

TÜRKİYE HALK BANKASI A.Ş.

Banka Finansal Rapor(en)

Consolidated

2017 - 2. 3 Monthly Notification

General Information About Financial Statements

Türkiye Halk Bankası A.Ş. Consolidated Report 30 06 2017

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Halk Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Halk 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 döneme ait konsolide gelir tablosunun, özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin konsolide 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, Türkiye Halk Bankası A.Ş'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2017 tarihi itibarıyla finansal durumunun, finansal

performansının ve aynı tarihte sona eren altı aylık döneme ilişkin 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

Grup'un 31 Aralık 2016 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız denetimi ile 30 Haziran 2016 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 13 Şubat 2017 tarihli bağımsız denetçi raporunda ve 8 Ağustos 2016 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş verilmiş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide 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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Hasan Kılıç, SMMM

Sorumlu Denetçi

İstanbul, 3 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)	4.218.625	31.290.792	35.509.417	3.534.389	26.677.577	30.211.966
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	(2)	71.649	372.490	444.139	88.251	360.675	448.926
Financial Assets Held For Trading		71.649	372.490	444.139	88.251	360.675	448.926
Public Debt Securities		48.439	0	48.439	65.538	0	65.538
Equity instruments		2.457	767	3.224	2.413	682	3.095
Derivatives Classified As Financial Assets Held For Trading		0	371.530	371.530	4	359.807	359.811
Other Securities		20.753	193	20.946	20.296	186	20.482
Financial Assets Designated at Fair Value Through Profit or Loss		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Loans		0	0	0	0	0	0
Other Securities		0	0	0	0	0	0
BANKS	(3)	123.159	2.701.041	2.824.200	362.526	1.602.324	1.964.850
RECEIVABLES FROM MONEY MARKETS		1.108.694	0	1.108.694	1.072.397	0	1.072.397
Receivables From Interbank Money Markets		0	0	0	0	0	0
Receivables From BIST Takasbank Money Market		1.106.068	0	1.106.068	1.067.712	0	1.067.712
Receivables From Reverse Repo Transactions		2.626	0	2.626	4.685	0	4.685
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	(4)	12.035.294	5.338.570	17.373.864	10.915.994	4.565.225	15.481.219
Equity instruments		26.751	42.972	69.723	23.682	36.149	59.831
Public Debt Securities		12.008.543	5.295.598	17.304.141	10.890.372	4.529.076	15.419.448
Other Securities		0	0	0	1.940	0	1.940
LOANS AND RECEIVABLES	(5)	122.309.104	59.436.654	181.745.758	103.252.263	56.070.896	159.323.159
Loans and Receivables		120.953.462	59.348.714	180.302.176	102.076.226	55.981.809	158.058.035
Loans to Bank"s Risk Group		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other		120.953.462	59.348.714	180.302.176	102.076.226	55.981.809	158.058.035
Non-performing Loans		5.736.359	178.059	5.914.418	5.140.082	180.430	5.320.512
Specific Provisions (-)		-4.380.717	-90.119	-4.470.836	-3.964.045	-91.343	-4.055.388
FACTORING RECEIVABLES		984.232	133.428	1.117.660	849.637	284.891	1.134.528
HELD TO MATURITY INVESTMENTS (Net)	(6)	17.856.336	2.509.349	20.365.685	15.875.022	2.469.604	18.344.626
Public Debt Securities		17.809.730	2.509.349	20.319.079	15.841.619	2.469.604	18.311.223
Other Securities		46.606	0	46.606	33.403	0	33.403
INVESTMENTS IN ASSOCIATES (Net)	(7)	22.165	281.683	303.848	22.393	270.028	292.421

