

**QNB FİNANSBANK A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**2018 - 3. 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	Positive

### Ara Dönem Konsolide Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

QNB Finansbank Anonim Şirketi Yönetim Kurulu'na

### Giriş

QNB Finansbank Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, 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 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.

## **Sonuç**

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, QNB Finansbank Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 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 rastlanılmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Damla Harman, SMMM

Sorumlu Denetçi

26 Ekim 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 30.09.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
<b>FINANCIAL ASSETS (Net)</b>		36.351.297	34.145.223	70.496.520			
Cash and cash equivalents		2.216.435	22.835.617	25.052.052			
Cash and Cash Balances at Central Bank	Bölüm 5. Dipnot I. (1)	1.935.787	20.962.061	22.897.848			
Banks	Bölüm 5. Dipnot I. (3)	13.019	1.873.556	1.886.575			
Receivables From Money Markets	Bölüm 5. Dipnot I. (4)	267.629	0	267.629			
Financial assets at fair value through profit or loss	Bölüm 5. Dipnot I. (2)	55.852	23.109	78.961			
Public Debt Securities		25.539	23.109	48.648			
Equity instruments		0	0	0			
Other Financial Assets		30.313	0	30.313			
Financial Assets at Fair Value Through Other Comprehensive Income	Bölüm 5. Dipnot I. (5)	4.305.685	4.327.482	8.633.167			
Public Debt Securities		4.299.055	4.154.122	8.453.177			
Equity instruments		4.912	148.782	153.694			
Other Financial Assets		1.718	24.578	26.296			
Financial Assets Measured at Amortised Cost	Bölüm 5. Dipnot I. (8)	6.978.512	5.573.680	12.552.192			
Public Debt Securities		6.978.512	4.605.317	11.583.829			
Other Financial Assets		0	968.363	968.363			
Derivative financial assets	Bölüm 5. Dipnot I. (13)	22.872.457	1.385.335	24.257.792			
Derivative Financial Assets At Fair Value Through Profit Or Loss		17.743.519	1.128.652	18.872.171			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		5.128.938	256.683	5.385.621			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-77.644	0	-77.644			
<b>LOANS (Net)</b>	Bölüm 5. Dipnot I. (6)	69.449.808	38.311.922	107.761.730			
<b>Loans</b>		68.604.532	33.496.746	102.101.278			
Loans Measured at Amortised Cost		68.604.532	33.496.746	102.101.278			
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	Bölüm 5. Dipnot I. (12)	1.571.057	4.691.305	6.262.362			
Finance lease receivables		2.097.582	5.324.810	7.422.392			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-526.525	-633.505	-1.160.030			
Factoring Receivables	Bölüm 5. Dipnot I. (7)	905.564	75.043	980.607			

