



KAMUYU AYDINLATMA PLATFORMU

**YAPI VE KREDİ BANKASI A.Ş.
Banka Finansal Rapor(en)
Consolidated
2017 - 2. 3 Monthly Notification**

General Information About Financial Statements



Independent Audit Company	PwC BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Yapı ve Kredi Bankası A.Ş. Yönetim Kurulu'na:

Giriş

Yapı ve Kredi Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2017 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık dönemine 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 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 finansal bilgilerin, Yapı ve Kredi Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2017 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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.

Diğer Husus

Banka ve konsolidasyona tabi ortaklıklarının 31 Aralık 2016 tarihi itibarıyla düzenlenmiş konsolide finansal tablolarının bağımsız denetimi başka bir bağımsız denetim firması tarafından yapılmış ve söz konusu bağımsız denetim firması tarafından hazırlanan 2 Şubat 2017 tarihli bağımsız denetim raporunda olumlu görüş bildirilmiştir.

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 konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Haluk Yalçın, SMMM

Sorumlu Denetçi

İstanbul, 1 Ağustos 2017

Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2017			Previous Period 31.12.2016		
		TL	FC	Total	TL	FC	Total
Balance Sheet (Statement of Financial Position)							
ASSET ITEMS							
CASH AND CASH BALANCES AT CENTRAL BANK	1.1	4.159.508	30.678.744	34.838.252	9.051.439	24.031.856	33.083.295
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	1.2	1.757.561	457.569	2.215.130	2.629.996	410.834	3.040.830
Financial Assets Held For Trading		1.757.561	457.569	2.215.130	2.629.996	410.834	3.040.830
Public Debt Securities		14.611	17.806	32.417	18.888	17.825	36.713
Equity instruments		24.943		24.943	6.635		6.635
Derivatives Classified As Financial Assets Held For Trading	1.3	1.711.261	439.763	2.151.024	2.604.473	393.009	2.997.482
Other Securities		6.746		6.746			0
Financial Assets Designated at Fair Value Through Profit or Loss		0	0	0	0	0	0
Public Debt Securities				0			0
Equity instruments				0			0
Loans				0			0
Other Securities		0	0	0	0	0	0
BANKS	1.4	1.714.106	3.101.384	4.815.490	43.137	3.405.829	3.448.966
RECEIVABLES FROM MONEY MARKETS		238.798	20.015	258.813	252	0	252
Receivables From Interbank Money Markets				0			0
Receivables From BIST Takasbank Money Market		238.725	20.015	258.740			0
Receivables From Reverse Repo Transactions		73		73	252		252
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	1.5,6	17.803.083	2.831.626	20.634.709	15.239.585	3.146.524	18.386.109
Equity instruments		45.541	74.479	120.020	44.258	62.485	106.743
Public Debt Securities		17.018.774	1.378.619	18.397.393	14.431.742	1.620.631	16.052.373
Other Securities		738.768	1.378.528	2.117.296	763.585	1.463.408	2.226.993
LOANS AND RECEIVABLES	1.7	118.205.479	69.641.376	187.846.855	107.994.217	70.670.205	178.664.422
Loans and Receivables		116.256.194	69.580.701	185.836.895	105.876.257	70.609.580	176.485.837
Loans to Bank's Risk Group		1.669.532	1.081.664	2.751.196	1.608.647	993.427	2.602.074
Public Debt Securities				0			0
Other		114.586.662	68.499.037	183.085.699	104.267.610	69.616.153	173.883.763
Non-performing Loans		8.235.091	147.827	8.382.918	8.706.143	143.024	8.849.167
Specific Provisions (-)		-6.285.806	-87.152	-6.372.958	-6.588.183	-82.399	-6.670.582
FACTORING RECEIVABLES		1.337.932	1.694.703	3.032.635	1.240.811	1.653.468	2.894.279
HELD TO MATURITY INVESTMENTS (Net)	1.8	4.889.797	6.827.270	11.717.067	4.831.667	6.757.223	11.588.890
Public Debt Securities		4.889.797	5.994.578	10.884.375	4.831.667	5.957.387	10.789.054
Other Securities			832.692	832.692		799.836	799.836
INVESTMENTS IN ASSOCIATES (Net)	1.9	222.702	488.066	710.768	231.974	437.143	669.117

