

TÜRK EKONOMİ BANKASI A.Ş.
Bank Financial Report
Consolidated
2018 - 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

Türk Ekonomi Bankası A.Ş. Genel Kurulu'na:

Giriş

Türk Ekonomi Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, 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

řirketinin, 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, Türk Ekonomi Bankası A.ř.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2018 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.

Mevzuattan Kaynaklanan Diğer Yükümlölüklere 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 rastlanılmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.ř.

Didem Demer Kaya, SMMM

Sorumlu Denetçi

İstanbul, 1 Ağustos 2018

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 30.06.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		13.157.750	15.418.469	28.576.219			
Cash and cash equivalents		3.625.679	14.741.291	18.366.970			
Cash and Cash Balances at Central Bank	(I-1)	1.386.111	12.007.518	13.393.629			
Banks	(I-4)	1.751.353	2.733.773	4.485.126			
Receivables From Money Markets		488.215	0	488.215			
Financial assets at fair value through profit or loss		705.273	261.557	966.830			
Public Debt Securities	(I-2)	667.956	215.723	883.679			
Equity instruments		35.942	45.834	81.776			
Other Financial Assets		1.375	0	1.375			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-5)	3.248.024	279.418	3.527.442			
Public Debt Securities		3.242.414	279.418	3.521.832			
Equity instruments		5.610	0	5.610			
Other Financial Assets		0	0	0			
Financial Assets Measured at Amortised Cost	(I-7)	2.689.844	0	2.689.844			
Public Debt Securities		2.689.844	0	2.689.844			
Other Financial Assets		0	0	0			
Derivative financial assets		2.906.306	136.203	3.042.509			
Derivative Financial Assets At Fair Value Through Profit Or Loss	(I-3)	2.342.910	135.800	2.478.710			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-12)	563.396	403	563.799			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-17.376	0	-17.376			
LOANS (Net)	(I-6)	55.597.104	16.310.335	71.907.439			
Loans		54.707.696	15.484.986	70.192.682			
Loans Measured at Amortised Cost		54.707.696	15.484.986	70.192.682			
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-11)	0	0	0			
Finance lease receivables		0	0	0			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		0	0	0			
Factoring Receivables	(I-15)	1.153.115	820.986	1.974.101			

