

ŞEKERBANK T.A.Ş.
Bank Financial Report
Unconsolidated
2018 - 1. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Comment

Independent Audit Company	DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Şekerbank T.A.Ş. Yönetim Kurulu'na

Giriş

Şekerbank T.A.Ş.'nin ("Banka") 31 Mart 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç 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 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Şekerbank T.A.Ş.'nin 31 Mart 2018 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci 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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of DELOITTE TOUCHE TOHMATSU LIMITED

Sorumlu Denetçi

İstanbul, 10 Mayıs 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 31.03.2018			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)		3.023.909	4.095.180	7.119.089			
Cash and cash equivalents		882.855	3.294.163	4.177.018			
Cash and Cash Balances at Central Bank	(1)	311.702	2.923.456	3.235.158			
Banks	(3)	9.121	370.707	379.828			
Receivables From Money Markets		562.032	0	562.032			
Financial assets at fair value through profit or loss	(2)	9.228	8.751	17.979			
Public Debt Securities		6.492	8.751	15.243			
Equity instruments		0	0	0			
Other Financial Assets		2.736	0	2.736			
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	95.951	10.373	106.324			
Public Debt Securities		88.534	0	88.534			
Equity instruments		7.417	10.373	17.790			
Other Financial Assets		0	0	0			
Financial Assets Measured at Amortised Cost	(6)	1.989.313	732.428	2.721.741			
Public Debt Securities		1.989.313	217.237	2.206.550			
Other Financial Assets		0	515.191	515.191			
Derivative financial assets	(2),(11)	51.148	49.465	100.613			
Derivative Financial Assets At Fair Value Through Profit Or Loss		51.148	49.465	100.613			
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 (-)		-4.586	0	-4.586			
LOANS (Net)	(5)	15.901.282	5.317.177	21.218.459			
Loans		16.133.823	5.317.177	21.451.000			
Loans Measured at Amortised Cost		16.133.823	5.317.177	21.451.000			
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	(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		1.038.647	0	1.038.647			
Allowance for Expected Credit Losses (-)		-1.271.188	0	-1.271.188			
12-Month Expected Credit Losses (Stage 1)		-112.250	0	-112.250			
Significant Increase in Credit Risk (Stage 2)		-396.542	0	-396.542			
Credit-Impaired (Stage 3)		-762.396	0	-762.396			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	252.698	0	252.698			
Held for Sale		252.698	0	252.698			
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		772.135	7.668	779.803			
Investments in Associates (Net)	(7)	4.140	0	4.140			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		4.140	0	4.140			
Investments in Subsidiaries (Net)	(8)	767.995	7.668	775.663			
Unconsolidated Financial Subsidiaries		164.529	7.668	172.197			
Unconsolidated Non-Financial Subsidiaries		603.466	0	603.466			
Jointly Controlled Partnerships (JointVentures) (Net)	(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)	(12)	305.355	0	305.355			
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	87.298	0	87.298			
Goodwill		0	0	0			
Other		87.298	0	87.298			
INVESTMENT PROPERTY (Net)	(14)	0	0	0			
CURRENT TAX ASSETS		2	0	2			
DEFERRED TAX ASSET	(15)	147.625	0	147.625			
OTHER ASSETS	(17)	309.284	160.605	469.889			
TOTAL ASSETS		20.799.588	9.580.630	30.380.218			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	11.524.278	8.835.479	20.359.757			
LOANS RECEIVED	(3)	116.017	2.716.861	2.832.878			
MONEY MARKET FUNDS	(4)	1.216.208	907.963	2.124.171			
MARKETABLE SECURITIES (Net)	(5)	1.052.533	0	1.052.533			
Bills		349.843	0	349.843			
Asset-backed Securities		702.690	0	702.690			
Bonds		0	0	0			
FUNDS		0	0	0			
Borrower funds		0	0	0			
Other		0	0	0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0			
DERIVATIVE FINANCIAL ASSETS	(2),(8)	49.523	70.459	119.982			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		49.523	70.459	119.982			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	(7)	1.713	0	1.713		
Finance Lease Payables		1.781	0	1.781		
Operating Lease Payables		0	0	0		
Other		0	0	0		
Deferred Finance Lease Expenses (-)		-68	0	-68		
PROVISIONS	(9)	355.712	2.542	358.254		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		84.361	0	84.361		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		271.351	2.542	273.893		
CURRENT TAX LIABILITIES	(10)	46.394	0	46.394		
DEFERRED TAX LIABILITY	(10)	0	0	0		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT	(12)	301.189	364.952	666.141		