Associates Accounted for Using Equity Method		218.199	488.066	706.265	227.471	437.143	664.614
Unconsolidated Associates		4.503	0	4.503	4.503	0	4.503
Financial Associates				0			0
Non-Financial Associates		4.503		4.503	4.503		4.503
INVESTMENTS IN SUBSIDIARIES (Net)	1.10	7.300	0	7.300	7.300	0	7.300
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries		7.300		7.300	7.300		7.300
JOINTLY CONTROLLED PARTNERSHIPS (JOINT VENTURES) (Net)	1.11	18.185	0	18.185	18.114	0	18.114
Jointly Controlled Partnerships Accounted for Using Equity Method		18.185		18.185	18.114		18.114
Unconsolidated Jointly Controlled Partnerships (Joint Ventures)		0	0	0	0	0	0
Financial Joint Ventures				0			0
Non-Financial Joint Ventures				0			0
RECEIVABLES FROM LEASING TRANSACTIONS	1.12	2.021.299	7.013.960	9.035.259	1.720.318	6.584.168	8.304.486
Finance lease receivables		2.677.454	8.149.200	10.826.654	2.229.318	7.604.773	9.834.091
Operating Lease Receivables				0			0
Other				0			0
Unearned Income (-)		-656.155	-1.135.240	-1.791.395	-509.000	-1.020.605	-1.529.605
DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES	1.13	919.892	106.613	1.026.505	1.096.608	113.104	1.209.712
Fair Value Hedges		50.390		50.390	246.295		246.295
Cash Flow Hedges		869.502	106.613	976.115	850.313	113.104	963.417
Hedge of Net Investments In A Foreign Operation				0			0
TANGIBLE ASSETS (Net)		2.633.137	33.123	2.666.260	2.678.356	34.691	2.713.047
INTANGIBLE ASSETS AND GOODWILL (Net)		1.575.982	16.247	1.592.229	1.549.798	17.066	1.566.864
Goodwill		979.493		979.493	979.493		979.493
Other		596.489	16.247	612.736	570.305	17.066	587.371
INVESTMENT PROPERTY (Net)	1.14			0			0
TAX ASSETS		67.532	0	67.532	178.240	1.151	179.391
Current tax assets		346		346	97.812	1.151	98.963
Deferred Tax Asset		67.186		67.186	80.428		80.428
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	1.15	165.090	4.473	169.563	161.854	4.329	166.183
Held for Sale		165.090	4.473	169.563	161.854	4.329	166.183
Non-Current Assets From Discontinued Operations				0			0
OTHER ASSETS	1.16	2.920.794	2.916.885	5.837.679	2.104.336	3.088.997	5.193.333
TOTAL ASSETS		160.658.177	125.832.054	286.490.231	150.778.002	120.356.588	271.134.590
LIABILITY AND EQUITY ITEMS							
DEPOSITS	2.1	81.063.231	83.163.635	164.226.866	84.238.259	72.849.936	157.088.195
Deposits from the Bank's Risk Group		9.100.681	11.260.117	20.360.798	7.602.155	12.201.241	19.803.396
Other		71.962.550	71.903.518	143.866.068	76.636.104	60.648.695	137.284.799
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	2.2	1.609.890	269.276	1.879.166	2.188.935	389.744	2.578.679
LOANS RECEIVED	2.3	1.699.004	30.963.766	32.662.770	1.367.430	29.141.344	30.508.774
MONEY MARKET FUNDS		7.400.313	1.449.875	8.850.188	7.225.341	1.979.688	9.205.029
Funds From Interbank Money Market		943.242		943.242			0
Funds From Takasbank Money Market		3.046.629		3.046.629	2.931.228		2.931.228
Funds Provided Under Repurchase Agreements		3.410.442	1.449.875	4.860.317	4.294.113	1.979.688	6.273.801
MARKETABLE SECURITIES (Net)	2.3	4.396.930	16.201.759	20.598.689	3.990.883	14.089.584	18.080.467
Bills		1.224.808	316.832	1.541.640	1.399.791	86.665	1.486.456

