



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
2018 - 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	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 Eylül 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, 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, 30 Eylül 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 Eylül 2018 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, 9 Kasım 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 30.09.2018			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)		49.118.464	53.479.661	102.598.125			
Cash and cash equivalents	V-I-1	5.698.044	42.000.596	47.698.640			
Cash and Cash Balances at Central Bank	V-I-1	4.812.987	30.970.123	35.783.110			
Banks	V-I-3	877.090	11.030.473	11.907.563			
Receivables From Money Markets		7.967	0	7.967			
Financial assets at fair value through profit or loss	V-I-2	70.459	97.856	168.315			
Public Debt Securities		202	7.658	7.860			
Equity instruments		2.505	90.198	92.703			
Other Financial Assets		67.752	0	67.752			
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	7.179.824	2.285.176	9.465.000			
Public Debt Securities		7.179.824	1.418.310	8.598.134			
Equity instruments		0	3.921	3.921			
Other Financial Assets		0	862.945	862.945			
Financial Assets Measured at Amortised Cost	V-I-6	30.445.766	8.681.787	39.127.553			
Public Debt Securities		30.445.766	8.441.720	38.887.486			
Other Financial Assets		0	240.067	240.067			
Derivative financial assets		5.761.464	415.679	6.177.143			
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.761.464	415.679	6.177.143			
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 (-)		-37.093	-1.433	-38.526			
LOANS (Net)	V-I-5	147.204.193	95.677.648	242.881.841			
Loans		145.365.001	92.859.422	238.224.423			
Loans Measured at Amortised Cost		145.365.001	92.859.422	238.224.423			
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	550.608	2.616.426	3.167.034			
Finance lease receivables		724.841	2.896.130	3.620.971			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-174.233	-279.704	-453.937			
Factoring Receivables		2.488.261	183.140	2.671.401			

Factoring Receivables Measured at Amortised Cost		2,488,261	183,140	2,671,401		
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		9,737,422	182,857	9,920,279		
Allowance for Expected Credit Losses (-)		-10,937,099	-164,197	-11,101,296		
12-Month Expected Credit Losses (Stage 1)		-1,871,881	-25,331	-1,897,212		
Significant Increase in Credit Risk (Stage 2)		-1,579,903	-962	-1,580,865		
Credit-Impaired (Stage 3)		-7,485,315	-137,904	-7,623,219		
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	1,556,748	0	1,556,748		
Held for Sale		1,556,748	0	1,556,748		
Non-Current Assets From Discontinued Operations		0	0	0		
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1,067,613	3	1,067,616		
Investments in Associates (Net)	V-I-7	768,694	3	768,697		
Associates Accounted for Using Equity Method		329,066	0	329,066		
Unconsolidated Associates		439,628	3	439,631		
Investments in Subsidiaries (Net)	V-I-8	298,919	0	298,919		
Unconsolidated Financial Subsidiaries		0	0	0		
Unconsolidated Non-Financial Subsidiaries		298,919	0	298,919		
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)		1,872,310	13,861	1,886,171		
INTANGIBLE ASSETS AND GOODWILL (Net)		280,515	404	280,919		
Goodwill		14,631	0	14,631		
Other		265,884	404	266,288		
INVESTMENT PROPERTY (Net)	V-I-12	523,106	0	523,106		
CURRENT TAX ASSETS		403,520	0	403,520		
DEFERRED TAX ASSET	V-I-13	138,370	0	138,370		
OTHER ASSETS	V-I-15	6,214,665	9,206,155	15,420,820		
TOTAL ASSETS		208,379,504	158,377,732	366,757,236		
LIABILITY AND EQUITY ITEMS						
DEPOSITS	V-II-1	111,301,991	83,294,347	194,596,338		
LOANS RECEIVED	V-II-3	2,572,841	49,458,187	52,031,028		
MONEY MARKET FUNDS		24,027,616	3,672,942	27,700,558		
MARKETABLE SECURITIES (Net)	V-II-3	9,017,590	19,867,477	28,885,067		
Bills		4,915,401	0	4,915,401		
Asset-backed Securities		62,960	0	62,960		
Bonds		4,039,229	19,867,477	23,906,706		
FUNDS		3,074	0	3,074		
Borrower funds		0	0	0		
Other		3,074	0	3,074		
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0		
DERIVATIVE FINANCIAL ASSETS	V-II-2	3,223,548	254,217	3,477,765		
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		3,223,548	254,217	3,477,765		

