

**BURGAN BANK A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**2018 - 1. 3 Monthly Notification**

General Information About Financial Statements

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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

### Burgan Bank Anonim Şirketi Yönetim Kurulu'na

#### Giriş

Burgan Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç 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 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 bildirmemekteyiz.

### **Sonuç**

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, Burgan Bank A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 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 Yükümlülüklerle İlişkin Rapor**

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Yaşar Bivas, 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	Consolidated

	Footnote Reference	Current Period 31.03.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		1.744.534	1.490.645	3.235.179			
Cash and cash equivalents		1.151.941	1.053.436	2.205.377			
Cash and Cash Balances at Central Bank	I-a	1.138.336	1.027.460	2.165.796			
Banks	I-c	3.295	25.976	29.271			
Receivables From Money Markets		10.310	0	10.310			
Financial assets at fair value through profit or loss	I-b	8.541	16.550	25.091			
Public Debt Securities		7.024	15.490	22.514			
Equity instruments		1.517	0	1.517			
Other Financial Assets		0	1.060	1.060			
Financial Assets at Fair Value Through Other Comprehensive Income	I-d	174.920	106.490	281.410			
Public Debt Securities		165.416	106.490	271.906			
Equity instruments		8.770	0	8.770			
Other Financial Assets		734	0	734			
Financial Assets Measured at Amortised Cost	I-g	0	176.201	176.201			
Public Debt Securities		0	176.201	176.201			
Other Financial Assets		0	0	0			
Derivative financial assets	I-l	409.183	138.045	547.228			
Derivative Financial Assets At Fair Value Through Profit Or Loss		86.144	119.545	205.689			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		323.039	18.500	341.539			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-51	-77	-128			
LOANS (Net)	I-e	6.259.025	9.336.348	15.595.373			
Loans		5.712.897	7.962.359	13.675.256			
Loans Measured at Amortised Cost		5.712.897	7.962.359	13.675.256			
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	I-k	456.452	1.656.799	2.113.251			
Finance lease receivables		642.185	1.944.004	2.586.189			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-185.733	-287.205	-472.938			
Factoring Receivables	I-e	6	0	6			