Factoring Receivables Measured at Amortised Cost		905.564	75.043	980.607			
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		5.291.797	164.579	5.456.376			
Allowance for Expected Credit Losses (-)		-6.923.142	-115.751	-7.038.893			
12-Month Expected Credit Losses (Stage 1)		-1.098.521	-6.522	-1.105.043			
Significant Increase in Credit Risk (Stage 2)		-1.706.312	-22.093	-1.728.405			
Credit-Impaired (Stage 3)		-4.118.309	-87.136	-4.205.445			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	Bölüm 5. Dipnot I. (16)	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		175.365	0	175.365			
Investments in Associates (Net)	Bölüm 5. Dipnot I. (9)	5.982	0	5.982			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		5.982	0	5.982			
Investments in Subsidiaries (Net)	Bölüm 5. Dipnot I. (10)	38.054	0	38.054			
Unconsolidated Financial Subsidiaries		0	0	0			
Unconsolidated Non-Financial Subsidiaries		38.054	0	38.054			
Jointly Controlled Partnerships (JointVentures) (Net)	Bölüm 5. Dipnot I. (11)	131.329	0	131.329			
Jointly Controlled Partnerships Accounted for Using Equity Method		128.529	0	128.529			
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800			
TANGIBLE ASSETS (Net)		2.786.591	108	2.786.699			
INTANGIBLE ASSETS AND GOODWILL (Net)		362.462	0	362.462			
Goodwill		0	0	0			
Other		362.462	0	362.462			
INVESTMENT PROPERTY (Net)	Bölüm 5. Dipnot I. (14)	0	0	0			
CURRENT TAX ASSETS	Bölüm 5. Dipnot I. (15)	4.773	0	4.773			
DEFERRED TAX ASSET	Bölüm 5. Dipnot I. (15)	813.878	0	813.878			
OTHER ASSETS	Bölüm 5. Dipnot I. (17)	2.048.381	3.723.030	5.771.411			
<b>TOTAL ASSETS</b>		<b>111.992.555</b>	<b>76.180.283</b>	<b>188.172.838</b>			
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	Bölüm 5. Dipnot II. (1)	37.712.488	51.381.692	89.094.180			
LOANS RECEIVED	Bölüm 5. Dipnot II. (3)	1.435.172	26.561.189	27.996.361			
MONEY MARKET FUNDS	Bölüm 5. Dipnot II. (4)	1.764.763	5.867.371	7.632.134			
MARKETABLE SECURITIES (Net)	Bölüm 5. Dipnot II. (5)	3.786.937	8.898.055	12.684.992			
Bills		3.048.047	0	3.048.047			
Asset-backed Securities		436.650	0	436.650			
Bonds		302.240	8.898.055	9.200.295			
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		11.708.541	1.497.490	13.206.031			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	Bölüm 5. Dipnot II. (2)	11.681.593	1.302.846	12.984.439			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	Bölüm 5. Dipnot II. (8)	26.948	194.644	221.592		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	Bölüm 5. Dipnot 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	Bölüm 5. Dipnot II. (9)	749.374	0	749.374		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		394.945	0	394.945		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		354.429	0	354.429		
CURRENT TAX LIABILITIES	Bölüm 5. Dipnot II. (10)	678.272	0	678.272		
DEFERRED TAX LIABILITY		0	0	0		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	Bölüm 5. Dipnot II. (11)	0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT	Bölüm 5. Dipnot II. (12)	0	5.647.169	5.647.169		
Loans		0	5.647.169	5.647.169		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES		3.861.054	12.221.977	16.083.031		
EQUITY		14.818.915	-417.621	14.401.294		
Issued capital	Bölüm 5. Dipnot II. (13)	3.350.000	0	3.350.000		
Capital Reserves	Bölüm 5. Dipnot II. (14)	714	0	714		
Equity Share Premiums		714	0	714		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		0	0	0		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-67.148	68.150	1.002		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		846.727	-485.771	360.956		
Profit Reserves		8.781.070	0	8.781.070		
Legal Reserves		634.516	0	634.516		
Statutory Reserves		0	0	0		
Extraordinary Reserves		8.146.554	0	8.146.554		
Other Profit Reserves		0	0	0		
Profit or Loss		1.900.702	0	1.900.702		
Prior Years' Profit or Loss		0	0	0		
Current Period Net Profit Or Loss		1.900.702	0	1.900.702		
Non-controlling Interests		6.850	0	6.850		
<b>Total equity and liabilities</b>		<b>76.515.516</b>	<b>111.657.322</b>	<b>188.172.838</b>		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		147.489.749	220.074.071	367.563.820			
