

ODEA BANK A.Ş.
Bank Financial Report
Unconsolidated
2018 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

Odea Bank Anonim Şirketi

Yönetim Kurulu'na

ODEA BANK ANONİM ŞİRKETİ

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Giriş

Odea Bank 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 9.c.1)'de belirtildiği üzere, 30 Haziran 2018 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından gelecek dönemlerde ekonomide ve piyasalarda meydana gelebilecek gelişmelerin olası etkileri dikkate alınarak önceki dönemlerde ayrılan ve cari dönemde kısmen azaltılan ve TMS 37'nin muhasebeleştirme kriterlerini sağlamayan 161.451 bin TL tutarında bir karşılık içermektedir. Ayrılan bu karşılık sonucu diğer karşılıklar kalemi 161.451 bin TL fazla, ertelenmiş vergi varlığı 35.519 bin TL fazla, kar yedekleri 174.155 bin TL az ve cari dönem net karı 48.223 bin TL fazla gösterilmiştir .

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Odea Bank A.Ş.'nin 30 Haziran 2018 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin 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, ilişikte 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.

A member firm of Ernst&Young Global Limited

Yaşar Bivas, 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)		3.099.699	6.921.886	10.021.585			
Cash and cash equivalents		1.031.738	4.133.429	5.165.167			
Cash and Cash Balances at Central Bank	I-1	671.168	2.784.611	3.455.779			
Banks	I-3	350.559	1.348.818	1.699.377			
Receivables From Money Markets		10.011	0	10.011			
Financial assets at fair value through profit or loss	I-2	2.996	0	2.996			
Public Debt Securities		2.996	0	2.996			
Equity instruments		0	0	0			
Other Financial Assets		0	0	0			
Financial Assets at Fair Value Through Other Comprehensive Income	I-4	191.553	4.170	195.723			
Public Debt Securities		186.656	0	186.656			
Equity instruments		4.897	4.170	9.067			
Other Financial Assets		0	0	0			
Financial Assets Measured at Amortised Cost	I-6	455.809	2.694.543	3.150.352			
Public Debt Securities		455.809	1.121.313	1.577.122			
Other Financial Assets		0	1.573.230	1.573.230			
Derivative financial assets	I-2	1.418.754	106.680	1.525.434			
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.418.754	106.680	1.525.434			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-1.151	-16.936	-18.087			
LOANS (Net)		11.253.411	10.287.484	21.540.895			
Loans	I-5	10.656.223	10.467.242	21.123.465			
Loans Measured at Amortised Cost		10.656.223	10.467.242	21.123.465			
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	I-10	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	I-5	1.396.162	0	1.396.162			
Allowance for Expected Credit Losses (-)	I-5	-798.974	-179.758	-978.732			
12-Month Expected Credit Losses (Stage 1)		-70.547	-43.546	-114.093			
Significant Increase in Credit Risk (Stage 2)		-113.392	-136.212	-249.604			
Credit-Impaired (Stage 3)		-615.035	0	-615.035			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	201.861	0	201.861			
Held for Sale		201.861	0	201.861			
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0			
Investments in Associates (Net)	I-7	0	0	0			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		0	0	0			
Investments in Subsidiaries (Net)	I-8	0	0	0			
Unconsolidated Financial Subsidiaries		0	0	0			
Unconsolidated Non-Financial Subsidiaries		0	0	0			
Jointly Controlled Partnerships (JointVentures) (Net)	I-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)	I-12	93.527	0	93.527			
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	76.100	0	76.100			
Goodwill		0	0	0			
Other		76.100	0	76.100			
INVESTMENT PROPERTY (Net)	I-14	0	0	0			
CURRENT TAX ASSETS		0	0	0			
DEFERRED TAX ASSET	I-15	146.028	0	146.028			
OTHER ASSETS	I-17	505.334	234.788	740.122			
TOTAL ASSETS		15.375.960	17.444.158	32.820.118			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	7.433.250	13.996.462	21.429.712			
LOANS RECEIVED	II-3	2.037	3.687.917	3.689.954			
MONEY MARKET FUNDS	II-4	12	148.357	148.369			
MARKETABLE SECURITIES (Net)	II-5	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	II-2	1.391.077	71.905	1.462.982			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.391.077	71.905	1.462.982			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	II-7	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	II-9	198.885	7.715	206.600		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		12.224	0	12.224		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		186.661	7.715	194.376		
CURRENT TAX LIABILITIES	II-10	115.319	0	115.319		
DEFERRED TAX LIABILITY	II-10	0	0	0		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-11	0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT	II-12	0	1.417.862	1.417.862		
Loans		0	1.417.862	1.417.862		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES	II-6	169.349	228.422	397.771		
EQUITY		3.950.245	1.304	3.951.549		
Issued capital	II-13	3.288.842	0	3.288.842		
Capital Reserves		-2.198	0	-2.198		
Equity Share Premiums		0	0	0		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		-2.198	0	-2.198		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		0	1.304	1.304		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-816	0	-816		
Profit Reserves		500.735	0	500.735		
Legal Reserves	II-13	25.291	0	25.291		
Statutory Reserves		0	0	0		
Extraordinary Reserves	II-13	475.444	0	475.444		
Other Profit Reserves		0	0	0		
Profit or Loss		163.682	0	163.682		
Prior Years' Profit or Loss		0	0	0		
Current Period Net Profit Or Loss		163.682	0	163.682		
Non-controlling Interests	II-14	0	0	0		
Total equity and liabilities		13.260.174	19.559.944	32.820.118		

