

**BURGAN BANK A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**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	Positive

Burgan Bank Anonim Şirketi

Yönetim Kurulu'na

## BURGAN BANK ANONİM ŞİRKETİ

### ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

#### Giriş

Burgan Bank A.Ş.'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, Banka'nın 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 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

15 Kasım 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>							
FINANCIAL ASSETS (Net)		3.258.962	3.151.772	6.410.734			
Cash and cash equivalents		1.658.477	2.192.244	3.850.721			
Cash and Cash Balances at Central Bank	I-a	1.643.442	1.648.058	3.291.500			
Banks	I-c	3.400	544.186	547.586			
Receivables From Money Markets		11.635	0	11.635			
Financial assets at fair value through profit or loss	I-b	26.052	13.093	39.145			
Public Debt Securities		24.426	11.876	36.302			
Equity instruments		1.626	0	1.626			
Other Financial Assets		0	1.217	1.217			
Financial Assets at Fair Value Through Other Comprehensive Income	I-d	239.219	148.409	387.628			
Public Debt Securities		229.257	148.409	377.666			
Equity instruments		9.456	0	9.456			
Other Financial Assets		506	0	506			
Financial Assets Measured at Amortised Cost	I-g	0	269.007	269.007			
Public Debt Securities		0	269.007	269.007			
Other Financial Assets		0	0	0			
Derivative financial assets	I-l	1.335.602	529.019	1.864.621			
Derivative Financial Assets At Fair Value Through Profit Or Loss		451.629	482.048	933.677			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		883.973	46.971	930.944			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-388	0	-388			
LOANS (Net)	I-e	6.809.191	12.634.528	19.443.719			
Loans		5.891.373	10.637.834	16.529.207			
Loans Measured at Amortised Cost		5.891.373	10.637.834	16.529.207			
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-k	464.053	2.500.659	2.964.712			
Finance lease receivables		681.274	2.924.534	3.605.808			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-217.221	-423.875	-641.096			
Factoring Receivables	I-e	7	0	7			

