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2017





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Owner of the Publication : The Banks Association of Turkey
Managing Director : Dr. Ekrem Keskin
Address : Nispetiye Cad. Akmerkez, B3 Blok Kat 13, Etiler, 34340 İstanbul
Phone : +90-212-282 09 73
Fax : +90-212-282 09 46
E-mail : tbb@tbb.org.tr
URL : www.tbb.org.tr/en/home

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Fax : +90-212-629 20 13

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This book is prepared from the year-end audited and non-consolidated "The Common Data Set" of deposit banks and development and investment banks, that are prepared according to related Communiqué - Financial Statements and Related Explanation and Footnotes of the banks that is disclosed to the Public-

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Contents

	<u>Page No.</u>
Preface.....	v
Main Economic Indicators.....	vi
Economic Developments and Banking System, 2017.....	I-1
Global Economy.....	I-1
Turkish Economy.....	I-2
Banking Sector Overview.....	I-13
The Banks Association of Turkey and Banks Operating in Turkey.....	II-1
The Banking System in Turkey.....	II-9
Deposit Banks.....	II-14
State-owned Banks.....	II-18
Privately-owned Banks.....	II-22
Banks Under the Deposit Insurance Fund.....	II-26
Foreign Banks.....	II-30
Development and Investment Banks.....	II-34

Balance Sheets of the Banks.....	II-39
Deposit Banks.....	II-41
State-owned Banks.....	II-43
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.....	II-44
Türkiye Halk Bankası A.Ş.....	II-48
Türkiye Vakıflar Bankası T.A.O.....	II-52
Privately-owned Banks.....	II-57
Adabank A.Ş.....	II-58
Akbank T.A.Ş.....	II-62
Anadolubank A.Ş.....	II-66
Fibabanka A.Ş.....	II-70
Şekerbank T.A.Ş.....	II-74
Turkish Bank A.Ş.....	II-78
Türk Ekonomi Bankası A.Ş.....	II-82
Türkiye İş Bankası A.Ş.....	II-86
Yapı ve Kredi Bankası A.Ş.....	II-90
Banks Under the Deposit Insurance Fund.....	II-95
Birleşik Fon Bankası A.Ş.....	II-96
Foreign Banks.....	II-101
Alternatifbank A.Ş.....	II-102
Arap Türk Bankası A.Ş.....	II-106
Bank Mellat.....	II-110
Burgan Bank A.Ş.....	II-114
Citibank A.Ş.....	II-118
Denizbank A.Ş.....	II-122
Deutsche Bank A.Ş.....	II-126
Habib Bank Limited.....	II-130
HSBC Bank A.Ş.....	II-134
ICBC Turkey Bank A.Ş.....	II-138
ING Bank A.Ş.....	II-142
Intesa Sanpaolo S.p.A.....	II-146
JPMorgan Chase Bank N.A.....	II-150
MUFG Bank Turkey A.Ş.....	II-154
Odea Bank A.Ş.....	II-158
QNB Finansbank A.Ş.....	II-162
Rabobank A.Ş.....	II-166
Société Générale (SA).....	II-170
Turkland Bank A.Ş.....	II-174
Türkiye Garanti Bankası A.Ş.....	II-178