Factoring Receivables Measured at Amortised Cost		6	0	6			
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		463.465	0	463.465			
Allowance for Expected Credit Losses (-)	I-e	-373.795	-282.810	-656.605			
12-Month Expected Credit Losses (Stage 1)		-31.139	-20.333	-51.472			
Significant Increase in Credit Risk (Stage 2)		-89.226	-262.477	-351.703			
Credit-Impaired (Stage 3)		-253.430	0	-253.430			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	I-o	48.455	0	48.455			
Held for Sale		48.455	0	48.455			
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0			
Investments in Associates (Net)	I-h	0	0	0			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		0	0	0			
Investments in Subsidiaries (Net)	I-i	0	0	0			
Unconsolidated Financial Subsidiaries		0	0	0			
Unconsolidated Non-Financial Subsidiaries		0	0	0			
Jointly Controlled Partnerships (JointVentures) (Net)	I-j	0	0	0			
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0			
Unconsolidated Jointly Controlled Partnerships		0	0	0			
TANGIBLE ASSETS (Net)		64.050	1.243	65.293			
INTANGIBLE ASSETS AND GOODWILL (Net)		44.808	843	45.651			
Goodwill		0	0	0			
Other		44.808	843	45.651			
INVESTMENT PROPERTY (Net)	I-m	0	0	0			
CURRENT TAX ASSETS		8.540	0	8.540			
DEFERRED TAX ASSET	I-n	41.387	0	41.387			
OTHER ASSETS	I-p	114.797	156.084	270.881			
<b>TOTAL ASSETS</b>		<b>8.325.596</b>	<b>10.985.163</b>	<b>19.310.759</b>			
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	II-a	3.668.035	5.626.987	9.295.022			
LOANS RECEIVED	II-c	172.710	6.150.909	6.323.619			
MONEY MARKET FUNDS		33.121	173.819	206.940			
MARKETABLE SECURITIES (Net)	II-d	0	0	0			
Bills		0	0	0			
Asset-backed Securities		0	0	0			
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	II-b	127.275	82.442	209.717			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		80.783	72.320	153.103			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		46.492	10.122	56.614		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	II-f	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	II-h	45.169	11.624	56.793		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		25.532	0	25.532		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		19.637	11.624	31.261		
CURRENT TAX LIABILITIES	II-i	30.044	0	30.044		
DEFERRED TAX LIABILITY		0	0	0		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-j	0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT	II-k	0	1.194.551	1.194.551		
Loans		0	1.194.551	1.194.551		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES	II-e	140.655	449.834	590.489		
EQUITY	II-l	1.393.087	10.497	1.403.584		
Issued capital		1.185.296	0	1.185.296		
Capital Reserves		1.597	0	1.597		
Equity Share Premiums		0	0	0		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		1.597	0	1.597		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		14.934	0	14.934		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		43.857	10.497	54.354		
Profit Reserves		273.197	0	273.197		
Legal Reserves		21.402	0	21.402		
Statutory Reserves		0	0	0		
Extraordinary Reserves		251.795	0	251.795		
Other Profit Reserves		0	0	0		
Profit or Loss		-125.794	0	-125.794		
Prior Years' Profit or Loss		-174.343	0	-174.343		
Current Period Net Profit Or Loss		48.549	0	48.549		
Non-controlling Interests		0	0	0		
<b>Total equity and liabilities</b>		<b>5.610.096</b>	<b>13.700.663</b>	<b>19.310.759</b>		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		8.160.068	39.717.250	47.877.318			
GUARANTIES AND WARRANTIES	III-a-2-3	727.922	1.706.239	2.434.161			
Letters of Guarantee		726.022	1.069.265	1.795.287			
Guarantees Subject to State Tender Law		29.185	2.724	31.909			
Guarantees Given for Foreign Trade Operations		0	0	0			
Other Letters of Guarantee		696.837	1.066.541	1.763.378			
Bank Acceptances		1.900	95.110	97.010			
Import Letter of Acceptance		1.900	95.110	97.010			
Other Bank Acceptances		0	0	0			
Letters of Credit		0	451.189	451.189			
Documentary Letters of Credit		0	451.189	451.189			
Other Letters of Credit		0	0	0			
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	90.675	90.675			
Other Collaterals		0	0	0			
<b>COMMITMENTS</b>	III-a-1	724.681	571.507	1.296.188			
Irrevocable Commitments		724.681	571.507	1.296.188			
Forward Asset Purchase Commitments		168.509	571.507	740.016			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		160.966	0	160.966			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		380.344	0	380.344			
Tax and Fund Liabilities Arised from Export Commitments		0	0	0			
Commitments for Credit Card Limits		14.858	0	14.858			
Commitments for Credit Cards and Banking Services Promotions		4	0	4			
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		0	0	0			
Revocable Loan Granting Commitments		0	0	0			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS		6.707.465	37.439.504	44.146.969			
Derivative Financial Instruments Held For Hedging		946.115	4.660.858	5.606.973			
Fair Value Hedges		0	0	0			
Cash Flow Hedges		946.115	4.660.858	5.606.973			
Hedges of Net Investment in Foreign Operations		0	0	0			
Derivative Financial Instruments Held For Trading		5.761.350	32.778.646	38.539.996			
Forward Foreign Currency Buy or Sell Transactions		1.811.624	2.153.435	3.965.059			
Forward Foreign Currency Buying Transactions		616.363	1.368.315	1.984.678			
Forward Foreign Currency Sale Transactions		1.195.261	785.120	1.980.381			
Currency and Interest Rate Swaps		340.903	16.456.870	16.797.773			
Currency Swap Buy Transactions		185.638	3.782.469	3.968.107			
Currency Swap Sell Transactions		155.265	3.765.679	3.920.944			
Interest Rate Swap Buy Transactions		0	4.454.361	4.454.361			
Interest Rate Swap Sell Transactions		0	4.454.361	4.454.361			
Currency, Interest Rate and Securities Options		3.608.025	14.168.341	17.776.366			
Currency Options Buy Transactions		1.764.766	7.127.054	8.891.820			
Currency Options Sell Transactions		1.843.259	7.041.287	8.884.546			
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		798	0	798			
CUSTODY AND PLEDGES RECEIVED		42.696.611	47.960.576	90.657.187			
ITEMS HELD IN CUSTODY		1.861.738	176.040	2.037.778			
Customer Fund and Portfolio Balances		0	0	0			
Securities Held in Custody		645.804	78.526	724.330			
Cheques Received for Collection		1.187.769	81.840	1.269.609			
Commercial Notes Received for Collection		28.165	15.674	43.839			
Other Assets Received for Collection		0	0	0			
Securities that will be Intermediated to Issue		0	0	0			
Other Items Under Custody		0	0	0			
Custodians		0	0	0			
PLEDGED ITEMS		40.834.873	47.783.230	88.618.103			
Securities		331	0	331			
Guarantee Notes		21.604.429	13.533.526	35.137.955			
Commodity		1.013.357	510	1.013.867			
Warrant		0	0	0			
Real Estate		12.574.171	13.764.367	26.338.538			
Other Pledged Items		5.642.585	20.484.827	26.127.412			



Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	1.306	1.306			
TOTAL OFF-BALANCE SHEET ACCOUNTS		50.856.679	87.677.826	138.534.505			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 31.03.2018	Previous Period 01.01.2017 - 31.03.2017
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	IV-a	493.453	
Interest Income on Loans		353.672	
Interest Income on Reserve Deposits		6.879	
Interest Income on Banks		9.918	
Interest Income on Money Market Placements		2.789	
Interest Income on Marketable Securities Portfolio		8.198	
Financial Assets At Fair Value Through Profit Loss		535	
Financial Assets At Fair Value Through Other Comprehensive Income		5.600	
Financial Assets Measured at Amortised Cost		2.063	
Finance Lease Income		42.623	
Other Interest Income	IV-k	69.374	
INTEREST EXPENSES (-)	IV-b	-329.344	
Interest Expenses on Deposits		-178.553	
Interest Expenses on Funds Borrowed		-74.595	
Interest Expenses on Money Market Funds		-2.836	
Interest Expenses on Securities Issued		0	
Other Interest Expense	IV-k	-73.360	
NET INTEREST INCOME OR EXPENSE		164.109	
NET FEE AND COMMISSION INCOME OR EXPENSES		14.632	
Fees and Commissions Received		18.674	
From Noncash Loans		5.131	
Other	IV-k	13.543	
Fees and Commissions Paid (-)		-4.042	
Paid for Noncash Loans		-105	
Other	IV-k	-3.937	
PERSONNEL EXPENSES (-)		-41.071	
DIVIDEND INCOME		0	
TRADING INCOME OR LOSS (Net)	IV-c	6.713	
Gains (Losses) Arising from Capital Markets Transactions		1.516	
Gains (Losses) Arising From Derivative Financial Transactions		-1.349	
Foreign Exchange Gains or Losses		6.546	
OTHER OPERATING INCOME	IV-d	8.426	
GROSS PROFIT FROM OPERATING ACTIVITIES		152.809	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-38.777	
OTHER OPERATING EXPENSES (-)	IV-f	-49.986	
NET OPERATING INCOME (LOSS)		64.046	
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	IV-g	64.046	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-h	-15.497	
Current Tax Provision		-2.253	
Expense Effect of Deferred Tax		-44.886	
Income Effect of Deferred Tax		31.642	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-i	48.549	
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	IV-j	48.549	
Profit (Loss) Attributable to Group		48.549	
Profit (loss), attributable to non-controlling interests		0	
Profit (loss) per share			
Profit (Loss) per Share			

# 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 - 31.03.2018	Previous Period 01.01.2017 - 31.03.2017
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>			
PROFIT (LOSS)		48.549	
OTHER COMPREHENSIVE INCOME		16.607	
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		16.607	
Exchange Differences on Translation		457	
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-5.423	
Income (Loss) Related with Cash Flow Hedges		26.128	
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		-4.555	
TOTAL COMPREHENSIVE INCOME (LOSS)		65.156	

# Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 31.03.2018	Previous Period 01.01.2017 - 31.03.2017
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		384.399	
Interest Received		420.679	
Interest Paid		-333.241	
Dividends received		0	
Fees and Commissions Received		25.689	
Other Gains		0	
Collections from Previously Written Off Loans and Other Receivables		17.249	
Cash Payments to Personnel and Service Suppliers		-6.593	
Taxes Paid		-12.288	
Other		272.904	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-318.322	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-19.540	
Net (Increase) Decrease in Due From Banks		-5.184	
Net (Increase) Decrease in Loans		-676.754	
Net (Increase) Decrease in Other Assets		-21.610	
Net Increase (Decrease) in Bank Deposits		303.243	
Net Increase (Decrease) in Other Deposits		115.877	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		302.154	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		-316.508	
Net Cash Provided From Banking Operations		66.077	
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-12.818	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-2.283	
Cash Obtained from Tangible and Intangible Asset Sales		8.737	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.811	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		-17.461	
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		296	
Equity Instruments Issued		296	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-62.381	
Net Increase (Decrease) in Cash and Cash Equivalents		-8.826	
Cash and Cash Equivalents at Beginning of the Period		1.262.144	
Cash and Cash Equivalents at End of the Period		1.253.318	



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	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	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	II-I	1.185.000	184	18.075	-3.141	1.705	-4.214	40.256	164.762	109.848		1.512.475	0	1.512.475
	Adjustments Related to TMS 8									-174.343		-174.343	0	-174.343	
	Effect Of Corrections												0	0	
	Effect Of Changes In Accounting Policy									-174.343		-174.343	0	-174.343	
	Adjusted Beginning Balance		1.185.000	184	18.075	-3.141	1.705	-4.214	40.256	164.762	-64.495		1.338.132	0	1.338.132
	Total Comprehensive Income (Loss)						457	-4.230	20.380			48.549	65.156	0	65.156
	Capital Increase in Cash		296										296	0	296
	Capital Increase Through Internal Reserves													0	0
	Issued Capital Inflation Adjustment Difference													0	0
	Convertible Bonds													0	0
	Subordinated Debt													0	0
	Increase (decrease) through other changes, equity													0	0
	Profit Distributions			1.413						108.435	-109.848			0	0
	Dividends Paid													0	0
	Transfers To Reserves			1.413						108.435	-109.848			0	0
	Other													0	0
	Equity at end of period		1.185.296	1.597	18.075	-3.141	2.162	-8.444	60.636	273.197	-174.343	48.549	1.403.584	0	1.403.584