

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

General Information About Financial Statements

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

Citibank Anonim Şirketi Yönetim Kurulu'na

Giriş

Citibank Anonim Şirketi'nin ("Banka") 30 Haziran 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, 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.

Dikkat Çekilen Husus

Banka, "Kredilerin sınıflandırılması ve bunlar için ayrılacak karşılıklara ilişkin usul ve esaslar hakkında yönetmelik" ("Yönetmelik") te yer alan 1 Ocak 2018 tarihi

itibarıyla TFRS 9'a hazır olmayan bankalar için hazırlanan "Geçici Madde 1" uyarınca BDDK'ya TFRS 9 kapsamında karşılık ayırmaya uygun hale gelecek koşullar hazırlanana kadar ilave süre tanınması konusunda yazılı başvuruda bulunmuştur. Bu çerçevede, 30 Haziran 2018 tarihi itibarıyla hazırlanan finansal tablolarda TFRS 9 uygulamayan bankalar için Yönetmelik'te belirtilen esaslara göre genel ve özel karşılık hesaplaması yapılmıştır. Bu rapor tarihi itibarıyla BDDK'ya yapılan başvuruya henüz bir cevap alınmamıştır.

Diğer Husus

Banka'nın 31 Aralık 2017 tarihinde sona eren hesap dönemine ait finansal tablolarının bağımsız denetimi ve 30 Haziran 2017 tarihinde sona eren altı aylık ara hesap dönemine ait finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından yapılmış olup 29 Mart 2018 tarihli bağımsız denetçi raporunda ve 15 Ağustos 2017 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirilmiştir.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 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 rastlanmamıştır.

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

A member firm of KPMG International Cooperative

Funda Aslanoglu, SMMM

Sorumlu Denetçi

14 Ağustos 2018

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
Balance Sheet (Statement of Financial Position)							
ASSETS							
FINANCIAL ASSETS (Net)		2.933.195	2.006.300	4.939.495	2.684.649	1.150.055	3.834.704
Cash and cash equivalents		2.113.762	1.971.368	4.085.130	1.200.418	1.112.843	2.313.261
Cash and Cash Balances at Central Bank	5.1.1	959.464	1.902.144	2.861.608	1.194.752	1.042.650	2.237.402
Banks	5.1.3	153.347	69.224	222.571	5.666	70.193	75.859
Receivables From Money Markets		1.000.951	0	1.000.951	0	0	0
Financial assets at fair value through profit or loss		138.110	0	138.110	295.136	0	295.136
Public Debt Securities		138.110	0	138.110	295.136	0	295.136
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	5.1.4.3	566.354	0	566.354	1.168.110	0	1.168.110
Public Debt Securities	5.1.4.3	565.352	0	565.352	1.167.108	0	1.167.108
Equity instruments	5.1.4.3	1.002	0	1.002	1.002	0	1.002
Other Financial Assets		0	0	0	0	0	0
Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	5.1.2.3	114.969	34.932	149.901	20.985	37.212	58.197
Derivative Financial Assets At Fair Value Through Profit Or Loss	5.1.2.3	114.969	34.932	149.901	20.985	37.212	58.197
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LOANS (Net)	5.1.5.6	2.986.426	1.520.377	4.506.803	3.556.510	924.679	4.481.189
Loans		2.974.103	1.520.377	4.494.480	3.536.881	924.679	4.461.560
Loans Measured at Amortised Cost		2.974.103	1.520.377	4.494.480	3.536.881	924.679	4.461.560
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		0	0	0	0	0	0
Finance lease receivables		0	0	0	0	0	0
Operating Lease Receivables		0	0	0	0	0	0
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	5.1.5.10	105.957	0	105.957	106.551	0	106.551
Specific Provisions (-)	5.1.5.9	-93.634	0	-93.634	-86.922	0	-86.922
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		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		0	0	0	0	0	0
Investments in Associates (Net)		0	0	0	0	0	0
Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
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)	5.1.13	9.812	0	9.812	7.343	0	7.343
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.14	9.796	0	9.796	10.442	0	10.442
Goodwill		0	0	0	0	0	0
Other		9.796	0	9.796	10.442	0	10.442
INVESTMENT PROPERTY (Net)	5.1.15	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	5.1.16	9.975	0	9.975	3.292	0	3.292
OTHER ASSETS	5.1.18	115.766	21.175	136.941	116.546	27.791	144.337
TOTAL ASSETS		6.064.970	3.547.852	9.612.822	6.378.782	2.102.525	8.481.307
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	4.145.847	3.606.259	7.752.106	4.225.971	2.522.758	6.748.729
LOANS RECEIVED	5.2.3	3.460	0	3.460	7.009	0	7.009
MONEY MARKET FUNDS		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)		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		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL ASSETS	5.2.2.1	15.434	123.956	139.390	29.106	22.139	51.245
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		15.434	123.956	139.390	29.106	22.139	51.245
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES		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		142.272	0	142.272	91.829	0	91.829
General Loan Loss Provisions	5.2.8.1	107.639	0	107.639	54.683	0	54.683
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits	5.2.8.2	19.436	0	19.436	23.941	0	23.941
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions	5.2.8.3	15.197	0	15.197	13.205	0	13.205
CURRENT TAX LIABILITIES	5.2.9	28.223	0	28.223	31.919	0	31.919
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		0	0	0	0	0	0
Loans		0	0	0	0	0	0
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		115.145	113.217	228.362	114.400	12.236	126.636
EQUITY		1.319.009	0	1.319.009	1.423.940	0	1.423.940
Issued capital	5.2.12.1	33.753	0	33.753	33.753	0	33.753
Capital Reserves		245.777	0	245.777	245.777	0	245.777
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		245.777	0	245.777	245.777	0	245.777
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	5.2.12.8	-91.333	0	-91.333	-26.238	0	-26.238
Profit Reserves		989.696	0	989.696	903.125	0	903.125
Legal Reserves	5.2.12.10	18.058	0	18.058	18.058	0	18.058
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	5.2.12.11	971.638	0	971.638	885.067	0	885.067
Other Profit Reserves	5.2.1	0	0	0	0	0	0
Profit or Loss	5.2.3	141.116	0	141.116	267.523	0	267.523
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		141.116	0	141.116	267.523	0	267.523
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		5.769.390	3.843.432	9.612.822	5.924.174	2.557.133	8.481.307