	Page No.
Development and Investment Banks.....	II-183
Aktif Yatırım Bankası A.Ş.....	II-184
BankPozitif Kredi ve Kalkınma Bankası A.Ş.....	II-188
Diler Yatırım Bankası A.Ş.....	II-192
GSD Yatırım Bankası A.Ş.....	II-196
İller Bankası A.Ş.....	II-200
İstanbul Takas ve Saklama Bankası A.Ş.....	II-204
Merrill Lynch Yatırım Bank A.Ş.....	II-208
Nurul Yatırım Bankası A.Ş.....	II-212
Pasha Yatırım Bankası A.Ş.....	II-216
Standard Chartered Yatırım Bankası Türk A.Ş.....	II-220
Türk Eximbank.....	II-224
Türkiye Kalkınma Bankası A.Ş.....	II-228
Türkiye Sınai Kalkınma Bankası A.Ş.....	II-232
Appendix.....	II-237
Table 1 Turkish Banks - Ranked by Total Assets, as of December 31, 2017.....	II-238
Table 2 Number of Branches and Employees by the Banks and Groups, as of December 31, 2017.....	II-240
Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of December 31, 2017.....	II-242
Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance-Sheet Items based on repricing dates, as of December 31, 2017.....	II-243
Table 5 Information on Currency Risk, as of December 31, 2017.....	II-244
Table 6 Saving Deposits, as of December 31, 2017.....	II-245
Table 7 Number of Deposit Accounts, as of December 31, 2017.....	II-246
Table 8 Maturity Structure of Deposits, as of December 31, 2017.....	II-248
Table 9 Classification of Deposits, as of December 31, 2017.....	II-250
Table 10 Number of Deposit Accounts by Geographical Regions and Provinces, as of December 31, 2017.....	II-252
Table 11 Deposits by Geographical Regions and Provinces, as of December 31, 2017.....	II-255
Table 12 Loans by Geographical Regions and Provinces, as of December 31, 2017.....	II-258
Table 13 Classification of Loans, as of December 31, 2017.....	II-261
Table 14 Sectoral Risk Concentrations of Non-cash Loans, as of December 31, 2017.....	II-263
Table 15 Capital Structure by Groups, as of December 31, 2017.....	II-264
Table 16 Share in Group and Share in Sector, as of December 31, 2017.....	II-265
Table 17 Bank Employees by Gender and Education, as of December 31, 2017.....	II-266
Table 18 Bank Employees by Geographical Regions and Provinces, as of December 31, 2017.....	II-268
Table 19 Number of ATM, POS and Merchants by Geographical Regions and Provinces, as of December 31, 2017.....	II-269
Table 20 Equity Participations and Affiliated Companies of Turkish Banks Abroad, as of December 31, 2017.....	II-270
Table 21 Branches and Representative Offices of Turkish Banks Abroad, as of December 31, 2017.....	II-274
Table 22 Representative Offices in Turkey, as of December, 31 2017.....	II-277
Glossary.....	II-278

Preface

'Banks in Turkey 2017' provides general information about deposit banks and development and investment banks operating in Turkey as well as their audited financial tables which are prepared according to the related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public-. This book also offers an overall evaluation of the performance of the Turkish economy and the banking system in 2017.

In addition, more details and tables that are prepared according to the related Communique, in terms of banks or groups, can be found in the web site of the Association (www.tbb.org.tr).

It is hoped that this publication will be useful for those who are interested.

The Banks Association of Turkey

The Turkish Economy
Main Economic Indicators

	Unit	2014	2015	2016	2017	2018*
Growth						
GDP	%	5	6	3	7	6
Agriculture		1	9	-3	5	...
Industry		6	5	4	9	...
Services		7	7	0	11	...
Sectoral breakdown (at current prices)	%					
Agriculture		7	7	6	6	...
Industry		20	20	20	21	...
Services		54	53	54	53	...
GDP	USD billion	935	862	863	851	923
GDP	TL billion	2,044	2,339	2,609	3,105	3,446
Population	Million	78	79	80	81	81
Income per capita	In USD terms	11,985	10,910	10,784	10,508	11,409
Source-use**						
	As % of GDP					
Fixed-capital outlays		20	21	29	31	31
Public		4	5	4	4	4
Private		16	16	25	26	27
						...
Total savings	%	15	14	25	25	26
Public		3	4	3	2	2
Private		12	10	22	23	24
Savings gap		-6	-4	-4	-5	-4
Public		-2	-1	-1	-3	-3
Private		-4	-3	-2	-2	-2
Total consumption		84	84	75	74	74
Public		15	12	11	11	11
Private		69	72	64	64	63
GDP deflator	%	7	8	8	11	...
Employment						
Unemployment Rate	%	10	10	11	11	11
Participation Rate		51	51	52	53	53
Non-agricultural unemployment rate		12	12	13	13	...
Inflation						
	%					
(Twelve month chg)						
Producer		6	6	10	15	...
Consumer		8	9	9	12	7
Public sector balance, as % of GDP						
	%					
PSBR		-1	0	-2	-2	-2
PSBR (excluding interest payments)		2	2	1	1	0
PSBR (exc. Interest pay. and privatization)		1	2	0	0	0
Budget deficit		-1	-1	-1	-2	-2
Budget deficit (excluding interest payments)		1	1	1	0	0
SEEs		0	0	0	0	0
Public administrations		0	0	0	0	0
Funds		0	0	0	0	0
Other		0	1	-1	-1	0
Central Government budget***						
	TL billion					
Revenues		425	483	554	630	697
Expenditures		449	506	584	678	763
Interest expenditures		50	53	50	57	72
Budget deficit		-23	-24	-30	-47	-66
Primary balance		27	29	20	9	6
Financing		20	22	37	54	...
External borrowing		8	-3	4	17	...
G-bonds		12	25	29	67	...
Short-term financing		0	0	0	0	...
T-bills		0	0	0	0	...
Other		0	0	4	4	...

