

DENİZBANK A.Ş.
Bank Financial Report
Consolidated
2018 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Denizbank A.Ş. Yönetim Kurulu'na

Giriş

Denizbank 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 gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosunun 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 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, Denizbank A.Ş.'nin ve bağılı 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 Yükümlülöklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A Member Firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

2 Ağustos 2018

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2018			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)		14.611.497	34.608.987	49.220.484			
Cash and cash equivalents		4.239.978	30.302.304	34.542.282			
Cash and Cash Balances at Central Bank	(5.1.a)	4.193.182	26.816.116	31.009.298			
Banks	(5.1.c)	12.603	3.486.188	3.498.791			
Receivables From Money Markets		34.193	0	34.193			
Financial assets at fair value through profit or loss	(5.1.b)	86.145	86.699	172.844			
Public Debt Securities		85.752	3.408	89.160			
Equity instruments		0	83.291	83.291			
Other Financial Assets		393	0	393			
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.d)	5.832.838	1.284.728	7.117.566			
Public Debt Securities		5.832.072	757.451	6.589.523			
Equity instruments		766	27	793			
Other Financial Assets		0	527.250	527.250			
Financial Assets Measured at Amortised Cost	(5.1.f)	3.399.144	2.136.510	5.535.654			
Public Debt Securities		3.399.144	2.136.510	5.535.654			
Other Financial Assets		0	0	0			
Derivative financial assets		1.054.211	803.057	1.857.268			
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.054.211	803.057	1.857.268			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.k)	0	0	0			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-819	-4.311	-5.130			
LOANS (Net)		67.794.996	63.178.189	130.973.185			
Loans	(5.1.e)	65.928.726	61.348.659	127.277.385			
Loans Measured at Amortised Cost		65.928.726	61.348.659	127.277.385			
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	(5.1.j)	507.327	2.226.539	2.733.866			
Finance lease receivables		673.585	2.726.243	3.399.828			
Operating Lease Receivables		4.310	0	4.310			
Unearned Income (-)		-170.568	-499.704	-670.272			
Factoring Receivables		2.219.600	204.981	2.424.581			

Factoring Receivables Measured at Amortised Cost		2.219.600	204.981	2.424.581			
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	(5.l.e)	5.021.541	17.512	5.039.053			
Allowance for Expected Credit Losses (-)		-5.882.198	-619.502	-6.501.700			
12-Month Expected Credit Losses (Stage 1)		-959.937	-252.698	-1.212.635			
Significant Increase in Credit Risk (Stage 2)		-1.422.202	-358.955	-1.781.157			
Credit-Impaired (Stage 3)		-3.500.059	-7.849	-3.507.908			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.l.n)	0	0	0			
Held for Sale		0	0	0			
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		629.589	186	629.775			
Investments in Associates (Net)	(5.l.g)	10.834	0	10.834			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		10.834	0	10.834			
Investments in Subsidiaries (Net)	(5.1.h)	615.955	186	616.141			
Unconsolidated Financial Subsidiaries		0	0	0			
Unconsolidated Non-Financial Subsidiaries		615.955	186	616.141			
Jointly Controlled Partnerships (JointVentures) (Net)	(5.l.i)	2.800	0	2.800			
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0			
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800			
TANGIBLE ASSETS (Net)		619.120	168.226	787.346			
INTANGIBLE ASSETS AND GOODWILL (Net)		178.447	22.154	200.601			
Goodwill		869	0	869			
Other		177.578	22.154	199.732			
INVESTMENT PROPERTY (Net)	(5.l.l)	173.563	0	173.563			
CURRENT TAX ASSETS		0	0	0			
DEFERRED TAX ASSET	(5.l.m)	720.759	133.684	854.443			
OTHER ASSETS	(5.l.o)	1.677.573	1.330.573	3.008.146			
TOTAL ASSETS		86.405.544	99.441.999	185.847.543			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.a)	47.661.880	82.708.477	130.370.357			
LOANS RECEIVED	(5.II.c)	1.717.712	14.933.549	16.651.261			
MONEY MARKET FUNDS	(5.II.d)	3.135.760	201.693	3.337.453			
MARKETABLE SECURITIES (Net)		3.907.226	1.033.957	4.941.183			
Bills		3.900.094	0	3.900.094			
Asset-backed Securities		0	0	0			
Bonds		7.132	1.033.957	1.041.089			
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		792.604	1.005.214	1.797.818			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.II.b)	792.604	1.005.214	1.797.818			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.g)	0	0	0		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	(5.II.f)	0	0	0		
Finance Lease Payables		0	0	0		
Operating Lease Payables		0	0	0		
Other		0	0	0		
Deferred Finance Lease Expenses (-)		0	0	0		
PROVISIONS	(5.II.h)	708.501	15.707	724.208		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		150.012	14.661	164.673		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		558.489	1.046	559.535		
CURRENT TAX LIABILITIES	(5.II.i)	250.383	101.846	352.229		
DEFERRED TAX LIABILITY	(5.II.i)	2.267	15.047	17.314		
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	5.428.766	5.428.766		
Loans		0	5.428.766	5.428.766		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES	(5.II.e)	3.095.554	4.879.252	7.974.806		
EQUITY	(5.II.j)	8.346.927	5.905.221	14.252.148		
Issued capital		3.316.100	0	3.316.100		
Capital Reserves		67.576	0	67.576		
Equity Share Premiums		15	0	15		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		67.561	0	67.561		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		627.354	26.227	653.581		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-3.169.934	3.000.469	-169.465		
Profit Reserves		5.095.616	16.192	5.111.808		
Legal Reserves		346.810	5.019	351.829		
Statutory Reserves		0	0	0		
Extraordinary Reserves		4.748.806	11.173	4.759.979		
Other Profit Reserves		0	0	0		
Profit or Loss		2.399.444	2.862.333	5.261.777		
Prior Years' Profit or Loss		1.642.871	2.347.097	3.989.968		
Current Period Net Profit Or Loss		756.573	515.236	1.271.809		
Non-controlling Interests	(5.II.j)	10.771	0	10.771		
Total equity and liabilities		69.618.814	116.228.729	185.847.543		