Factoring Receivables Measured at Amortised Cost		1.153.115	820.986	1.974.101			
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		2.117.574	20.437	2.138.011			
Allowance for Expected Credit Losses (-)		-2.381.281	-16.074	-2.397.355			
12-Month Expected Credit Losses (Stage 1)		-323.497	-332	-323.829			
Significant Increase in Credit Risk (Stage 2)		-670.922	-60	-670.982			
Credit-Impaired (Stage 3)		-1.386.862	-15.682	-1.402.544			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-14)	126.004	0	126.004			
Held for Sale		126.004	0	126.004			
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5	0	5			
Investments in Associates (Net)	(I-8)	0	0	0			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		0	0	0			
Investments in Subsidiaries (Net)	(I-9)	0	0	0			
Unconsolidated Financial Subsidiaries		0	0	0			
Unconsolidated Non-Financial Subsidiaries		0	0	0			
Jointly Controlled Partnerships (JointVentures) (Net)	(I-10)	5	0	5			
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0			
Unconsolidated Jointly Controlled Partnerships		5	0	5			
TANGIBLE ASSETS (Net)		247.371	0	247.371			
INTANGIBLE ASSETS AND GOODWILL (Net)		521.575	0	521.575			
Goodwill		421.124	0	421.124			
Other		100.451	0	100.451			
INVESTMENT PROPERTY (Net)	(I-13)	0	0	0			
CURRENT TAX ASSETS		273	0	273			
DEFERRED TAX ASSET		152.197	0	152.197			
OTHER ASSETS		1.071.790	224.360	1.296.150			
TOTAL ASSETS		70.874.069	31.953.164	102.827.233			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	39.720.516	26.006.465	65.726.981			
LOANS RECEIVED	(II-3)	1.211.691	15.385.503	16.597.194			
MONEY MARKET FUNDS		210.642	0	210.642			
MARKETABLE SECURITIES (Net)	(II-3)	1.957.288	26.710	1.983.998			
Bills		1.957.288	26.710	1.983.998			
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		2.191.182	77.769	2.268.951			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(II-2)	2.158.636	75.749	2.234.385			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-6)	32.546	2.020	34.566		
FACTORING PAYABLES		281	2.612	2.893		
LEASE PAYABLES	(II-5)	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-7)	474.058	27.771	501.829		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		241.766	23.379	265.145		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		232.292	4.392	236.684		
CURRENT TAX LIABILITIES	(II-8)	278.308	0	278.308		
DEFERRED TAX LIABILITY		0	0	0		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT		0	2.437.531	2.437.531		
Loans		0	2.437.531	2.437.531		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES		2.043.426	1.070.815	3.114.241		
EQUITY	(II-9)	9.715.159	-10.494	9.704.665		
Issued capital		2.204.390	0	2.204.390		
Capital Reserves		488.101	0	488.101		
Equity Share Premiums		2.565	0	2.565		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		485.536	0	485.536		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		325.302	0	325.302		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		265.383	-10.494	254.889		
Profit Reserves		5.675.707	0	5.675.707		
Legal Reserves		382.343	0	382.343		
Statutory Reserves		0	0	0		
Extraordinary Reserves		5.184.342	0	5.184.342		
Other Profit Reserves		109.022	0	109.022		
Profit or Loss		748.546	0	748.546		
Prior Years' Profit or Loss		9.497	0	9.497		
Current Period Net Profit Or Loss		739.049	0	739.049		
Non-controlling Interests	(II-10)	7.730	0	7.730		
Total equity and liabilities		57.802.551	45.024.682	102.827.233		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		95.358.056	102.295.869	197.653.925			
GUARANTIES AND WARRANTIES	(III-1)	9.766.738	12.683.132	22.449.870			
Letters of Guarantee		7.180.680	6.715.365	13.896.045			
Guarantees Subject to State Tender Law		187.378	85.781	273.159			
Guarantees Given for Foreign Trade Operations		402.674	431.596	834.270			
Other Letters of Guarantee		6.590.628	6.197.988	12.788.616			
Bank Acceptances		0	34.701	34.701			
Import Letter of Acceptance		0	34.701	34.701			
Other Bank Acceptances		0	0	0			
Letters of Credit		0	2.937.235	2.937.235			
Documentary Letters of Credit		0	1.541.655	1.541.655			
Other Letters of Credit		0	1.395.580	1.395.580			
Prefinancing Given as Guarantee		0	0	0			
Endorsements		0	0	0			
Endorsements to the Central Bank of Turkey		0	0	0			
Other Endorsements		0	0	0			
Purchase Guarantees for Securities Issued		0	0	0			
Factoring Guarantees		0	0	0			
Other Guarantees		2.582.676	2.228.226	4.810.902			
Other Collaterals		3.382	767.605	770.987			
COMMITMENTS	(III-1)	15.706.621	5.341.424	21.048.045			
Irrevocable Commitments		15.706.621	5.341.424	21.048.045			
Forward Asset Purchase Commitments		1.986.453	4.755.787	6.742.240			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		4.629.191	140.753	4.769.944			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		2.789.831	0	2.789.831			
Tax and Fund Liabilities Arised from Export Commitments		79.254	0	79.254			
Commitments for Credit Card Limits		6.192.490	0	6.192.490			
Commitments for Credit Cards and Banking Services Promotions		4.294	0	4.294			
Receivables from Short Sale Commitments of Marketable Securities		0	0	0			

