

**DİLER YATIRIM BANKASI A.Ş.**  
**Bank Financial Report**  
**Unconsolidated**  
**2018 - 1. 3 Monthly Notification**

**General Information About Financial Statements**

# Independet 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

### BAĞIMSIZ SINIRLI DENETİM RAPORU

Diler Yatırım Bankası A.Ş. Yönetim Kurulu'na

#### Giriş

Diler Yatırım Bankası A.Ş.'nin ("Banka") 31 Mart 2018 tarihli ilişikteki bilançosunun ve aynı tarihte sona eren üç aylık döneme ait gelir tablosunun, özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, özkaynak değişim tablosunun ve 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 finansal bilgilerin, Diler Yatırım Bankası 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 Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

#### Dikkat Çekilen Husus

Raporumuzu etkilememekle birlikte aşağıdaki hususa dikkat çekilmesi gerekli görülmüştür.

Banka, bilanço tarihi itibarıyla nakdi kredilerinin %56'sını ve gayrinakdi kredilerinin % 89'unu ilişkili şirketlere kullandırmıştır.

**Mevzuattan Kaynaklanan Diğer Yüklümlüklere İlişkin Rapor**

Sınırlı denetimimiz sonucunda, ilişkide 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.

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

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Müjde Aslan,SMMM

Sorumlu Denetçi

İstanbul, 15 Mayıs 2018

## Balance Sheet (Statement of Financial Position)

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
<b>Balance Sheet (Statement of Financial Position)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		23.647	5.704	29.351			
Cash and cash equivalents		4.238	5.704	9.942			
Cash and Cash Balances at Central Bank		213	614	827			
Banks		4.025	5.090	9.115			
Financial assets at fair value through profit or loss		0		0			
Equity instruments		0		0			
Financial Assets at Fair Value Through Other Comprehensive Income		19.409		19.409			
Equity instruments		160		160			
Other Financial Assets		19.249		19.249			
Financial Assets Measured at Amortised Cost		0		0			
Public Debt Securities		0		0			
LOANS (Net)		108.569	0	108.569			
Loans		108.569	0	108.569			
Loans Measured at Amortised Cost		108.569	0	108.569			
Factoring Receivables		0		0			
Factoring Receivables at Fair Value Through Profit or Loss		0		0			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )		0		0			
Held for Sale		0		0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0		0			
Investments in Associates (Net)		0		0			
Associates Accounted for Using Equity Method		0		0			
Investments in Subsidiaries (Net)		0		0			
Unconsolidated Non-Financial Subsidiaries		0		0			
TANGIBLE ASSETS (Net)		221		221			
INTANGIBLE ASSETS AND GOODWILL (Net)		176		176			
Other		176		176			
INVESTMENT PROPERTY (Net)		0		0			
CURRENT TAX ASSETS		0		0			
DEFERRED TAX ASSET		42		42			
OTHER ASSETS		850	1.918	2.768			
<b>TOTAL ASSETS</b>		<b>133.505</b>	<b>7.622</b>	<b>141.127</b>			

LIABILITY AND EQUITY ITEMS							
DEPOSITS		0		0			
LOANS RECEIVED		200		200			
MONEY MARKET FUNDS		0		0			
MARKETABLE SECURITIES (Net)		0		0			
Bills		0		0			
FUNDS		117	6.008	6.125			
Borrower funds		117	6.008	6.125			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0			
DERIVATIVE FINANCIAL ASSETS		0		0			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0		0			
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0		0			
FACTORING PAYABLES		0		0			
LEASE PAYABLES		0		0			
Finance Lease Payables		0		0			
PROVISIONS		3.736		3.736			
General Loan Loss Provisions		3.321		3.321			
Reserves for Employee Benefits		415		415			
Other provisions				0			
CURRENT TAX LIABILITIES		1.092		1.092			
DEFERRED TAX LIABILITY		0		0			
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0			
Held For Sale		0		0			
SUBORDINATED DEBT		0		0			
Loans		0		0			
OTHER LIABILITIES		183	80	263			
EQUITY		129.711		129.711			
Issued capital		60.000		60.000			
Capital Reserves		2.375		2.375			
Other Capital Reserves		2.375		2.375			
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-83		-83			
Profit Reserves		57.035		57.035			
Legal Reserves		3.106		3.106			
Extraordinary Reserves		53.929		53.929			
Profit or Loss		10.384		10.384			
Prior Years' Profit or Loss		9.377		9.377			
Current Period Net Profit Or Loss		1.007		1.007			
<b>Total equity and liabilities</b>		<b>135.039</b>	<b>6.088</b>	<b>141.127</b>			