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		36.479.864	73.248.310	109.728.174			
GUARANTIES AND WARRANTIES	III-1	793.743	2.518.919	3.312.662			
Letters of Guarantee		791.671	758.762	1.550.433			
Guarantees Subject to State Tender Law		0	0	0			
Guarantees Given for Foreign Trade Operations		0	0	0			
Other Letters of Guarantee		791.671	758.762	1.550.433			
Bank Acceptances		2.072	417.627	419.699			
Import Letter of Acceptance		2.072	417.627	419.699			
Other Bank Acceptances		0	0	0			
Letters of Credit		0	960.185	960.185			
Documentary Letters of Credit		0	960.185	960.185			
Other Letters of Credit		0	0	0			
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	382.345	382.345			
Other Collaterals		0	0	0			
COMMITMENTS	III-1	1.904.589	1.492.568	3.397.157			
Irrevocable Commitments		1.904.589	1.492.568	3.397.157			
Forward Asset Purchase Commitments		1.008.306	1.444.942	2.453.248			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		144.168	39.553	183.721			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		41.833	0	41.833			
Tax and Fund Liabilities Arised from Export Commitments		0	0	0			
Commitments for Credit Card Limits		710.282	0	710.282			
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	8.073	8.073			
Revocable Commitments		0	0	0			
Revocable Loan Granting Commitments		0	0	0			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS		33.781.532	69.236.823	103.018.355			
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		33.781.532	69.236.823	103.018.355			
Forward Foreign Currency Buy or Sell Transactions		7.696.220	8.549.118	16.245.338			
Forward Foreign Currency Buying Transactions		3.329.926	4.816.806	8.146.732			
Forward Foreign Currency Sale Transactions		4.366.294	3.732.312	8.098.606			
Currency and Interest Rate Swaps		10.621.286	42.138.270	52.759.556			
Currency Swap Buy Transactions		5.048.744	9.881.044	14.929.788			
Currency Swap Sell Transactions		4.994.750	9.874.024	14.868.774			
Interest Rate Swap Buy Transactions		288.896	11.191.601	11.480.497			
Interest Rate Swap Sell Transactions		288.896	11.191.601	11.480.497			
Currency, Interest Rate and Securities Options		15.464.026	18.549.435	34.013.461			
Currency Options Buy Transactions		7.880.062	8.707.206	16.587.268			
Currency Options Sell Transactions		7.583.964	9.366.757	16.950.721			
Interest Rate Options Buy Transactions		0	237.736	237.736			
Interest Rate Options Sell Transactions		0	237.736	237.736			
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		67.445.367	38.095.085	105.540.452			
ITEMS HELD IN CUSTODY		367.308	333.244	700.552			
Customer Fund and Portfolio Balances		126.151	0	126.151			
Securities Held in Custody		8.908	18.479	27.387			
Cheques Received for Collection		36.266	232.839	269.105			
Commercial Notes Received for Collection		195.983	81.926	277.909			
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		67.078.059	37.761.841	104.839.900			
Securities		0	0	0			
Guarantee Notes		25.895.434	4.813.931	30.709.365			
Commodity		3.956.415	0	3.956.415			
Warrant		0	0	0			
Real Estate		26.575.655	19.050.887	45.626.542			
Other Pledged Items		10.650.555	13.897.023	24.547.578			

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		103.925.231	111.343.395	215.268.626			

