

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

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30092018 Solo Financials

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

ICBC Turkey Bank A.Ş. Yönetim Kurulu'na

Giriş

ICBC Turkey Bank A.Ş'nin ("Banka") 30 Eylül 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar 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.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, ICBC Turkey Bank A.Ş.'nin 30 Eylül 2018 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz 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, 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 Anonim Şirketi

A member firm of KPMG International Cooperative

Orhan Akova, SMMM

Sorumlu Denetçi

25 Ekim 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 30.09.2018			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)		1.970.096	3.650.527	5.620.623			
Cash and cash equivalents		416.866	1.390.729	1.807.595			
Cash and Cash Balances at Central Bank	(5.1.1)	265.068	1.159.136	1.424.204			
Banks	(5.1.3)	86	231.593	231.679			
Receivables From Money Markets		151.712	0	151.712			
Financial assets at fair value through profit or loss		9	0	9			
Public Debt Securities		0	0	0			
Equity instruments		9	0	9			
Other Financial Assets		0	0	0			
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4)	992.714	1.754.394	2.747.108			
Public Debt Securities		992.714	598.394	1.591.108			
Equity instruments		0	8.219	8.219			
Other Financial Assets		0	1.147.781	1.147.781			
Financial Assets Measured at Amortised Cost	(5.1.6)	507.710	511.923	1.019.633			
Public Debt Securities		507.710	156.602	664.312			
Other Financial Assets		0	355.321	355.321			
Derivative financial assets	(5.1.2)	55.400	529	55.929			
Derivative Financial Assets At Fair Value Through Profit Or Loss		55.400	529	55.929			
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 (-)		-2.603	-7.048	-9.651			
LOANS (Net)	(5.1.5)	3.178.707	6.016.735	9.195.442			
Loans		3.186.409	6.104.100	9.290.509			
Loans Measured at Amortised Cost		3.186.409	6.104.100	9.290.509			
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		111.100	0	111.100			
Allowance for Expected Credit Losses (-)		-118.802	-87.365	-206.167			
12-Month Expected Credit Losses (Stage 1)		-12.307	-28.785	-41.092			
Significant Increase in Credit Risk (Stage 2)		-13.343	-58.580	-71.923			
Credit-Impaired (Stage 3)		-93.152	0	-93.152			
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)	75.998	0	75.998			
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)		75.998	0	75.998			
Unconsolidated Financial Subsidiaries		75.998	0	75.998			
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)		33.314	0	33.314			
INTANGIBLE ASSETS AND GOODWILL (Net)		5.089	0	5.089			
Goodwill		0	0	0			
Other		5.089	0	5.089			
INVESTMENT PROPERTY (Net)	(5.I.12)	0	0	0			
CURRENT TAX ASSETS		7	0	7			
DEFERRED TAX ASSET	(5.I.13)	43.292	0	43.292			
OTHER ASSETS	(5.I.15)	40.263	30.740	71.003			
TOTAL ASSETS		5.346.766	9.698.002	15.044.768			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	1.869.637	4.541.256	6.410.893			
LOANS RECEIVED	(5.II.3)	1.555.324	5.331.737	6.887.061			
MONEY MARKET FUNDS		184.152	275.083	459.235			
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)	719	3.637	4.356			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		719	3.637	4.356			