Factoring Receivables Measured at Amortised Cost		7	0	7			
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		746.001	79.324	825.325			
Allowance for Expected Credit Losses (-)	I-e	-292.243	-583.289	-875.532			
12-Month Expected Credit Losses (Stage 1)		-27.711	-104.441	-132.152			
Significant Increase in Credit Risk (Stage 2)		-49.580	-455.001	-504.581			
Credit-Impaired (Stage 3)		-214.952	-23.847	-238.799			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	I-o	49.569	0	49.569			
Held for Sale		49.569	0	49.569			
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0			
Investments in Associates (Net)	I-h	0	0	0			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		0	0	0			
Investments in Subsidiaries (Net)	I-i	0	0	0			
Unconsolidated Financial Subsidiaries		0	0	0			
Unconsolidated Non-Financial Subsidiaries		0	0	0			
Jointly Controlled Partnerships (JointVentures) (Net)	I-j	0	0	0			
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0			
Unconsolidated Jointly Controlled Partnerships		0	0	0			
TANGIBLE ASSETS (Net)		64.036	1.574	65.610			
INTANGIBLE ASSETS AND GOODWILL (Net)		42.096	1.069	43.165			
Goodwill		0	0	0			
Other		42.096	1.069	43.165			
INVESTMENT PROPERTY (Net)	I-m	0	0	0			
CURRENT TAX ASSETS		6.325	0	6.325			
DEFERRED TAX ASSET	I-n	19.611	0	19.611			
OTHER ASSETS	I-p	86.984	239.028	326.012			
<b>TOTAL ASSETS</b>		<b>10.336.774</b>	<b>16.027.971</b>	<b>26.364.745</b>			
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	II-a	4.834.817	7.211.478	12.046.295			
LOANS RECEIVED	II-c	176.706	8.291.555	8.468.261			
MONEY MARKET FUNDS		19.192	192.223	211.415			
MARKETABLE SECURITIES (Net)	II-d	0	0	0			
Bills		0	0	0			
Asset-backed Securities		0	0	0			
Bonds		0	0	0			
FUNDS		0	0	0			
Borrower funds		0	0	0			
Other		0	0	0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0			
DERIVATIVE FINANCIAL ASSETS	II-b	258.004	297.258	555.262			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		235.346	285.407	520.753			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		22.658	11.851	34.509		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	II-f	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-h	59.437	21.915	81.352		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		40.649	0	40.649		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		18.788	21.915	40.703		
CURRENT TAX LIABILITIES	II-i	39.258	0	39.258		
DEFERRED TAX LIABILITY		19.985	0	19.985		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-j	0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT	II-k	0	1.813.757	1.813.757		
Loans		0	1.813.757	1.813.757		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES	II-e	103.565	1.096.444	1.200.009		
EQUITY	II-l	1.907.956	21.195	1.929.151		
Issued capital		1.535.000	0	1.535.000		
Capital Reserves		-99	0	-99		
Equity Share Premiums		0	0	0		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		-99	0	-99		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		14.934	0	14.934		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		112.562	21.195	133.757		
Profit Reserves		273.197	0	273.197		
Legal Reserves		21.402	0	21.402		
Statutory Reserves		0	0	0		
Extraordinary Reserves		251.795	0	251.795		
Other Profit Reserves		0	0	0		
Profit or Loss		-27.638	0	-27.638		
Prior Years' Profit or Loss		-174.343	0	-174.343		
Current Period Net Profit Or Loss		146.705	0	146.705		
Non-controlling Interests		0	0	0		
<b>Total equity and liabilities</b>		<b>7.418.920</b>	<b>18.945.825</b>	<b>26.364.745</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>		10.143.653	47.553.632	57.697.285	6.458.999	29.277.926	35.736.925
GUARANTIES AND WARRANTIES	III-a-2-3	721.148	1.999.772	2.720.920	759.513	1.359.136	2.118.649
Letters of Guarantee		721.148	1.342.483	2.063.631	756.055	983.997	1.740.052
Guarantees Subject to State Tender Law		29.046	4.132	33.178	7.251	4.124	11.375
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		692.102	1.338.351	2.030.453	748.804	979.873	1.728.677
Bank Acceptances		0	119.706	119.706	3.430	104.336	107.766
Import Letter of Acceptance		0	119.706	119.706	3.430	104.336	107.766
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	357.600	357.600	0	234.673	234.673
Documentary Letters of Credit		0	357.600	357.600	0	234.673	234.673
Other Letters of Credit		0	0	0	0	0	0
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	28	0	28
Other Guarantees		0	179.983	179.983	0	36.130	36.130
Other Collaterals		0	0	0	0	0	0
<b>COMMITMENTS</b>	III-a-1	881.113	803.362	1.684.475	526.202	143.301	669.503
Irrevocable Commitments		881.113	803.362	1.684.475	526.202	143.301	669.503
Forward Asset Purchase Commitments		701.133	803.362	1.504.495	48.666	143.301	191.967
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	14.997	0	14.997
Loan Granting Commitments		95.486	0	95.486	109.606	0	109.606
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		84.494	0	84.494	334.480	0	334.480
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	18.445	0	18.445
Commitments for Credit Cards and Banking Services Promotions		0	0	0	8	0	8
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		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		8.541.392	44.750.498	53.291.890	5.173.284	27.775.489	32.948.773
Derivative Financial Instruments Held For Hedging		864.028	6.200.710	7.064.738	885.008	3.717.356	4.602.364
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		864.028	6.200.710	7.064.738	885.008	3.717.356	4.602.364
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		7.677.364	38.549.788	46.227.152	4.288.276	24.058.133	28.346.409
Forward Foreign Currency Buy or Sell Transactions		1.774.612	2.148.675	3.923.287	775.618	1.126.557	1.902.175
Forward Foreign Currency Buying Transactions		396.003	1.579.948	1.975.951	467.722	488.540	956.262
Forward Foreign Currency Sale Transactions		1.378.609	568.727	1.947.336	307.896	638.017	945.913
Currency and Interest Rate Swaps		1.248.302	21.441.195	22.689.497	1.084.832	16.884.296	17.969.128
Currency Swap Buy Transactions		955.466	4.947.336	5.902.802	80.961	4.948.530	5.029.491
Currency Swap Sell Transactions		292.836	5.369.455	5.662.291	1.003.871	4.076.216	5.080.087
Interest Rate Swap Buy Transactions		0	5.562.202	5.562.202	0	3.929.775	3.929.775
Interest Rate Swap Sell Transactions		0	5.562.202	5.562.202	0	3.929.775	3.929.775
Currency, Interest Rate and Securities Options		4.654.450	14.959.918	19.614.368	2.427.826	6.047.280	8.475.106
Currency Options Buy Transactions		2.325.027	7.486.148	9.811.175	1.259.407	2.980.038	4.239.445
Currency Options Sell Transactions		2.329.423	7.473.770	9.803.193	1.168.419	3.067.242	4.235.661
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		37.950.313	46.827.943	84.778.256	35.877.172	27.091.207	62.968.379
ITEMS HELD IN CUSTODY		1.698.352	418.832	2.117.184	1.740.277	156.878	1.897.155
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		598.651	202.750	801.401	589.876	61.908	651.784
Cheques Received for Collection		1.074.861	108.572	1.183.433	1.126.344	63.782	1.190.126
Commercial Notes Received for Collection		24.840	24.584	49.424	24.057	23.000	47.057
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	82.926	82.926	0	8.188	8.188
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		36.251.961	46.409.111	82.661.072	34.136.895	26.933.082	61.069.977
Securities		14.331	0	14.331	1.031	0	1.031
Guarantee Notes		22.462.495	19.679.469	42.141.964	21.097.082	12.190.553	33.287.635
Commodity		1.120.165	30.725	1.150.890	1.022.137	7.706	1.029.843
Warrant		0	0	0	0	0	0
Real Estate		11.122.477	21.942.130	33.064.607	11.316.848	11.273.823	22.590.671
Other Pledged Items		1.532.493	4.756.787	6.289.280	699.797	3.461.000	4.160.797

