

TÜRKİYE İŞ BANKASI A.Ş. Bank Financial Report Unconsolidated 2018 - 1. 3 Monthly Notification

General Information About Financial Statements

UNCONSOLIDATED FINANCIAL STATEMENTS

Independent Audit Company	GÜNEY 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 İş Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye İş Bankası A.Ş'nin ("Banka") 31 Mart 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar 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 konsolide olmayan 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 ("TMS") 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 konsolide olmayan 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 bildirmemekteyiz.

Şartlı Sonucun Dayanağı

31 Mart 2018 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılan ve tamamı geçmiş dönemlerde gider yazılan toplam 1.550.000 bin TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar Ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini sağlamayan serbest karşılığı içermektedir. Ayrıca, Banka'nın 31 Mart 2018 tarihi itibarıyla, konsolide olmayan finansal tablolarında TMS 27 "Bireysel Finansal Tablolar" uygulamasına istinaden iştirakler ve bağlı ortaklıklarını özkaynak yöntemine göre muhasebeleştirmesine başlamasıyla birlikte, ilgili bağlı ortaklığın finansal mali tablolarında ayrılmış olan benzer karşılık sonucu, finansal durum tablosundaki bağlı ortaklıklar (net), geçmiş yıllar kâr veya zararı hesapları ve kar veya zarar tablosunda dönem net karı/zararı, sırasıyla 81.040 bin TL, 76.988 bin TL ve 4.052 bin TL tutarlarında daha az gösterilmiştir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye İş Bankası A.Ş.'nin 31 Mart 2018 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Fatma Ebru Yücel, SMMM

