

BANK POZİTİF KREDİ VE KALKINMA BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2018 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet 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

Bankpozitif Kredi ve Kalkınma Bankası Anonim Şirketi Yönetim Kurulu'na,

Konsolide Olmayan Finansal Tablolara İlişkin Rapor

Bankpozitif Kredi ve Kalkınma Bankası A.Ş.'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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Bankpozitif Kredi ve Kalkınma Bankası A.Ş.'nin 30 Haziran 2018 tarihi itibarıyla finansal durumunun, aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının 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 genelge ve açıklamalarına ve BDDK mevzuatı ile düzenlenmiş hususlar haricinde Türkiye Muhasebe Standartları 34 "Ara Dönem Finansal Raporlama Standardı"na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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

Dikkat Çekilen Husus

Banka'nın bir kredi müşterisi tarafından Banka aleyhine açılan davanın sonucuyla ilgili belirsizliğin belirtildiği, sunum esaslarına ilişkin açıklamaların III. Bölüm I. dipnotuna dikkat çekeriz. Ancak bu husus, tarafımızca verilen sonucu etkilememektedir.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.

A member of KPMG International Cooperative

Alper Güvenç, SMMM

Sorumlu Denetçi

9 Ağustos 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
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		89.595	116.509	206.104			
Cash and cash equivalents		12.157	109.818	121.975			
Cash and Cash Balances at Central Bank	(1)	11.975	91.986	103.961			
Banks	(3)	182	17.832	18.014			
Receivables From Money Markets		0	0	0			
Financial assets at fair value through profit or loss	(2)	4.938	0	4.938			
Public Debt Securities		4.938	0	4.938			
Equity instruments		0	0	0			
Other Financial Assets		0	0	0			
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	67.247	0	67.247			
Public Debt Securities		67.247	0	67.247			
Equity instruments		0	0	0			
Other Financial Assets		0	0	0			
Financial Assets Measured at Amortised Cost	(6)	0	0	0			
Public Debt Securities		0	0	0			
Other Financial Assets		0	0	0			
Derivative financial assets		5.329	6.691	12.020			
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.329	6.691	12.020			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(11)	0	0	0			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-76	0	-76			
LOANS (Net)	(5)	119.032	642.467	761.499			
Loans		38.602	639.702	678.304			
Loans Measured at Amortised Cost		38.602	639.702	678.304			
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	(10)	0	2.765	2.765			
Finance lease receivables		0	2.873	2.873			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		0	-108	-108			
Factoring Receivables		0	0	0			

Factoring Receivables Measured at Amortised Cost		0	0	0			
Factoring Receivables at Fair Value Through Profit or Loss		0	0	0			
Factoring Receivables at Fair Value Through Other Comprehensive Income		0	0	0			
Non-performing Loans		118.674	0	118.674			
Allowance for Expected Credit Losses (-)		-38.244	0	-38.244			
12-Month Expected Credit Losses (Stage 1)		-1.757	0	-1.757			
Significant Increase in Credit Risk (Stage 2)		-2.187	0	-2.187			
Credit-Impaired (Stage 3)		-34.300	0	-34.300			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	0	0	0			
Held for Sale		0	0	0			
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		4.058	0	4.058			
Investments in Associates (Net)	(7)	0	0	0			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		0	0	0			
Investments in Subsidiaries (Net)	(8)	4.058	0	4.058			
Unconsolidated Financial Subsidiaries		0	0	0			
Unconsolidated Non-Financial Subsidiaries		4.058	0	4.058			
Jointly Controlled Partnerships (JointVentures) (Net)	(9)	0	0	0			
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0			
Unconsolidated Jointly Controlled Partnerships		0	0	0			
TANGIBLE ASSETS (Net)		2.800	0	2.800			
INTANGIBLE ASSETS AND GOODWILL (Net)		6.430	0	6.430			
Goodwill		0	0	0			
Other		6.430	0	6.430			
INVESTMENT PROPERTY (Net)	(12)	58.279	0	58.279			
CURRENT TAX ASSETS		0	0	0			
DEFERRED TAX ASSET		5.093	0	5.093			
OTHER ASSETS		5.864	12.155	18.019			
TOTAL ASSETS		291.151	771.131	1.062.282			
LIABILITY AND EQUITY ITEMS							
DEPOSITS		0	0	0			
LOANS RECEIVED	(1)	0	462.887	462.887			
MONEY MARKET FUNDS	(3)	12.898	0	12.898			
MARKETABLE SECURITIES (Net)		174.944	0	174.944			
Bills	(4)	0	0	0			
Asset-backed Securities		0	0	0			
Bonds		174.944	0	174.944			
FUNDS		9.018	2.771	11.789			
Borrower funds		9.018	2.771	11.789			
Other		0	0	0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0			
DERIVATIVE FINANCIAL ASSETS		11.506	4.369	15.875			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	11.506	4.369	15.875			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0		
FACTORING PAYABLES	(7)	0	0	0		
LEASE PAYABLES		0	0	0		
Finance Lease Payables	(6)	0	0	0		
Operating Lease Payables		0	0	0		
Other		0	0	0		
Deferred Finance Lease Expenses (-)		0	0	0		
PROVISIONS		9.629	0	9.629		
Provision for Restructuring	(8)	0	0	0		
Reserves for Employee Benefits		3.241	0	3.241		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		6.388	0	6.388		
CURRENT TAX LIABILITIES		3.109	0	3.109		
DEFERRED TAX LIABILITY	(9)	0	0	0		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0		
Held For Sale	(10)	0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT		0	0	0		
Loans	(11)	0	0	0		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES		1.590	23.025	24.615		
EQUITY		346.536	0	346.536		
Issued capital	(12)	337.292	0	337.292		
Capital Reserves		38.743	0	38.743		
Equity Share Premiums		20.121	0	20.121		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		18.622	0	18.622		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		5.060	0	5.060		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0		
Profit Reserves		112.999	0	112.999		
Legal Reserves		16.168	0	16.168		
Statutory Reserves		0	0	0		
Extraordinary Reserves		98.376	0	98.376		
Other Profit Reserves		-1.545	0	-1.545		
Profit or Loss		-147.558	0	-147.558		
Prior Years' Profit or Loss		-151.577	0	-151.577		
Current Period Net Profit Or Loss		4.019	0	4.019		
Non-controlling Interests		0	0	0		
Total equity and liabilities		569.230	493.052	1.062.282		