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	1.247	1.247
TOTAL OFF-BALANCE SHEET ACCOUNTS		48.093.966	94.381.575	142.475.541	42.336.171	56.369.133	98.705.304

# 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	IV-a	1.778.987			
Interest Income on Loans		1.199.493			
Interest Income on Reserve Deposits		25.998			
Interest Income on Banks		75.405			
Interest Income on Money Market Placements		22.530			
Interest Income on Marketable Securities Portfolio		34.292			
Financial Assets At Fair Value Through Profit Loss		1.294			
Financial Assets At Fair Value Through Other Comprehensive Income		24.878			
Financial Assets Measured at Amortised Cost		8.120			
Finance Lease Income		151.441			
Other Interest Income	IV-k	269.828			
INTEREST EXPENSES (-)	IV-b	-1.214.056			
Interest Expenses on Deposits		-637.967			
Interest Expenses on Funds Borrowed		-289.298			
Interest Expenses on Money Market Funds		-8.184			
Interest Expenses on Securities Issued		0			
Other Interest Expense	IV-k	-278.607			
NET INTEREST INCOME OR EXPENSE		564.931			
NET FEE AND COMMISSION INCOME OR EXPENSES		25.011			
Fees and Commissions Received		38.882			
From Noncash Loans		16.217			
Other	IV-k	22.665			
Fees and Commissions Paid (-)		-13.871			
Paid for Noncash Loans		-255			
Other	IV-k	-13.616			
PERSONNEL EXPENSES (-)		-131.524			
DIVIDEND INCOME		686			
TRADING INCOME OR LOSS (Net)	IV-c	76.594			
Gains (Losses) Arising from Capital Markets Transactions		-704			
Gains (Losses) Arising From Derivative Financial Transactions		26.800			
Foreign Exchange Gains or Losses		50.498			
OTHER OPERATING INCOME	IV-d	24.907			
GROSS PROFIT FROM OPERATING ACTIVITIES		560.605			
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-208.721			
OTHER OPERATING EXPENSES (-)	IV-f	-162.191			
NET OPERATING INCOME (LOSS)		189.693			
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-g	189.693			
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-h	-42.988			
Current Tax Provision		-17.560			
Expense Effect of Deferred Tax		-256.123			
Income Effect of Deferred Tax		230.695			
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-i	146.705			
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-j	146.705		
Profit (Loss) Attributable to Group		146.705		
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	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)		146.705			
OTHER COMPREHENSIVE INCOME		96.010			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0			
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		0			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		96.010			
Exchange Differences on Translation		4.861			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-44.505			
Income (Loss) Related with Cash Flow Hedges		161.363			
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		-25.709			
TOTAL COMPREHENSIVE INCOME (LOSS)		242.715			

