

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

General Information About Financial Statements

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 Eylül 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 vâkîf 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 Eylül 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 azaltılan ve TMS 37'nin muhasebeleştirme kriterlerini sağlamayan 9.500 bin TL tutarında bir karşılık içermektedir. Ayrılan bu karşılık sonucu diğer karşılıklar kalemi 30 Eylül 2018 tarihi itibarıyla 9.500 bin TL fazla, ertelenmiş vergi varlığı 2.090 bin TL fazla, kar yedekleri 174.155 bin TL az ve dokuz aylık net karı 166.745 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 Eylül 2018 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz 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

7 Kasım 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)		5.498.791	7.428.467	12.927.258			
Cash and cash equivalents		2.321.243	4.822.284	7.143.527			
Cash and Cash Balances at Central Bank	I-1	1.729.316	2.865.271	4.594.587			
Banks	I-3	2.755	1.957.013	1.959.768			
Receivables From Money Markets		589.172	0	589.172			
Financial assets at fair value through profit or loss	I-2	1.369	0	1.369			
Public Debt Securities		1.369	0	1.369			
Equity instruments		0	0	0			
Other Financial Assets		0	0	0			
Financial Assets at Fair Value Through Other Comprehensive Income	I-4	251.473	6.176	257.649			
Public Debt Securities		246.576	0	246.576			
Equity instruments		4.897	6.176	11.073			
Other Financial Assets		0	0	0			
Financial Assets Measured at Amortised Cost	I-6	444.509	2.460.050	2.904.559			
Public Debt Securities		444.509	1.611.539	2.056.048			
Other Financial Assets		0	848.511	848.511			
Derivative financial assets	I-2	2.481.784	163.208	2.644.992			
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.481.784	163.208	2.644.992			
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 (-)		-1.587	-23.251	-24.838			
LOANS (Net)		10.286.503	12.312.468	22.598.971			
Loans	I-5	9.612.408	12.557.644	22.170.052			
Loans Measured at Amortised Cost		9.612.408	12.557.644	22.170.052			
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	1.816.489	0	1.816.489			
Allowance for Expected Credit Losses (-)	I-5	-1.142.394	-245.176	-1.387.570			
12-Month Expected Credit Losses (Stage 1)		-71.778	-69.210	-140.988			
Significant Increase in Credit Risk (Stage 2)		-127.086	-175.966	-303.052			
Credit-Impaired (Stage 3)		-943.530	0	-943.530			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	233.714	0	233.714			
Held for Sale		233.714	0	233.714			
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	88.697	0	88.697			
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	68.219	0	68.219			
Goodwill		0	0	0			
Other		68.219	0	68.219			
INVESTMENT PROPERTY (Net)	I-14	0	0	0			
CURRENT TAX ASSETS		70.314	0	70.314			
DEFERRED TAX ASSET	I-15	80.078	0	80.078			
OTHER ASSETS	I-17	527.900	435.922	963.822			
TOTAL ASSETS		16.854.216	20.176.857	37.031.073			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	9.018.411	14.196.815	23.215.226			
LOANS RECEIVED	II-3	2.536	4.684.397	4.686.933			
MONEY MARKET FUNDS	II-4	260	0	260			
MARKETABLE SECURITIES (Net)	II-5	257.372	0	257.372			
Bills		257.372	0	257.372			
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	2.390.025	130.253	2.520.278			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2.372.955	130.253	2.503.208			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-8	17.070	0	17.070			
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	60.304	15.991	76.295			
Provision for Restructuring		0	0	0			
Reserves for Employee Benefits		11.466	0	11.466			
Insurance Technical Reserves (Net)		0	0	0			
Other provisions		48.838	15.991	64.829			
CURRENT TAX LIABILITIES	II-10	53.008	0	53.008			
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	1.825.664	1.825.664			
Loans		0	0	0			
Other Debt Instruments		0	1.825.664	1.825.664			
OTHER LIABILITIES	II-6	196.475	260.700	457.175			
EQUITY		3.936.599	2.263	3.938.862			
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		3.251	2.263	5.514			
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-17.839	0	-17.839			
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		163.808	0	163.808			
Prior Years' Profit or Loss		0	0	0			
Current Period Net Profit Or Loss		163.808	0	163.808			
Non-controlling Interests	II-14	0	0	0			
Total equity and liabilities		15.914.990	21.116.083	37.031.073			