* Programme target

**2014 and 2015 data is before revision.

*** Forecast for 2018

	Unit	2014	2015	2016	2017	2018*
Selected Budget Ratios	%					
Revenue/GDP		21	21	21	20	...
Expenditure/GDP		22	22	22	22	...
Personnel expenditure/GDP		5	5	6	5	...
Interest expenditure/GDP		2	2	2	2	...
Investment/GDP		2	2	2	2	...
Personnel expenditure/total expenditure		25	25	25	24	...
Interest expenditure/total expenditure		11	10	9	8	...
Investment/total expenditure		11	11	10	10	...
Outstanding domestic debt	TL billion					
G-bonds		415	440	468	534	...
T-bills		0	0	1	1	...
Total Government securities		415	440	469	535	...
Devaluation account		0	0	0	0	...
Total		415	440	469	535	...
Outstanding domestic gov. securities/GDP	%	20	19	18	17	...
Outstanding debt/GDP		30	29	29	28	...
Interest rates	%					
(Annual, compound, average)						
Weighted average cost of the CBRT funding		9	9	8	13	...
G-Securities		8	11	11	13	...
Time to maturity of domestic debt stock	months	55	55	52	51	...
Exchange rates						
USD (Year-end)		2.3189	2.9076	3.5318	3.7719	...
(Twelve month chg)	%	9	25	21	7	...
Euro (year-end)		2.8207	3.1776	3.6939	4.5155	...
(Twelve month chg)	%	-4	13	16	22	...
CB Balance Sheet	TL billion					
Total balance sheet		365	456	531	641	...
As % of GDP	%	18	20	20	21	...
Net fx assets		97	89	130	145	...
Net domestic assets		4	29	38	29	...
Reserve money		107	122	168	174	...
CB money		74	49	84	97	...
Fx position	USD billion	40	28	34	36	...
Monetary aggregates	TL billion					
M1***		252	312	382	450	...
M2****		1019	1196	1407	1625	...
M3*****		1063	1238	1451	1676	...
Repos (R)		6	5	7	5	...
Investment Funds (F)		13	12	13	14	...
Securities (D)		25	25	24	32	...
Loans		1241	1485	1734	2098	...
M3RF		1083	1255	1470	1695	...
M3RFD		1108	1280	1495	1727	...
M1/GDP	%	12	13	15	14	...
M3/GDP	%	52	53	56	54	...
Loans/GDP	%	61	63	66	68	...

* Programme target

**Money in circulation+demand deposit (Fx included)

*** M1+time deposit (Fx included)

**** M2+repos+investment funds)

	Unit	2014	2015	2016	2017	2018*
Financial assets	TL billion					
Monetary assets		1,138	1,345	1,572	1,835	...
TL		745	815	964	1,079	...
FX		391	530	609	756	...
Securities		1,061	1,015	1,101	1,434	...
Shares		627	555	614	880	...
Bonds and Bills		434	460	487	554	...
Government		415	440	469	534	...
Private		19	20	19	19	...
Investment Funds		71	85	102	134	...
Total		2,270	2,445	2,776	3,403	...
Foreign trade	USD billion					
Exports		158	144	143	157	169
Imports		242	207	199	234	237
Trade deficit		-85	-63	-56	-77	-68
Foreign trade as of GDP	%					
Exports		17	17	17	18	...
Imports		26	24	23	27	...
Trade deficit		9	7	7	9	...
Balance of payments	USD billion					
Trade balance		-64	-48	-41	-59	...
Invisible balance		20	16	8	12	...
Current account balance		-44	-32	-33	-47	-40
Current account balance/GDP	%	-5	-4	-4	-6	...
Capital movements	USD billion	43	22	22	46	...
Foreign direct investment		6	13	10	8	...
Portfolio investment		20	-16	6	24	...
Other investment		16	13	6	6	...
Net errors and omissions		0	12	-1	8	...
Change in reserves		-1	-12	1	1	...
International fx reserves	USD billion					
CB reserves		107	93	92	84	...
Outstanding external debt	USD million					
Total		405	399	408	453	...
Long-term capital		270	294	307	335	...
Government		100	99	104	114	...
Central Bank		2	1	1	1	...
Private sector		168	194	202	221	...
Non-financials		83	90	97	107	...
Financials		85	105	106	113	...
Short term		135	105	101	118	...
Government		21	18	20	22	...
Central Bank		0	0	0	0	...
Private sector		113	87	82	96	...
Non-financials		34	35	39	49	...
Financials		79	52	43	47	...
Istanbul Stock Exchange						
Number of companies traded		425	416	405	395	...
ISE-100 index	In USD terms	85,721	71,727	78,371	114,708	...
Daily trading volume	TL million	604	617	677	908	...
Total trading volume	TL billion	152	156	170	227	...
Market capitalization	USD billion	269	190	174	233	...
Market P/E		13	11	10	12	...