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0		
FACTORING PAYABLES		1,275	0	1,275		
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	5,082,222	52,557	5,134,779		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		930,742	5,602	936,344		
Insurance Technical Reserves (Net)		2,960,269	18,886	2,979,155		
Other provisions		1,191,211	28,069	1,219,280		
CURRENT TAX LIABILITIES	V-II-8	543,562	1,380	544,942		
DEFERRED TAX LIABILITY		271,381	22,541	293,922		
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	5,544,627	8,443,716	13,988,343		
Loans		0	0	0		
Other Debt Instruments		5,544,627	8,443,716	13,988,343		
OTHER LIABILITIES	V-II-4	8,145,873	4,412,381	12,558,254		
EQUITY	V-II-11	26,763,123	778,768	27,541,891		
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		1,451,598	2,366	1,453,964		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-347,268	-39,322	-386,590		
Profit Reserves		18,023,769	557,690	18,581,459		
Legal Reserves		2,081,658	10,669	2,092,327		
Statutory Reserves		6,337	0	6,337		
Extraordinary Reserves		15,689,732	5,389	15,695,121		
Other Profit Reserves		246,042	541,632	787,674		
Profit or Loss		3,695,207	155,516	3,850,723		
Prior Years' Profit or Loss		450,594	131,739	582,333		
Current Period Net Profit Or Loss		3,244,613	23,777	3,268,390		
Non-controlling Interests		635,144	102,518	737,662		
Total equity and liabilities		196,498,723	170,258,513	366,757,236		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		100.678.231	167.492.278	268.170.509			
GUARANTIES AND WARRANTIES	V-III-2-4	40.935.339	32.316.084	73.251.423			
Letters of Guarantee		40.104.048	15.576.620	55.680.668			
Guarantees Subject to State Tender Law		4.763.767	6.454.106	11.217.873			
Guarantees Given for Foreign Trade Operations		1.395.757	0	1.395.757			
Other Letters of Guarantee		33.944.524	9.122.514	43.067.038			
Bank Acceptances		68.258	3.114.667	3.182.925			
Import Letter of Acceptance		0	770.060	770.060			
Other Bank Acceptances		68.258	2.344.607	2.412.865			
Letters of Credit		23.942	13.344.210	13.368.152			
Documentary Letters of Credit		23.942	13.344.210	13.368.152			
Other Letters of Credit		0	0	0			
Prefinancing Given as Guarantee		0	4.772	4.772			
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		345.937	67.786	413.723			
Other Guarantees		77.664	44.209	121.873			
Other Collaterals		315.490	163.820	479.310			
COMMITMENTS		37.680.967	31.565.442	69.246.409			
Irrevocable Commitments		33.486.265	3.226.806	36.713.071			
Forward Asset Purchase Commitments	V-III-1	749.282	2.098.799	2.848.081			
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	13.978.240	205.658	14.183.898			
Securities Issue Brokerage Commitments		0	252.952	252.952			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments	V-III-1	2.859.606	0	2.859.606			
Tax and Fund Liabilities Arised from Export Commitments		0	0	0			
Commitments for Credit Card Limits	V-III-1	13.085.415	0	13.085.415			
Commitments for Credit Cards and Banking Services Promotions		701.998	0	701.998			
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		2,109.474	669.397	2,778.871		
Revocable Commitments		4,194.702	28,338.636	32,533.338		
Revocable Loan Granting Commitments		4,194.702	28,338.636	32,533.338		
Other Revocable Commitments		0	0	0		
DERIVATIVE FINANCIAL INSTRUMENTS		22,061.925	103,610.752	125,672.677		
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		22,061.925	103,610.752	125,672.677		
Forward Foreign Currency Buy or Sell Transactions		1,841.633	2,648.793	4,490.426		
Forward Foreign Currency Buying Transactions		922.030	1,324.499	2,246.529		
Forward Foreign Currency Sale Transactions		919.603	1,324.294	2,243.897		
Currency and Interest Rate Swaps		12,790.271	84,331.228	97,121.499		
Currency Swap Buy Transactions		2,582.856	22,047.905	24,630.761		
Currency Swap Sell Transactions		7,667.415	12,200.934	19,868.349		
Interest Rate Swap Buy Transactions		1,270.000	25,041.195	26,311.195		
Interest Rate Swap Sell Transactions		1,270.000	25,041.194	26,311.194		
Currency, Interest Rate and Securities Options		617.960	1,629.992	2,247.952		
Currency Options Buy Transactions		428.940	669.518	1,098.458		
Currency Options Sell Transactions		189.020	960.474	1,149.494		
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		6,812.061	15,000.739	21,812.800		
CUSTODY AND PLEDGES RECEIVED		1,533,306.480	1,367,270.721	2,900,577.201		
ITEMS HELD IN CUSTODY		61,151.001	7,914.403	69,065.404		
Customer Fund and Portfolio Balances		1,845.096	0	1,845.096		
Securities Held in Custody		42,903.292	331.497	43,234.789		
Cheques Received for Collection		10,358.498	1,407.488	11,765.986		
Commercial Notes Received for Collection		4,534.258	1,742.887	6,277.145		
Other Assets Received for Collection		2,152	240	2,392		
Securities that will be Intermediated to Issue		0	0	0		
Other Items Under Custody		113.383	2,890.539	3,003.922		
Custodians		1,394.322	1,541.752	2,936.074		
PLEDGED ITEMS		423,573.773	227,320.791	650,894.564		
Securities		315.427	8.350	323.777		
Guarantee Notes		647.442	842.015	1,489.457		
Commodity		33,105.640	1,398.301	34,503.941		
Warrant		0	0	0		
Real Estate		337,057.880	183,016.509	520,074.389		
Other Pledged Items		51,502.514	41,685.506	93,188.020		