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		85.995.414	113.814.381	199.809.795			
GUARANTIES AND WARRANTIES	(5.III.a)	11.701.304	22.015.320	33.716.624			
Letters of Guarantee		11.684.724	15.140.083	26.824.807			
Guarantees Subject to State Tender Law		0	0	0			
Guarantees Given for Foreign Trade Operations		79.021	92.434	171.455			
Other Letters of Guarantee		11.605.703	15.047.649	26.653.352			
Bank Acceptances		7.620	245.033	252.653			
Import Letter of Acceptance		7.620	245.033	252.653			
Other Bank Acceptances		0	0	0			
Letters of Credit		5.952	3.628.160	3.634.112			
Documentary Letters of Credit		5.952	1.620.206	1.626.158			
Other Letters of Credit		0	2.007.954	2.007.954			
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		3.008	3.002.044	3.005.052			
Other Collaterals		0	0	0			
COMMITMENTS	(5.III.a)	37.036.031	9.340.512	46.376.543			
Irrevocable Commitments		35.671.632	9.340.512	45.012.144			
Forward Asset Purchase Commitments		2.130.206	5.770.401	7.900.607			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		11.912.456	44.258	11.956.714			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		2.678.046	0	2.678.046			
Tax and Fund Liabilities Arised from Export Commitments		1.996	0	1.996			
Commitments for Credit Card Limits		18.852.510	0	18.852.510			
Commitments for Credit Cards and Banking Services Promotions		4.439	0	4.439			
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		91.979	3.525.853	3.617.832		
Revocable Commitments		1.364.399	0	1.364.399		
Revocable Loan Granting Commitments		1.363.840	0	1.363.840		
Other Revocable Commitments		559	0	559		
DERIVATIVE FINANCIAL INSTRUMENTS		37.258.079	82.458.549	119.716.628		
Derivative Financial Instruments Held For Hedging		0	0	0		
Fair Value Hedges		0	0	0		
Cash Flow Hedges		0	0	0		
Hedges of Net Investment in Foreign Operations		0	0	0		
Derivative Financial Instruments Held For Trading		37.258.079	82.458.549	119.716.628		
Forward Foreign Currency Buy or Sell Transactions		5.537.882	8.106.738	13.644.620		
Forward Foreign Currency Buying Transactions		1.868.993	4.935.539	6.804.532		
Forward Foreign Currency Sale Transactions		3.668.889	3.171.199	6.840.088		
Currency and Interest Rate Swaps		17.791.643	56.203.133	73.994.776		
Currency Swap Buy Transactions		2.339.529	22.162.637	24.502.166		
Currency Swap Sell Transactions		8.552.114	15.629.257	24.181.371		
Interest Rate Swap Buy Transactions		3.450.000	9.205.620	12.655.620		
Interest Rate Swap Sell Transactions		3.450.000	9.205.619	12.655.619		
Currency, Interest Rate and Securities Options		13.928.554	14.752.736	28.681.290		
Currency Options Buy Transactions		6.786.277	7.481.864	14.268.141		
Currency Options Sell Transactions		7.142.277	7.132.016	14.274.293		
Interest Rate Options Buy Transactions		0	69.428	69.428		
Interest Rate Options Sell Transactions		0	69.428	69.428		
Securities Options Buy Transactions		0	0	0		
Securities Options Sell Transactions		0	0	0		
Currency Futures		0	0	0		
Currency Futures Buy Transactions		0	0	0		
Currency Futures Sell Transactions		0	0	0		
Interest Rate Futures Buy and Sell Transactions		0	0	0		
Interest Rate Futures Buy Transactions		0	0	0		
Interest Rate Futures Sell Transactions		0	0	0		
Other		0	3.395.942	3.395.942		
CUSTODY AND PLEDGES RECEIVED		537.206.644	178.099.195	715.305.839		
ITEMS HELD IN CUSTODY		96.468.231	5.452.609	101.920.840		
Customer Fund and Portfolio Balances		137.876	0	137.876		
Securities Held in Custody		92.602.084	3.714.759	96.316.843		
Cheques Received for Collection		2.082.883	1.373.106	3.455.989		
Commercial Notes Received for Collection		1.644.136	251.346	1.895.482		
Other Assets Received for Collection		0	0	0		
Securities that will be Intermediated to Issue		0	0	0		
Other Items Under Custody		1.252	113.398	114.650		
Custodians		0	0	0		
PLEDGED ITEMS		440.485.965	171.537.440	612.023.405		
Securities		3.059.571	47.964	3.107.535		
Guarantee Notes		301.898.485	55.411.960	357.310.445		
Commodity		17.094.251	7.953.337	25.047.588		
Warrant		0	0	0		
Real Estate		82.724.271	49.502.162	132.226.433		
Other Pledged Items		35.709.387	58.622.017	94.331.404		

