

**TÜRKİYE KALKINMA BANKASI A.Ş.**  
**Bank Financial Report**  
**Unconsolidated**  
**2018 - 2. 3 Monthly Notification**

**General Information About Financial Statements**

## Independent Audit Comment

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

### ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Kalkınma Bankası A.Ş. Yönetim Kurulu'na

#### Giriş

Türkiye Kalkınma Bankası A.Ş'nin ("Banka") 30 Haziran 2018 tarihli ilişikteki bilançosunun ve aynı tarihte sona eren altı aylık dönemine ait kar veya zarar tablosunun, kar veya zarar ve diğer kapsamlı gelir tablosunun, 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 Standartları'na 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

#### Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem finansal bilgilerin, Türkiye Kalkınma Bankası A.Ş'nin 30 Haziran 2018 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık dönemine ilişkin finansal performansının ve 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, 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 rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Erdal Tıkmak

Sorumlu Denetçi, SMMM

2 Ağustos 2018

İstanbul, Türkiye

## Balance Sheet (Statement of Financial Position)

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)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)	(1)	995.300	587.593	1.582.893	908.200	1.011.065	1.919.265
Cash and cash equivalents		827.459	470.488	1.297.947	751.760	910.164	1.661.924
Cash and Cash Balances at Central Bank		773	0	773	710	0	710
Banks		293.392	391.858	685.250	425.026	910.164	1.335.190
Receivables From Money Markets		533.294	78.630	611.924	326.024	0	326.024
Financial assets at fair value through profit or loss		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income		149.457	117.105	266.562	156.440	100.901	257.341
Public Debt Securities		141.420	46.038	187.458	129.184	29.765	158.949
Equity instruments		8.037	0	8.037	8.037	0	8.037
Other Financial Assets		0	71.067	71.067	19.219	71.136	90.355
Financial Assets Measured at Amortised Cost		18.384	0	18.384	0	0	0
Public Debt Securities		18.384	0	18.384	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LOANS (Net)	(2)	424.208	8.650.443	9.074.651	391.333	6.537.597	6.928.930
Loans		373.863	8.650.443	9.024.306	340.721	6.537.597	6.878.318
Loans Measured at Amortised Cost		373.863	8.650.443	9.024.306	340.721	6.537.597	6.878.318
Loans at Fair Value Through Profit or Loss		0	0	0	0	0	0
Loans at Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
Receivables From Leasing Transactions		87	0	87	9	0	9
Finance lease receivables		0	0	0	0	0	0
Operating Lease Receivables		87	0	87	9	0	9
Unearned Income (-)		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Factoring Receivables Measured at Amortised Cost		0	0	0	0	0	0
Factoring Receivables at Fair Value Through Profit or Loss		0	0	0	0	0	0

Factoring Receivables at Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
Non-performing Loans		123.090	0	123.090	123.012	0	123.012
Specific Provisions (-)		-72.832	0	-72.832	-72.409	0	-72.409
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(3)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(4)	11.589	46.079	57.668	10.812	35.992	46.804
Investments in Associates (Net)		11.589	46.079	57.668	10.812	35.992	46.804
Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		11.589	46.079	57.668	10.812	35.992	46.804
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5)	62.730	0	62.730	63.452	0	63.452
INTANGIBLE ASSETS AND GOODWILL (Net)	(6)	2.312	0	2.312	1.048	0	1.048
Goodwill		0	0	0	0	0	0
Other		2.312	0	2.312	1.048	0	1.048
INVESTMENT PROPERTY (Net)	(7)	915	0	915	937	0	937
CURRENT TAX ASSETS	(8)	0	0	0	0	0	0
DEFERRED TAX ASSET	(9)	3.955	0	3.955	4.957	0	4.957
OTHER ASSETS	(10)	10.102	1.934	12.036	15.473	2.297	17.770
<b>TOTAL ASSETS</b>		<b>1.511.111</b>	<b>9.286.049</b>	<b>10.797.160</b>	<b>1.396.212</b>	<b>7.586.951</b>	<b>8.983.163</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(2)	542	8.958.309	8.958.851	440	7.315.224	7.315.664
MONEY MARKET FUNDS	(3)	563	0	563	130	0	130
MARKETABLE SECURITIES (Net)	(4)	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS	(5)	17.365	295.969	313.334	15.934	252.681	268.615
Borrower funds		0	0	0	0	0	0
Other		17.365	295.969	313.334	15.934	252.681	268.615
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(6)	0	0	0	0	0	0
DERIVATIVE FINANCIAL ASSETS	(7)	0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES	(8)	0	0	0	0	0	0
LEASE PAYABLES	(9)	0	0	0	0	0	0
Finance Lease Payables		0	0	0	0	0	0
Operating Lease Payables		0	0	0	0	0	0