GUARANTIES AND WARRANTIES	Bölüm 5. Dipnot III. (1), (2), (3),(4)	9.375.490	17.550.267	26.925.757			
Letters of Guarantee		9.362.871	10.224.243	19.587.114			
Guarantees Subject to State Tender Law		373.832	47.999	421.831			
Guarantees Given for Foreign Trade Operations		4.639.033	10.176.244	14.815.277			
Other Letters of Guarantee		4.350.006	0	4.350.006			
Bank Acceptances		11.812	5.226.996	5.238.808			
Import Letter of Acceptance		11.812	5.226.996	5.238.808			
Other Bank Acceptances		0	0	0			
Letters of Credit		807	2.099.028	2.099.835			
Documentary Letters of Credit		807	1.925.760	1.926.567			
Other Letters of Credit		0	173.268	173.268			
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	0	0			
Other Collaterals		0	0	0			
<b>COMMITMENTS</b>		62.402.267	3.368.982	65.771.249			
Irrevocable Commitments	Bölüm 5. Dipnot III. (1)	36.627.634	3.123.905	39.751.539			
Forward Asset Purchase Commitments		503.996	2.580.233	3.084.229			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		11.136.626	608	11.137.234			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		2.382.433	0	2.382.433			
Tax and Fund Liabilities Arised from Export Commitments		24.862	0	24.862			
Commitments for Credit Card Limits		21.787.550	0	21.787.550			
Commitments for Credit Cards and Banking Services Promotions		28.226	0	28.226			
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		763.941	543.064	1.307.005			
Revocable Commitments		25.774.633	245.077	26.019.710			
Revocable Loan Granting Commitments		25.700.700	0	25.700.700			
Other Revocable Commitments		73.933	245.077	319.010			
DERIVATIVE FINANCIAL INSTRUMENTS	Bölüm 5. Dipnot III. (5), (6)	75.711.992	199.154.822	274.866.814			
Derivative Financial Instruments Held For Hedging		19.075.470	53.681.100	72.756.570			
Fair Value Hedges		5.693.493	19.277.697	24.971.190			
Cash Flow Hedges		13.381.977	34.403.403	47.785.380			
Hedges of Net Investment in Foreign Operations		0	0	0			
Derivative Financial Instruments Held For Trading		56.636.522	145.473.722	202.110.244			
Forward Foreign Currency Buy or Sell Transactions		4.502.142	8.045.369	12.547.511			
Forward Foreign Currency Buying Transactions		2.156.835	4.121.908	6.278.743			
Forward Foreign Currency Sale Transactions		2.345.307	3.923.461	6.268.768			
Currency and Interest Rate Swaps		44.923.606	126.761.279	171.684.885			
Currency Swap Buy Transactions		18.119.554	44.046.434	62.165.988			
Currency Swap Sell Transactions		26.804.052	35.931.087	62.735.139			
Interest Rate Swap Buy Transactions		0	23.391.879	23.391.879			
Interest Rate Swap Sell Transactions		0	23.391.879	23.391.879			
Currency, Interest Rate and Securities Options		7.203.164	9.503.301	16.706.465			
Currency Options Buy Transactions		3.140.259	5.373.899	8.514.158			
Currency Options Sell Transactions		4.062.905	4.129.402	8.192.307			
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		7.610	282.869	290.479			
Currency Futures Buy Transactions		7.418	137.963	145.381			
Currency Futures Sell Transactions		192	144.906	145.098			
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	880.904	880.904			
CUSTODY AND PLEDGES RECEIVED		723.114.823	193.652.880	916.767.703			
ITEMS HELD IN CUSTODY		61.897.890	7.917.714	69.815.604			
Customer Fund and Portfolio Balances		2.534.342	10.389	2.544.731			
Securities Held in Custody		21.262.724	2.571.321	23.834.045			
Cheques Received for Collection		5.558.805	821.700	6.380.505			
Commercial Notes Received for Collection		1.466.080	438.016	1.904.096			
Other Assets Received for Collection		0	0	0			
Securities that will be Intermediated to Issue		0	0	0			
Other Items Under Custody		31.075.939	4.076.288	35.152.227			
Custodians		0	0	0			
PLEDGED ITEMS		400.022.688	112.614.010	512.636.698			
Securities		2.404.257	9.882.503	12.286.760			
Guarantee Notes		434.686	179.210	613.896			
Commodity		62.690	0	62.690			
Warrant		0	0	0			
Real Estate		89.364.926	63.645.450	153.010.376			
Other Pledged Items		307.756.129	38.906.847	346.662.976			



Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		261.194.245	73.121.156	334.315.401			
TOTAL OFF-BALANCE SHEET ACCOUNTS		870.604.572	413.726.951	1.284.331.523			

# 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 - 30.09.2018	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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	Bölüm 5. Dipnot IV. (1)	11.819.102	0	4.681.826	
Interest Income on Loans		9.602.771		3.787.194	
Interest Income on Reserve Deposits		140.463		54.803	
Interest Income on Banks		166.122		44.832	
Interest Income on Money Market Placements		35.346		6.064	
Interest Income on Marketable Securities Portfolio		1.303.039	0	563.723	
Financial Assets At Fair Value Through Profit Loss		2.670		351	
Financial Assets At Fair Value Through Other Comprehensive Income		565.459		222.153	
Financial Assets Measured at Amortised Cost		734.910		341.219	
Finance Lease Income		362.023		144.051	
Other Interest Income		209.338		81.159	
INTEREST EXPENSES (-)	Bölüm 5. Dipnot IV. (2)	-6.265.539	0	-2.584.407	
Interest Expenses on Deposits		-4.166.649		-1.731.432	
Interest Expenses on Funds Borrowed		-1.010.395		-446.602	
Interest Expenses on Money Market Funds		-291.801		-109.865	
Interest Expenses on Securities Issued		-783.275		-304.538	
Other Interest Expense		-13.419		8.030	
NET INTEREST INCOME OR EXPENSE		5.553.563	0	2.097.419	
NET FEE AND COMMISSION INCOME OR EXPENSES		1.583.612	0	550.329	
Fees and Commissions Received		1.960.122	0	707.427	
From Noncash Loans		80.032		29.613	
Other		1.880.090		677.814	
Fees and Commissions Paid (-)		-376.510	0	-157.098	
Paid for Noncash Loans		-1.182		-374	
Other		-375.328		-156.724	
PERSONNEL EXPENSES (-)	Bölüm 5. Dipnot IV. (7)	-1.116.702		-390.189	
DIVIDEND INCOME	Bölüm 5. Dipnot IV. (3)	4.255		661	
TRADING INCOME OR LOSS (Net)	Bölüm 5. Dipnot IV. (4)	-921.442	0	-228.488	
Gains (Losses) Arising from Capital Markets Transactions		15.929		6.444	
Gains (Losses) Arising From Derivative Financial Transactions		1.183.756		1.170.560	
Foreign Exchange Gains or Losses		-2.121.127		-1.405.492	
OTHER OPERATING INCOME	Bölüm 5. Dipnot IV. (5)	56.799		20.472	
GROSS PROFIT FROM OPERATING ACTIVITIES		5.160.085	0	2.050.204	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	Bölüm 5. Dipnot IV. (6)	-1.282.911		-688.675	
OTHER OPERATING EXPENSES (-)	Bölüm 5. Dipnot IV. (7)	-1.513.213		-545.163	
NET OPERATING INCOME (LOSS)		2.363.961	0	816.366	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		33.509		10.843	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	Bölüm 5. Dipnot IV. (8)	2.397.470	0	827.209	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	Bölüm 5. Dipnot IV. (9)	-496.212	0	-163.071	
Current Tax Provision		-923.492		-475.615	
Expense Effect of Deferred Tax		1.049.468		454.840	
Income Effect of Deferred Tax		-622.188		-142.296	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	Bölüm 5. Dipnot IV. (10 )	1.901.258	0	664.138	
INCOME ON DISCONTINUED OPERATIONS		0	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	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		0	0	0	
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	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	0	
NET PROFIT OR LOSS FOR THE PERIOD	Bölüm 5. Dipnot IV. (11 )	1.901.258	0	664.138	
Profit (Loss) Attributable to Group		1.900.702		663.997	
Profit (loss), attributable to non-controlling interests		556		141	
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,05674000		0,01982000	