Asset-backed Securities			6,497.947	6,497.947		6,564.507	6,564.507
Bonds		3,172.122	9,386.980	12,559.102	2,591.092	7,438.412	10,029.504
FUNDS		0	0	0	0	0	0
Borrower funds				0			0
Other				0			0
MISCELLANEOUS PAYABLES		9,793.772	1,665.703	11,459.475	9,152.217	2,010.570	11,162.787
OTHER LIABILITIES	2.4	2,844.740	756.124	3,600.864	1,590.918	365.486	1,956.404
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES	2.5	0	0	0	0	0	0
Finance Lease Payables		0	0	0	0	0	0
Operating Lease Payables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Deferred Finance Lease Expenses (-)		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES HELD FOR CASH FLOW HEDGES	2.6	147.411	25.745	173.156	66.263	23.033	89.296
Fair Value Hedges		85.581	24	85.605	49.949	508	50.457
Cash Flow Hedges		61.830	25.721	87.551	16.314	22.525	38.839
Foreign Net Investment Hedges				0			0
PROVISIONS	2.7	3,507.433	1,296.940	4,804.373	3,359.679	1,334.393	4,694.072
General Loan Loss Provisions		2,024.744	1,191.944	3,216.688	1,884.546	1,225.025	3,109.571
Provision for Restructuring				0			0
Reserves for Employee Benefits		318.939	2.983	321.922	298.496	2.825	301.321
Insurance Technical Reserves (Net)				0			0
Other provisions		1,163.750	102.013	1,265.763	1,176.637	106.543	1,283.180
TAX LIABILITIES	2.8	683.532	22.318	705.850	566.362	15.479	581.841
Current tax liabilities		655.947	9.813	665.760	308.752	4.838	313.590
Deferred tax liabilities		27.585	12.505	40.090	257.610	10.641	268.251
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	2.9		9,035.554	9,035.554		9,067.893	9,067.893
EQUITY	2.10	28,363.810	129.470	28,493.280	26,103.038	18.115	26,121.153
Issued capital		4,347.051		4,347.051	4,347.051		4,347.051
Capital Reserves		3,000.198	129.470	3,129.668	2,643.512	18.115	2,661.627
Equity Share Premiums		543.881		543.881	543.881		543.881
Share Cancellation Profits		0	0	0	0	0	0
Marketable Securities Value Increase Funds		-37.218	37.664	446	-377.643	-86.111	-463.754
Tangible Assets Revaluation Reserve		1,461.448	5.362	1,466.810	1,462.750	6.947	1,469.697
Intangible Assets Revaluation Reserve		0	0	0	0	0	0
Investment Property Revaluation Reserve		0	0	0	0	0	0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		5.667		5.667	4.561		4.561
Hedging Reserves (Effective Portion)		-317.640	86.444	-231.196	-191.241	97.279	-93.962
Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations		0	0	0	0	0	0
Other Capital Reserves		1,344.060		1,344.060	1,201.204		1,201.204
Profit Reserves		17,482.911	0	17,482.911	14,539.224	0	14,539.224
Legal Reserves		869.410		869.410	844.539		844.539
Statutory Reserves				0			0
Extraordinary Reserves		15,675.023		15,675.023	12,913.149		12,913.149
Other Profit Reserves		938.478		938.478	781.536		781.536

Profit or Loss		3.533.152	0	3.533.152	4.572.749	0	4.572.749
Prior Years' Profit/Loss		1.639.954		1.639.954	1.639.954		1.639.954
Current Period Net Profit Or Loss		1.893.198		1.893.198	2.932.795		2.932.795
Non-controlling Interests		498		498	502		502
TOTAL EQUITY AND LIABILITIES		141.510.066	144.980.165	286.490.231	139.849.325	131.285.265	271.134.590

