

ICBC TURKEY BANK A.Ş. Bank Financial Report Consolidated 2018 - 2. 3 Monthly Notification

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30 June 2018 Consolidated Financials

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

ICBC Turkey Bank A.Ş. Yönetim Kurulu'na

Giriş

ICBC Turkey Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklığının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide 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 konsolide finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, ICBC Turkey Bank A.Ş.'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 Yükümlülöklere 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

Orhan Akova, 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	Consolidated

	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)		1.851.902	4.058.971	5.910.873			
Cash and cash equivalents		520.877	2.316.025	2.836.902			
Cash and Cash Balances at Central Bank	(5.1.1)	291.671	1.291.134	1.582.805			
Banks	(5.1.3)	1.321	1.024.891	1.026.212			
Receivables From Money Markets		227.885	0	227.885			
Financial assets at fair value through profit or loss		16.203	0	16.203			
Public Debt Securities		0	0	0			
Equity instruments		25	0	25			
Other Financial Assets		16.178	0	16.178			
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4)	923.577	1.345.182	2.268.759			
Public Debt Securities		923.577	455.503	1.379.080			
Equity instruments		0	5.501	5.501			
Other Financial Assets		0	884.178	884.178			
Financial Assets Measured at Amortised Cost	(5.1.6)	373.295	391.121	764.416			
Public Debt Securities		373.295	119.527	492.822			
Other Financial Assets		0	271.594	271.594			
Derivative financial assets	(5.1.2)	19.358	10.222	29.580			
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		19.358	10.222	29.580			
Non-performing Financial Assets		160	0	160			
Allowance for Expected Credit Losses (-)		-1.568	-3.579	-5.147			
LOANS (Net)	(5.1.5)	3.835.424	4.661.371	8.496.795			
Loans		3.833.222	4.675.888	8.509.110			
Loans Measured at Amortised Cost		3.833.222	4.675.888	8.509.110			
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		0	0	0			
Finance lease receivables		0	0	0			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		0	0	0			
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		95.892	0	95.892			
Allowance for Expected Credit Losses (-)		-93.690	-14.517	-108.207			
12-Month Expected Credit Losses (Stage 1)		-7.776	-11.407	-19.183			
Significant Increase in Credit Risk (Stage 2)		-1.655	-3.110	-4.765			
Credit-Impaired (Stage 3)		-84.259	0	-84.259			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.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	(5.I.8)	0	0	0			
Investments in Associates (Net)		0	0	0			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		0	0	0			
Investments in Subsidiaries (Net)		0	0	0			
Unconsolidated Financial Subsidiaries		0	0	0			
Unconsolidated Non-Financial Subsidiaries		0	0	0			
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0			
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0			
Unconsolidated Jointly Controlled Partnerships		0	0	0			
TANGIBLE ASSETS (Net)		35.551	0	35.551			
INTANGIBLE ASSETS AND GOODWILL (Net)		5.220	0	5.220			
Goodwill		0	0	0			
Other		5.220	0	5.220			
INVESTMENT PROPERTY (Net)	(5.I.12)	0	0	0			
CURRENT TAX ASSETS		4	0	4			
DEFERRED TAX ASSET	(5.I.13)	19.354	0	19.354			
OTHER ASSETS	(5.I.15)	88.290	15.780	104.070			
TOTAL ASSETS		5.835.745	8.736.122	14.571.867			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	1.930.124	3.704.541	5.634.665			
LOANS RECEIVED	(5.II.3)	1.523.987	4.341.238	5.865.225			
MONEY MARKET FUNDS		574.932	488.117	1.063.049			
MARKETABLE SECURITIES (Net)		0	0	0			
Bills		0	0	0			
Asset-backed Securities		0	0	0			
Bonds		0	0	0			
FUNDS		0	0	0			
Borrower funds		0	0	0			
Other		0	0	0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0			
DERIVATIVE FINANCIAL ASSETS	(5.II.2)	16	132	148			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		16	132	148			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	(5.II.5)	0	0	0		
Finance Lease Payables		0	0	0		
Operating Lease Payables		0	0	0		
Other		0	0	0		
Deferred Finance Lease Expenses (-)		0	0	0		
PROVISIONS	(5.II.7)	44.435	2.419	46.854		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		15.844	0	15.844		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		28.591	2.419	31.010		
CURRENT TAX LIABILITIES	(5.II.8)	20.644	0	20.644		
DEFERRED TAX LIABILITY		0	0	0		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.9)	0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT		0	0	0		
Loans		0	0	0		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES	(5.II.4)	108.834	664.887	773.721		
EQUITY	(5.II.11)	1.210.800	-43.239	1.167.561		
Issued capital		860.000	0	860.000		
Capital Reserves		-430	0	-430		
Equity Share Premiums		-587	0	-587		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		157	0	157		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-16.457	-43.239	-59.696		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0		
Profit Reserves		246.680	0	246.680		
Legal Reserves		14.737	0	14.737		
Statutory Reserves		0	0	0		
Extraordinary Reserves		174.577	0	174.577		
Other Profit Reserves		57.366	0	57.366		
Profit or Loss		121.007	0	121.007		
Prior Years' Profit or Loss		47.268	0	47.268		
Current Period Net Profit Or Loss		73.739	0	73.739		
Non-controlling Interests		0	0	0		
Total equity and liabilities		5.413.772	9.158.095	14.571.867		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		701.080	2.964.582	3.665.662			
GUARANTIES AND WARRANTIES	(5.IV.1)	394.462	1.889.367	2.283.829			
Letters of Guarantee		394.462	1.516.942	1.911.404			
Guarantees Subject to State Tender Law		0	0	0			
Guarantees Given for Foreign Trade Operations		0	0	0			
Other Letters of Guarantee		394.462	1.516.942	1.911.404			
Bank Acceptances		0	0	0			
Import Letter of Acceptance		0	0	0			
Other Bank Acceptances		0	0	0			
Letters of Credit		0	273.032	273.032			
Documentary Letters of Credit		0	120.061	120.061			
Other Letters of Credit		0	152.971	152.971			
Prefinancing Given as Guarantee		0	0	0			
Endorsements		0	0	0			
Endorsements to the Central Bank of Turkey		0	0	0			
Other Endorsements		0	0	0			
Purchase Guarantees for Securities Issued		0	0	0			
Factoring Guarantees		0	0	0			
Other Guarantees		0	99.393	99.393			
Other Collaterals		0	0	0			
COMMITMENTS	(5.IV.1)	197.148	1.613	198.761			
Irrevocable Commitments		197.148	1.613	198.761			
Forward Asset Purchase Commitments		1.602	1.613	3.215			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		30.679	0	30.679			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		82.363	0	82.363			
Tax and Fund Liabilities Arised from Export Commitments		3	0	3			
Commitments for Credit Card Limits		70.061	0	70.061			
Commitments for Credit Cards and Banking Services Promotions		190	0	190			
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		12.250	0	12.250			
Revocable Commitments		0	0	0			
Revocable Loan Granting Commitments		0	0	0			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS		109.470	1.073.602	1.183.072			
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		109.470	1.073.602	1.183.072			
Forward Foreign Currency Buy or Sell Transactions		3.721	9.276	12.997			
Forward Foreign Currency Buying Transactions		3.721	2.768	6.489			
Forward Foreign Currency Sale Transactions		0	6.508	6.508			
Currency and Interest Rate Swaps		105.749	1.064.326	1.170.075			
Currency Swap Buy Transactions		0	595.115	595.115			
Currency Swap Sell Transactions		105.749	469.211	574.960			
Interest Rate Swap Buy Transactions		0	0	0			
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		9.416.947	16.521.961	25.938.908			
ITEMS HELD IN CUSTODY		5.104.618	1.511.623	6.616.241			
Customer Fund and Portfolio Balances		0	0	0			
Securities Held in Custody		1.402.220	13.896	1.416.116			
Cheques Received for Collection		71.085	5.643	76.728			
Commercial Notes Received for Collection		6.640	11.973	18.613			
Other Assets Received for Collection		0	0	0			
Securities that will be Intermediated to Issue		0	0	0			
Other Items Under Custody		3.619.364	1.473.306	5.092.670			
Custodians		5.309	6.805	12.114			
PLEDGED ITEMS		4.312.329	15.010.338	19.322.667			
Securities		17.716	2	17.718			
Guarantee Notes		921	46	967			
Commodity		99.719	262.548	362.267			
Warrant		0	0	0			
Real Estate		3.001.364	10.285.878	13.287.242			
Other Pledged Items		1.192.609	4.461.864	5.654.473			