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	IV-1	1.543.447			
Interest Income on Loans		1.308.802			
Interest Income on Reserve Deposits		23.769			
Interest Income on Banks		73.871			
Interest Income on Money Market Placements		16.170			
Interest Income on Marketable Securities Portfolio		99.662			
Financial Assets At Fair Value Through Profit Loss		173			
Financial Assets At Fair Value Through Other Comprehensive Income		20.046			
Financial Assets Measured at Amortised Cost		79.443			
Finance Lease Income		0			
Other Interest Income		21.173			
INTEREST EXPENSES (-)	IV-2	-921.677			
Interest Expenses on Deposits		-813.951			
Interest Expenses on Funds Borrowed		-56.142			
Interest Expenses on Money Market Funds		-158			
Interest Expenses on Securities Issued		-51.072			
Other Interest Expense		-354			
NET INTEREST INCOME OR EXPENSE		621.770			
NET FEE AND COMMISSION INCOME OR EXPENSES		58.888			
Fees and Commissions Received		76.914			
From Noncash Loans		16.115			
Other		60.799			
Fees and Commissions Paid (-)		-18.026			
Paid for Noncash Loans		0			
Other	IV-12	-18.026			
PERSONNEL EXPENSES (-)	IV-7	-94.051			
DIVIDEND INCOME	IV-3	7			
TRADING INCOME OR LOSS (Net)	IV-4	6.729			
Gains (Losses) Arising from Capital Markets Transactions		-699			
Gains (Losses) Arising From Derivative Financial Transactions		280.567			
Foreign Exchange Gains or Losses		-273.139			
OTHER OPERATING INCOME	IV-5	13.576			
GROSS PROFIT FROM OPERATING ACTIVITIES		606.919			
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	IV-6	-202.696			
OTHER OPERATING EXPENSES (-)	IV-7	-194.289			
NET OPERATING INCOME (LOSS)		209.934			
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	IV-8	209.934			
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-46.252			
Current Tax Provision		-69.662			
Expense Effect of Deferred Tax		23.410			
Income Effect of Deferred Tax		0			
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	163.682			
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	IV-11	163.682		
Profit (Loss) Attributable to Group		163.682		
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)		163.682			
OTHER COMPREHENSIVE INCOME		-3.508			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		559			
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		0			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		559			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-4.067			
Exchange Differences on Translation		0			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.999			
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		-1.728			
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		660			
TOTAL COMPREHENSIVE INCOME (LOSS)		160.174			

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		107.615	
Interest Received		1.528.480	
Interest Paid		-913.273	
Dividends received		7	
Fees and Commissions Received		69.693	
Other Gains		-78.411	
Collections from Previously Written Off Loans and Other Receivables		44.979	
Cash Payments to Personnel and Service Suppliers		-262.928	
Taxes Paid		-124.808	
Other		-156.124	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.173.826	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.505	
Net (Increase) Decrease in Due From Banks		-549.287	
Net (Increase) Decrease in Loans		493.524	
Net (Increase) Decrease in Other Assets		401.505	
Net Increase (Decrease) in Bank Deposits		-154.297	
Net Increase (Decrease) in Other Deposits		-2.318.200	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		45.807	
Net Increase (Decrease) in Funds Borrowed		886.239	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		23.388	
Net Cash Provided From Banking Operations		-1.066.211	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-385.569	
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		-4.477	
Cash Obtained from Tangible and Intangible Asset Sales		19.964	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-180.603	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		922.463	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.142.916	
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		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		-687.381	
Net Increase (Decrease) in Cash and Cash Equivalents		-2.139.161	
Cash and Cash Equivalents at Beginning of the Period		4.597.836	
Cash and Cash Equivalents at End of the Period		2.458.675	



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	3.288.842	0	0	-2.198	0	0	745 0	0	-35.083	3.251 0	182.001	0	320.572	3.758.130	0	3.758.130	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0 0	0	38.334	-3.251 0	-1.838	0	0	0	0	33.245	
	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	38.334	-3.251 0	-1.838	0	0	0	0	33.245	
	Adjusted Beginning Balance	3.288.842	0	0	-2.198	0	0	745 0	0	3.251	0 0	180.163	0	320.572	0	0	3.791.375	
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	559 0	0	-4.067	0 0	0	0	163.682	0	0	160.174	
	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	320.572	0	-320.572	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	320.572	0	-320.572	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	3.288.842	0	0	-2.198	0	0	1.304 0	0	-816	0 0	500.735	0	163.682	0	0	3.951.549	