Other		0	0	0	0	0	0
Deferred Finance Lease Expenses (-)		0	0	0	0	0	0
PROVISIONS	(10)	197.183	0	197.183	108.753	0	108.753
General Loan Loss Provisions		159.456	0	159.456	72.623	0	72.623
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		37.725	0	37.725	36.128	0	36.128
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2	0	2	2	0	2
CURRENT TAX LIABILITIES	(11)	16.265	0	16.265	9.063	0	9.063
DEFERRED TAX LIABILITY	(12)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(13)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(14)	0	0	0	0	0	0
Loans		0	0	0	0	0	0
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(15)	16.772	9.877	26.649	18.710	5.963	24.673
EQUITY	(16)	1.280.265	4.050	1.284.315	1.253.634	2.631	1.256.265
Issued capital		500.000	0	500.000	500.000	0	500.000
Capital Reserves		207.656	0	207.656	207.790	0	207.790
Equity Share Premiums		1.582	0	1.582	1.582	0	1.582
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		206.074	0	206.074	206.208	0	206.208
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-146	0	-146	1.730	0	1.730
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		11.776	4.050	15.826	9.915	2.631	12.546
Profit Reserves		405.933	0	405.933	405.933	0	405.933
Legal Reserves		32.150	0	32.150	32.150	0	32.150
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		370.897	0	370.897	370.897	0	370.897
Other Profit Reserves		2.886	0	2.886	2.886	0	2.886
Profit or Loss		155.046	0	155.046	128.266	0	128.266
Prior Years' Profit or Loss		128.266	0	128.266	0	0	0
Current Period Net Profit Or Loss		26.780	0	26.780	128.266	0	128.266
Non-controlling Interests	(17)	0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>1.528.955</b>	<b>9.268.205</b>	<b>10.797.160</b>	<b>1.406.664</b>	<b>7.576.499</b>	<b>8.983.163</b>

## OFF-BALANCE SHEET ITEMS

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</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>	(1), (3)	379.447	3.076.523	3.455.970	221.447	2.311.094	2.532.541
GUARANTIES AND WARRANTIES		37	18.492	18.529	37	772	809
Letters of Guarantee		37	0	37	37	0	37
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		37	0	37	37	0	37
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	18.492	18.492	0	772	772
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	18.492	18.492	0	772	772
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
<b>COMMITMENTS</b>	(1), (3)	379.410	3.058.031	3.437.441	221.410	2.310.322	2.531.732
Irrevocable Commitments		0	11.637	11.637	0	11.393	11.393
Forward Asset Purchase Commitments		0	0	0	0	0	0
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	11.637	11.637	0	11.393	11.393
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		0	0	0	0	0	0
Revocable Commitments		379.410	3.046.394	3.425.804	221.410	2.298.929	2.520.339
Revocable Loan Granting Commitments		379.410	3.046.394	3.425.804	221.410	2.298.929	2.520.339
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	0	0	0	0	0	0
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		0	0	0	0	0	0
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		0	0	0	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		2.440.621	27.945.130	30.385.751	2.442.685	22.700.434	25.143.119
ITEMS HELD IN CUSTODY		3.844	553	4.397	3.702	573	4.275
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		3.844	0	3.844	3.702	0	3.702
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	553	553	0	573	573
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		2.434.275	27.928.851	30.363.126	2.436.481	22.686.365	25.122.846
Securities		0	0	0	0	0	0
Guarantee Notes		33.281	3.566.756	3.600.037	39.985	3.264.763	3.304.748
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		1.693.249	16.832.754	18.526.003	1.710.349	13.519.507	15.229.856
Other Pledged Items		408.464	6.003.066	6.411.530	401.466	4.553.191	4.954.657