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2017			Previous Period 31.12.2016		
		TL	FC	Total	TL	FC	Total
STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET COMMITMENTS		179.675.811	265.308.302	444.984.113	161.396.771	244.133.727	405.530.498
GUARANTIES AND WARRANTIES	3.1.2,3	23.944.720	50.921.945	74.866.665	21.614.582	46.839.902	68.454.484
Letters of Guarantee		23.869.346	32.984.051	56.853.397	21.568.691	31.223.540	52.792.231
Guarantees Subject to State Tender Law		596.865	986.633	1.583.498	471.441	930.593	1.402.034
Guarantees Given for Foreign Trade Operations		2.805.945	31.851.426	34.657.371	2.597.219	30.138.999	32.736.218
Other Letters of Guarantee		20.466.536	145.992	20.612.528	18.500.031	153.948	18.653.979
Bank Acceptances		0	251.947	251.947	0	195.766	195.766
Import Letter of Acceptance		0	251.947	251.947	0	195.766	195.766
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		21.407	11.868.334	11.889.741	11.407	9.181.763	9.193.170
Documentary Letters of Credit		21.407	11.867.959	11.889.366	11.407	9.181.763	9.193.170
Other Letters of Credit		0	375	375			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	0	0	0
Other Guarantees		53.967	1.929.421	1.983.388	34.484	1.960.487	1.994.971
Other Collaterals		0	3.888.192	3.888.192	0	4.278.346	4.278.346
COMMITMENTS	3.1.1	57.798.823	34.005.589	91.804.412	53.181.915	25.742.342	78.924.257
Irrevocable Commitments		57.089.198	15.801.816	72.891.014	52.743.486	13.663.919	66.407.405
Forward Asset Purchase Commitments		4.142.728	14.547.100	18.689.828	3.706.202	12.562.607	16.268.809
Time Deposit Purchase and Sales Commitments		5.712	605.029	610.741	27.500	6.581	34.081
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		8.458.841	490.570	8.949.411	8.008.276	869.605	8.877.881
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		6.895.129	0	6.895.129	6.686.199	0	6.686.199
Tax and Fund Liabilities Arised from Export Commitments		6.037	0	6.037	6.014	0	6.014
Commitments for Credit Card Limits		32.426.057	0	32.426.057	29.878.711	0	29.878.711
Commitments for Credit Cards and Banking Services Promotions		19.197	0	19.197	18.409	0	18.409
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		5,135.497	159.117	5,294.614	4,412.175	225.126	4,637.301
Revocable Commitments		709.625	18,203.773	18,913.398	438.429	12,078.423	12,516.852
Revocable Loan Granting Commitments		709.625	18,143.093	18,852.718	438.429	12,018.342	12,456.771
Other Revocable Commitments			60.680	60.680	0	60.081	60.081
DERIVATIVE FINANCIAL INSTRUMENTS		97,932.268	180,380.768	278,313.036	86,600.274	171,551.483	258,151.757
Derivative Financial Instruments Held For Hedging		37,708.128	27,325.988	65,034.116	29,395.251	23,277.181	52,672.432
Fair Value Hedges		468.478	1,813.705	2,282.183	668.301	1,990.110	2,658.411
Cash Flow Hedges		37,239.650	25,512.283	62,751.933	28,726.950	21,287.071	50,014.021