Payables for Short Sale Commitments of Marketable Securities		0	0	0			
Other Irrevocable Commitments		25.108	444.884	469.992			
Revocable Commitments		0	0	0			
Revocable Loan Granting Commitments		0	0	0			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS		69.884.697	84.271.313	154.156.010			
Derivative Financial Instruments Held For Hedging		14.857.815	5.704.160	20.561.975			
Fair Value Hedges		0	0	0			
Cash Flow Hedges		14.857.815	5.704.160	20.561.975			
Hedges of Net Investment in Foreign Operations		0	0	0			
Derivative Financial Instruments Held For Trading		55.026.882	78.567.153	133.594.035			
Forward Foreign Currency Buy or Sell Transactions		12.835.622	15.192.422	28.028.044			
Forward Foreign Currency Buying Transactions		2.483.991	11.509.363	13.993.354			
Forward Foreign Currency Sale Transactions		10.351.631	3.683.059	14.034.690			
Currency and Interest Rate Swaps		33.324.475	48.040.204	81.364.679			
Currency Swap Buy Transactions		15.666.015	23.832.139	39.498.154			
Currency Swap Sell Transactions		17.658.460	21.443.501	39.101.961			
Interest Rate Swap Buy Transactions		0	1.382.282	1.382.282			
Interest Rate Swap Sell Transactions		0	1.382.282	1.382.282			
Currency, Interest Rate and Securities Options		8.857.448	11.940.910	20.798.358			
Currency Options Buy Transactions		4.913.879	5.539.508	10.453.387			
Currency Options Sell Transactions		3.943.569	6.401.402	10.344.971			
Interest Rate Options Buy Transactions		0	0	0			
Interest Rate Options Sell Transactions		0	0	0			
Securities Options Buy Transactions		0	0	0			
Securities Options Sell Transactions		0	0	0			
Currency Futures		0	1.679.638	1.679.638			
Currency Futures Buy Transactions		0	142.232	142.232			
Currency Futures Sell Transactions		0	1.537.406	1.537.406			
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		9.337	1.713.979	1.723.316			
CUSTODY AND PLEDGES RECEIVED		181.809.946	36.244.682	218.054.628			
ITEMS HELD IN CUSTODY		35.414.338	2.436.161	37.850.499			
Customer Fund and Portfolio Balances		7.796.922	0	7.796.922			
Securities Held in Custody		11.969.481	966.686	12.936.167			
Cheques Received for Collection		13.493.887	949.623	14.443.510			
Commercial Notes Received for Collection		514.586	189.230	703.816			
Other Assets Received for Collection		0	330.622	330.622			
Securities that will be Intermediated to Issue		0	0	0			
Other Items Under Custody		1.639.462	0	1.639.462			
Custodians		0	0	0			
PLEDGED ITEMS		139.414.169	32.420.097	171.834.266			
Securities		713.106	60.729	773.835			
Guarantee Notes		55.211.204	21.399.111	76.610.315			
Commodity		20.260	417.204	437.464			
Warrant		0	0	0			
Real Estate		74.703.199	5.986.131	80.689.330			
Other Pledged Items		8.766.400	4.556.922	13.323.322			

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		6.981.439	1.388.424	8.369.863			
TOTAL OFF-BALANCE SHEET ACCOUNTS		277.168.002	138.540.551	415.708.553			

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 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-1)	5.077.453		2.686.799	
Interest Income on Loans		4.350.000		2.288.996	
Interest Income on Reserve Deposits		56.008		31.181	
Interest Income on Banks		82.631		51.335	
Interest Income on Money Market Placements		61.508		29.936	
Interest Income on Marketable Securities Portfolio		419.544		228.900	
Financial Assets At Fair Value Through Profit Loss		65.306		33.914	
Financial Assets At Fair Value Through Other Comprehensive Income		188.761		105.977	
Financial Assets Measured at Amortised Cost		165.477		89.009	
Finance Lease Income		0		0	
Other Interest Income		107.762		56.451	
INTEREST EXPENSES (-)	(IV-2)	-2.800.860		-1.518.120	
Interest Expenses on Deposits		-2.401.131		-1.297.757	
Interest Expenses on Funds Borrowed		-249.680		-138.295	
Interest Expenses on Money Market Funds		-13.841		-7.586	
Interest Expenses on Securities Issued		-132.577		-72.765	
Other Interest Expense		-3.631		-1.717	
NET INTEREST INCOME OR EXPENSE		2.276.593		1.168.679	
NET FEE AND COMMISSION INCOME OR EXPENSES		651.232		327.862	
Fees and Commissions Received		914.192		473.168	
From Noncash Loans		99.468		51.374	
Other	(IV-9)	814.724		421.794	
Fees and Commissions Paid (-)		-262.960		-145.306	
Paid for Noncash Loans		-2.121		-1.087	
Other	(IV-9)	-260.839		-144.219	
PERSONNEL EXPENSES (-)	(IV-6)	-662.935		-347.999	
DIVIDEND INCOME		149		75	
TRADING INCOME OR LOSS (Net)	(IV-3)	-323.356		-104.595	
Gains (Losses) Arising from Capital Markets Transactions		-83.167		-62.587	
Gains (Losses) Arising From Derivative Financial Transactions		1.756.697		1.822.219	
Foreign Exchange Gains or Losses		-1.996.886		-1.864.227	
OTHER OPERATING INCOME	(IV-4)	50.289		25.532	
GROSS PROFIT FROM OPERATING ACTIVITIES		1.991.972		1.069.554	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(IV-5)	-388.883		-163.888	
OTHER OPERATING EXPENSES (-)	(IV-6)	-653.412		-334.742	
NET OPERATING INCOME (LOSS)		949.677		570.924	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0		0	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(IV-7)	949.677		570.924	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-7)	-209.796		-126.156	
Current Tax Provision		-97.644		-84.426	
Expense Effect of Deferred Tax		-405.304		-275.806	
Income Effect of Deferred Tax		293.152		234.076	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		739.881		444.768	
INCOME ON DISCONTINUED OPERATIONS		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	
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	(IV-7)	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(IV-8)	739.881	444.768
Profit (Loss) Attributable to Group		739.049	444.432
Profit (loss), attributable to non-controlling interests		832	336
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,33530000	0,20160000