Depositories Receiving Pledged Items		944.870	370.110	1.314.980			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.048.581.706	1.132.035.527	2.180.617.233			
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.633.984.711	1.534.762.999	3.168.747.710			

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 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017	Current Period 3 Months 01.07.2018 - 30.09.2018	Previous Period 3 Months 01.07.2017 - 30.09.2017
Statement of Profit or Loss (IFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	24.183.949		10.150.050	
Interest Income on Loans	V-IV-1	19.874.130		7.863.506	
Interest Income on Reserve Deposits		274.509		105.116	
Interest Income on Banks	V-IV-1	240.082		110.395	
Interest Income on Money Market Placements		19.334		373	
Interest Income on Marketable Securities Portfolio	V-IV-1	3.616.604		2.007.278	
Financial Assets At Fair Value Through Profit Loss		11.823		5.839	
Financial Assets At Fair Value Through Other Comprehensive Income		665.601		338.279	
Financial Assets Measured at Amortised Cost		2.939.180		1.663.160	
Finance Lease Income		141.477		59.665	
Other Interest Income		17.813		3.717	
INTEREST EXPENSES (-)		-15.563.301		-6.613.351	
Interest Expenses on Deposits	V-IV-2	-10.226.291		-4.309.080	
Interest Expenses on Funds Borrowed	V-IV-2	-1.166.278		-535.745	
Interest Expenses on Money Market Funds		-2.148.348		-950.891	
Interest Expenses on Securities Issued	V-IV-2	-1.586.743		-641.636	
Other Interest Expense		-435.641		-175.999	
NET INTEREST INCOME OR EXPENSE		8.620.648		3.536.699	
NET FEE AND COMMISSION INCOME OR EXPENSES		1.449.439		566.314	
Fees and Commissions Received		2.112.298		834.197	
From Noncash Loans		324.039		129.205	
Other		1.788.259		704.992	
Fees and Commissions Paid (-)		-662.859		-267.883	
Paid for Noncash Loans		-4.837		-2.063	
Other		-658.022		-265.820	
PERSONNEL EXPENSES (-)		-1.793.204		-619.445	
DIVIDEND INCOME		48.618		138	
TRADING INCOME OR LOSS (Net)	V-IV-3	686.966		334.025	
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	143.345		85.073	
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	482.008		243.113	
Foreign Exchange Gains or Losses	V-IV-3	61.613		5.839	
OTHER OPERATING INCOME	V-IV-4	2.619.238		888.532	
GROSS PROFIT FROM OPERATING ACTIVITIES		11.631.705		4.706.263	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-4.065.593		-2.232.685	
OTHER OPERATING EXPENSES (-)	V-IV-6	-3.500.406		-1.210.645	
NET OPERATING INCOME (LOSS)		4.065.706		1.262.933	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		38.541		9.544	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	4.104.247		1.272.477	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-781.101		-206.211	
Current Tax Provision	V-IV-10	-132.068		430.939	
Expense Effect of Deferred Tax		-1.110.392		-863.240	
Income Effect of Deferred Tax		461.359		226.090	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	3.323.146		1.066.266	
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	3.323.146	1.066.266
Profit (Loss) Attributable to Group		3.268.390	1.038.928
Profit (loss), attributable to non-controlling interests	III-XXIV	54.756	27.338
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
100 Adet Hisse Başına Kar/Zarar (Tam TL)		1,30740000	0,41560000