Hedges of Net Investment in Foreign Operations					0	0	0
Derivative Financial Instruments Held For Trading		60,224.140	153,054.780	213,278.920	57,205.023	148,274.302	205,479.325
Forward Foreign Currency Buy or Sell Transactions		5,147.135	13,672.909	18,820.044	5,932.158	9,341.391	15,273.549
Forward Foreign Currency Buying Transactions		2,573.021	6,860.914	9,433.935	2,094.166	5,487.983	7,582.149
Forward Foreign Currency Sale Transactions		2,574.114	6,811.995	9,386.109	3,837.992	3,853.408	7,691.400
Currency and Interest Rate Swaps		43,404.007	110,342.495	153,746.502	39,936.351	112,739.983	152,676.334
Currency Swap Buy Transactions		9,100.803	43,107.059	52,207.862	14,973.712	37,775.189	52,748.901
Currency Swap Sell Transactions		29,003.204	23,668.176	52,671.380	20,422.639	31,924.736	52,347.375
Interest Rate Swap Buy Transactions		2,650.000	21,783.630	24,433.630	2,270.000	21,520.029	23,790.029
Interest Rate Swap Sell Transactions		2,650.000	21,783.630	24,433.630	2,270.000	21,520.029	23,790.029
Currency, Interest Rate and Securities Options		6,462.415	16,285.780	22,748.195	6,062.482	13,199.550	19,262.032
Currency Options Buy Transactions		2,780.799	7,607.562	10,388.361	2,134.509	6,547.706	8,682.215
Currency Options Sell Transactions		3,281.616	7,192.324	10,473.940	3,427.973	5,479.950	8,907.923
Interest Rate Options Buy Transactions		200.000	742.947	942.947	250.000	585.947	835.947
Interest Rate Options Sell Transactions		200.000	742.947	942.947	250.000	585.947	835.947
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		5,210.583	12,753.596	17,964.179	5,274.032	12,993.378	18,267.410
CUSTODY AND PLEDGES RECEIVED		603,796.339	261,779.637	865,575.976	515,979.417	262,734.842	778,714.259
ITEMS HELD IN CUSTODY		335,753.015	178,967.625	514,720.640	271,381.629	182,248.974	453,630.603
Customer Fund and Portfolio Balances					0	0	0
Securities Held in Custody		314,715.814	178,301.673	493,017.487	250,948.565	181,437.884	432,386.449
Cheques Received for Collection		16,938.297	141.748	17,080.045	15,840.681	148.728	15,989.409
Commercial Notes Received for Collection		4,040.760	470.661	4,511.421	4,547.836	615.063	5,162.899
Other Assets Received for Collection			42.717	42.717	0	40.085	40.085
Securities that will be Intermediated to Issue					0	0	0
Other Items Under Custody		58.144	10.826	68.970	44.547	7.214	51.761
Custodians					0	0	0
PLEDGED ITEMS		256,028.960	80,172.628	336,201.588	240,607.924	78,233.779	318,841.703
Securities		187.707	389	188.096	179.680	390	180.070
Guarantee Notes		994.386	216.755	1,211.141	1,000.765	285.982	1,286.747
Commodity		23.843	36.435	60.278	25.813	56.719	82.532
Warrant					0	0	0
Real Estate		113,187.424	67,950.335	181,137.759	104,128.522	67,662.780	171,791.302
Other Pledged Items		141,635.600	11,962.424	153,598.024	135,273.144	10,221.643	145,494.787