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		252.448	1.109.146	1.361.594			
TOTAL OFF-BALANCE SHEET ACCOUNTS		623.202.058	291.913.576	915.115.634			

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	(5.IV.a)	7.741.469	0	4.121.286	0
Interest Income on Loans		6.776.671	0	3.628.648	0
Interest Income on Reserve Deposits		79.739	0	43.307	0
Interest Income on Banks		131.424	0	68.546	0
Interest Income on Money Market Placements		4.417	0	2.678	0
Interest Income on Marketable Securities Portfolio		580.023	0	291.040	0
Financial Assets At Fair Value Through Profit Loss		10.563	0	7.570	0
Financial Assets At Fair Value Through Other Comprehensive Income		335.238	0	166.989	0
Financial Assets Measured at Amortised Cost		234.222	0	116.481	0
Finance Lease Income		116.838	0	62.979	0
Other Interest Income		52.357	0	24.088	0
INTEREST EXPENSES (-)	(5.IV.b)	-4.344.444	0	-2.347.933	0
Interest Expenses on Deposits		-3.329.748	0	-1.779.806	0
Interest Expenses on Funds Borrowed		-546.586	0	-300.983	0
Interest Expenses on Money Market Funds		-170.548	0	-92.340	0
Interest Expenses on Securities Issued		-257.296	0	-145.779	0
Other Interest Expense		-40.266	0	-29.025	0
NET INTEREST INCOME OR EXPENSE		3.397.025	0	1.773.353	0
NET FEE AND COMMISSION INCOME OR EXPENSES		968.252	0	514.696	0
Fees and Commissions Received		1.321.195	0	713.496	0
From Noncash Loans		131.003	0	69.021	0
Other		1.190.192	0	644.475	0
Fees and Commissions Paid (-)		-352.943	0	-198.800	0
Paid for Noncash Loans		-2.736	0	-1.412	0
Other		-350.207	0	-197.388	0
PERSONNEL EXPENSES (-)	(5.IV.f)	-781.542	0	-406.929	0
DIVIDEND INCOME		1.718	0	1.617	0
TRADING INCOME OR LOSS (Net)	(5.IV.c)	50.179	0	126.732	0
Gains (Losses) Arising from Capital Markets Transactions		3.497	0	-681	0
Gains (Losses) Arising From Derivative Financial Transactions		1.228.749	0	1.074.770	0
Foreign Exchange Gains or Losses		-1.182.067	0	-947.357	0
OTHER OPERATING INCOME	(5.IV.d)	184.907	0	102.205	0
GROSS PROFIT FROM OPERATING ACTIVITIES		3.820.539	0	2.111.674	0
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)		-1.160.562	0	-714.018	0
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-985.115	0	-507.080	0
NET OPERATING INCOME (LOSS)		1.674.862	0	890.576	0
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.g)	1.674.862	0	890.576	0
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-402.225	0	-223.618	0
Current Tax Provision		-181.664	0	-93.075	0
Expense Effect of Deferred Tax		-1.046.325	0	-664.036	0
Income Effect of Deferred Tax		825.764	0	533.493	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.272.637	0	666.958	0
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
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(5.IV.i)	1.272.637	0	666.958	0
Profit (Loss) Attributable to Group		1.271.809	0	666.577	0
Profit (loss), attributable to non-controlling interests		828	0	381	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar/Zarar		0,38000000		0,20000000	