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		10.118.027	19.486.543	29.604.570			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 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	(5.III.1)	506.353		275.628	
Interest Income on Loans		355.167		189.488	
Interest Income on Reserve Deposits		13.005		6.944	
Interest Income on Banks		3.355		1.687	
Interest Income on Money Market Placements		5.565		3.840	
Interest Income on Marketable Securities Portfolio		128.098		73.014	
Financial Assets At Fair Value Through Profit Loss		0		0	
Financial Assets At Fair Value Through Other Comprehensive Income		99.774		56.194	
Financial Assets Measured at Amortised Cost		28.324		16.820	
Finance Lease Income		0		0	
Other Interest Income		1.163		655	
INTEREST EXPENSES (-)	(5.III.2)	-290.962		-170.160	
Interest Expenses on Deposits		-157.382		-89.430	
Interest Expenses on Funds Borrowed		-109.573		-66.186	
Interest Expenses on Money Market Funds		-23.883		-14.459	
Interest Expenses on Securities Issued		0		0	
Other Interest Expense		-124		-85	
NET INTEREST INCOME OR EXPENSE		215.391		105.468	
NET FEE AND COMMISSION INCOME OR EXPENSES		29.489		20.862	
Fees and Commissions Received		32.627		22.339	
From Noncash Loans		5.210		3.064	
Other		27.417		19.275	
Fees and Commissions Paid (-)		-3.138		-1.477	
Paid for Noncash Loans		-58		-18	
Other		-3.080		-1.459	
PERSONNEL EXPENSES (-)	(5.III.6)	-74.471		-38.789	
DIVIDEND INCOME		1		1	
TRADING INCOME OR LOSS (Net)	(5.III.3)	-25.272		7.056	
Gains (Losses) Arising from Capital Markets Transactions		4.847		1.728	
Gains (Losses) Arising From Derivative Financial Transactions		86.541		65.404	
Foreign Exchange Gains or Losses		-116.660		-60.076	
OTHER OPERATING INCOME	(5.III.4)	72.342		49.753	
GROSS PROFIT FROM OPERATING ACTIVITIES		217.480		144.351	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(5.III.5)	-53.756		-51.082	
OTHER OPERATING EXPENSES (-)	(5.III.6)	-60.805		-34.401	
NET OPERATING INCOME (LOSS)		102.919		58.868	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0		0	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.III.7)	102.919		58.868	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.III.8)	-29.180		-22.561	
Current Tax Provision		-19.863		-17.596	
Expense Effect of Deferred Tax		-9.317		-766	
Income Effect of Deferred Tax		0		-4.199	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.III.9)	73.739		36.307	
INCOME ON DISCONTINUED OPERATIONS		0		0	
Income on Assets Held for Sale		0		0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0		0	
Other Income on Discontinued Operations		0		0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0		0	
Expense on Assets Held for Sale		0		0	
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0		0	
Other Expenses on Discontinued Operations		0		0	