Associates Accounted for Using Equity Method		15.845	281.683	297.528	16.073	270.028	286.101
Unconsolidated Associates		6.320	0	6.320	6.320	0	6.320
Financial Associates		0	0	0	0	0	0
Non-Financial Associates		6.320	0	6.320	6.320	0	6.320
INVESTMENTS IN SUBSIDIARIES (Net)	(8)	41.243	0	41.243	41.243	0	41.243
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		41.243	0	41.243	41.243	0	41.243
JOINTLY CONTROLLED PARTNERSHIPS (JOINT VENTURES) (Net)	(9)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships (Joint Ventures)		0	0	0	0	0	0
Financial Joint Ventures		0	0	0	0	0	0
Non-Financial Joint Ventures		0	0	0	0	0	0
RECEIVABLES FROM LEASING TRANSACTIONS	(10)	524.856	1.953.182	2.478.038	365.336	1.945.994	2.311.330
Finance lease receivables		669.090	2.293.486	2.962.576	459.604	2.258.623	2.718.227
Operating Lease Receivables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Unearned Income (-)		-144.234	-340.304	-484.538	-94.268	-312.629	-406.897
DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES	(11)	0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedge of Net Investments In A Foreign Operation		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	3.277.120	81.710	3.358.830	3.192.451	74.533	3.266.984
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	88.036	19.814	107.850	95.056	20.173	115.229
Goodwill		0	0	0	0	0	0
Other		88.036	19.814	107.850	95.056	20.173	115.229
INVESTMENT PROPERTY (Net)	(14)	872.127	4.103	876.230	860.521	3.595	864.116
TAX ASSETS	(15)	95.016	1.975	96.991	97.750	1.775	99.525
Current tax assets		0	0	0	0	0	0
Deferred Tax Asset		95.016	1.975	96.991	97.750	1.775	99.525
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	1.537	0	1.537	1.537	0	1.537
Held for Sale		1.537	0	1.537	1.537	0	1.537
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS		3.545.353	379.172	3.924.525	2.203.011	549.200	2.752.211
TOTAL ASSETS	(17)	167.174.546	104.503.963	271.678.509	142.829.777	94.896.490	237.726.267
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	97.655.268	74.383.381	172.038.649	86.549.173	63.849.704	150.398.877
Deposits from the Bank"s Risk Group		9.980	0	9.980	8.771	0	8.771
Other		97.645.288	74.383.381	172.028.669	86.540.402	63.849.704	150.390.106
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(2)	14	171.851	171.865	59	224.534	224.593
LOANS RECEIVED	(3)	1.321.975	18.821.404	20.143.379	1.171.764	20.417.347	21.589.111
MONEY MARKET FUNDS		24.475.254	1.906.251	26.381.505	17.648.265	1.373.871	19.022.136
Funds From Interbank Money Market		22.907.717	0	22.907.717	7.003.306	0	7.003.306
Funds From Takasbank Money Market		1.447.845	0	1.447.845	1.174.218	0	1.174.218
Funds Provided Under Repurchase Agreements		119.692	1.906.251	2.025.943	9.470.741	1.373.871	10.844.612
MARKETABLE SECURITIES (Net)	(4)	3.046.995	10.719.789	13.766.784	2.067.703	10.684.708	12.752.411
Bills		3.046.995	0	3.046.995	2.067.703	0	2.067.703

Asset-backed Securities		0	0	0	0	0	0
Bonds		0	10.719.789	10.719.789	0	10.684.708	10.684.708
FUNDS	(5)	2.365.406	0	2.365.406	2.339.808	0	2.339.808
Borrower funds		5.764	0	5.764	36.600	0	36.600
Other		2.359.642	0	2.359.642	2.303.208	0	2.303.208
MISCELLANEOUS PAYABLES		3.012.404	159.807	3.172.211	2.743.078	123.544	2.866.622
OTHER LIABILITIES	(6)	2.841.891	559.507	3.401.398	1.503.590	439.963	1.943.553
FACTORING PAYABLES		996	255	1.251	383	205	588
LEASE PAYABLES	(7)	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	(8)	0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	(9)	4.920.917	91.297	5.012.214	4.485.747	87.352	4.573.099
General Loan Loss Provisions		2.154.859	24.866	2.179.725	2.027.964	21.172	2.049.136
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		711.924	3.769	715.693	728.172	3.287	731.459
Insurance Technical Reserves (Net)		1.754.461	0	1.754.461	1.400.148	0	1.400.148
Other provisions		299.673	62.662	362.335	329.463	62.893	392.356
TAX LIABILITIES	(10)	1.139.528	2.752	1.142.280	639.422	6.527	645.949
Current tax liabilities		801.103	600	801.703	352.600	4.375	356.975
Deferred tax liabilities		338.425	2.152	340.577	286.822	2.152	288.974
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	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	(12)	0	0	0	0	0	0
EQUITY	(13)	23.977.192	104.375	24.081.567	21.541.471	-171.951	21.369.520
Issued capital		1.250.000	0	1.250.000	1.250.000	0	1.250.000
Capital Reserves		3.176.148	-180.746	2.995.402	2.959.599	-427.355	2.532.244
Equity Share Premiums		39.737	0	39.737	39.737	0	39.737
Share Cancellation Profits		0	0	0	0	0	0
Marketable Securities Value Increase Funds		-197.557	-181.168	-378.725	-291.223	-427.705	-718.928
Tangible Assets Revaluation Reserve		2.127.595	371	2.127.966	2.106.979	299	2.107.278
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)		4.723	0	4.723	4.723	0	4.723
Hedging Reserves (Effective Portion)		0	0	0	0	0	0
Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations		0	0	0	0	0	0
Other Capital Reserves		1.201.650	51	1.201.701	1.099.383	51	1.099.434
Profit Reserves		16.865.900	148.131	17.014.031	14.562.537	111.025	14.673.562
Legal Reserves		1.722.584	8.560	1.731.144	1.558.859	3.313	1.562.172
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		15.096.174	27.317	15.123.491	12.956.536	0	12.956.536
Other Profit Reserves		47.142	112.254	159.396	47.142	107.712	154.854

