



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
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 T.A.O.'nun ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 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 Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım 7. maddede belirtildiği üzere, 30 Haziran 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 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 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, 16 Ağustos 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 30.06.2018			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)		38.902.279	46.135.020	85.037.299			
Cash and cash equivalents	V-I-1	8.081.172	37.196.645	45.277.817			
Cash and Cash Balances at Central Bank	V-I-1	6.773.815	28.768.750	35.542.565			
Banks	V-I-3	1.298.129	8.427.895	9.726.024			
Receivables From Money Markets		9.228	0	9.228			
Financial assets at fair value through profit or loss	V-I-2	108.985	66.901	175.886			
Public Debt Securities		196	6.200	6.396			
Equity instruments		2.525	60.701	63.226			
Other Financial Assets		106.264	0	106.264			
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	6.091.259	2.034.612	8.125.871			
Public Debt Securities		6.091.259	1.425.772	7.517.031			
Equity instruments		0	0	0			
Other Financial Assets		0	608.840	608.840			
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		3.170.223	352.725	3.522.948			
Derivative Financial Assets At Fair Value Through Profit Or Loss		3.170.223	352.725	3.522.948			
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 (-)		-123.147	-2.498	-125.645			
LOANS (Net)	V-I-5	145.807.039	71.033.884	216.840.923			
Loans		143.234.727	68.822.254	212.056.981			
Loans Measured at Amortised Cost		143.234.727	68.822.254	212.056.981			
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	570.777	1.892.775	2.463.552			
Finance lease receivables		758.825	2.091.939	2.850.764			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-188.048	-199.164	-387.212			
Factoring Receivables		2.366.319	249.082	2.615.401			

Factoring Receivables Measured at Amortised Cost		2,366,319	249,082	2,615,401		
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		8,652,558	149,005	8,801,563		
Allowance for Expected Credit Losses (-)		-9,017,342	-79,232	-9,096,574		
12-Month Expected Credit Losses (Stage 1)		-1,770,757	-19,892	-1,790,649		
Significant Increase in Credit Risk (Stage 2)		-534,167	-1,026	-535,193		
Credit-Impaired (Stage 3)		-6,712,418	-58,314	-6,770,732		
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1,457,402	0	1,457,402		
Held for Sale		1,457,402	0	1,457,402		
Non-Current Assets From Discontinued Operations		0	0	0		
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1,048,356	3	1,048,359		
Investments in Associates (Net)	V-I-7	768,696	3	768,699		
Associates Accounted for Using Equity Method		329,369	0	329,369		
Unconsolidated Associates		439,327	3	439,330		
Investments in Subsidiaries (Net)	V-I-8	279,660	0	279,660		
Unconsolidated Financial Subsidiaries		0	0	0		
Unconsolidated Non-Financial Subsidiaries		279,660	0	279,660		
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)		1,797,839	10,751	1,808,590		
INTANGIBLE ASSETS AND GOODWILL (Net)		267,839	326	268,165		
Goodwill		14,631	0	14,631		
Other		253,208	326	253,534		
INVESTMENT PROPERTY (Net)	V-I-12	486,707	0	486,707		
CURRENT TAX ASSETS		217	0	217		
DEFERRED TAX ASSET	V-I-13	440,334	0	440,334		
OTHER ASSETS	V-I-15	5,938,936	5,042,712	10,981,648		
TOTAL ASSETS		196,146,948	122,222,696	318,369,644		
LIABILITY AND EQUITY ITEMS						
DEPOSITS	V-II-1	112,106,253	61,967,842	174,074,095		
LOANS RECEIVED	V-II-3	2,588,770	39,311,003	41,899,773		
MONEY MARKET FUNDS		22,539,628	3,274,140	25,813,768		
MARKETABLE SECURITIES (Net)	V-II-3	9,307,672	15,220,616	24,528,288		
Bills		5,256,649	0	5,256,649		
Asset-backed Securities		66,060	0	66,060		
Bonds		3,984,963	15,220,616	19,205,579		
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	1,959,948	221,313	2,181,261		
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1,959,948	221,313	2,181,261		