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		18.395.394	79.296.635	97.692.029			
GUARANTIES AND WARRANTIES	III-1	814.069	3.024.514	3.838.583			
Letters of Guarantee		805.741	992.788	1.798.529			
Guarantees Subject to State Tender Law		0	0	0			
Guarantees Given for Foreign Trade Operations		0	0	0			
Other Letters of Guarantee		805.741	992.788	1.798.529			
Bank Acceptances		5.495	605.060	610.555			
Import Letter of Acceptance		5.495	605.060	610.555			
Other Bank Acceptances		0	0	0			
Letters of Credit		2.833	909.307	912.140			
Documentary Letters of Credit		2.833	909.307	912.140			
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	517.359	517.359			
Other Collaterals		0	0	0			
COMMITMENTS	III-1	1.562.782	2.640.422	4.203.204			
Irrevocable Commitments		1.562.782	2.640.422	4.203.204			
Forward Asset Purchase Commitments		716.201	2.532.578	3.248.779			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		141.043	97.252	238.295			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		64.999	0	64.999			
Tax and Fund Liabilities Arised from Export Commitments		0	0	0			
Commitments for Credit Card Limits		640.539	0	640.539			
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	10.592	10.592			
Revocable Commitments		0	0	0			
Revocable Loan Granting Commitments		0	0	0			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS		16.018.543	73.631.699	89.650.242			
Derivative Financial Instruments Held For Hedging		800.000	0	800.000			
Fair Value Hedges		0	0	0			
Cash Flow Hedges		800.000	0	800.000			
Hedges of Net Investment in Foreign Operations		0	0	0			
Derivative Financial Instruments Held For Trading		15.218.543	73.631.699	88.850.242			
Forward Foreign Currency Buy or Sell Transactions		2.786.055	4.185.295	6.971.350			
Forward Foreign Currency Buying Transactions		1.714.878	1.788.301	3.503.179			
Forward Foreign Currency Sale Transactions		1.071.177	2.396.994	3.468.171			
Currency and Interest Rate Swaps		6.396.885	59.023.849	65.420.734			
Currency Swap Buy Transactions		1.940.228	8.990.665	10.930.893			
Currency Swap Sell Transactions		2.565.389	8.241.502	10.806.891			
Interest Rate Swap Buy Transactions		945.634	20.895.841	21.841.475			
Interest Rate Swap Sell Transactions		945.634	20.895.841	21.841.475			
Currency, Interest Rate and Securities Options		6.035.603	10.422.555	16.458.158			
Currency Options Buy Transactions		2.812.549	5.069.743	7.882.292			
Currency Options Sell Transactions		3.223.054	4.729.022	7.952.076			
Interest Rate Options Buy Transactions		0	311.895	311.895			
Interest Rate Options Sell Transactions		0	311.895	311.895			
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		66.496.724	49.959.188	116.455.912			
ITEMS HELD IN CUSTODY		549.149	410.334	959.483			
Customer Fund and Portfolio Balances		72.751	0	72.751			
Securities Held in Custody		255.631	32.829	288.460			
Cheques Received for Collection		34.542	286.355	320.897			
Commercial Notes Received for Collection		186.225	91.150	277.375			
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		65.947.575	49.548.854	115.496.429			
Securities		0	0	0			
Guarantee Notes		25.452.547	6.295.809	31.748.356			
Commodity		4.055.297	0	4.055.297			
Warrant		0	0	0			
Real Estate		26.177.447	25.496.723	51.674.170			
Other Pledged Items		10.262.284	17.756.322	28.018.606			

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		84.892.118	129.255.823	214.147.941			