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 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017	Current Period 3 Months 01.07.2018 - 30.09.2018	Previous Period 3 Months 01.07.2017 - 30.09.2017
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		3.323.146			
OTHER COMPREHENSIVE INCOME		-44.394			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		376.473			
Gains (Losses) on Revaluation of Property, Plant and Equipment		52.009			
Gains (Losses) on Revaluation of Intangible Assets		0			
Gains (Losses) on Remeasurements of Defined Benefit Plans		-2.070			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		378.084			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-51.550			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-420.867			
Exchange Differences on Translation		164.125			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-518.514			
Income (Loss) Related with Cash Flow Hedges		0			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-164.125			
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		97.647			
TOTAL COMPREHENSIVE INCOME (LOSS)		3.278.752			

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 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017
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		4.850.112	
Interest Received		19.626.530	
Interest Paid		-14.215.802	
Dividends received		13.223	
Fees and Commissions Received		2.182.392	
Other Gains		1.013.884	
Collections from Previously Written Off Loans and Other Receivables		2.022.089	
Cash Payments to Personnel and Service Suppliers		-2.011.509	
Taxes Paid		-1.261.761	
Other		-2.518.934	
Changes in Operating Assets and Liabilities Subject to Banking Operations		125.627	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		41.568	
Net (Increase) Decrease in Due From Banks		-5.009.562	
Net (Increase) Decrease in Loans		-53.152.254	
Net (Increase) Decrease in Other Assets		-123.405	
Net Increase (Decrease) in Bank Deposits		-1.875.748	
Net Increase (Decrease) in Other Deposits		37.127.494	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		20.634.565	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		2.482.969	
Net Cash Provided From Banking Operations		4.975.739	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-13.702.385	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-20.876	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-364.604	
Cash Obtained from Tangible and Intangible Asset Sales		465.639	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.304.313	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.602.318	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-10.846.180	
Cash Obtained from Sale of Financial Assets At Amortised Cost		808.254	
Other		-42.623	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		16.633.200	
Cash Obtained from Loans and Securities Issued		26.060.041	
Cash Outflow Arised From Loans and Securities Issued		-9.301.841	
Equity Instruments Issued		0	
Dividends paid		-125.000	
Payments of finance lease liabilities		0	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-151.014	
Net Increase (Decrease) in Cash and Cash Equivalents		7.755.540	
Cash and Cash Equivalents at Beginning of the Period		20.110.705	
Cash and Cash Equivalents at End of the Period		27.866.245	