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	5,101.667	43.104	5,144.771		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		1,057.358	3.487	1,060.845		
Insurance Technical Reserves (Net)		2,911.942	14.738	2,926.680		
Other provisions		1,132.367	24.879	1,157.246		
CURRENT TAX LIABILITIES	V-II-8	655.117	1.146	656.263		
DEFERRED TAX LIABILITY		8.084	15.996	24.080		
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	7,203.459	3,066.194	10,269.653		
EQUITY	V-II-11	26,101.861	602.628	26,704.489		
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		1,451.279	421	1,451.700		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-154.256	-13.158	-167.414		
Profit Reserves		14,576.305	353.837	14,930.142		
Legal Reserves		1,708.235	10.669	1,718.904		
Statutory Reserves		6.337	0	6.337		
Extraordinary Reserves		12,505.326	5.389	12,510.715		
Other Profit Reserves		356.407	337.779	694.186		
Profit or Loss		6,315.380	177.339	6,492.719		
Prior Years' Profit or Loss		4,131.518	131.739	4,263.257		
Current Period Net Profit Or Loss		2,183.862	45.600	2,229.462		
Non-controlling Interests		608.480	84.189	692.669		
Total equity and liabilities		188,104.135	130,265.509	318,369.644		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		95.284.831	120.568.219	215.853.050			
GUARANTIES AND WARRANTIES	V-III-2-4	37.219.441	23.959.079	61.178.520			
Letters of Guarantee		36.253.956	11.272.510	47.526.466			
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	6.027.771	36.979.759			
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		420.637	24.087	444.724			
Other Guarantees		70.264	54.641	124.905			
Other Collaterals		349.858	125.132	474.990			
COMMITMENTS		37.305.731	25.263.611	62.569.342			
Irrevocable Commitments		33.242.855	2.519.921	35.762.776			
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	110.294	13.335.890			
Securities Issue Brokerage Commitments		0	124.477	124.477			
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		2,212.203	577.610	2,789.813		
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		20,759.659	71,345.529	92,105.188		
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		20,759.659	71,345.529	92,105.188		
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		12,095.524	56,100.116	68,195.640		
Currency Swap Buy Transactions		2,961.660	19,029.434	21,991.094		
Currency Swap Sell Transactions		6,593.864	9,956.026	16,549.890		
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		1,498,070.871	1,031,509.814	2,529,580.685		
ITEMS HELD IN CUSTODY		63,060.199	5,588.453	68,648.652		
Customer Fund and Portfolio Balances		1,736.990	0	1,736.990		
Securities Held in Custody		44,342.693	186.183	44,528.876		
Cheques Received for Collection		11,225.720	1,177.639	12,403.359		
Commercial Notes Received for Collection		4,237.296	1,394.643	5,631.939		
Other Assets Received for Collection		2,152	183	2,335		
Securities that will be Intermediated to Issue		0	0	0		
Other Items Under Custody		127.336	1,855.796	1,983.132		
Custodians		1,388.012	974.009	2,362.021		
PLEDGED ITEMS		417,280.501	171,081.040	588,361.541		
Securities		495.667	6.367	502.034		
Guarantee Notes		694.523	420.516	1,115.039		
Commodity		33,478.207	974.596	34,452.803		
Warrant		0	0	0		
Real Estate		332,230.625	138,245.195	470,475.820		
Other Pledged Items		49,417.521	31,105.067	80,522.588		