## OFF-BALANCE SHEET ITEMS

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
<b>Off-Balance Sheet Items</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		98.544	30.112	128.656			
GUARANTIES AND WARRANTIES		98.544	30.112	128.656			
Letters of Guarantee		98.544	7.376	105.920			
Other Letters of Guarantee		98.544	7.376	105.920			
Other Guarantees			22.736	22.736			
COMMITMENTS		0		0			
Irrevocable Commitments		0		0			
Forward Asset Purchase Commitments		0		0			
DERIVATIVE FINANCIAL INSTRUMENTS		0		0			
Derivative Financial Instruments Held For Hedging		0		0			
Fair Value Hedges		0		0			
CUSTODY AND PLEDGES RECEIVED		86.600		86.600			
ITEMS HELD IN CUSTODY		750		750			
Cheques Received for Collection		750		750			
PLEDGED ITEMS		85.850		85.850			
Guarantee Notes		850		850			
Real Estate		85.000		85.000			
ACCEPTED BILL, GUARANTIES AND WARRANTIES		0		0			
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>185.144</b>	<b>30.112</b>	<b>215.256</b>			

# Statement of Profit or Loss

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
<b>Statement of Profit or Loss</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME		4.707	
Interest Income on Loans		4.188	
Interest Income on Reserve Deposits		1	
Interest Income on Banks		158	
Interest Income on Marketable Securities Portfolio		360	
Financial Assets At Fair Value Through Profit Loss		2	
Financial Assets At Fair Value Through Other Comprehensive Income		358	
INTEREST EXPENSES (-)		-10	
Interest Expenses on Funds Borrowed		-10	
NET INTEREST INCOME OR EXPENSE		4.697	
NET FEE AND COMMISSION INCOME OR EXPENSES		14	
Fees and Commissions Received		118	
From Noncash Loans		118	
Fees and Commissions Paid (-)		-104	
Paid for Noncash Loans		-4	
Other		-100	
PERSONNEL EXPENSES (-)		-706	
DIVIDEND INCOME		0	
TRADING INCOME OR LOSS (Net)		151	
Gains (Losses) Arising from Capital Markets Transactions		0	
Gains (Losses) Arising From Derivative Financial Transactions		-5	
Foreign Exchange Gains or Losses		156	
OTHER OPERATING INCOME		40	
GROSS PROFIT FROM OPERATING ACTIVITIES		4.196	
PROVISION FOR LOAN LOSSES (-)		-1.676	
OTHER OPERATING EXPENSES (-)		-655	
NET OPERATING INCOME (LOSS)		1.865	
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		1.865	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-858	
Current Tax Provision		-792	
Expense Effect of Deferred Tax		-66	
Income Effect of Deferred Tax		0	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.007	
INCOME ON DISCONTINUED OPERATIONS		0	
Income on Assets Held for Sale		0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	
Expense Effect of Deferred Tax		0	
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	
NET PROFIT OR LOSS FOR THE PERIOD		1.007	
Profit (Loss) Attributable to Group		1.007	
Profit (loss), attributable to non-controlling interests		0	
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			

# Statement of Profit or Loss and Other Comprehensive Income

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			
PROFIT (LOSS)		1.007	
OTHER COMPREHENSIVE INCOME		-83	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-83	
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-83	
TOTAL COMPREHENSIVE INCOME (LOSS)		924	



# Statement of Cash Flow

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
<b>Statement of Cash Flow</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		678	
Interest Received		4.449	
Interest Paid		-10	
Dividends received		0	
Fees and Commissions Received		118	
Other Gains		191	
Collections from Previously Written Off Loans and Other Receivables		0	
Cash Payments to Personnel and Service Suppliers		-706	
Taxes Paid		-1.143	
Other		-2.221	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.375	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		102	
Net (Increase) Decrease in Loans		16.000	
Net (Increase) Decrease in Other Assets		-5.376	
Net Increase (Decrease) in Funds Borrowed		-2.086	
Net Increase (Decrease) Other Liabilities		-10.015	
Net Cash Provided From Banking Operations		-697	
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-13.465	
Cash Paid For Tangible And Intangible Asset Purchases		-25	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-13.440	
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		0	
Cash Obtained from Loans and Securities Issued		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		881	
Net Increase (Decrease) in Cash and Cash Equivalents		-13.281	
Cash and Cash Equivalents at Beginning of the Period		23.222	
Cash and Cash Equivalents at End of the Period		9.941	



Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		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
Previous Period 01.01.2017 - 31.03.2017	Statement of changes in equity [abstract]											
	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 [abstract]											
	CHANGES IN EQUITY ITEMS											
	Equity at beginning of period		60.000	2.375		-7	57.035	9.377		128.780	0	128.780
	Adjustments Related to TMS 8											
	Effect Of Corrections											
	Effect Of Changes In Accounting Policy											
	Adjusted Beginning Balance		60.000	2.375		-7	57.035	9.377		128.780	0	128.780
	Total Comprehensive Income (Loss)					-76			1.007	0	0	931
	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		60.000	2.375		-83	57.035	9.377	1.007	129.711	0	129.711