

**TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş.**  
**Bank Financial Report**  
**Unconsolidated**  
**2018 - 2. 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	Partial Positive

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Sınai Kalkınma Bankası A.Ş. Yönetim Kurulu'na

### Giriş

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ("Banka") 30 Haziran 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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 bildirmemekteyiz.

### Şartlı Sonucun Dayanağı

Bilançonun pasif hesaplarına ilişkin açıklama ve dipnotlar bölümünün 7 numaralı Dipnotunda ele alındığı üzere, 30 Haziran 2018 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle, 190.000 Bin TL'si 2017 yılı içerisinde ayrılıp, 60.000 Bin TL'si cari dönemde iptal edilen toplam 130.000 Bin TL tutarında serbest karşılığı ve 2017 yılı içerisinde ayrılan 41.800 TL tutarındaki ertelenmiş vergi varlığının iptalini içermektedir. TMS 37'nin muhasebeleştirme kriterlerini sağlamayan bu karşılık nedeniyle, 30 Haziran 2018 tarihinde sona eren döneme ait ertelenmiş vergi varlığı sonrası "geçmiş yıllar kar ve zararı" 148.200 Bin TL az ve "vergi öncesi kar" 60.000 Bin TL fazla gösterilmiştir.

### Şartlı Sonuç

Sınırlı denetimimize göre, Şartlı Sonucun Dayanağı bölümünde belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin 30 Haziran 2018 tarihi itibarıyla finansal durumunun ve aynı tarihte sona

eren altı aylık döneme ilişkin, finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

***Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor***

Sınırlı denetimimiz sonucunda, 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

27 Temmuz 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 30.06.2018			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)	0	4.281.326	2.646.354	6.927.680			
Cash and cash equivalents	0	103.267	1.103.885	1.207.152			
Cash and Cash Balances at Central Bank	1	37.839	974.302	1.012.141			
Banks	3	65.428	129.583	195.011			
Receivables From Money Markets	0	0	0	0			
Financial assets at fair value through profit or loss	0	0	0	0			
Public Debt Securities	0	0	0	0			
Equity instruments	0	0	0	0			
Other Financial Assets	0	0	0	0			
Financial Assets at Fair Value Through Other Comprehensive Income	4	2.212.418	1.060.587	3.273.005			
Public Debt Securities	0	2.027.547	1.024.029	3.051.576			
Equity instruments	0	17.666	35.669	53.335			
Other Financial Assets	0	167.205	889	168.094			
Financial Assets Measured at Amortised Cost	6	1.399.170	236.897	1.636.067			
Public Debt Securities	0	1.399.170	236.897	1.636.067			
Other Financial Assets	0	0	0	0			
Derivative financial assets	2	567.966	245.483	813.449			
Derivative Financial Assets At Fair Value Through Profit Or Loss	0	567.966	245.483	813.449			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	0	0	0	0			
Non-performing Financial Assets	0	0	0	0			
Allowance for Expected Credit Losses (-)	0	-1.495	-498	-1.993			
LOANS (Net)	5	4.891.053	21.938.763	26.829.816			
Loans	0	4.934.439	21.680.820	26.615.259			
Loans Measured at Amortised Cost	0	4.934.439	21.680.820	26.615.259			
Loans at Fair Value Through Profit or Loss	0	0	0	0			
Loans at Fair Value Through Other Comprehensive Income	0	0	0	0			
Receivables From Leasing Transactions	10	0	117.742	117.742			
Finance lease receivables	0	0	135.361	135.361			
Operating Lease Receivables	0	0	0	0			
Unearned Income (-)	0	0	-17.619	-17.619			
Factoring Receivables	0	0	0	0			