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 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		739.881			
OTHER COMPREHENSIVE INCOME		151.968			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-90			
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		-90			
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		152.058			
Exchange Differences on Translation		0			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-118.677			
Income (Loss) Related with Cash Flow Hedges		314.981			
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		-44.246			
TOTAL COMPREHENSIVE INCOME (LOSS)		891.849			

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 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-71.187	
Interest Received		4.665.176	
Interest Paid		-2.676.939	
Dividends received		149	
Fees and Commissions Received		928.446	
Other Gains		778.864	
Collections from Previously Written Off Loans and Other Receivables		472.506	
Cash Payments to Personnel and Service Suppliers		-652.176	
Taxes Paid		-89.816	
Other		-3.497.397	
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.389.491	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-473.231	
Net (Increase) Decrease in Due From Banks		7.661	
Net (Increase) Decrease in Loans		-7.411.719	
Net (Increase) Decrease in Other Assets		-2.202.773	
Net Increase (Decrease) in Bank Deposits		808.308	
Net Increase (Decrease) in Other Deposits		9.315.845	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		2.033.833	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		1.311.567	
Net Cash Provided From Banking Operations		3.318.304	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-966.547	
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		-12.630	
Cash Obtained from Tangible and Intangible Asset Sales		26	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-960.229	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		315.231	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-323.615	
Cash Obtained from Sale of Financial Assets At Amortised Cost		41.885	
Other		-27.215	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		409.509	
Cash Obtained from Loans and Securities Issued		3.550.474	
Cash Outflow Arised From Loans and Securities Issued		-3.039.539	
Equity Instruments Issued		0	
Dividends paid		-101.426	
Payments of finance lease liabilities		0	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		161.126	
Net Increase (Decrease) in Cash and Cash Equivalents		2.922.392	
Cash and Cash Equivalents at Beginning of the Period		5.960.236	
Cash and Cash Equivalents at End of the Period		8.882.628	



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 - 30.06.2017	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 - 30.06.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		2.204.390	2.565	0	670.966	266.122	58.351	919	0	-38.394	136.593	4.694.289	1.097.665	0	9.093.466	8.394	9.101.860
	Adjustments Related to TMS 8		0	0	0	-185.430	0	0	0	0	4.562	0	-6.750	0	0	-187.618	0	-187.618
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	-185.430	0	0	0	0	4.562	0	-6.750	0	0	-187.618	0	-187.618
	Adjusted Beginning Balance		2.204.390	2.565	0	485.536	266.122	58.351	919	0	-33.832	136.593	4.687.539	1.097.665	0	8.905.848	8.394	8.914.242
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	-90	0	-94.193	246.321	0	0	739.049	891.087	762	891.849
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	988.168	-	0	-100.000	-1.426	-101.426
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-100.000	0	-100.000	-1.426	-101.426
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	988.168	-988.168	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		2.204.390	2.565	0	485.536	266.122	58.351	829	0	-128.025	382.914	5.675.707	9.497	739.049	9.696.935	7.730	9.704.665