# 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		-454.866	
Interest Received		1.422.898	
Interest Paid		-1.145.039	
Dividends received		686	
Fees and Commissions Received		34.245	
Other Gains		0	
Collections from Previously Written Off Loans and Other Receivables		186.512	
Cash Payments to Personnel and Service Suppliers		-140.156	
Taxes Paid		-19.449	
Other		-794.563	
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.083.074	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-33.460	
Net (Increase) Decrease in Due From Banks		318.832	
Net (Increase) Decrease in Loans		-4.622.773	
Net (Increase) Decrease in Other Assets		-123.293	
Net Increase (Decrease) in Bank Deposits		-3.423	
Net Increase (Decrease) in Other Deposits		3.149.026	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		3.017.877	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		380.288	
Net Cash Provided From Banking Operations		1.628.208	
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-140.630	
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		-2.831	
Cash Obtained from Tangible and Intangible Asset Sales		6.713	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-161.288	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		16.776	
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	
Other		0	
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		348.304	
Cash Obtained from Loans and Securities Issued		0	
Cash Outflow Arised From Loans and Securities Issued		0	
Equity Instruments Issued		348.304	
Dividends paid		0	
Payments of finance lease liabilities		0	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		120.215	
Net Increase (Decrease) in Cash and Cash Equivalents		1.956.097	
Cash and Cash Equivalents at Beginning of the Period		1.262.144	
Cash and Cash Equivalents at End of the Period		3.218.241	



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																	
	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	II-I	1.185.000	0	0	184	18.075	-3.141	0 0	1.705	-4.214	40.256 0	164.762	109.848	0	1.512.475	0	1.512.475
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	-	0	-174.343	0	-174.343
	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	0	0 0	0	-	0	-174.343	0	-174.343
	Adjusted Beginning Balance		1.185.000	0	0	184	18.075	-3.141	0 0	1.705	-4.214	40.256 0	164.762	-64.495	0	1.338.132	0	1.338.132
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	4.861	-34.714	125.863 0	0	0	146.705	242.715	0	242.715
	Capital Increase in Cash		348.304	0	0	0	0	0	0 0	0	0	0 0	0	0	0	348.304	0	348.304
	Capital Increase Through Internal Reserves		1.696	0	0	-1.696	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
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		0	0	0		0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Profit Distributions		0	0	0	1.413	0	0	0 0	0	0	0 0	108.435	-	0	0	0	0
	Dividends Paid		0	0	0		0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	1.413	0	0	0 0	0	0	0 0	108.435	-	0	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		1.535.000	0	0	-99	18.075	-3.141	0 0	6.566	-38.928	166.119 0	273.197	-	146.705	1.929.151	0	1.929.151	