# 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 - 30.09.2018	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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		1.901.258			
OTHER COMPREHENSIVE INCOME		339.485			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		47.763			
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		1.492			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		49.311			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-3.040			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		291.722			
Exchange Differences on Translation		0			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-708.677			
Income (Loss) Related with Cash Flow Hedges		1.083.415			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0			
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0			
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-83.016			
TOTAL COMPREHENSIVE INCOME (LOSS)		2.240.743			

# 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 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		8.371.433	
Interest Received		9.259.306	
Interest Paid		5.206.840	
Dividends received		4.255	
Fees and Commissions Received		1.961.203	
Other Gains		56.799	
Collections from Previously Written Off Loans and Other Receivables		490.681	
Cash Payments to Personnel and Service Suppliers		-2.025.739	
Taxes Paid		-538.775	
Other		-6.043.137	
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.800.297	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		98.834	
Net (Increase) Decrease in Due From Banks		-751.058	
Net (Increase) Decrease in Loans		-1.888.254	
Net (Increase) Decrease in Other Assets		-3.819.061	
Net Increase (Decrease) in Bank Deposits		619.059	
Net Increase (Decrease) in Other Deposits		-912.533	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		-1.425.945	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		9.879.255	
Net Cash Provided From Banking Operations		10.171.730	
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-2.329.763	
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		751.853	
Cash Obtained from Tangible and Intangible Asset Sales		-842.978	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.165.557	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.158.614	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.660.300	
Cash Obtained from Sale of Financial Assets At Amortised Cost		540.750	
Other		-112.145	
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-572.825	
Cash Obtained from Loans and Securities Issued		2.668.969	
Cash Outflow Arised From Loans and Securities Issued		-3.141.794	
Equity Instruments Issued		0	
Dividends paid		-100.000	
Payments of finance lease liabilities		0	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-594.329	
Net Increase (Decrease) in Cash and Cash Equivalents		6.674.813	
Cash and Cash Equivalents at Beginning of the Period		6.087.371	
Cash and Cash Equivalents at End of the Period		12.762.184	



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 - 30.09.2017	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period																	0
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance																	0
	Total Comprehensive Income (Loss)																	0
	Capital Increase in Cash																	0
	Capital Increase Through Internal Reserves																	0
	Issued Capital Inflation Adjustment Difference																	0
	Convertible Bonds																	0
	Subordinated Debt																	0
	Increase (decrease) through other changes, equity																	0
	Profit Distributions																	0
	Dividends Paid																	0
Transfers To Reserves																	0	
Other																	0	
Equity at end of period																	0	
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	3.350.000	714	0	0	0	-68.312	21.551	0	-251.126	231.847	7.365.587	1.771.786	0	12.422.047	6.294	12.428.341	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	88.513	0	0	-256.303	0	-167.790	0	-167.790	
	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	88.513	0	0	-256.303	0	-167.790	0	-167.790	
	Adjusted Beginning Balance	3.350.000	714	0	0	0	-68.312	21.551	0	-162.613	231.847	7.365.587	1.515.483	0	12.254.257	6.294	12.260.551	
	Total Comprehensive Income (Loss)	0	0	0	0	0	1.164	46.599	0	-561.225	852.947	0	0	1.900.702	2.240.187	556	2.240.743	
	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	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	1.415.483	-	0	-100.000	0	-100.000	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	-100.000	0	-100.000	0	-100.000	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	1.415.483	-	0	0	0	0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period	3.350.000	714	0	0	0	-67.148	68.150	0	-723.838	1.084.794	8.781.070	0	1.900.702	14.394.444	6.850	14.401.294	