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		1.593.355.702	1.152.078.033	2.745.433.735			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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 (IFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	14.033.899		7.464.887	
Interest Income on Loans	V-IV-1	12.010.624		6.410.664	
Interest Income on Reserve Deposits		169.393		93.369	
Interest Income on Banks	V-IV-1	129.687		64.908	
Interest Income on Money Market Placements		18.961		14.948	
Interest Income on Marketable Securities Portfolio	V-IV-1	1.609.326		839.774	
Financial Assets At Fair Value Through Profit Loss		5.984		2.812	
Financial Assets At Fair Value Through Other Comprehensive Income		327.322		164.135	
Financial Assets Measured at Amortised Cost		1.276.020		672.827	
Finance Lease Income		81.812		40.432	
Other Interest Income		14.096		792	
INTEREST EXPENSES (-)		-8.949.950		-4.789.434	
Interest Expenses on Deposits	V-IV-2	-5.917.211		-3.140.949	
Interest Expenses on Funds Borrowed	V-IV-2	-630.533		-356.826	
Interest Expenses on Money Market Funds		-1.197.457		-652.371	
Interest Expenses on Securities Issued	V-IV-2	-945.107		-519.067	
Other Interest Expense		-259.642		-120.221	
NET INTEREST INCOME OR EXPENSE		5.083.949		2.675.453	
NET FEE AND COMMISSION INCOME OR EXPENSES		883.125		467.341	
Fees and Commissions Received		1.278.101		689.672	
From Noncash Loans		194.834		102.372	
Other		1.083.267		587.300	
Fees and Commissions Paid (-)		-394.976		-222.331	
Paid for Noncash Loans		-2.774		-1.657	
Other		-392.202		-220.674	
PERSONNEL EXPENSES (-)		-1.173.759		-571.956	
DIVIDEND INCOME		48.480		4.047	
TRADING INCOME OR LOSS (Net)	V-IV-3	352.941		217.546	
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	58.272		30.423	
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	238.895		158.380	
Foreign Exchange Gains or Losses	V-IV-3	55.774		28.743	
OTHER OPERATING INCOME	V-IV-4	1.730.706		386.782	
GROSS PROFIT FROM OPERATING ACTIVITIES		6.925.442		3.179.213	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-1.832.908		-521.646	
OTHER OPERATING EXPENSES (-)	V-IV-6	-2.289.761		-1.231.840	
NET OPERATING INCOME (LOSS)		2.802.773		1.425.727	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		28.997		15.052	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	2.831.770		1.440.779	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-574.890		-307.588	
Current Tax Provision	V-IV-10	-563.007		-250.947	
Expense Effect of Deferred Tax		-247.152		-155.766	
Income Effect of Deferred Tax		235.269		99.125	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	2.256.880		1.133.191	
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	2.256.880	1.133.191
Profit (Loss) Attributable to Group		2.229.462	1.111.784
Profit (loss), attributable to non-controlling interests		27.418	21.407
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
100 Adet Hisse Başına Kar/Zarar (Tam TL)		0,89180000	0,44470000

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 - 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)		2.256.880			
OTHER COMPREHENSIVE INCOME		173.111			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		376.749			
Gains (Losses) on Revaluation of Property, Plant and Equipment		51.412			
Gains (Losses) on Revaluation of Intangible Assets		0			
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.321			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		378.177			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-51.519			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-203.638			
Exchange Differences on Translation		0			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-248.302			
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		44.664			
TOTAL COMPREHENSIVE INCOME (LOSS)		2.429.991			

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 - 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		3.314.014	
Interest Received		12.669.740	
Interest Paid		-8.382.215	
Dividends received		0	
Fees and Commissions Received		1.328.199	
Other Gains		617.546	
Collections from Previously Written Off Loans and Other Receivables		993.403	
Cash Payments to Personnel and Service Suppliers		-1.319.133	
Taxes Paid		-943.251	
Other		-1.650.275	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-3.324.238	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		19.973	
Net (Increase) Decrease in Due From Banks		-2.621.272	
Net (Increase) Decrease in Loans		-28.572.774	
Net (Increase) Decrease in Other Assets		593.697	
Net Increase (Decrease) in Bank Deposits		34.908	
Net Increase (Decrease) in Other Deposits		15.458.985	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		10.938.168	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		824.077	
Net Cash Provided From Banking Operations		-10.224	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.874.062	
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		-229.248	
Cash Obtained from Tangible and Intangible Asset Sales		334.779	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.488.312	
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		5.650.382	
Cash Obtained from Loans and Securities Issued		10.764.825	
Cash Outflow Arised From Loans and Securities Issued		-5.114.443	
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		-92.230	
Net Increase (Decrease) in Cash and Cash Equivalents		673.866	
Cash and Cash Equivalents at Beginning of the Period		20.110.705	
Cash and Cash Equivalents at End of the Period		20.784.571	