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)	36.700	4.337	41.037		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		13.706	0	13.706		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		22.994	4.337	27.331		
CURRENT TAX LIABILITIES	(5.II.8)	29.932	0	29.932		
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	(5.II.10)	0	0	0		
Loans		0	0	0		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES	(5.II.4)	56.788	71.659	128.447		
EQUITY	(5.II.11)	1.161.249	-77.442	1.083.807		
Issued capital		860.000	0	860.000		
Capital Reserves		-276	0	-276		
Equity Share Premiums		-587	0	-587		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		311	0	311		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-24.630	-77.442	-102.072		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0		
Profit Reserves		227.923	0	227.923		
Legal Reserves		12.594	0	12.594		
Statutory Reserves		0	0	0		
Extraordinary Reserves		157.963	0	157.963		
Other Profit Reserves		57.366	0	57.366		
Profit or Loss		98.232	0	98.232		
Prior Years' Profit or Loss		47.794	0	47.794		
Current Period Net Profit Or Loss		50.438	0	50.438		
Non-controlling Interests		0	0	0		
Total equity and liabilities		4.894.501	10.150.267	15.044.768		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		664.914	4.038.340	4.703.254			
GUARANTIES AND WARRANTIES	(5.IV.1)	367.964	2.288.169	2.656.133			
Letters of Guarantee		367.964	1.899.770	2.267.734			
Guarantees Subject to State Tender Law		0	0	0			
Guarantees Given for Foreign Trade Operations		0	0	0			
Other Letters of Guarantee		367.964	1.899.770	2.267.734			
Bank Acceptances		0	0	0			
Import Letter of Acceptance		0	0	0			
Other Bank Acceptances		0	0	0			
Letters of Credit		0	256.517	256.517			
Documentary Letters of Credit		0	87.535	87.535			
Other Letters of Credit		0	168.982	168.982			
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	131.882	131.882			
Other Collaterals		0	0	0			
COMMITMENTS	(5.IV.1)	123.223	27.289	150.512			
Irrevocable Commitments		123.223	27.289	150.512			
Forward Asset Purchase Commitments		7.204	27.289	34.493			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		29.857	0	29.857			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		8.906	0	8.906			
Tax and Fund Liabilities Arised from Export Commitments		144	0	144			
Commitments for Credit Card Limits		68.576	0	68.576			
Commitments for Credit Cards and Banking Services Promotions		192	0	192			
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		8.344	0	8.344			
Revocable Commitments		0	0	0			
Revocable Loan Granting Commitments		0	0	0			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS		173.727	1.722.882	1.896.609			
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		173.727	1.722.882	1.896.609			
Forward Foreign Currency Buy or Sell Transactions		4.237	4.682	8.919			
Forward Foreign Currency Buying Transactions		4.237	439	4.676			
Forward Foreign Currency Sale Transactions		0	4.243	4.243			
Currency and Interest Rate Swaps		169.490	1.718.200	1.887.690			
Currency Swap Buy Transactions		60.220	905.051	965.271			
Currency Swap Sell Transactions		109.270	813.149	922.419			
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		5.948.800	26.866.977	32.815.777			
ITEMS HELD IN CUSTODY		964.312	5.076.180	6.040.492			
Customer Fund and Portfolio Balances		0	0	0			
Securities Held in Custody		41.105	18.363	59.468			
Cheques Received for Collection		59.226	5.695	64.921			
Commercial Notes Received for Collection		10.128	8.633	18.761			
Other Assets Received for Collection		0	0	0			
Securities that will be Intermediated to Issue		0	0	0			
Other Items Under Custody		844.617	5.037.809	5.882.426			
Custodians		9.236	5.680	14.916			
PLEDGED ITEMS		4.984.488	21.790.797	26.775.285			
Securities		5.636	3	5.639			
Guarantee Notes		921	61	982			
Commodity		95.619	330.934	426.553			
Warrant		0	0	0			
Real Estate		3.818.409	14.544.675	18.363.084			
Other Pledged Items		1.063.903	6.915.124	7.979.027			

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		6.613.714	30.905.317	37.519.031			