Depositories Receiving Pledged Items			6.290	6.290	0	6.265	6.265
ACCEPTED BILL, GUARANTIES AND WARRANTEES		12.014.364	2.639.384	14.653.748	3.989.864	2.252.089	6.241.953
TOTAL OFF-BALANCE SHEET ACCOUNTS		783.472.150	527.087.939	1.310.560.089	677.376.188	506.868.569	1.184.244.757



Income Statement

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 30.06.2017	Previous Period 01.01.2016 - 30.06.2016	Current Period 3 Months 01.04.2017 - 30.06.2017	Previous Period 3 Months 01.04.2016 - 30.06.2016
Income Statement					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	4.1	10.731.963	9.281.153	5.517.253	4.598.615
Interest Income on Loans	4.1.1	8.574.530	7.609.194	4.374.590	3.864.786
Interest Income on Reserve Deposits		98.787	58.894	54.764	28.146
Interest Income on Banks	4.1.2	174.681	69.407	132.183	39.637
Interest Income on Money Market Placements		16.912	4.273	12.926	1.221
Interest Income on Marketable Securities Portfolio	4.1.3	1.442.279	1.199.294	727.913	495.158
Financial Assets Held for Trading		2.114	3.484	940	958
Financial Assets Available for Sale		1.002.317	939.270	506.197	367.765
Held to Maturity Investments		437.848	256.540	220.776	126.435
Finance Lease Income		301.212	247.838	151.831	124.293
Other Interest Income		123.562	92.253	63.046	45.374
INTEREST EXPENSES	4.2	-6.159.984	-5.418.408	-3.196.451	-2.687.728
Interest Expenses on Deposits	4.2.4	-4.649.736	-3.915.854	-2.454.855	-1.933.465
Interest Expenses on Funds Borrowed	4.2.1	-662.008	-484.732	-332.922	-256.637
Interest Expenses on Money Market Funds		-294.330	-537.679	-133.569	-260.926
Interest Expenses on Securities Issued	4.2.3	-529.910	-472.676	-272.141	-234.816
Other Interest Expense		-24.000	-7.467	-2.964	-1.884
NET INTEREST INCOME OR EXPENSE		4.571.979	3.862.745	2.320.802	1.910.887
NET FEE AND COMMISSION INCOME OR EXPENSES		1.674.994	1.530.175	826.475	777.905
Fees and Commissions Received		2.093.150	1.883.913	1.050.344	957.315
From Noncash Loans		291.782	238.498	146.081	120.442
Other	4.5	1.801.368	1.645.415	904.263	836.873
Fees and Commissions Paid		-418.156	-353.738	-223.869	-179.410
Paid for Noncash Loans		-9.539	-4.796	-5.764	-2.812
Other		-408.617	-348.942	-218.105	-176.598
DIVIDEND INCOME		10.278	6.054	8.347	2.626
TRADING INCOME OR LOSS (Net)	4.3	-41.287	100.189	-107.436	52.082
Gains (Losses) Arising from Capital Markets Transactions		36.548	42.179	10.557	8.257
Gains (Losses) Arising From Derivative Financial Transactions	4.4	-1.629.551	-890.296	-996.959	-284.024
Foreign Exchange Gains or Losses		1.551.716	948.306	878.966	327.849
OTHER OPERATING INCOME	4.5	628.855	442.613	295.398	315.065
TOTAL OPERATING INCOME (EXPENSE)		6.844.819	5.941.776	3.343.586	3.058.565
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	4.6	-1.714.435	-1.409.105	-819.556	-686.037
OTHER OPERATING EXPENSES (-)	4.7	-2.791.492	-2.587.478	-1.421.663	-1.323.760
NET OPERATING INCOME (LOSS)		2.338.892	1.945.193	1.102.367	1.048.768
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		47.094	33.262	18.937	18.552
NET MONETARY POSITION GAIN (LOSS)		0	0		
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.385.986	1.978.455	1.121.304	1.067.320
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	4.8	-492.754	-426.281	-229.378	-219.454
Current Tax Provision		-789.053	-489.758	-355.999	-239.497
Deferred Tax Provision		296.299	63.477	126.621	20.043
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.893.232	1.552.174	891.926	847.866
INCOME ON DISCONTINUED OPERATIONS		0	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	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	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	4.8	0	0	0	0

Current Tax Provision		0	0		
Deferred Tax Provision		0	0		
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT (LOSS)	4.9	1.893.232	1.552.174	891.926	847.866
Profit (Loss) Attributable to Group		1.893.198	1.552.138	891.917	847.851
Profit (loss), attributable to non-controlling interests	4.10	34	36	9	15
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse başına kâr/zarar (tam TL)</i>		0,00440000	0,00360000	0,00210000	0,00200000