* Programme target

***Economic Developments and
Banking System, 2017***

Economic Developments and Banking Sector, 2017

Global Economy

Global growth has recovered

World economy has been through a strong and widespread growth rate of 3.8 percent. Both developed and developing countries grew together with estimated growth rates of 2.3 percent and 4.8 percent, respectively.

Global trade has increased

The slowdown in global trade growth ended in 2017, and global trade increased by 4.9 percent. In 2017, there was an increase of 16 percent in commodity prices and a 13 percent increase in oil prices.

Inflation rose in developed countries

The rate of inflation was higher in developing countries compared to developed countries in 2017. Inflation in developed countries was realized at 1.7 percent level. Inflation rates in developing countries remained around 4.3 percent.

Interest rates continued to rise in the USA

In the USA, strong data coming in from both growth and employment markets supported the expectations of continued interest rate hikes by the US Central Bank (Fed). Consequently, US has also caused the rise in long-term interest rates to persist.

Capital inflows to developing countries

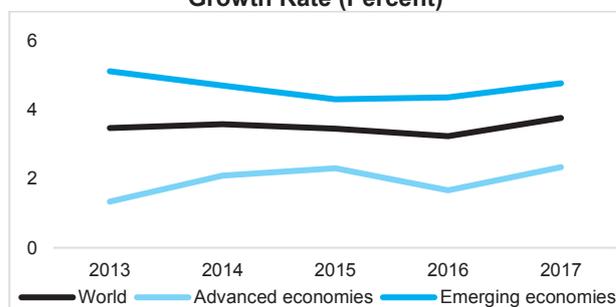
According to data of the International Finance Institute (IIF), there was a net capital inflow towards developing countries in 2017. Developing countries, with capital outflow of USD 283 billion in 2016, had a net capital receipt of USD 277 billion in 2017. 39 percent of the capital inflows were direct investments, 32 percent were portfolio investments and the remaining 29 percent were through other investments.

Selected Macroeconomic Indicators

	2016	2017	Forecast	
			2018	2019
Growth Rate				
World	3.2	3.8	3.9	3.9
Developed Countries	1.7	2.3	2.5	2.2
Developing Countries	4.3	4.8	4.9	5.1
World Trade Volume	2.4	4.9	5.1	4.7
Inflation				
World	3.0	3.2	3.5	3.4
Developed Countries	1.5	1.7	2.0	2.0
Developing Countries	4.2	4.3	4.6	4.4
Public debt stock to gdp				
Developed Countries	106	104	103	102
Developing Countries	47	49	51	53
Commodity Price Index (2005=100)				
	100	116	129	125

Source: IMF. World Economic Outlook. April 2018

Growth Rate (Percent)



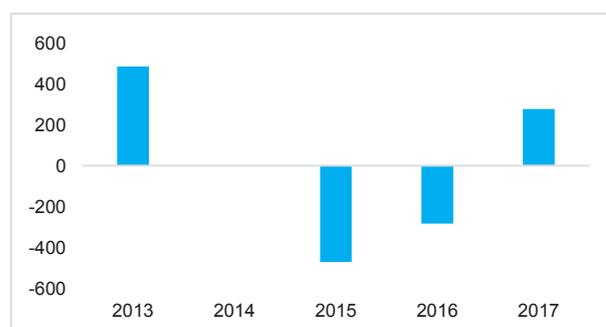
Source: IMF

US 10 Year Bond Rate (Percent)



Source: Reuters

Net Capital Inflow in Emerging Economies (USD billion)



Source: IIF

Turkey Economy: Summary

Growth accelerated

Following the slowdown in growth rate in 2016 that witnessed external and internal regionally induced multiple shocks and difficulties, Turkish economy experienced a rapid recovery in 2017; national income grew faster than the potential rate of growth. Due to supportive measures to economic activity, consumption, production and investment revived, employment increased, loan demand accelerated, and the payment system worked thoroughly. In the meantime, improvement in external demand backed by global recovery supported the growth positively.