Factoring Receivables Measured at Amortised Cost	0	0	0	0			
Factoring Receivables at Fair Value Through Profit or Loss	0	0	0	0			
Factoring Receivables at Fair Value Through Other Comprehensive Income	0	0	0	0			
Non-performing Loans	0	48.548	471.628	520.176			
Allowance for Expected Credit Losses (-)	0	-91.934	-331.427	-423.361			
12-Month Expected Credit Losses (Stage 1)	0	-4.783	-57.174	-61.957			
Significant Increase in Credit Risk (Stage 2)	0	-38.603	-198.904	-237.507			
Credit-Impaired (Stage 3)	0	-48.548	-75.349	-123.897			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	16	0	0	0			
Held for Sale	0	0	0	0			
Non-Current Assets From Discontinued Operations	0	0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	0	550.664	0	550.664			
Investments in Associates (Net)	7	376.095	0	376.095			
Associates Accounted for Using Equity Method	0	375.039	0	375.039			
Unconsolidated Associates	0	1.056	0	1.056			
Investments in Subsidiaries (Net)	8	174.569	0	174.569			
Unconsolidated Financial Subsidiaries	0	173.190	0	173.190			
Unconsolidated Non-Financial Subsidiaries	0	1.379	0	1.379			
Jointly Controlled Partnerships (JointVentures) (Net)	0	0	0	0			
Jointly Controlled Partnerships Accounted for Using Equity Method	0	0	0	0			
Unconsolidated Jointly Controlled Partnerships	0	0	0	0			
TANGIBLE ASSETS (Net)	12	49.678	0	49.678			
INTANGIBLE ASSETS AND GOODWILL (Net)	13	1.749	0	1.749			
Goodwill	0	0	0	0			
Other	0	1.749	0	1.749			
INVESTMENT PROPERTY (Net)	14	0	0	0			
CURRENT TAX ASSETS	0	0	0	0			
DEFERRED TAX ASSET	15	49.067	0	49.067			
OTHER ASSETS	17	78.788	521.938	600.726			
<b>TOTAL ASSETS</b>	<b>0</b>	<b>9.902.325</b>	<b>25.107.055</b>	<b>35.009.380</b>			
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	1	0	0	0			
LOANS RECEIVED	3	121.951	22.219.279	22.341.230			
MONEY MARKET FUNDS	0	101.856	196.129	297.985			
MARKETABLE SECURITIES (Net)	3	0	6.131.722	6.131.722			
Bills	0	0	0	0			
Asset-backed Securities	0	0	0	0			
Bonds	0	0	6.131.722	6.131.722			
FUNDS	0	2.690	18.612	21.302			
Borrower funds	0	2.690	18.612	21.302			
Other	0	0	0	0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	0	0	0	0			
DERIVATIVE FINANCIAL ASSETS	0	364.906	425.730	790.636			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	0	364.906	425.730	790.636			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	0	0	0	0		
FACTORING PAYABLES	0	0	0	0		
LEASE PAYABLES	5	0	0	0		
Finance Lease Payables	0	0	0	0		
Operating Lease Payables	0	0	0	0		
Other	0	0	0	0		
Deferred Finance Lease Expenses (-)	0	0	0	0		
PROVISIONS	7	150.709	6.822	157.531		
Provision for Restructuring	0	0	0	0		
Reserves for Employee Benefits	0	11.978	0	11.978		
Insurance Technical Reserves (Net)	0	0	0	0		
Other provisions	0	138.731	6.822	145.553		
CURRENT TAX LIABILITIES	8	39.698	0	39.698		
DEFERRED TAX LIABILITY	8	0	0	0		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	9	0	0	0		
Held For Sale	0	0	0	0		
Related to Discontinued Operations	0	0	0	0		
SUBORDINATED DEBT	10	0	1.364.250	1.364.250		
Loans	0	0	0	0		
Other Debt Instruments	0	0	1.364.250	1.364.250		
OTHER LIABILITIES	0	119.600	19.396	138.996		
EQUITY	0	3.792.295	-66.265	3.726.030		
Issued capital	11	2.800.000	0	2.800.000		