Statement of Income and Expense Items Accounted Under Shareholders' Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 30.06.2017	Previous Period 01.01.2016 - 30.06.2016	Current Period 3 Months 01.04.2017 - 30.06.2017	Previous Period 3 Months 01.04.2016 - 30.06.2016
Statement of Income and Expense Items Accounted Under Shareholders' Equity					
Income and Expense Items Accounted Under Shareholders' Equity					
ADDITIONS TO MARKETABLE SECURITIES VALUATION DIFFERENCES FROM AVAILABLE- FOR- SALE FINANCIAL ASSETS		579.966	450.024		
TANGIBLE ASSETS REVALUATION DIFFERENCES		-3.322			
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0		
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		154.316	30.426		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Effective Part Of Fair Value Changes)		-57.039	-859.371		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES OF NET FOREIGN INVESTMENT RISK (Effective Part Of Fair Value Changes)		-114.714	-9.090		
EFFECTS OF CHANGES IN ACCOUNTING POLICIES AND CORRECTIONS OF ERRORS		0	0		
OTHER INCOME OR EXPENSES ACCOUNTED UNDER SHAREHOLDERS' EQUITY IN ACCORDANCE WITH TURKISH ACCOUNTING STANDARDS		1.106	75		
DEFERRED TAX RELATED TO VALUATION DIFFERENCES		-81.380	59.561		
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		478.933	-328.375		
PROFIT (LOSS)		1.893.232	1.552.174		
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		36.569	260.498		
Part of Derivative Financial Assets Held for Cash Flow Hedges Reclassified and Presented in Income Statement		56.029	10.278		
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0		
Other		1.800.634	1.281.398		
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		2.372.165	1.223.799		

Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 30.06.2017	Previous Period 01.01.2016 - 30.06.2016
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		4.819.994	2.859.334
Interest Received		9.618.736	8.586.822
Interest Paid		-6.158.819	-5.301.443
Dividends received		10.278	6.054
Fees and Commissions Received		2.093.150	1.883.913
Other Gains		876.137	129.685
Collections from Previously Written Off Loans and Other Receivables		710.931	476.095
Cash Payments to Personnel and Service Suppliers		-2.510.416	-2.172.830
Taxes Paid		-607.952	-595.785
Other		787.949	-153.177
Changes in Operating Assets and Liabilities Subject to Banking Operations		-6.749.563	-3.248.921
Net (Increase) Decrease in Financial Assets Held for Trading		-20.570	-54.392
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		-1.521.885	-1.813.389
Net (Increase) Decrease in Loans		-13.550.143	-10.247.660
Net (Increase) Decrease in Other Assets		-549.109	-1.340.532
Net Increase (Decrease) in Bank Deposits		-1.396.274	-657.691
Net Increase (Decrease) in Other Deposits		8.557.135	8.257.794
Net Increase (Decrease) in Funds Borrowed		-522.560	683.533
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.253.843	1.923.416
Net Cash Provided From Banking Operations		-1.929.569	-389.587
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		-1.454.519	2.020.520
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Tangible And Intangible Asset Purchases		-179.436	-216.128
Cash Obtained from Tangible and Intangible Asset Sales		29.749	48.374
Cash Paid for Purchase of Financial Assets Available for Sale		-5.268.203	-9.220.718
Cash Obtained from Sale of Financial Assets Available for Sale		4.020.896	11.830.143
Cash Paid for Purchase of Investment Securities Held to Maturity		-209.429	-495.841
Cash Obtained from Sale of Investment Securities Held to Maturity		151.904	74.690
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.816.544	-1.442.864
Cash Obtained from Loans and Securities Issued		14.254.134	6.627.848
Cash Outflow Arised From Loans and Securities Issued		-9.437.552	-8.070.675
Equity Instruments Issued		0	0
Dividends paid		-38	-37
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		425.701	7.015
Net Increase (Decrease) in Cash and Cash Equivalents		1.858.157	195.084
Cash and Cash Equivalents at Beginning of the Period		15.959.013	10.082.660
Cash and Cash Equivalents at End of the Period		17.817.170	10.277.744