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
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		431.614	786.343	1.217.957			
GUARANTIES AND WARRANTIES	(1)	141.873	121.047	262.920			
Letters of Guarantee	(1)	141.873	95.139	237.012			
Guarantees Subject to State Tender Law		4.362	13.587	17.949			
Guarantees Given for Foreign Trade Operations		6	0	6			
Other Letters of Guarantee		137.505	81.552	219.057			
Bank Acceptances		0	0	0			
Import Letter of Acceptance		0	0	0			
Other Bank Acceptances		0	0	0			
Letters of Credit		0	8.851	8.851			
Documentary Letters of Credit		0	439	439			
Other Letters of Credit		0	8.412	8.412			
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	(1)	0	17.057	17.057			
Other Collaterals		0	0	0			
COMMITMENTS	(1)	5.252	2.110	7.362			
Irrevocable Commitments		5.252	2.110	7.362			
Forward Asset Purchase Commitments		5.008	0	5.008			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments	(1)	0	0	0			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments	(1)	244	0	244			
Tax and Fund Liabilities Arised from Export Commitments		0	0	0			
Commitments for Credit Card Limits		0	0	0			
Commitments for Credit Cards and Banking Services Promotions		0	0	0			
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	2.110	2.110		
Revocable Commitments		0	0	0		
Revocable Loan Granting Commitments		0	0	0		
Other Revocable Commitments		0	0	0		
DERIVATIVE FINANCIAL INSTRUMENTS		284.489	663.186	947.675		
Derivative Financial Instruments Held For Hedging		0	0	0		
Fair Value Hedges		0	0	0		
Cash Flow Hedges		0	0	0		
Hedges of Net Investment in Foreign Operations		0	0	0		
Derivative Financial Instruments Held For Trading		284.489	663.186	947.675		
Forward Foreign Currency Buy or Sell Transactions		2.822	2.814	5.636		
Forward Foreign Currency Buying Transactions		0	2.814	2.814		
Forward Foreign Currency Sale Transactions		2.822	0	2.822		
Currency and Interest Rate Swaps		281.667	660.372	942.039		
Currency Swap Buy Transactions		281.667	120.830	402.497		
Currency Swap Sell Transactions		0	398.921	398.921		
Interest Rate Swap Buy Transactions		0	140.621	140.621		
Interest Rate Swap Sell Transactions		0	0	0		
Currency, Interest Rate and Securities Options		0	0	0		
Currency Options Buy Transactions		0	0	0		
Currency Options Sell Transactions		0	0	0		
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		0	0	0		
CUSTODY AND PLEDGES RECEIVED		918.651	5.700.787	6.619.438		
ITEMS HELD IN CUSTODY		101.030	1.457.739	1.558.769		
Customer Fund and Portfolio Balances		0	0	0		
Securities Held in Custody		0	0	0		
Cheques Received for Collection		36.172	702	36.874		
Commercial Notes Received for Collection		64.858	1.457.037	1.521.895		
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		817.621	4.243.048	5.060.669		
Securities		0	0	0		
Guarantee Notes		60.613	959.245	1.019.858		
Commodity		0	0	0		
Warrant		0	0	0		
Real Estate		189.005	1.702.260	1.891.265		
Other Pledged Items		568.003	1.581.543	2.149.546		

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.350.265	6.487.130	7.837.395			