Sorumlu Denetçi

11 Mayıs 2018

İstanbul, Türkiye

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)		54.014.861	47.618.539	101.633.400			
Cash and cash equivalents		5.036.682	33.503.734	38.540.416			
Cash and Cash Balances at Central Bank	V-I-a	4.876.720	31.545.236	36.421.956			
Banks	V-I-ç	159.962	1.958.498	2.118.460			
Receivables From Money Markets		0	0	0			
Financial assets at fair value through profit or loss	V-I-b	367.063	9.186	376.249			
Public Debt Securities		132.002	9.186	141.188			
Equity instruments		233.604	0	233.604			
Other Financial Assets		1.457	0	1.457			
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	26.198.856	9.908.535	36.107.391			
Public Debt Securities		26.145.447	9.598.900	35.744.347			
Equity instruments		53.409	154.941	208.350			
Other Financial Assets		0	154.694	154.694			
Financial Assets Measured at Amortised Cost	V-I-f	22.382.827	1.599.669	23.982.496			
Public Debt Securities		22.129.829	1.214.072	23.343.901			
Other Financial Assets		252.998	385.597	638.595			
Derivative financial assets	V-I-c	34.161	2.609.291	2.643.452			
Derivative Financial Assets At Fair Value Through Profit Or Loss		34.161	2.609.291	2.643.452			
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 (-)		-4.728	-11.876	-16.604			
LOANS (Net)		148.967.893	95.722.932	244.690.825			
Loans	V-I-e	148.840.620	97.642.296	246.482.916			
Loans Measured at Amortised Cost		148.840.620	97.642.296	246.482.916			
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-i	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		5.775.199	24.036	5.799.235			
Allowance for Expected Credit Losses (-)		-5.647.926	-1.943.400	-7.591.326			
12-Month Expected Credit Losses (Stage 1)		-914.416	-673.761	-1.588.177			
Significant Increase in Credit Risk (Stage 2)		-595.348	-1.250.000	-1.845.348			
Credit-Impaired (Stage 3)		-4.138.162	-19.639	-4.157.801			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	176.081	0	176.081			
Held for Sale		176.081	0	176.081			
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		12.919.585	1.087.185	14.006.770			
Investments in Associates (Net)	V-I-g	192.032	0	192.032			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		192.032	0	192.032			
Investments in Subsidiaries (Net)	V-I-ğ	12.727.553	1.087.185	13.814.738			
Unconsolidated Financial Subsidiaries		5.342.794	1.087.185	6.429.979			
Unconsolidated Non-Financial Subsidiaries		7.384.759	0	7.384.759			
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	0	0	0			
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0			
Unconsolidated Jointly Controlled Partnerships		0	0	0			
TANGIBLE ASSETS (Net)		4.393.380	7.135	4.400.515			
INTANGIBLE ASSETS AND GOODWILL (Net)		536.871	301	537.172			
Goodwill		0	0	0			
Other		536.871	301	537.172			
INVESTMENT PROPERTY (Net)	V-I-j	0	0	0			
CURRENT TAX ASSETS		0	0	0			
DEFERRED TAX ASSET	V-I-k	806.891	100.698	907.589			
OTHER ASSETS	V-I-m	3.450.776	1.124.011	4.574.787			
TOTAL ASSETS		225.266.338	145.660.801	370.927.139			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	98.495.871	108.404.490	206.900.361			
LOANS RECEIVED	V-II-c	1.873.792	38.511.978	40.385.770			
MONEY MARKET FUNDS		17.658.062	2.668.121	20.326.183			
MARKETABLE SECURITIES (Net)	V-II-ç	4.406.136	22.586.719	26.992.855			
Bills		3.170.170	147.922	3.318.092			
Asset-backed Securities		0	0	0			
Bonds		1.235.966	22.438.797	23.674.763			
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	V-II-b	428.699	404.031	832.730			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		428.699	404.031	832.730			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	V-II-e	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-g	6.236.321	107.782	6.344.103		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		848.489	0	848.489		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		5.387.832	107.782	5.495.614		
CURRENT TAX LIABILITIES	V-II-ğ	658.928	6.514	665.442		
DEFERRED TAX LIABILITY	V-II-ğ	0	0	0		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT		1.123.728	7.582.548	8.706.276		
Loans		0	0	0		
Other Debt Instruments		1.123.728	7.582.548	8.706.276		
OTHER LIABILITIES	V-II-d	12.662.668	2.348.044	15.010.712		
EQUITY	V-II-h	45.186.021	-423.314	44.762.707		
Issued capital		4.500.000	0	4.500.000		
Capital Reserves		1.568.413	204	1.568.617		
Equity Share Premiums		5.246	204	5.450		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		1.563.167	0	1.563.167		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.396.497	-447	3.396.050		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		822.886	-423.071	399.815		
Profit Reserves		27.238.705	0	27.238.705		
Legal Reserves		3.504.656	0	3.504.656		
Statutory Reserves		0	0	0		
Extraordinary Reserves		23.734.049	0	23.734.049		
Other Profit Reserves		0	0	0		
Profit or Loss		7.659.520	0	7.659.520		
Prior Years' Profit or Loss		5.852.747	0	5.852.747		
Current Period Net Profit Or Loss		1.806.773	0	1.806.773		
Total equity and liabilities		188.730.226	182.196.913	370.927.139		