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
Off-Balance Sheet Items							
OFF-BALANCE SHEET COMMITMENTS		10.738.035	15.055.885	25.793.920	9.969.597	12.389.430	22.359.027
GUARANTIES AND WARRANTIES	5.3.1	825.750	2.132.433	2.958.183	812.777	1.581.522	2.394.299
Letters of Guarantee		825.750	1.246.277	2.072.027	812.777	957.344	1.770.121
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		825.750	1.246.277	2.072.027	812.777	957.344	1.770.121
Bank Acceptances		0	24.011	24.011	0	21.261	21.261
Import Letter of Acceptance		0	24.011	24.011	0	21.261	21.261
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	819.506	819.506	0	567.190	567.190
Documentary Letters of Credit		0	729.313	729.313	0	552.594	552.594
Other Letters of Credit		0	90.193	90.193	0	14.596	14.596
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	42.639	42.639	0	35.727	35.727
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		4.574.374	6.496.181	11.070.555	6.089.346	7.384.144	13.473.490
Irrevocable Commitments		4.573.873	6.496.181	11.070.054	6.088.707	7.384.144	13.472.851
Forward Asset Purchase Commitments		4.333.429	6.496.181	10.829.610	5.869.884	7.384.144	13.254.028
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
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	5.3.1.2	101.444	0	101.444	89.976	0	89.976
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	5.3.1.2	139.000	0	139.000	128.847	0	128.847
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		501	0	501	639	0	639
Revocable Loan Granting Commitments		501	0	501	639	0	639
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		5.337.911	6.427.271	11.765.182	3.067.474	3.423.764	6.491.238
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		5.337.911	6.427.271	11.765.182	3.067.474	3.423.764	6.491.238
Forward Foreign Currency Buy or Sell Transactions		1.394.170	1.700.482	3.094.652	1.164.117	1.421.752	2.585.869
Forward Foreign Currency Buying Transactions		1.281.897	247.130	1.529.027	1.118.851	191.971	1.310.822
Forward Foreign Currency Sale Transactions		112.273	1.453.352	1.565.625	45.266	1.229.781	1.275.047
Currency and Interest Rate Swaps		3.347.237	4.131.729	7.478.966	1.849.373	1.946.098	3.795.471
Currency Swap Buy Transactions		994.434	2.766.810	3.761.244	523.588	1.360.572	1.884.160
Currency Swap Sell Transactions		2.352.803	1.364.919	3.717.722	1.325.785	585.526	1.911.311
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		596.504	595.060	1.191.564	53.984	55.914	109.898
Currency Options Buy Transactions		298.252	297.530	595.782	26.992	27.957	54.949
Currency Options Sell Transactions		298.252	297.530	595.782	26.992	27.957	54.949
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		60.142.472	2.720.324	62.862.796	61.023.403	2.501.384	63.524.787
ITEMS HELD IN CUSTODY		60.043.014	76.036	60.119.050	60.903.012	109.044	61.012.056
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		58.344.595	4.788	58.349.383	59.359.198	3.979	59.363.177
Cheques Received for Collection		1.697.139	71.130	1.768.269	1.543.106	104.440	1.647.546
Commercial Notes Received for Collection		1.280	118	1.398	708	625	1.333
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue	5.3.1	0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		97.070	2.340.023	2.437.093	115.820	2.144.108	2.259.928
Securities		0	0	0	0	0	0
Guarantee Notes		2.080	1.835.983	1.838.063	2.080	1.720.114	1.722.194
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		94.990	501.624	596.614	113.740	421.931	535.671
Other Pledged Items		0	2.416	2.416	0	2.063	2.063