Profit or Loss		2.497.225	103.199	2.600.424	2.585.417	115.139	2.700.556
Prior Years' Profit/Loss		52.688	87.837	140.525	84.650	82.299	166.949
Current Period Net Profit Or Loss		2.444.537	15.362	2.459.899	2.500.767	32.840	2.533.607
Non-controlling Interests		187.919	33.791	221.710	183.918	29.240	213.158
TOTAL EQUITY AND LIABILITIES		164.757.840	106.920.669	271.678.509	140.690.463	97.035.804	237.726.267

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		51.711.221	52.357.525	104.068.746	46.265.354	51.600.941	97.866.295
GUARANTIES AND WARRANTIES	(1)	23.380.397	27.609.979	50.990.376	20.999.538	26.878.181	47.877.719
Letters of Guarantee		22.455.541	21.308.257	43.763.798	20.194.359	19.924.546	40.118.905
Guarantees Subject to State Tender Law		1.096.487	10.819.773	11.916.260	1.049.993	11.366.716	12.416.709
Guarantees Given for Foreign Trade Operations		0	17.663	17.663	0	16.644	16.644
Other Letters of Guarantee		21.359.054	10.470.821	31.829.875	19.144.366	8.541.186	27.685.552
Bank Acceptances		25.876	2.141.116	2.166.992	12.876	2.812.590	2.825.466
Import Letter of Acceptance		168	228.667	228.835	0	320.953	320.953
Other Bank Acceptances		25.708	1.912.449	1.938.157	12.876	2.491.637	2.504.513
Letters of Credit		8.318	4.014.576	4.022.894	18.091	4.001.009	4.019.100
Documentary Letters of Credit		8.318	4.014.576	4.022.894	18.091	3.972.450	3.990.541
Other Letters of Credit		0	0	0	0	28.559	28.559
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		890.662	146.030	1.036.692	774.212	140.036	914.248
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	25.080.702	1.940.897	27.021.599	23.261.724	1.492.636	24.754.360
Irrevocable Commitments		25.080.702	1.246.717	26.327.419	23.261.724	901.095	24.162.819
Forward Asset Purchase Commitments		275.779	626.602	902.381	112.735	304.715	417.450
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		3.649.997	440.999	4.090.996	3.182.164	398.636	3.580.800
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		6.119.896	0	6.119.896	5.805.008	0	5.805.008
Tax and Fund Liabilities Arised from Export Commitments		32.895	0	32.895	28.864	0	28.864
Commitments for Credit Card Limits		11.248.687	32.728	11.281.415	10.794.813	29.260	10.824.073
Commitments for Credit Cards and Banking Services Promotions		39.708	0	39.708	44.328	0	44.328
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		3.713.740	146.388	3.860.128	3.293.812	168.484	3.462.296
Revocable Commitments		0	694.180	694.180	0	591.541	591.541
Revocable Loan Granting Commitments		0	52.284	52.284	0	52.315	52.315
Other Revocable Commitments		0	641.896	641.896	0	539.226	539.226
DERIVATIVE FINANCIAL INSTRUMENTS	(1)	3.250.122	22.806.649	26.056.771	2.004.092	23.230.124	25.234.216
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		3.250.122	22.806.649	26.056.771	2.004.092	23.230.124	25.234.216
Forward Foreign Currency Buy or Sell Transactions		1.762.331	5.927.368	7.689.699	1.162.609	5.842.701	7.005.310
Forward Foreign Currency Buying Transactions		895.512	3.794.269	4.689.781	564.492	3.958.285	4.522.777
Forward Foreign Currency Sale Transactions		866.819	2.133.099	2.999.918	598.117	1.884.416	2.482.533
Currency and Interest Rate Swaps		739.426	14.444.826	15.184.252	581.914	14.785.050	15.366.964
Currency Swap Buy Transactions		133.189	2.497.848	2.631.037	148.821	2.707.908	2.856.729
Currency Swap Sell Transactions		606.237	1.944.149	2.550.386	433.093	2.332.612	2.765.705
Interest Rate Swap Buy Transactions		0	5.001.414	5.001.414	0	4.872.265	4.872.265
Interest Rate Swap Sell Transactions		0	5.001.415	5.001.415	0	4.872.265	4.872.265
Currency, Interest Rate and Securities Options		748.365	778.635	1.527.000	259.569	420.684	680.253
Currency Options Buy Transactions		374.156	389.343	763.499	129.783	210.341	340.124
Currency Options Sell Transactions		374.209	389.292	763.501	129.786	210.343	340.129
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	1.655.820	1.655.820	0	2.181.689	2.181.689
CUSTODY AND PLEDGES RECEIVED		730.773.766	179.288.292	910.062.058	661.477.039	156.010.441	817.487.480
ITEMS HELD IN CUSTODY		355.992.950	26.153.921	382.146.871	344.066.173	23.722.398	367.788.571
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		167.109.015	682.926	167.791.941	167.030.333	728.810	167.759.143
Cheques Received for Collection		13.445.827	19.363.427	32.809.254	12.751.492	17.280.141	30.031.633
Commercial Notes Received for Collection		164.522.193	494.289	165.016.482	137.519.788	518.733	138.038.521
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		3.895.532	106.981	4.002.513	3.486.346	98.721	3.585.067
Custodians		7.020.383	5.506.298	12.526.681	23.278.214	5.095.993	28.374.207
PLEDGED ITEMS		374.780.816	153.134.371	527.915.187	317.410.866	131.158.600	448.569.466
Securities		4.225.046	536.446	4.761.492	4.077.924	476.540	4.554.464
Guarantee Notes		6.543.972	870.320	7.414.292	7.297.816	820.012	8.117.828
Commodity		25.813	1.974.000	1.999.813	25.813	0	25.813
Warrant		0	0	0	0	0	0
Real Estate		287.418.028	129.654.934	417.072.962	259.332.850	116.459.706	375.792.556
Other Pledged Items		53.876.560	17.995.792	71.872.352	42.616.278	12.035.647	54.651.925