Depositories Receiving Pledged Items		299.281	1.526.275	1.825.556	284.681	1.348.904	1.633.585
ACCEPTED BILL, GUARANTIES AND WARRANTEES		2.502	15.726	18.228	2.502	13.496	15.998
TOTAL OFF-BALANCE SHEET ACCOUNTS		2.820.068	31.021.653	33.841.721	2.664.132	25.011.528	27.675.660

# Statement of Profit or Loss

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</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(1)	239.571	176.056	129.145	90.742
Interest Income on Loans		166.333	123.568	91.447	62.866
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		41.146	35.699	20.199	17.112
Interest Income on Money Market Placements		20.744	8.991	11.562	6.860
Interest Income on Marketable Securities Portfolio		11.346	7.798	5.937	3.904
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		10.880	7.783	5.517	3.904
Financial Assets Measured at Amortised Cost		466	15	420	0
Finance Lease Income		0	0	0	0
Other Interest Income		2	0	0	0
INTEREST EXPENSES (-)	(2)	-64.827	-42.929	-37.807	-22.541
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-64.820	-41.888	-37.802	-22.019
Interest Expenses on Money Market Funds		-7	-1.041	-5	-522
Interest Expenses on Securities Issued		0	0	0	0
Other Interest Expense		0	0	0	0
NET INTEREST INCOME OR EXPENSE		174.744	133.127	91.338	68.201
NET FEE AND COMMISSION INCOME OR EXPENSES		10.797	8.375	7.821	3.269
Fees and Commissions Received		11.307	8.724	7.968	3.404
From Noncash Loans		224	961	136	239
Other		11.083	7.763	7.832	3.165
Fees and Commissions Paid (-)		-510	-349	-147	-135
Paid for Noncash Loans		0	0	0	0
Other		-510	-349	-147	-135
PERSONNEL EXPENSES (-)		-31.698	-29.960	-15.973	-15.145
DIVIDEND INCOME	(3)	233	272	0	272
TRADING INCOME OR LOSS (Net)	(4)	-5.367	957	-5.027	348
Gains (Losses) Arising from Capital Markets Transactions		4	-8	4	-8
Gains (Losses) Arising From Derivative Financial Transactions		0	0	0	0
Foreign Exchange Gains or Losses		-5.371	965	-5.031	356
OTHER OPERATING INCOME	(5)	8.744	5.348	5.851	1.102
GROSS PROFIT FROM OPERATING ACTIVITIES		157.453	118.119	84.010	58.047
PROVISION FOR LOAN LOSSES (-)	(6)	-87.421	-18.877	-25.429	-3.455
OTHER OPERATING EXPENSES (-)	(7)	-14.728	-14.213	-8.003	-7.457
NET OPERATING INCOME (LOSS)		55.304	85.029	50.578	47.135
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	55.304	85.029	50.578	47.135
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-28.524	-18.524	-13.645	-10.087
Current Tax Provision		-28.354	-18.542	-13.756	-10.072
Expense Effect of Deferred Tax		-347	0	112	175
Income Effect of Deferred Tax		177	18	-1	-190
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	26.780	66.505	36.933	37.048
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	26.780	66.505	36.933	37.048
Profit (Loss) Attributable to Group		26.780	66.505	36.933	37.048
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar(Zarar)		0,00054000	0,00133000	0,00074000	0,00074000