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	(5.III.7)	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(5.III.8)	0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(5.III.9)	73.739	36.307
Profit (Loss) Attributable to Group		73.739	36.307
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 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)		73.739		36.307	
OTHER COMPREHENSIVE INCOME		-65.773		-47.137	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-65.773		-47.156	
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		-82.216		-58.984	
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		16.443		11.828	
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0		19	
Exchange Differences on Translation		0		0	
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0		19	
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		0		0	
TOTAL COMPREHENSIVE INCOME (LOSS)		7.966		-10.830	

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 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		-229.749	
Interest Received		379.777	
Interest Paid		-268.829	
Dividends received		1	
Fees and Commissions Received		30.232	
Other Gains		42.491	
Collections from Previously Written Off Loans and Other Receivables		4.592	
Cash Payments to Personnel and Service Suppliers		-74.353	
Taxes Paid		-50.995	
Other		-292.665	
Changes in Operating Assets and Liabilities Subject to Banking Operations		864.809	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		28.693	
Net (Increase) Decrease in Due From Banks		337.166	
Net (Increase) Decrease in Loans		-796.547	
Net (Increase) Decrease in Other Assets		-4.524	
Net Increase (Decrease) in Bank Deposits		2.571	
Net Increase (Decrease) in Other Deposits		2.275.636	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		-1.220.506	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		242.320	
Net Cash Provided From Banking Operations		635.060	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-510.868	
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		-2.239	
Cash Obtained from Tangible and Intangible Asset Sales		257.968	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-302.556	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-244.606	
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	
Other		-219.435	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		0	
Cash Obtained from Loans and Securities Issued		0	
Cash Outflow Arised From Loans and Securities Issued		0	
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		83.387	
Net Increase (Decrease) in Cash and Cash Equivalents		207.579	
Cash and Cash Equivalents at Beginning of the Period		1.968.369	
Cash and Cash Equivalents at End of the Period		2.175.948	



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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	860.000	-587	0	182	11.646	0	-5.596	0	0	0	201.682	-3.316	48.283	1.112.294	0	1.112.294	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	0	0	0	2.797	0	2.797	0	2.797	
	Effect Of Corrections	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	2.797	0	2.797	0	2.797	
	Adjusted Beginning Balance	860.000	-587	0	182	11.646	0	-5.596	0	0	0	201.682	-519	48.283	1.115.091	0	1.115.091	
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	-65.746	0	0	0	0	0	0	-65.746	0	-65.746	
	Capital Increase in Cash	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	
	Issued Capital Inflation Adjustment Difference	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	
	Subordinated Debt	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	-25	0	0	0	0	0	0	0	-496	73.739	73.218	0	73.218	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	44.998	48.283	-48.283	44.998	0	44.998	
	Dividends Paid	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	44.998	0	0	44.998	0	44.998	
	Other	0	0	0	0	0	0	0	0	0	0	0	48.283	-48.283	0	0	0	
	Equity at end of period	860.000	-587	0	157	11.646	0	-71.342	0	0	0	246.680	47.268	73.739	1.167.561	0	1.167.561	