Loans		0	19.571	19.571		
Other Debt Instruments		301.189	345.381	646.570		
OTHER LIABILITIES	(6)	302.215	197.014	499.229		
EQUITY	(13)	2.316.210	2.956	2.319.166		
Issued capital		1.158.000	0	1.158.000		
Capital Reserves		-174.718	0	-174.718		
Equity Share Premiums		1.278	0	1.278		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		-175.996	0	-175.996		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		46.380	0	46.380		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-530	2.956	2.426		
Profit Reserves		1.736.546	0	1.736.546		
Legal Reserves		285.989	0	285.989		
Statutory Reserves		0	0	0		
Extraordinary Reserves		1.364.154	0	1.364.154		
Other Profit Reserves		86.403	0	86.403		
Profit or Loss		-449.468	0	-449.468		
Prior Years' Profit or Loss		-477.131	0	-477.131		
Current Period Net Profit Or Loss		27.663	0	27.663		
Non-controlling Interests		0	0	0		
Total equity and liabilities		17.281.992	13.098.226	30.380.218		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		12.370.120	12.571.444	24.941.564			
GUARANTIES AND WARRANTIES	(1)	3.636.424	2.385.134	6.021.558			
Letters of Guarantee		3.630.585	968.328	4.598.913			
Guarantees Subject to State Tender Law		76.873	4.785	81.658			
Guarantees Given for Foreign Trade Operations		0	0	0			
Other Letters of Guarantee		3.553.712	963.543	4.517.255			
Bank Acceptances		0	128.471	128.471			
Import Letter of Acceptance		0	128.471	128.471			
Other Bank Acceptances		0	0	0			
Letters of Credit		843	475.819	476.662			
Documentary Letters of Credit		843	475.819	476.662			
Other Letters of Credit		0	0	0			
Prefinancing Given as Guarantee		0		0			
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		4.996	812.516	817.512			
Other Collaterals		0	0	0			
COMMITMENTS	(1)	2.772.162	310.946	3.083.108			
Irrevocable Commitments		2.258.760	310.946	2.569.706			
Forward Asset Purchase Commitments		118.967	302.647	421.614			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		929.513	8.299	937.812			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		744.572	0	744.572			
Tax and Fund Liabilities Arised from Export Commitments		6.927	0	6.927			
Commitments for Credit Card Limits		458.177	0	458.177			
Commitments for Credit Cards and Banking Services Promotions		604	0	604			
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		0	0	0			
Revocable Commitments	(4)	513.402	0	513.402			
Revocable Loan Granting Commitments		513.402	0	513.402			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	5.961.534	9.875.364	15.836.898			
Derivative Financial Instruments Held For Hedging		48.000	0	48.000			
Fair Value Hedges		48.000	0	48.000			
Cash Flow Hedges		0	0	0			
Hedges of Net Investment in Foreign Operations		0	0	0			
Derivative Financial Instruments Held For Trading		5.913.534	9.875.364	15.788.898			
Forward Foreign Currency Buy or Sell Transactions		1.038.078	1.349.297	2.387.375			
Forward Foreign Currency Buying Transactions		459.546	728.170	1.187.716			
Forward Foreign Currency Sale Transactions		578.532	621.127	1.199.659			
Currency and Interest Rate Swaps		3.368.448	5.379.946	8.748.394			
Currency Swap Buy Transactions		363.992	3.434.390	3.798.382			
Currency Swap Sell Transactions		2.433.206	874.600	3.307.806			
Interest Rate Swap Buy Transactions		285.625	535.478	821.103			
Interest Rate Swap Sell Transactions		285.625	535.478	821.103			
Currency, Interest Rate and Securities Options		1.507.008	2.644.175	4.151.183			
Currency Options Buy Transactions		675.080	1.239.227	1.914.307			
Currency Options Sell Transactions		711.670	1.283.266	1.994.936			
Interest Rate Options Buy Transactions		0	121.682	121.682			
Interest Rate Options Sell Transactions		120.258	0	120.258			
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		0	501.946	501.946			
CUSTODY AND PLEDGES RECEIVED		409.876.201	172.858.436	582.734.637			
ITEMS HELD IN CUSTODY		2.419.835	975.084	3.394.919			
Customer Fund and Portfolio Balances		0	0	0			
Securities Held in Custody		185.938	69.064	255.002			
Cheques Received for Collection		2.171.862	133.782	2.305.644			
Commercial Notes Received for Collection		58.986	9.701	68.687			
Other Assets Received for Collection		2.207	644.052	646.259			
Securities that will be Intermediated to Issue		0	0	0			
Other Items Under Custody		841	118.485	119.326			
Custodians		1	0	1			
PLEDGED ITEMS		403.493.487	171.098.451	574.591.938			
Securities		27.000	44	27.044			
Guarantee Notes		94.900.303	29.013.834	123.914.137			
Commodity		0	0	0			
Warrant		0	0	0			
Real Estate		26.380.960	8.857.580	35.238.540			
Other Pledged Items		281.059.827	133.203.295	414.263.122			