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	IV-1	2.443.464			
Interest Income on Loans		2.053.361			
Interest Income on Reserve Deposits		38.879			
Interest Income on Banks		111.790			
Interest Income on Money Market Placements		27.616			
Interest Income on Marketable Securities Portfolio		175.305			
Financial Assets At Fair Value Through Profit Loss		975			
Financial Assets At Fair Value Through Other Comprehensive Income		34.099			
Financial Assets Measured at Amortised Cost		140.231			
Finance Lease Income		0			
Other Interest Income		36.513			
INTEREST EXPENSES (-)	IV-2	-1.538.781			
Interest Expenses on Deposits		-1.338.553			
Interest Expenses on Funds Borrowed		-101.691			
Interest Expenses on Money Market Funds		-2.335			
Interest Expenses on Securities Issued		-94.718			
Other Interest Expense		-1.484			
NET INTEREST INCOME OR EXPENSE		904.683			
NET FEE AND COMMISSION INCOME OR EXPENSES		89.182			
Fees and Commissions Received		116.938			
From Noncash Loans		25.158			
Other		91.780			
Fees and Commissions Paid (-)		-27.756			
Paid for Noncash Loans		0			
Other	IV-12	-27.756			
PERSONNEL EXPENSES (-)	IV-7	-140.872			
DIVIDEND INCOME	IV-3	12			
TRADING INCOME OR LOSS (Net)	IV-4	70.402			
Gains (Losses) Arising from Capital Markets Transactions		-59.463			
Gains (Losses) Arising From Derivative Financial Transactions		808.720			
Foreign Exchange Gains or Losses		-678.855			
OTHER OPERATING INCOME	IV-5	24.003			
GROSS PROFIT FROM OPERATING ACTIVITIES		947.410			
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	IV-6	-416.658			
OTHER OPERATING EXPENSES (-)	IV-7	-320.790			
NET OPERATING INCOME (LOSS)		209.962			
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	209.962			
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-46.154			
Current Tax Provision		0			
Expense Effect of Deferred Tax		-46.154			
Income Effect of Deferred Tax		0			
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	163.808			
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	163.808		
Profit (Loss) Attributable to Group		163.808		
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 - 30.09.2018	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)		163.808			
OTHER COMPREHENSIVE INCOME		-16.321			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.518			
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		1.946			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-428			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-17.839			
Exchange Differences on Translation		0			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-5.801			
Income (Loss) Related with Cash Flow Hedges		-17.069			
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		5.031			
TOTAL COMPREHENSIVE INCOME (LOSS)		147.487			

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		-124.635	
Interest Received		2.306.016	
Interest Paid		-1.476.065	
Dividends received		12	
Fees and Commissions Received		108.625	
Other Gains		-59.463	
Collections from Previously Written Off Loans and Other Receivables		86.939	
Cash Payments to Personnel and Service Suppliers		-383.395	
Taxes Paid		-260.259	
Other		-447.045	
Changes in Operating Assets and Liabilities Subject to Banking Operations		41.807	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-777	
Net (Increase) Decrease in Due From Banks		852.954	
Net (Increase) Decrease in Loans		-189.269	
Net (Increase) Decrease in Other Assets		200.195	
Net Increase (Decrease) in Bank Deposits		310.475	
Net Increase (Decrease) in Other Deposits		-1.431.978	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		108.069	
Net Increase (Decrease) in Funds Borrowed		35.955	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		156.183	
Net Cash Provided From Banking Operations		-82.828	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		782.180	
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		-3.558	
Cash Obtained from Tangible and Intangible Asset Sales		25.299	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-230.611	
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		-1.311.029	
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.379.616	
Other		0	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		244.179	
Cash Obtained from Loans and Securities Issued		244.179	
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		576.910	
Net Increase (Decrease) in Cash and Cash Equivalents		1.520.441	
Cash and Cash Equivalents at Beginning of the Period		4.597.836	
Cash and Cash Equivalents at End of the Period		6.118.277	



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 - 30.09.2017	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	3.288.842	0	0	-2.198	0	0	3.996 0	0	-35.083	0 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	35.083	0 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	35.083	0 0	-1.838	0 0	0	0 33.245			
	Adjusted Beginning Balance	3.288.842	0	0	-2.198	0	0	3.996 0	0	0	0 0	180.163	0 320.572	0	0 3.791.375			
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	1.518 0	0	-4.525	-13.314 0	0	0 163.808	0	0 147.487			
	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	5.514 0	0	-4.525	-13.314 0	500.735	0 163.808	0	0 3.938.862			