Depositories Receiving Pledged Items		22.691.397	2.102.879	24.794.276	4.060.185	1.366.695	5.426.880
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	1.129.443	1.129.443
TOTAL OFF-BALANCE SHEET ACCOUNTS		782.484.987	231.645.817	1.014.130.804	707.742.393	207.611.382	915.353.775



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	(1)	10.847.572	8.155.418	5.541.132	4.113.958
Interest Income on Loans		8.481.881	6.704.945	4.391.050	3.470.502
Interest Income on Reserve Deposits		52.130	30.193	30.094	15.138
Interest Income on Banks		115.111	55.486	68.886	25.625
Interest Income on Money Market Placements		23.549	190	11.187	112
Interest Income on Marketable Securities Portfolio		1.988.376	1.229.352	947.659	529.057
Financial Assets Held for Trading		1.483	3.659	1.002	2.155
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		807.883	493.398	394.114	233.556
Held to Maturity Investments		1.179.010	732.295	552.543	293.346
Finance Lease Income		90.730	70.556	46.553	34.693
Other Interest Income		95.795	64.696	45.703	38.831
INTEREST EXPENSES	(2)	-6.385.857	-4.885.406	-3.481.073	-2.452.229
Interest Expenses on Deposits		-4.611.837	-3.953.388	-2.514.814	-1.972.226
Interest Expenses on Funds Borrowed		-260.868	-236.363	-122.204	-116.040
Interest Expenses on Money Market Funds		-1.056.489	-399.335	-621.896	-219.658
Interest Expenses on Securities Issued		-391.703	-248.322	-195.541	-126.545
Other Interest Expense		-64.960	-47.998	-26.618	-17.760
NET INTEREST INCOME OR EXPENSE		4.461.715	3.270.012	2.060.059	1.661.729
NET FEE AND COMMISSION INCOME OR EXPENSES		965.679	549.122	460.523	301.261
Fees and Commissions Received		1.246.407	788.958	609.507	414.853
From Noncash Loans		187.471	137.171	96.119	74.091
Other		1.058.936	651.787	513.388	340.762
Fees and Commissions Paid		-280.728	-239.836	-148.984	-113.592
Paid for Noncash Loans		-1.973	-1.799	-1.298	-713
Other		-278.755	-238.037	-147.686	-112.879
DIVIDEND INCOME	(3)	3.467	39.832	3.263	39.832
TRADING INCOME OR LOSS (Net)	(4)	122.262	51.684	46.839	23.798
Gains (Losses) Arising from Capital Markets Transactions		19.503	7.928	10.255	4.031
Gains (Losses) Arising From Derivative Financial Transactions		-189.887	-402.934	-46.336	-191.474
Foreign Exchange Gains or Losses		292.646	446.690	82.920	211.241
OTHER OPERATING INCOME	(5)	996.165	1.011.570	520.634	597.051
TOTAL OPERATING INCOME (EXPENSE)		6.549.288	4.922.220	3.091.318	2.623.671
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	(6)	-741.492	-555.451	-262.363	-279.345
OTHER OPERATING EXPENSES (-)	(7)	-2.718.469	-2.556.946	-1.447.930	-1.172.337
NET OPERATING INCOME (LOSS)		3.089.327	1.809.823	1.381.025	1.171.989
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		9.934	8.095	4.886	4.389
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	3.099.261	1.817.918	1.385.911	1.176.378
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-632.651	-336.627	-275.946	-224.223
Current Tax Provision		-601.981	-434.320	-296.622	-240.881
Deferred Tax Provision		-30.670	97.693	20.676	16.658
NET PERIOD PROFIT (LOSS) FROM CONTUNUING OPERATIONS	(10)	2.466.610	1.481.291	1.109.965	952.155
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Deferred Tax Provision		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT (LOSS)	(11)	2.466.610	1.481.291	1.109.965	952.155
Profit (Loss) Attributable to Group		2.459.899	1.480.234	1.107.224	939.645
Profit (loss), attributable to non-controlling interests		6.711	1.057	2.741	12.510