Capital Reserves	0	374	0	374		
Equity Share Premiums	0	0	0	0		
Share Cancellation Profits	0	0	0	0		
Other Capital Reserves	0	374	0	374		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss	0	32.744	0	32.744		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	11	-82.715	-66.265	-148.980		
Profit Reserves	0	681.715	0	681.715		
Legal Reserves	0	270.024	0	270.024		
Statutory Reserves	0	75.641	0	75.641		
Extraordinary Reserves	0	333.130	0	333.130		
Other Profit Reserves	0	2.920	0	2.920		
Profit or Loss	0	360.177	0	360.177		
Prior Years' Profit or Loss	0	35.659	0	35.659		
Current Period Net Profit Or Loss	0	324.518	0	324.518		
Non-controlling Interests	0	0	0	0		
<b>Total equity and liabilities</b>	<b>0</b>	<b>4.693.705</b>	<b>30.315.675</b>	<b>35.009.380</b>		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2018			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>	0	12.014.647	57.863.951	69.878.598	7.082.272	40.593.244	47.675.516
GUARANTIES AND WARRANTIES	1	504.629	3.002.612	3.507.241	563.000	2.010.713	2.573.713
Letters of Guarantee	0	504.629	1.108.463	1.613.092	563.000	912.647	1.475.647
Guarantees Subject to State Tender Law	0	0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations	0	0	0	0	0	0	0
Other Letters of Guarantee	0	504.629	1.108.463	1.613.092	563.000	912.647	1.475.647
Bank Acceptances	0	0	10.596	10.596	0	18.763	18.763
Import Letter of Acceptance	0	0	10.596	10.596	0	18.763	18.763
Other Bank Acceptances	0	0	0	0	0	0	0
Letters of Credit	0	0	1.883.553	1.883.553	0	1.079.303	1.079.303
Documentary Letters of Credit	0	0	1.883.553	1.883.553	0	1.079.303	1.079.303
Other Letters of Credit	0	0	0	0	0	0	0
Prefinancing Given as Guarantee	0	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0	0
Endorsements to the Central Bank of Turkey	0	0	0	0	0	0	0
Other Endorsements	0	0	0	0	0	0	0
Purchase Guarantees for Securities Issued	0	0	0	0	0	0	0
Factoring Guarantees	0	0	0	0	0	0	0
Other Guarantees	0	0	0	0	0	0	0
Other Collaterals	0	0	0	0	0	0	0
<b>COMMITMENTS</b>	1	979.817	4.431.875	5.411.692	840.009	3.907.115	4.747.124
Irrevocable Commitments	0	388.022	666.248	1.054.270	434.140	325.439	759.579
Forward Asset Purchase Commitments	0	114.544	347.684	462.228	40.933	58.218	99.151
Time Deposit Purchase and Sales Commitments	0	0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries	0	0	90.593	90.593	0	78.890	78.890
Loan Granting Commitments	0	0	0	0	0	0	0
Securities Issue Brokerage Commitments	0	0	0	0	0	0	0
Commitments for Reserve Requirements	0	0	0	0	0	0	0
Commitments for Cheque Payments	0	0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments	0	0	0	0	0	0	0
Commitments for Credit Card Limits	0	0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions	0	0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities	0	0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities	0	0	0	0	0	0	0
Other Irrevocable Commitments	0	273.478	227.971	501.449	393.207	188.331	581.538
Revocable Commitments	0	591.795	3.765.627	4.357.422	405.869	3.581.676	3.987.545
Revocable Loan Granting Commitments	0	591.795	3.765.627	4.357.422	405.869	3.581.676	3.987.545
