.693.188	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-1.789.772		-496.458	
OTHER OPERATING EXPENSES (-)	V-IV-6	-1.563.687		-838.471	
NET OPERATING INCOME (LOSS)		2.658.169		1.358.259	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0		0	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	2.658.169		1.358.259	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-532.908		-284.419	
Current Tax Provision	V-IV-10	-517.308		-226.420	
Expense Effect of Deferred Tax		-246.641		-156.508	
Income Effect of Deferred Tax		231.041		98.509	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	2.125.261		1.073.840	
INCOME ON DISCONTINUED OPERATIONS		0		0	
Income on Assets Held for Sale		0		0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0		0	
Other Income on Discontinued Operations		0		0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0		0	
Expense on Assets Held for Sale		0		0	
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0		0	
Other Expenses on Discontinued Operations		0		0	

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-11	2.125.261	1.073.840
Profit (Loss) Attributable to Group		2.125.261	1.073.840
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
100 Adet Hisse Başına Kar-Zarar (Tam TL)		0,85010000	0,42950000



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		2.125.261			
OTHER COMPREHENSIVE INCOME		2.217			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		157.030			
Gains (Losses) on Revaluation of Property, Plant and Equipment		29.488			
Gains (Losses) on Revaluation of Intangible Assets		0			
Gains (Losses) on Remeasurements of Defined Benefit Plans		0			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		166.580			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-39.038			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-154.813			
Exchange Differences on Translation		0			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-194.823			
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		40.010			
TOTAL COMPREHENSIVE INCOME (LOSS)		2.127.478			

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017
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		3.148.174	
Interest Received		12.270.973	
Interest Paid		-8.209.063	
Dividends received		61.282	
Fees and Commissions Received		1.403.329	
Other Gains		36.653	
Collections from Previously Written Off Loans and Other Receivables		960.170	
Cash Payments to Personnel and Service Suppliers		-1.193.284	
Taxes Paid		-872.965	
Other		-1.308.921	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-5.118.397	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-6.156	
Net (Increase) Decrease in Due From Banks		-3.253.126	
Net (Increase) Decrease in Loans		-28.057.791	
Net (Increase) Decrease in Other Assets		845.110	
Net Increase (Decrease) in Bank Deposits		34.831	
Net Increase (Decrease) in Other Deposits		14.521.841	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		9.800.298	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		996.596	
Net Cash Provided From Banking Operations		-1.970.223	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.457.073	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-750	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-128.258	
Cash Obtained from Tangible and Intangible Asset Sales		334.822	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.172.356	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		642.042	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.871.107	
Cash Obtained from Sale of Financial Assets At Amortised Cost		745.754	
Other		-7.220	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		5.661.689	
Cash Obtained from Loans and Securities Issued		11.435.431	
Cash Outflow Arised From Loans and Securities Issued		-5.773.742	
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		-47.878	
Net Increase (Decrease) in Cash and Cash Equivalents		-813.485	
Cash and Cash Equivalents at Beginning of the Period		19.294.961	
Cash and Cash Equivalents at End of the Period		18.481.476	