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
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	43.855			
Interest Income on Loans		35.424			
Interest Income on Reserve Deposits		882			
Interest Income on Banks		866			
Interest Income on Money Market Placements		3.771			
Interest Income on Marketable Securities Portfolio		2.752			
Financial Assets At Fair Value Through Profit Loss		210			
Financial Assets At Fair Value Through Other Comprehensive Income		0			
Financial Assets Measured at Amortised Cost		2.542			
Finance Lease Income		113			
Other Interest Income		47			
INTEREST EXPENSES (-)		-27.739			
Interest Expenses on Deposits		0			
Interest Expenses on Funds Borrowed	(2)	-13.904			
Interest Expenses on Money Market Funds		-597			
Interest Expenses on Securities Issued		-12.568			
Other Interest Expense		-670			
NET INTEREST INCOME OR EXPENSE	(12)	16.116			
NET FEE AND COMMISSION INCOME OR EXPENSES		4.736			
Fees and Commissions Received		5.034			
From Noncash Loans		2.387			
Other		2.647			
Fees and Commissions Paid (-)	(12)	-298			
Paid for Noncash Loans		-77			
Other	(12)	-221			
PERSONNEL EXPENSES (-)	(7)	-10.841			
DIVIDEND INCOME	(3)	0			
TRADING INCOME OR LOSS (Net)	(4)	11.304			
Gains (Losses) Arising from Capital Markets Transactions		1.612			
Gains (Losses) Arising From Derivative Financial Transactions		-36.508			
Foreign Exchange Gains or Losses		46.200			
OTHER OPERATING INCOME	(5)	13.242			
GROSS PROFIT FROM OPERATING ACTIVITIES		34.557			
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(6)	-14.162			
OTHER OPERATING EXPENSES (-)	(7)	-15.536			
NET OPERATING INCOME (LOSS)		4.859			
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	(8)	4.859			
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-840			
Current Tax Provision		69			
Expense Effect of Deferred Tax		0			
Income Effect of Deferred Tax		-909			
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		4.019			
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	(11)	4.019		
Profit (Loss) Attributable to Group		4.019		
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	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
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		4.019			
OTHER COMPREHENSIVE INCOME		-564			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-564			
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		-880			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		211			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		105			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0			
Exchange Differences on Translation		0			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0			
Income (Loss) Related with Cash Flow Hedges		0			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0			
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0			
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0			
TOTAL COMPREHENSIVE INCOME (LOSS)		3.455			

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
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		19.808	
Interest Received		42.228	
Interest Paid		-27.739	
Dividends received		0	
Fees and Commissions Received		4.378	
Other Gains		8.425	
Collections from Previously Written Off Loans and Other Receivables		17.498	
Cash Payments to Personnel and Service Suppliers		-18.077	
Taxes Paid		-645	
Other		-6.260	
Changes in Operating Assets and Liabilities Subject to Banking Operations		295.579	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		265	
Net (Increase) Decrease in Due From Banks		36.334	
Net (Increase) Decrease in Loans		142.615	
Net (Increase) Decrease in Other Assets		17.774	
Net Increase (Decrease) in Bank Deposits		0	
Net Increase (Decrease) in Other Deposits		0	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		123.859	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		-25.268	
Net Cash Provided From Banking Operations		315.387	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		5.638	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-695	
Cash Obtained from Tangible and Intangible Asset Sales		0	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-9.856	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		16.189	
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	
Other		0	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-540.663	
Cash Obtained from Loans and Securities Issued		97.012	
Cash Outflow Arised From Loans and Securities Issued		-637.675	
Equity Instruments Issued		0	
Dividends paid		0	
Payments of finance lease liabilities		0	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.115	
Net Increase (Decrease) in Cash and Cash Equivalents		-218.523	
Cash and Cash Equivalents at Beginning of the Period		236.588	
Cash and Cash Equivalents at End of the Period		18.065	



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																	
	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 - 30.06.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		337.292	20.121	0	18.622	0	-839	00	0	4.918	00	114.544	-146.216	5.134	353.576	0	353.576
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00	0	-10.495	0	-10.495	0	-10.495
	Effect Of Corrections		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	00	0	0	00	0	-10.495	0	-10.495	0	-10.495
	Adjusted Beginning Balance		337.292	20.121	0	18.622	0	-839	00	0	4.918	00	114.544	-156.711	5.134	343.081	0	343.081
	Total Comprehensive Income (Loss)		0	0	0	0	0	-706	00	0	142	00	0	0	4.019	3.455	0	3.455
	Capital Increase in Cash		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	00	0	0	00	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt		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	00	0	0	00	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00	0	5.134	-5.134	0	0	0
	Dividends Paid		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	00	0	0	00	0	0	0	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00	0	5.134	-5.134	0	0	0
	Equity at end of period		337.292	20.121	0	18.622	0	-1.545	00	0	5.060	00	114.544	-151.577	4.019	346.536	0	346.536