Depositories Receiving Pledged Items		1.125.397	23.698	1.149.095			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		3.962.879	784.901	4.747.780			
TOTAL OFF-BALANCE SHEET ACCOUNTS		422.246.321	185.429.880	607.676.201			

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 - 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	(1)	853.101	
Interest Income on Loans		731.618	
Interest Income on Reserve Deposits		8.739	
Interest Income on Banks		4.305	
Interest Income on Money Market Placements		17.616	
Interest Income on Marketable Securities Portfolio		90.388	
Financial Assets At Fair Value Through Profit Loss		687	
Financial Assets At Fair Value Through Other Comprehensive Income		7.010	
Financial Assets Measured at Amortised Cost		82.691	
Finance Lease Income		0	
Other Interest Income		435	
INTEREST EXPENSES (-)	(2)	-516.436	
Interest Expenses on Deposits		-386.629	
Interest Expenses on Funds Borrowed		-22.356	
Interest Expenses on Money Market Funds		-41.079	
Interest Expenses on Securities Issued		-53.094	
Other Interest Expense		-13.278	
NET INTEREST INCOME OR EXPENSE		336.665	
NET FEE AND COMMISSION INCOME OR EXPENSES		89.091	
Fees and Commissions Received		106.503	
From Noncash Loans		18.757	
Other		87.746	
Fees and Commissions Paid (-)		-17.412	
Paid for Noncash Loans		0	
Other		-17.412	
PERSONNEL EXPENSES (-)		-96.031	
DIVIDEND INCOME	(3)	0	
TRADING INCOME OR LOSS (Net)	(4)	-53.706	
Gains (Losses) Arising from Capital Markets Transactions		2.738	
Gains (Losses) Arising From Derivative Financial Transactions		30.250	
Foreign Exchange Gains or Losses		-86.694	
OTHER OPERATING INCOME	(5)	15.311	
GROSS PROFIT FROM OPERATING ACTIVITIES		291.330	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(6)	-123.594	
OTHER OPERATING EXPENSES (-)	(7)	-144.423	
NET OPERATING INCOME (LOSS)		23.313	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	
NET MONETARY POSITION GAIN (LOSS)		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	23.313	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	4.350	
Current Tax Provision		0	
Expense Effect of Deferred Tax		-27.157	
Income Effect of Deferred Tax		31.507	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	27.663	
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	(8)	0	

TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(9)	0	
Current Tax Provision		0	
Expense Effect of Deferred Tax		0	
Income Effect of Deferred Tax		0	
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	(10)	0	
NET PROFIT OR LOSS FOR THE PERIOD	(11)	27.663	
Profit (Loss) Attributable to Group		27.663	
Profit (loss), attributable to non-controlling interests		0	
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,02389000	

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 - 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)		27.663	
OTHER COMPREHENSIVE INCOME		-3.669	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	
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		0	
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-3.669	
Exchange Differences on Translation		0	
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.639	
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		970	
TOTAL COMPREHENSIVE INCOME (LOSS)		23.994	