Other Revocable Commitments	0	0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	2	10.530.201	50.429.464	60.959.665	5.679.263	34.675.416	40.354.679
Derivative Financial Instruments Held For Hedging	0	0	16.007.200	16.007.200	0	10.582.050	10.582.050
Fair Value Hedges	0	0	16.007.200	16.007.200	0	10.582.050	10.582.050
Cash Flow Hedges	0	0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations	0	0	0	0	0	0	0
Derivative Financial Instruments Held For Trading	0	10.530.201	34.422.264	44.952.465	5.679.263	24.093.366	29.772.629
Forward Foreign Currency Buy or Sell Transactions	0	2.414.745	4.485.476	6.900.221	981.505	3.844.600	4.826.105
Forward Foreign Currency Buying Transactions	0	1.207.155	2.242.621	3.449.776	485.006	1.928.162	2.413.168
Forward Foreign Currency Sale Transactions	0	1.207.590	2.242.855	3.450.445	496.499	1.916.438	2.412.937
Currency and Interest Rate Swaps	0	4.521.518	25.819.034	30.340.552	2.378.082	17.843.640	20.221.722
Currency Swap Buy Transactions	0	897.725	6.321.404	7.219.129	576.866	2.996.840	3.573.706
Currency Swap Sell Transactions	0	3.592.041	3.408.088	7.000.129	1.766.440	1.667.336	3.433.776
Interest Rate Swap Buy Transactions	0	15.876	8.044.771	8.060.647	17.388	6.589.732	6.607.120
Interest Rate Swap Sell Transactions	0	15.876	8.044.771	8.060.647	17.388	6.589.732	6.607.120
Currency, Interest Rate and Securities Options	0	3.593.938	4.052.716	7.646.654	2.319.676	2.332.296	4.651.972
Currency Options Buy Transactions	0	1.796.969	2.026.358	3.823.327	1.159.838	1.166.148	2.325.986
Currency Options Sell Transactions	0	1.796.969	2.026.358	3.823.327	1.159.838	1.166.148	2.325.986
Interest Rate Options Buy Transactions	0	0	0	0	0	0	0
Interest Rate Options Sell Transactions	0	0	0	0	0	0	0
Securities Options Buy Transactions	0	0	0	0	0	0	0
Securities Options Sell Transactions	0	0	0	0	0	0	0
Currency Futures	0	0	0	0	0	0	0
Currency Futures Buy Transactions	0	0	0	0	0	0	0
Currency Futures Sell Transactions	0	0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions	0	0	0	0	0	0	0
Interest Rate Futures Buy Transactions	0	0	0	0	0	0	0
Interest Rate Futures Sell Transactions	0	0	0	0	0	0	0
Other	0	0	65.038	65.038	0	72.830	72.830
CUSTODY AND PLEDGES RECEIVED	0	62.235.316	311.682.045	373.917.361	58.811.358	240.601.901	299.413.259
ITEMS HELD IN CUSTODY	0	171.683	309.332	481.015	345.091	243.801	588.892
Customer Fund and Portfolio Balances	0	0	0	0	0	0	0
Securities Held in Custody	0	65.886	308.368	374.254	40.935	243.801	284.736
Cheques Received for Collection	0	0	0	0	0	0	0
Commercial Notes Received for Collection	0	0	964	964	0	0	0
Other Assets Received for Collection	0	0	0	0	0	0	0
Securities that will be Intermediated to Issue	0	0	0	0	0	0	0
Other Items Under Custody	0	0	0	0	0	0	0
Custodians	0	105.797	0	105.797	304.156	0	304.156
PLEDGED ITEMS	0	47.098.485	178.876.626	225.975.111	44.620.472	137.020.472	181.640.944
Securities	0	484.245	10.810.101	11.294.346	448.045	8.985.543	9.433.588
Guarantee Notes	0	100.136	2.876.062	2.976.198	108.232	2.361.726	2.469.958
Commodity	0	0	0	0	0	0	0
Warrant	0	0	0	0	0	0	0
Real Estate	0	2.239.749	47.086.881	49.326.630	1.662.623	36.518.097	38.180.720
Other Pledged Items	0	44.274.355	118.103.582	162.377.937	42.401.572	89.155.106	131.556.678