# 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 - 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</b>					
PROFIT (LOSS)		26.780	66.505		
OTHER COMPREHENSIVE INCOME		1.270	10.769		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-2.010	326		
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		-2.412	391		
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		402	-65		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		3.280	10.443		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		4.002	12.740		
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	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-722	-2.297		
TOTAL COMPREHENSIVE INCOME (LOSS)		28.050	77.274		

# Statement of Cash Flow

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</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		85.612	88.953
Interest Received		222.704	169.192
Interest Paid		-55.018	-39.020
Dividends received		233	272
Fees and Commissions Received		11.307	8.724
Other Gains		8.112	1.691
Collections from Previously Written Off Loans and Other Receivables		178	5.964
Cash Payments to Personnel and Service Suppliers		-37.405	-31.170
Taxes Paid		-22.786	-17.504
Other		-41.713	-9.196
Changes in Operating Assets and Liabilities Subject to Banking Operations		-571.490	-494.016
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-923.558	-525.474
Net (Increase) Decrease in Other Assets		2.547	548
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		302.261	345.192
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		47.260	-314.282
Net Cash Provided From Banking Operations		-485.878	-405.063
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-11.509	11.989
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.453	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		3.195	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.042	-48
Cash Obtained from Tangible and Intangible Asset Sales		5.565	4.621
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-76.426	-73.115
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		78.585	60.626
Cash Paid for Purchase of Financial Assets At Amortised Cost		-18.358	-416
Cash Obtained from Sale of Financial Assets At Amortised Cost		313	20.415
Other		-1.888	-94
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		0	340.091
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	340.091
Dividends paid		0	0
Payments of finance lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		135.415	30.245
Net Increase (Decrease) in Cash and Cash Equivalents		-361.972	-22.738
Cash and Cash Equivalents at Beginning of the Period		1.657.607	1.275.652
Cash and Cash Equivalents at End of the Period		1.295.635	1.252.914



Statement of changes in equity [abstract]

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 [abstract]																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		160.000	1.491	0	206.074	0	1.730	0 0	0	-101	0 0	334.813	71.120	0	775.127	0	775.127
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	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	0	0	0 0	0	0	0	0	0	0
	Adjusted Beginning Balance		160.000	1.491	0	206.074	0	1.730	0 0	0	-101	0 0	334.813	71.120	0	775.127	0	775.127
	Total Comprehensive Income (Loss)		0	0	0	0	0	326	0 0	0	10.443	0 0	0	0	66.505	77.274	0	77.274
	Capital Increase in Cash		340.000	0	0	0	0	0	0 0	0	0	0 0	0	0	0	340.000	0	340.000
	Capital Increase Through Internal Reserves		0	0	0	0	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	0	0	0	0
	Convertible Bonds		0	0	0	0	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	0	0	0	0
	Increase (decrease) through other changes, equity		0	91	0	0	0	0	0 0	0	0	0 0	0	0	0	91	0	91
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	71.120	-71.120	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		500.000	1.582	0	206.074	0	2.056	0 0	0	10.342	0 0	405.933	0	66.505	1.192.492	0	1.192.492
Current Period 01.01.2018 - 30.06.2018	Statement of changes in equity [abstract]																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		500.000	1.582	0	206.074	0	1.864	0 0	0	12.546	0 0	405.933	128.266	0	1.256.265		1.256.265
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	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	0	0	0 0	0	0	0	0	0	0
	Adjusted Beginning Balance		500.000	1.582	0	206.074	0	1.864	0 0	0	12.546	0 0	405.933	128.266	0	1.256.265	0	1.256.265
	Total Comprehensive Income (Loss)		0	0	0	0	0	-2.010	0 0	0	3.280	0 0	0	0	0	26.780	28.050	28.050
	Capital Increase in Cash		0	0	0	0	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	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	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	0	0	0	0
	Subordinated Debt		0	0	0	0	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 0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		500.000	1.582	0	206.074	0	-146	0 0	0	15.826	0 0	405.933	128.266	26.780	1.284.315	0	1.284.315