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar / Zarar (Tam TL)		1,96792000	1,18419000	0,88578000	0,75172000

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		362.590	430.495		
TANGIBLE ASSETS REVALUATION DIFFERENCES		21.777	-376		
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0		
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		140.328	40.642		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Effective Part Of Fair Value Changes)		0	0		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES OF NET FOREIGN INVESTMENT RISK (Effective Part Of Fair Value Changes)		0	0		
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		2.951	6.511		
DEFERRED TAX RELATED TO VALUATION DIFFERENCES		-23.467	-54.466		
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		504.179	422.806		
PROFIT (LOSS)		2.466.610	1.481.291		
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		18.258	3.640		
Part of Derivative Financial Assets Held for Cash Flow Hedges Reclassified and Presented in Income Statement		0	0		
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0		
Other		2.448.352	1.477.651		
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		2.970.789	1.904.097		

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		3.924.428	1.238.858
Interest Received		10.460.340	7.682.477
Interest Paid		-5.716.311	-4.868.311
Dividends received		3.467	39.832
Fees and Commissions Received		1.246.407	788.958
Other Gains		826.416	891.666
Collections from Previously Written Off Loans and Other Receivables		302.430	336.009
Cash Payments to Personnel and Service Suppliers		-1.036.596	-937.066
Taxes Paid		-520.041	-351.876
Other		-1.641.684	-2.342.831
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.431.938	-3.235.756
Net (Increase) Decrease in Financial Assets Held for Trading		16.143	-45.710
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		15.497	0
Net (Increase) Decrease in Loans		-22.588.509	-12.441.072
Net (Increase) Decrease in Other Assets		-4.341.004	-2.886.853
Net Increase (Decrease) in Bank Deposits		-5.935.607	2.934.116
Net Increase (Decrease) in Other Deposits		26.952.159	5.018.199
Net Increase (Decrease) in Funds Borrowed		-1.444.895	-1.152.363
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		9.758.154	5.337.927
Net Cash Provided From Banking Operations		6.356.366	-1.996.898
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		-4.659.768	-121.898
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Tangible And Intangible Asset Purchases		-182.921	-139.957
Cash Obtained from Tangible and Intangible Asset Sales		68.337	66.077
Cash Paid for Purchase of Financial Assets Available for Sale		-4.724.069	-1.138.756
Cash Obtained from Sale of Financial Assets Available for Sale		2.811.559	446.256
Cash Paid for Purchase of Investment Securities Held to Maturity		-3.810.874	-1.142.029
Cash Obtained from Sale of Investment Securities Held to Maturity		1.176.467	1.794.990
Other		1.733	-8.479
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		750.580	-149.139
Cash Obtained from Loans and Securities Issued		3.095.680	1.889.764
Cash Outflow Arised From Loans and Securities Issued		-2.086.358	-1.797.144
Equity Instruments Issued		0	0
Dividends paid		-258.742	-241.759
Payments of finance lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		33.734	-5.452
Net Increase (Decrease) in Cash and Cash Equivalents		2.480.912	-2.273.387
Cash and Cash Equivalents at Beginning of the Period		15.530.596	8.855.902
Cash and Cash Equivalents at End of the Period		18.011.508	6.582.515