Depositories Receiving Pledged Items	0	0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES	0	14.965.148	132.496.087	147.461.235	13.845.795	103.337.628	117.183.423
TOTAL OFF-BALANCE SHEET ACCOUNTS	0	74.249.963	369.545.996	443.795.959	65.893.630	281.195.145	347.088.775

# 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 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	1	1.234.933		667.586	
Interest Income on Loans	0	916.395		505.648	
Interest Income on Reserve Deposits	0	4.386		2.373	
Interest Income on Banks	0	18.231		6.436	
Interest Income on Money Market Placements	0	51.601		25.043	
Interest Income on Marketable Securities Portfolio	0	239.673		125.253	
Financial Assets At Fair Value Through Profit Loss	0	20		12	
Financial Assets At Fair Value Through Other Comprehensive Income	0	153.401		81.906	
Financial Assets Measured at Amortised Cost	0	86.252		43.335	
Finance Lease Income	0	2.533		1.491	
Other Interest Income	0	2.114		1.342	
INTEREST EXPENSES (-)	2	-559.253		-304.605	
Interest Expenses on Deposits	0	0		0	
Interest Expenses on Funds Borrowed	0	-232.444		-131.806	
Interest Expenses on Money Market Funds	0	-114.927		-56.529	
Interest Expenses on Securities Issued	0	-211.403		-116.011	
Other Interest Expense	0	-479		-259	
NET INTEREST INCOME OR EXPENSE	0	675.680		362.981	
NET FEE AND COMMISSION INCOME OR EXPENSES	0	8.519		3.818	
Fees and Commissions Received	0	12.014		5.643	
From Noncash Loans	0	10.308		4.916	
Other	0	1.706		727	
Fees and Commissions Paid (-)	0	-3.495		-1.825	
Paid for Noncash Loans	0	-476		-238	
Other	0	-3.019		-1.587	
PERSONNEL EXPENSES (-)	7	-53.348		-27.093	
DIVIDEND INCOME	3	3.699		904	
TRADING INCOME OR LOSS (Net)	4	-66.349		-48.282	
Gains (Losses) Arising from Capital Markets Transactions	0	1.333		244	
Gains (Losses) Arising From Derivative Financial Transactions	0	87.038		83.269	
Foreign Exchange Gains or Losses	0	-154.720		-131.795	
OTHER OPERATING INCOME	5	151.638		70.669	
GROSS PROFIT FROM OPERATING ACTIVITIES	0	719.839		362.997	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	6	-242.236		-148.434	
OTHER OPERATING EXPENSES (-)	7	-27.859		-14.070	
NET OPERATING INCOME (LOSS)	0	449.744		200.493	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER	0	0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD	0	2.243		-6.266	
NET MONETARY POSITION GAIN (LOSS)	0	0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	0	451.987		194.227	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	-127.469		-28.577	
Current Tax Provision	0	-63.511		-27.750	
Expense Effect of Deferred Tax	0	-90.093		9.025	
Income Effect of Deferred Tax	0	26.135		-9.852	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	9	324.518		165.650	
INCOME ON DISCONTINUED OPERATIONS	0	0		0	
Income on Assets Held for Sale	0	0		0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	0	0		0	
Other Income on Discontinued Operations	0	0		0	
EXPENSES ON DISCONTINUED OPERATIONS (-)	0	0		0	
Expense on Assets Held for Sale	0	0		0	
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	0	0		0	
Other Expenses on Discontinued Operations	0	0		0	