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		2.388	304.265	306.653	4.571	248.232	252.803
TOTAL OFF-BALANCE SHEET ACCOUNTS		70.880.507	17.776.209	88.656.716	70.993.000	14.890.814	85.883.814

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
Statement of Profit or Loss					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		524.238	533.576	289.421	320.506
Interest Income on Loans	5.4.1.1	260.270	214.024	137.106	116.892
Interest Income on Reserve Deposits		17.321	11.908	8.807	9.439
Interest Income on Banks	5.4.1.2	145.478	204.814	83.129	123.170
Interest Income on Money Market Placements		29.487	55.687	29.487	48.370
Interest Income on Marketable Securities Portfolio	5.4.1.3	71.682	47.140	30.892	22.632
Financial Assets At Fair Value Through Profit Loss		24.020	6.230	11.369	2.206
Financial Assets At Fair Value Through Other Comprehensive Income		47.662	40.910	19.523	20.426
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Lease Income		0	0	0	0
Other Interest Income		0	3	0	3
INTEREST EXPENSES (-)		-187.822	-205.938	-90.875	-120.033
Interest Expenses on Deposits	5.4.2.4	-174.781	-196.037	-82.808	-114.692
Interest Expenses on Funds Borrowed	5.4.2.1	-11.082	-8.403	-6.881	-4.918
Interest Expenses on Money Market Funds		0	-508	0	0
Interest Expenses on Securities Issued		0	0	0	0
Other Interest Expense		-1.959	-990	-1.186	-423
NET INTEREST INCOME OR EXPENSE		336.416	327.638	198.546	200.473
NET FEE AND COMMISSION INCOME OR EXPENSES		39.299	36.885	19.664	17.417
Fees and Commissions Received		58.672	53.176	29.883	26.258
From Noncash Loans		6.217	7.401	3.355	3.786
Other		52.455	45.775	26.528	22.472
Fees and Commissions Paid (-)		-19.373	-16.291	-10.219	-8.841
Paid for Noncash Loans		0	0	0	0
Other		-19.373	-16.291	-10.219	-8.841
PERSONNEL EXPENSES (-)	5.4.7	-51.135	-52.169	-23.700	-28.913
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)	5.4.4	18.699	-115.704	-6.417	-86.219
Gains (Losses) Arising from Capital Markets Transactions		-13.651	715	-11.165	4.256
Gains (Losses) Arising From Derivative Financial Transactions		4.901	23.395	7.536	6.452
Foreign Exchange Gains or Losses		27.449	-139.814	-2.788	-96.927
OTHER OPERATING INCOME		47.903	63.958	6.351	28.037
GROSS PROFIT FROM OPERATING ACTIVITIES		391.182	260.608	194.444	130.795
PROVISION FOR LOAN LOSSES (-)	5.4.6	-60.924	-8.665	-13.967	-1.101
OTHER OPERATING EXPENSES (-)	5.4.7	-140.471	-133.545	-53.759	-68.406
NET OPERATING INCOME (LOSS)	5.4.8	189.787	118.398	126.718	61.288
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		189.787	118.398	126.718	61.288
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-48.671	-24.826	-25.809	-16.403
Current Tax Provision		-36.153	-24.238	-13.044	-16.047
Expense Effect of Deferred Tax		-12.518	-588	-12.518	-356
Income Effect of Deferred Tax		0	0	-247	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	141.116	93.572	100.909	44.885
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 (+/-)	5.4.1.1	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax	5.4.1.2	0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	5.4.1.3	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		141.116	93.572	100.909	44.885
Profit (Loss) Attributable to Group		141.116	93.572	100.909	44.885
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