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
Previous Period 01.01.2016 - 30.06.2016	Statement of Changes in Equity																			
	Statement of Changes in Equity																			
	Equity at beginning of period		1.250.000	1.220.451	39.488	0	1.393.927	0	11.045.915	140.904	2.317.984	164.806	-285.131	1.672.931	3.973	0	0	18.965.248	201.426	19.166.674
	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		1.250.000	1.220.451	39.488	0	1.393.927	0	11.045.915	140.904	2.317.984	164.806	-285.131	1.672.931	3.973	0	0	18.965.248	201.426	19.166.674
	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		0	0	0	0	0	0	0	0	0	0	375.866	0	0	0	0	375.866	88	375.954
	Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	-301	0	0	0	-301	0	-301
	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	0	0	0	0	0	0
	Translation Differences		0	0	0	0	0	0	0	40.617	0	0	0	0	0	0	0	40.617	25	40.642
	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 Partipication 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	23	0	-187	0	-383	2.610	0	0	0	0	0	0	0	2.063	4.448	6.511
	Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.480.234	0	0	0	0	0	0	1.480.234	1.057	1.481.291
	Profit Distributions		0	0	0	0	164.831	0	1.943.833	0	-2.317.984	-32.439	0	0	0	0	0	-241.759	0	-241.759
	Dividends Paid		0	0	0	0	0	0	0	0	0	-241.759	0	0	0	0	0	-241.759	0	-241.759
	Transfers To Reserves		0	0	0	0	164.831	0	1.943.833	0	0	-2.108.664	0	0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	-2.317.984	2.317.984	0	0	0	0	0	0	0	0
	Equity at end of period		1.250.000	1.220.451	39.511	0	1.558.571	0	12.989.365	184.131	1.480.234	132.367	90.735	1.672.630	3.973	0	0	20.621.968	207.044	20.829.012
Current Period 01.01.2017 - 30.06.2017	Statement of Changes in Equity																			
	Statement of Changes in Equity																			
	Equity at beginning of period		1.250.000	1.220.451	39.737	0	1.562.172	0	12.956.536	33.837	2.533.607	166.949	-718.928	2.107.278	4.723	0	0	21.156.362	213.158	21.369.520
	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		1.250.000	1.220.451	39.737	0	1.562.172	0	12.956.536	33.837	2.533.607	166.949	-718.928	2.107.278	4.723	0	0	21.156.362	213.158	21.369.520
	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		0	0	0	0	0	0	0	0	0	0	340.203	0	0	0	0	340.203	9	340.212
	Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	-42.781	0	0	0	0	0	0	0	-42.781	0	-42.781
	Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Net Foreign Investment Hedges		0	0	0	0	0	0	0	-42.781	0	0	0	0	0	0	0	-42.781	0	-42.781
	Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	20.688	0	0	0	20.688	0	20.688
	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	0	0	0	0	0	0
	Translation Differences		0	0	0	0	0	0	0	140.144	0	0	0	0	0	0	0	140.144	184	140.328
	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 Partipication 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	-257	0	491	9.446	0	34.404	0	0	0	0	0	44.084	1.648	45.732
	Profit (loss) for the Period		0	0	0	0	0	0	0	0	2.459.899	0	0	0	0	0	0	2.459.899	6.711	2.466.610
	Profit Distributions		0	0	0	0	169.229	0	2.166.464	0	-2.533.607	-60.828	0	0	0	0	0	-258.742	0	-258.742

	Dividends Paid		0	0	0	0	0	0	0	0	-258.742	0	0	0	0	-258.742	0	-258.742
	Transfers To Reserves		0	0	0	0	169.229	0	2.166.464	0	0	-2.335.693	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	-2.533.607	2.533.607	0	0	0	0	0	0
	Equity at end of period		1.250.000	1.220.451	39.737	0	1.731.144	0	15.123.491	140.646	2.459.899	140.525	-378.725	2.127.966	4.723	0	23.859.857	221.710 24.081.567