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	0	0	0
Current Tax Provision	0	0	0
Expense Effect of Deferred Tax	0	0	0
Income Effect of Deferred Tax	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	10	324.518	165.650
Profit (Loss) Attributable to Group	0	324.518	165.650
Profit (loss), attributable to non-controlling interests	0	0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,11600000	0,05900000

# 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 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)	0	324.518			
OTHER COMPREHENSIVE INCOME	0	-143.380	0	0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss	0	0	0	0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment	0	0			
Gains (Losses) on Revaluation of Intangible Assets	0	0			
Gains (Losses) on Remeasurements of Defined Benefit Plans	0	0			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss	0	0			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss	0	0			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss	0	-143.380	0	0	0
Exchange Differences on Translation	0	4.510			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income	0	-186.676			
Income (Loss) Related with Cash Flow Hedges	0	0			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations	0	0			
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss	0	-2.123			
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss	0	40.909			
TOTAL COMPREHENSIVE INCOME (LOSS)	0	181.138	0	0	0

# 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 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017
<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	0	658.149	0
Interest Received	0	803.037	0
Interest Paid	0	-577.672	0
Dividends received	0	3.699	0
Fees and Commissions Received	0	12.014	0
Other Gains	0	2.971	0
Collections from Previously Written Off Loans and Other Receivables	0	0	0
Cash Payments to Personnel and Service Suppliers	0	-51.392	0
Taxes Paid	0	-80.121	0
Other	0	545.613	0
Changes in Operating Assets and Liabilities Subject to Banking Operations	0	-1.483.520	0
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss	0	0	0
Net (Increase) Decrease in Due From Banks	0	0	0
Net (Increase) Decrease in Loans	0	-884.992	0
Net (Increase) Decrease in Other Assets	0	-418.644	0
Net Increase (Decrease) in Bank Deposits	0	0	0
Net Increase (Decrease) in Other Deposits	0	0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss	0	0	0
Net Increase (Decrease) in Funds Borrowed	0	49.958	0
Net Increase (Decrease) in Matured Payables	0	0	0
Net Increase (Decrease) Other Liabilities	0	-229.842	0
Net Cash Provided From Banking Operations	0	-825.371	0
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities	0	-179.386	0
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	0	0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	0	0	0
Cash Paid For Tangible And Intangible Asset Purchases	0	-727	0
Cash Obtained from Tangible and Intangible Asset Sales	0	0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income	0	-506.923	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income	0	328.833	0
Cash Paid for Purchase of Financial Assets At Amortised Cost	0	0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost	0	0	0
Other	0	-569	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities	0	1.208.725	0
Cash Obtained from Loans and Securities Issued	0	1.318.590	0
Cash Outflow Arised From Loans and Securities Issued	0	0	0
Equity Instruments Issued	0	0	0
Dividends paid	0	-109.865	0
Payments of finance lease liabilities	0	0	0
Other	0	0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	0	12.267	0
Net Increase (Decrease) in Cash and Cash Equivalents	0	216.235	0
Cash and Cash Equivalents at Beginning of the Period	0	20.176	0
Cash and Cash Equivalents at End of the Period	0	236.411	0



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 - 30.06.2017	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Corrections	0	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	0	00	0	0	00	0	0	0	0	0	0
	Adjusted Beginning Balance	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Capital Increase in Cash	0	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	0	00	0	0	00	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt	0	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	0	00	0	0	00	0	0	0	0	0	0
	Profit Distributions	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Dividends Paid	0	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	0	00	0	0	00	0	0	0	0	0	0
	Other	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Equity at end of period	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
Current Period 01.01.2018 - 30.06.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	0	2.400.000	0	0	374	32.571	173	00	7.847	-32.745	98.301 0	432.528	595.668	0	3.534.717	0	3.534.717
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	00	0	0	-79.003 0	140.875	57.808	0	119.680	0	119.680
	Effect Of Corrections	0	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	0	00	0	0	-79.003 0	140.875	57.808	0	119.680	0	119.680
	Adjusted Beginning Balance	0	2.400.000	0	0	374	32.571	173	00	7.847	-32.745	19.298 0	573.403	653.476	0	3.654.397	0	3.654.397
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	0	00	4.510	-145.767	-2.123 0	0	0	324.518	181.138	0	181.138
	Capital Increase in Cash	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Capital Increase Through Internal Reserves	0	400.000	0	0	0	0	0	00	0	0	00	0	-400.000	0	0	0	0
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt	0	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	0	00	0	0	00	22.149	-22.149	0	0	0	0
	Profit Distributions	0	0	0	0	0	0	0	00	0	0	00	86.163	-195.668	0	-109.505	0	-109.505
	Dividends Paid	0	0	0	0	0	0	0	00	0	0	00	0	-109.865	0	-109.865	0	-109.865
	Transfers To Reserves	0	0	0	0	0	0	0	00	0	0	00	86.163	-85.803	0	360	0	360
	Other	0	0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Equity at end of period	0	2.800.000	0	0	374	32.571	173	00	12.357	-178.512	17.175 0	681.715	35.659	324.518	3.726.030	0	3.726.030