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
Statement of Profit or Loss and Other Comprehensive Income					
PROFIT (LOSS)		141.116	93.572		
OTHER COMPREHENSIVE INCOME		-65.095	-26.238		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-65.095	-26.238		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-81.369	-32.798		
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		16.274	6.560		
TOTAL COMPREHENSIVE INCOME (LOSS)		76.021	67.334		

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
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		337.094	28.677
Interest Received		603.016	517.219
Interest Paid		-187.930	-213.665
Dividends received		0	0
Fees and Commissions Received		58.672	53.176
Other Gains		0	0
Collections from Previously Written Off Loans and Other Receivables		177	1.943
Cash Payments to Personnel and Service Suppliers		-57.609	-51.059
Taxes Paid		53.571	-48.099
Other		-132.803	-230.838
Changes in Operating Assets and Liabilities Subject to Banking Operations		-214.781	2.356.462
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-26.958	-45.633
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-338.465	-249.446
Net (Increase) Decrease in Other Assets		-74.155	-528.947
Net Increase (Decrease) in Bank Deposits		-965.042	-19.126
Net Increase (Decrease) in Other Deposits		230.900	1.151.772
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		772.610	1.486.862
Net Increase (Decrease) in Funds Borrowed		-3.574	743.128
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		189.903	-182.148
Net Cash Provided From Banking Operations		122.313	2.385.139
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		507.920	271.816
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.028	-3.728
Cash Obtained from Tangible and Intangible Asset Sales		303	144
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-322.487	-472.375
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		827.369	754.450
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		3.763	-6.675
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-181.500	-125.000
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid	3.21	-181.500	-125.000
Payments of finance lease liabilities		0	0
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		81.061	31.427
Net Increase (Decrease) in Cash and Cash Equivalents		529.794	2.563.382
Cash and Cash Equivalents at Beginning of the Period		1.954.437	2.852.178
Cash and Cash Equivalents at End of the Period		2.484.231	5.415.560



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		33.753	0	0	245.777	0	0	00	0	0	0	0	-4.834	830.625	0	197.500	0	0	1.302.821	
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		33.753	0	0	245.777	0	0	00	0	0	0	0	-4.834	830.625	0	197.500	0	0	1.302.821	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Convertible Bonds		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Subordinated Debt		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity	5.2.12.8	0	0	0	0	0	0	00	0	0	0	0	1.221	0	0	93.572	0	0	93.793	
	Profit Distributions		0	0	0	0	0	0	00	0	0	0	0	0	72.500	0	-197.500	0	0	0	
	Dividends Paid		0	0	0	0	0	0	00	0	0	0	0	0	-125.000	0	0	0	0	-125.000	
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	0	0	0	197.500	0	0	0	0	-125.000	
Other		0	0	0	0	0	0	00	0	0	0	0	0	0	0	-197.500	0	0	0		
Equity at end of period		33.753	0	0	245.777	0	0	00	0	0	0	0	-3.613	903.125	0	93.572	0	0	1.272.614		
Current Period 01.01.2018 - 30.06.2018	Statement of changes in equity [abstract]																				
	CHANGES IN EQUITY ITEMS																				
	Equity at beginning of period		33.753	0	0	245.777	0	0	00	0	0	0	0	-	26.238	903.125	0	267.523	0	0	1.423.940
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		33.753	0	0	245.777	0	0	00	0	0	0	0	-	26.238	903.125	0	267.523	0	0	1.423.940
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Convertible Bonds		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Subordinated Debt		0	0	0	0	0	0	00	0	0	0	0	0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity	5.2.12.8	0	0	0	0	0	0	00	0	0	0	0	-	69.095	0	0	141.116	0	0	76.021
	Profit Distributions	5.2.12.11	0	0	0	0	0	0	00	0	0	0	0	0	86.571	0	-267.523	0	0	-180.952	
	Dividends Paid		0	0	0	0	0	0	00	0	0	0	0	0	-181.500	0	0	0	0	-181.500	
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	0	0	0	267.523	0	0	0	0	0	
Other		0	0	0	0	0	0	00	0	0	0	0	0	548	0	-267.523	0	0	548		
Equity at end of period		33.753	0	0	245.777	0	0	00	0	0	0	0	-	91.333	989.696	0	141.116	0	0	1.319.009	