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 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017	Current Period 3 Months 01.07.2018 - 30.09.2018	Previous Period 3 Months 01.07.2017 - 30.09.2017
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(5.III.1)	826.967		327.021	
Interest Income on Loans		572.387		222.237	
Interest Income on Reserve Deposits		22.244		9.239	
Interest Income on Banks		4.937		1.811	
Interest Income on Money Market Placements		10.084		4.543	
Interest Income on Marketable Securities Portfolio		217.227		89.171	
Financial Assets At Fair Value Through Profit Loss		0		0	
Financial Assets At Fair Value Through Other Comprehensive Income		161.761		62.029	
Financial Assets Measured at Amortised Cost		55.466		27.142	
Finance Lease Income		0		0	
Other Interest Income		88		20	
INTEREST EXPENSES (-)	(5.III.2)	-516.206		-224.604	
Interest Expenses on Deposits		-277.718		-119.696	
Interest Expenses on Funds Borrowed		-193.725		-84.152	
Interest Expenses on Money Market Funds		-44.470		-20.587	
Interest Expenses on Securities Issued		0		0	
Other Interest Expense		-293		-169	
NET INTEREST INCOME OR EXPENSE		310.761		102.417	
NET FEE AND COMMISSION INCOME OR EXPENSES		60.164		48.697	
Fees and Commissions Received		64.205		50.314	
From Noncash Loans		8.204		2.994	
Other		56.001		47.320	
Fees and Commissions Paid (-)		-4.041		-1.617	
Paid for Noncash Loans		-61		-3	
Other		-3.980		-1.614	
PERSONNEL EXPENSES (-)	(5.III.6)	-113.936		-48.763	
DIVIDEND INCOME		0		0	
TRADING INCOME OR LOSS (Net)	(5.III.3)	-23.408		11.715	
Gains (Losses) Arising from Capital Markets Transactions		65		30	
Gains (Losses) Arising From Derivative Financial Transactions		229.096		144.550	
Foreign Exchange Gains or Losses		-252.569		-132.865	
OTHER OPERATING INCOME	(5.III.4)	75.753		1.390	
GROSS PROFIT FROM OPERATING ACTIVITIES		309.334		115.456	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(5.III.5)	-160.224		-106.468	
OTHER OPERATING EXPENSES (-)	(5.III.6)	-78.691		-20.924	
NET OPERATING INCOME (LOSS)		70.419		-11.936	
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)	70.419		-11.936	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.III.8)	-19.981		4.888	
Current Tax Provision		-6.696		9.042	
Expense Effect of Deferred Tax		-13.285		-4.154	
Income Effect of Deferred Tax		0		0	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.III.9)	50.438		-7.048	
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)	50.438	-7.048
Profit (Loss) Attributable to Group		50.438	-7.048
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	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017	Current Period 3 Months 01.07.2018 - 30.09.2018	Previous Period 3 Months 01.07.2017 - 30.09.2017
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		50.438		-7.048	
OTHER COMPREHENSIVE INCOME		-108.149		-42.376	
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		-108.149		-42.376	
Exchange Differences on Translation		0		0	
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0		0	
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		-135.186		-52.970	
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		27.037		10.594	
TOTAL COMPREHENSIVE INCOME (LOSS)		-57.711		-49.424	

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 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017
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		-351.413	
Interest Received		637.530	
Interest Paid		-473.024	
Dividends received		0	
Fees and Commissions Received		61.394	
Other Gains		46.501	
Collections from Previously Written Off Loans and Other Receivables		6.404	
Cash Payments to Personnel and Service Suppliers		-113.936	
Taxes Paid		-22.636	
Other		-493.646	
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.295.149	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1	
Net (Increase) Decrease in Due From Banks		692.620	
Net (Increase) Decrease in Loans		-1.606.550	
Net (Increase) Decrease in Other Assets		-28.935	
Net Increase (Decrease) in Bank Deposits		223.781	
Net Increase (Decrease) in Other Deposits		2.810.424	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		-817.282	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		21.092	
Net Cash Provided From Banking Operations		943.736	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.258.415	
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		-2.576	
Cash Obtained from Tangible and Intangible Asset Sales		422.746	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-491.066	
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		-492.545	
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	
Other		-694.974	
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		246.846	
Net Increase (Decrease) in Cash and Cash Equivalents		-67.833	
Cash and Cash Equivalents at Beginning of the Period		1.567.656	
Cash and Cash Equivalents at End of the Period		1.499.823	



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 Other Accumulated 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 - 30.09.2017	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 - 30.09.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	860.000	-587	0	311	11.646	0	0	0	-5.569	0	188.755	-3.316	42.484	1.093.724	0	1.093.724	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	0	0	47.794	0	47.794	0	47.794		
	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	47.794	0	47.794	0	47.794		
	Adjusted Beginning Balance	860.000	-587	0	311	11.646	0	0	0	-5.569	0	188.755	44.478	42.484	1.141.518	0	1.141.518	
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	0	0	-108.149	0	0	0	0	-108.149	0	-108.149	
	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	0	0	0	0	0	0	0	0	0	50.438	50.438	0	50.438	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	39.168	3.316	-42.484	0	0	0	
	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	39.168	-	0	0	0	0	
	Other	0	0	0	0	0	0	0	0	0	0	0	42.484	-42.484	0	0	0	
	Equity at end of period	860.000	-587	0	311	11.646	0	0	0	-113.718	0	227.923	47.794	50.438	1.083.807	0	1.083.807	