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	V-III	134.786.381	212.048.261	346.834.642			
GUARANTIES AND WARRANTIES		30.303.239	54.493.590	84.796.829			
Letters of Guarantee		30.269.884	31.361.873	61.631.757			
Guarantees Subject to State Tender Law		752.218	2.800.076	3.552.294			
Guarantees Given for Foreign Trade Operations		1.940.790	11.531.588	13.472.378			
Other Letters of Guarantee		27.576.876	17.030.209	44.607.085			
Bank Acceptances		0	4.167.906	4.167.906			
Import Letter of Acceptance		0	155.049	155.049			
Other Bank Acceptances		0	4.012.857	4.012.857			
Letters of Credit		33.355	17.230.503	17.263.858			
Documentary Letters of Credit		18.704	13.439.576	13.458.280			
Other Letters of Credit		14.651	3.790.927	3.805.578			
Prefinancing Given as Guarantee		0	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		0	1.733.308	1.733.308			
Other Collaterals		0	0	0			
COMMITMENTS		51.466.947	16.689.419	68.156.366			
Irrevocable Commitments		51.010.878	10.438.938	61.449.816			
Forward Asset Purchase Commitments		736.557	5.704.083	6.440.640			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	72.075	72.075			
Loan Granting Commitments		14.745.859	356.858	15.102.717			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		6.739.076	0	6.739.076			
Tax and Fund Liabilities Arised from Export Commitments		22.152	0	22.152			
Commitments for Credit Card Limits		25.167.942	0	25.167.942			
Commitments for Credit Cards and Banking Services Promotions		92.369	0	92.369			
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		3.506.923	4.305.922	7.812.845			
Revocable Commitments		456.069	6.250.481	6.706.550			
Revocable Loan Granting Commitments		456.069	6.250.481	6.706.550			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS		53.016.195	140.865.252	193.881.447			
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		53.016.195	140.865.252	193.881.447			
Forward Foreign Currency Buy or Sell Transactions		6.573.389	12.598.077	19.171.466			
Forward Foreign Currency Buying Transactions		3.371.973	6.224.386	9.596.359			
Forward Foreign Currency Sale Transactions		3.201.416	6.373.691	9.575.107			
Currency and Interest Rate Swaps		38.631.647	109.933.204	148.564.851			
Currency Swap Buy Transactions		5.911.614	45.949.334	51.860.948			
Currency Swap Sell Transactions		31.976.191	15.721.940	47.698.131			
Interest Rate Swap Buy Transactions		371.921	24.130.965	24.502.886			
Interest Rate Swap Sell Transactions		371.921	24.130.965	24.502.886			
Currency, Interest Rate and Securities Options		7.811.159	14.244.565	22.055.724			
Currency Options Buy Transactions		3.134.892	7.305.948	10.440.840			
Currency Options Sell Transactions		4.676.267	5.611.835	10.288.102			
Interest Rate Options Buy Transactions		0	663.391	663.391			
Interest Rate Options Sell Transactions		0	663.391	663.391			
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	4.089.406	4.089.406			
CUSTODY AND PLEDGES RECEIVED		429.426.434	249.329.985	678.756.419			
ITEMS HELD IN CUSTODY		42.810.534	18.719.659	61.530.193			
Customer Fund and Portfolio Balances		0	0	0			
Securities Held in Custody		21.415.860	1.920.559	23.336.419			
Cheques Received for Collection		17.813.057	5.484.925	23.297.982			
Commercial Notes Received for Collection		3.196.866	9.224.947	12.421.813			
Other Assets Received for Collection		2.638	10	2.648			
Securities that will be Intermediated to Issue		2.527	0	2.527			
Other Items Under Custody		379.586	2.089.218	2.468.804			
Custodians		0	0	0			
PLEDGED ITEMS		386.615.900	230.610.326	617.226.226			
Securities		17.038.122	0	17.038.122			
Guarantee Notes		3.106.033	13.109.379	16.215.412			
Commodity		75.159.969	16.300.085	91.460.054			
Warrant		0	0	0			
Real Estate		260.253.747	161.802.504	422.056.251			
Other Pledged Items		31.058.029	39.398.358	70.456.387			

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		564.212.815	461.378.246	1.025.591.061			

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	V-IV-a	7.823.666	
Interest Income on Loans		6.349.880	
Interest Income on Reserve Deposits		92.561	
Interest Income on Banks		12.339	
Interest Income on Money Market Placements		43	
Interest Income on Marketable Securities Portfolio		1.360.640	
Financial Assets At Fair Value Through Profit Loss		5.132	
Financial Assets At Fair Value Through Other Comprehensive Income		918.725	
Financial Assets Measured at Amortised Cost		436.783	
Finance Lease Income		0	
Other Interest Income		8.203	
INTEREST EXPENSES (-)	V-IV-b	-4.074.047	
Interest Expenses on Deposits		-2.505.844	
Interest Expenses on Funds Borrowed		-313.899	
Interest Expenses on Money Market Funds		-658.637	
Interest Expenses on Securities Issued		-587.689	
Other Interest Expense		-7.978	
NET INTEREST INCOME OR EXPENSE		3.749.619	
NET FEE AND COMMISSION INCOME OR EXPENSES		920.905	
Fees and Commissions Received		1.104.276	
From Noncash Loans		165.052	
Other		939.224	
Fees and Commissions Paid (-)		-183.371	
Paid for Noncash Loans		-68	
Other		-183.303	
PERSONNEL EXPENSES (-)		-913.779	
DIVIDEND INCOME		7.121	
TRADING INCOME OR LOSS (Net)	V-IV-c	-677.708	
Gains (Losses) Arising from Capital Markets Transactions		18.156	
Gains (Losses) Arising From Derivative Financial Transactions		591.226	
Foreign Exchange Gains or Losses		-1.287.090	
OTHER OPERATING INCOME	V-IV-ç	789.868	
GROSS PROFIT FROM OPERATING ACTIVITIES		3.876.026	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-1.130.341	
OTHER OPERATING EXPENSES (-)	V-IV-e	-1.049.069	
NET OPERATING INCOME (LOSS)		1.696.616	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		510.106	
NET MONETARY POSITION GAIN (LOSS)		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.206.722	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-399.949	
Current Tax Provision		-174.979	
Expense Effect of Deferred Tax		-531.374	
Income Effect of Deferred Tax		306.404	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.806.773	
INCOME ON DISCONTINUED OPERATIONS		0	
Income on Assets Held for Sale		0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Other Income on Discontinued Operations		0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	
Expense on Assets Held for Sale		0	
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Other Expenses on Discontinued Operations		0	
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	

TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	
Current Tax Provision		0	
Expense Effect of Deferred Tax		0	
Income Effect of Deferred Tax		0	
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	
NET PROFIT OR LOSS FOR THE PERIOD	V-IV-g	1.806.773	
Profit (Loss) Attributable to Group		1.806.773	
Profit (loss), attributable to non-controlling interests		0	
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar/Zarar (1 TL nominal değerli beher pay için TL olarak)		0,40150511	

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)		1.806.773	
OTHER COMPREHENSIVE INCOME		-173.110	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		8.833	
Gains (Losses) on Revaluation of Property, Plant and Equipment		-3.036	
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		11.565	
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		304	
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-181.943	
Exchange Differences on Translation		148.543	
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-538.360	
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		99.906	
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		107.968	
TOTAL COMPREHENSIVE INCOME (LOSS)		1.633.663	

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		3.417.756	
Interest Received		8.097.517	
Interest Paid		-3.722.064	
Dividends received		292.792	
Fees and Commissions Received		1.103.570	
Other Gains		107.009	
Collections from Previously Written Off Loans and Other Receivables		190.426	
Cash Payments to Personnel and Service Suppliers		-1.326.743	
Taxes Paid		-436.468	
Other		-888.283	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.071.966	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-23.366	
Net (Increase) Decrease in Due From Banks		-184.884	
Net (Increase) Decrease in Loans		-2.116.045	
Net (Increase) Decrease in Other Assets		334.376	
Net Increase (Decrease) in Bank Deposits		28.515	
Net Increase (Decrease) in Other Deposits		-713.040	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		306.494	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		1.295.984	
Net Cash Provided From Banking Operations		2.345.790	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.531.449	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-51.779	
Cash Obtained from Tangible and Intangible Asset Sales		58.317	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.042.681	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.044.782	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.128.020	
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.404.028	
Other		183.904	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-63.332	
Cash Obtained from Loans and Securities Issued		2.193.062	
Cash Outflow Arised From Loans and Securities Issued		-2.256.394	
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		158.144	
Net Increase (Decrease) in Cash and Cash Equivalents		-90.847	
Cash and Cash Equivalents at Beginning of the Period		14.819.787	
Cash and Cash Equivalents at End of the Period		14.728.940	



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	4.500.000	5.450	0	1.563.167	2.155.082	-99.478	1.331.613	276.751	-1.311.571	712.508	23.252.573	10.598.172	0			42.984.267	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	904.070	0	0	550.656	0			1.454.726	
	Effect Of Corrections	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0	0	904.070	0	0	550.656	0			1.454.726	
	Adjusted Beginning Balance	4.500.000	5.450	0	1.563.167	2.155.082	-99.478	1.331.613	276.751	-407.501	712.508	23.252.573	11.148.828	0			44.438.993	
	Total Comprehensive Income (Loss)	0	0	0	0	-2.732	0	11.565	148.543	-430.392	99.906	0	0	0			-173.110	
	Capital Increase in Cash	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Convertible Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Increase (decrease) through other changes, equity	0	0	0	0	0	0	0	0	0	0	0	14.223	1.806.773			1.820.996	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	3.986.132	-5.310.304	0			-1.324.172	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	-1.679.172	0			-1.679.172	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	3.631.132	-3.631.132	0			0	
	Other	0	0	0	0	0	0	0	0	0	0	355.000	0	0			355.000	
	Equity at end of period	4.500.000	5.450	0	1.563.167	2.152.350	-99.478	1.343.178	425.294	-837.893	812.414	27.238.705	5.852.747	1.806.773			44.762.707	