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 31.03.2018	Previous Period 01.01.2017 - 31.03.2017
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-189.023	
Interest Received		697.844	
Interest Paid		-565.656	
Dividends received		0	
Fees and Commissions Received		106.503	
Other Gains		48.299	
Collections from Previously Written Off Loans and Other Receivables		29.368	
Cash Payments to Personnel and Service Suppliers		-110.601	
Taxes Paid		-12.884	
Other		-381.896	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-2.053.984	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.043	
Net (Increase) Decrease in Due From Banks		0	
Net (Increase) Decrease in Loans		0	
Net (Increase) Decrease in Other Assets		-1.129.812	
Net Increase (Decrease) in Bank Deposits		-324.332	
Net Increase (Decrease) in Other Deposits		-2.014.734	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		799.977	
Net Increase (Decrease) in Funds Borrowed		460.090	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		155.870	
Net Cash Provided From Banking Operations		-2.243.007	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		139.425	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-4.450	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-3.733	
Cash Obtained from Tangible and Intangible Asset Sales		29.650	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-513.874	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		767.219	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-166.526	
Cash Obtained from Sale of Financial Assets At Amortised Cost		40.502	
Other		-9.363	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		79.732	
Cash Obtained from Loans and Securities Issued		350.815	
Cash Outflow Arised From Loans and Securities Issued		-269.845	
Equity Instruments Issued		0	
Dividends paid		0	
Payments of finance lease liabilities		-1.238	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		40.271	
Net Increase (Decrease) in Cash and Cash Equivalents		-1.983.579	
Cash and Cash Equivalents at Beginning of the Period		3.595.658	
Cash and Cash Equivalents at End of the Period		1.612.079	



Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss						Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)									
Previous Period 01.01.2017 - 31.03.2017	Statement of changes in equity (TFRS 9 Impairment Model Applied)																				
	CHANGES IN EQUITY ITEMS																				
	Equity at beginning of period																				
	Adjustments Related to TMS 8																				
	Effect Of Corrections																				
	Effect Of Changes In Accounting Policy																				
	Adjusted Beginning Balance																				
	Total Comprehensive Income (Loss)																				
	Capital Increase in Cash																				
	Capital Increase Through Internal Reserves																				
	Issued Capital Inflation Adjustment Difference																				
	Convertible Bonds																				
	Subordinated Debt																				
	Increase (decrease) through other changes, equity																				
	Profit Distributions																				
	Dividends Paid																				
Transfers To Reserves																					
Other																					
Equity at end of period																					
Current Period 01.01.2018 - 31.03.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																				
	CHANGES IN EQUITY ITEMS																				
	Equity at beginning of period	1.158.000	1.278	0	-175.996	59.107	-12.727	00	0	-54.057	00	1.373.597	362.949	0	2.712.151	0	2.712.151				
	Adjustments Related to TMS 8	0	0	0	0	0	0	00	0	60.152	00	0	-477.131	0	-416.979	0	-416.979				
	Effect Of Corrections	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0				
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	00	0	60.152	00	0	-477.131	0	-416.979	0	-416.979				
	Adjusted Beginning Balance	1.158.000	1.278	0	-175.996	59.107	-12.727	00	0	6.095	00	1.373.597	114.182	0	2.295.172	0	2.295.172				
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	00	0	0	00	0	0	27.663	27.663	0	27.663				
	Capital Increase in Cash	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0				
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0				
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0				
	Convertible Bonds	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0				
	Subordinated Debt	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0				
	Increase (decrease) through other changes, equity	0	0	0	0	0	0	00	0	-3.669	00	0	0	0	-3.669	0	-3.669				
	Profit Distributions	0	0	0	0	0	0	00	0	0	00	362.949	-362.949	0	0	0	0				
	Dividends Paid	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0				
	Transfers To Reserves	0	0	0	0	0	0	00	0	0	00	362.949	-362.949	0	0	0	0				
	Other	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0				
	Equity at end of period	1.158.000	1.278	0	-175.996	59.107	-12.727	00	0	2.426	00	1.736.546	477.131	27.663	2.319.166	0	2.319.166				