Statement of Changes in Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Issued Capital	Issued Capital Inflation Adjustment Difference	Share Premium	Share Cancellation Profit	Legal Reserves	Statutory Reserves	Extraordinary Reserves	Other Reserves	Current Period Net Profit (Loss)	Prior Years' Profits or Losses	Marketable Securities Revaluation Differences	Tangible and Intangible Assets Revaluation Reserve	Bonus Shares from Investments	Hedge Reserves	Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Statement of Changes in Equity																			
Statement of Changes in Equity																			
Equity at beginning of period		4.347.051	0	543.881	0	751.512	0	11.148.251	1.648.170	1.908.683	1.595.010	-284.912	1.467.728	4.503	-43.949	0	23.085.928	474	23.086.402
Adjustments Related to TMS 8																			0
Effect Of Corrections																			0
Effect Of Changes In Accounting Policy																			0
Adjusted Beginning Balance		4.347.051	0	543.881	0	751.512	0	11.148.251	1.648.170	1.908.683	1.595.010	-284.912	1.467.728	4.503	-43.949	0	23.085.928	474	23.086.402
CHANGES IN THE PERIOD																			
Increase/Decrease due to Mergers		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marketable Securities Value Increase Funds												336.295	0	0	0	0	336.295	0	336.295
Hedge Reserves (Effective Portion)															-694.769	0	-694.769	0	-694.769
Cash Flow Hedges															-687.497	0	-687.497	0	-687.497
Net Foreign Investment Hedges															-7.272	0	-7.272	0	-7.272
Tangible Assets Revaluation Reserve													0				0	0	0
Intangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	58	0	0	58	0	58
Translation Differences								28.221	0	0	0	955	488	0	325	0	29.989	0	29.989
Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Effects Of Changes In Partipation Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash Increase		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
Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share Cancellation Profit		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
Other								52	0	0	0	0	0	0	0	0	52	0	52
Profit (loss) for the Period										1.552.138	0	0	0	0	0	0	1.552.138	36	1.552.174
Profit Distributions						93.027		1.764.898	2.620	-1.908.683	48.138	0	0	0	0	0	0	-37	-37
Dividends Paid												0	0	0	0	0	0	-37	-37
Transfers To Reserves						93.027		1.764.898	2.620	-1.908.683	48.138	0	0	0	0	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		4.347.051	0	543.881	844.539	12.913.149	1.679.063	1.552.138	1.643.148	52.338	1.468.216	4.561	-738.393	0	24.309.691	473	24.310.164		
Statement of Changes in Equity																			
Statement of Changes in Equity																			
Equity at beginning of period		4.347.051	0	543.881	0	844.539	0	12.913.149	1.982.740	2.932.795	1.639.954	-463.754	1.469.697	4.561	-93.962	0	26.120.651	502	26.121.153
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0
Adjusted Beginning Balance		4.347.051	0	543.881	0	844.539	0	12.913.149	1.982.740	2.932.795	1.639.954	-463.754	1.469.697	4.561	-93.962	0	26.120.651	502	26.121.153
CHANGES IN THE PERIOD																			
Increase/Decrease due to Mergers		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marketable Securities Value Increase Funds												463.890	0	0	0	0	463.890	0	463.890
Hedge Reserves (Effective Portion)															-137.402	0	-137.402	0	-137.402
Cash Flow Hedges															-45.631	0	-45.631	0	-45.631
Net Foreign Investment Hedges															-91.771	0	-91.771	0	-91.771
Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	-2.863				-2.863	0	-2.863
Intangible Assets Revaluation Reserve																			
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	1.106			1.106	0	1.106
Translation Differences								153.748	0	0	0	310	-24	0	168	0	154.202	0	154.202
Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Effects Of Changes In Partipation Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash Increase		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
Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share Cancellation Profit		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
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Profit (loss) for the Period										1.893.198	0	0	0	0	0	0	1.893.198	34	1.893.232
Profit Distributions						24.871	0	2.761.874	146.050	-2.932.795	0	0	0	0	0	0	0	-38	-38

Previous Period
01.01.2016 - 30.06.2016

Current Period
01.01.2017 - 30.06.2017

Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-38	-38
Transfers To Reserves					24.871	0	2.761.874	146.050	-2.932.795		0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period	4.347.051	543.881	869.410				15.675.023	2.282.538	1.893.198	1.639.954	446	1.466.810	5.667	-231.196				28.492.782	498	28.493.280