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)		1.272.637			
OTHER COMPREHENSIVE INCOME		-117.078			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.297			
Gains (Losses) on Revaluation of Property, Plant and Equipment		4.416			
Gains (Losses) on Revaluation of Intangible Assets		0			
Gains (Losses) on Remeasurements of Defined Benefit Plans		0			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.119			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-120.375			
Exchange Differences on Translation		1.063.531			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-465.084			
Income (Loss) Related with Cash Flow Hedges		-18.485			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.034.801			
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		334.464			
TOTAL COMPREHENSIVE INCOME (LOSS)		1.155.559			

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		2.130.152	
Interest Received		6.544.100	
Interest Paid		-4.126.347	
Dividends received		1.718	
Fees and Commissions Received		1.321.195	
Other Gains		114.458	
Collections from Previously Written Off Loans and Other Receivables		572.828	
Cash Payments to Personnel and Service Suppliers		-706.917	
Taxes Paid		-218.489	
Other		-1.372.394	
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.051.204	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-31.987	
Net (Increase) Decrease in Due From Banks		-116.532	
Net (Increase) Decrease in Loans		-12.122.959	
Net (Increase) Decrease in Other Assets		-1.506.344	
Net Increase (Decrease) in Bank Deposits		588.161	
Net Increase (Decrease) in Other Deposits		11.009.883	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		2.667.760	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		2.563.222	
Net Cash Provided From Banking Operations		5.181.356	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-328.069	
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		-170.428	
Cash Obtained from Tangible and Intangible Asset Sales		45.321	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-687.278	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		235.788	
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	
Other		248.528	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.642.095	
Cash Obtained from Loans and Securities Issued		8.468.283	
Cash Outflow Arised From Loans and Securities Issued		-10.110.378	
Equity Instruments Issued		0	
Dividends paid		0	
Payments of finance lease liabilities		0	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.631.303	
Net Increase (Decrease) in Cash and Cash Equivalents		4.842.495	
Cash and Cash Equivalents at Beginning of the Period		16.636.028	
Cash and Cash Equivalents at End of the Period		21.478.523	



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		3.316.100	15	0	67.561	64.304	-15.371	0	48.933	2.151.546	-447.399	-1.741.301	-37.154	4.184.426	3.363.124	1.900.758	12.843.763	9.644	12.853.407	
	Adjustments Related to TMS 8		0	0	0	0	0	0	601.351	601.351	0	-11.936	0	-11.936	0	-346.863	0	242.552	0	242.552	
	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	601.351	601.351	0	-11.936	0	-11.936	0	-346.863	0	242.552	0	242.552	
	Adjusted Beginning Balance		3.316.100	15	0	67.561	64.304	-15.371	601.351	650.284	2.151.546	-459.335	-1.741.301	-49.090	4.184.426	3.016.261	1.900.758	13.086.315	9.644	13.095.959	
	Total Comprehensive Income (Loss)		0	0	0	0	3.297	0	0	3.297	1.063.533	-362.345	-821.563	-	120.375	0	0	1.271.809	1.154.731	828	1.155.559
	Capital Increase in Cash		0	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	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	331	0	331	299	630
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	927.382	973.376	-	1.900.758	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	927.382	973.376	-	1.900.758	0	0	0	
Equity at end of period		3.316.100	15	0	67.561	67.601	-15.371	601.351	653.581	3.215.079	-821.680	-2.562.864	-	5.111.808	3.989.968	1.271.809	14.241.377	10.771	14.252.148		