Gross domestic product increased by 7.4 percent in real TL terms and decreased by 1.3 percent in dollar terms. Income per capita was TL 38,660 (USD 10.597).

Employment increased by 1.5 million

Economic growth also positively affected the employment markets. In 2017, when the labor force participation rate continued to increase, 1.5 million new jobs were provided.

Fiscal discipline continued

Despite spending-enhancing and income-reducing implementations that supported economic activity, budget revenues increased higher than anticipated due to the positive returns of rapid growth and the possibilities provided for public debt payments, maintaining the budgetary discipline. The ratio of the budget deficit to the gdp stood at 1.5 percent.

The ratio of outstanding domestic debt to gdp remained at a low level

Thanks to strong performance in balance of the budget, the ratio of outstanding domestic debt to gdp declined to 28 percent.

Debt rollover ratio rose above 100 percent

Despite low level of the budget deficit, due to precautionary borrowing of the Treasury over its financing needs, Treasury's debt rollover ratio exceeded 100 percent and became 125.6 percent after a long interval.

Inflation exceeded expectations

The growth in domestic demand, depreciation of the TL, the increase in imported oil and

commodity prices caused the inflation to stay over target through the demand and cost channel. Annual inflation was 11.9 percent in CPI and 15.5 percent in PPI.

The pressure on interest rates increased since the second quarter

In the last quarter of the year, an increase in market interest rates was observed as a result of developments in global markets coupled with geopolitical developments. The yield of the two-year benchmark bond rose to 14 percent.

During the second half of the year, expectations for higher Fed rates, and normalization in the monetary policy led to depreciation of developing country currencies. In 2017, TL depreciated 8 percent in real terms.

Current account deficit expanded

Import accelerated due to increase in domestic demand for imports of intermediate goods, raw materials, and growth in energy imports as well as the increase in prices of these products and the increase of gold imports. Therefore, the trade deficit widened despite the improvement in exports performance. Regardless of the restrictive effect of tourism income recovery, the ratio of current account deficit to gdp increased by 1.7 percentage points to 5.5 percent.

Capital inflow continued

Net capital inflows increased by USD 16 billion predominantly through portfolio investments. However, due to net capital inflow remaining below the current account deficit, international reserves decreased.

Measures from the Central Bank

Due to the increase in fluctuations in money markets, the Central Bank took new decisions in the last quarter of the year. Since November, Turkish Lira-Settled Forward Foreign Exchange Sale Auctions were held. Consequently, there is no change in the principal at the end of the maturity period, and if the exchange rate is below or above the exchange rate defined in the auction, the banks or the Central Bank pays the difference between the exchange rate and the forward foreign exchange rate in TL.

Turkey's economy grew fast in 2017

Gross domestic product (gdp) increased by 7.4 percent in constant prices and 19 percent in current prices in 2017, amounting to TL 3.105 billion. Gdp declined by 1.3 percent to USD 851 billion. Per capita income declined by 2.6 percent to USD 10.597 while gdp deflator realized at the level of 10.8 percent.

The industrial sector grew by 8.8 percent, the agricultural sector grew by 6 percent, and the services sector grew by 9 percent. Growth in the construction sector was 5.8 percent.

Final consumption expenditures of households grew by 6.1 percent in real terms and consumption expenditures of the public sector increased by 7.4 percent. Investments grew by 6 percent.

Exports increased by 12 percent, while import growth increased by 10 percent, thus foreign trade positively affected the growth.

Savings Ratio Increased

According to forecasts of the Ministry of Development the ratio of domestic savings to gdp increased by 0.5 percentage points to 24.9 percent. Savings ratio decreased by 1.1 percentage points in the public sector, and increased by 1.6 percent in the private sector. While the savings gap was at 2.5 percent of the gdp in the public sector, it was estimated to be at the level of 3 percent in the private sector.

Young and dynamic population

The population of Turkey is 80.8 million as of 2017. When age of population is listed in ascending sort, median age is 31.7 compared to the previous year.

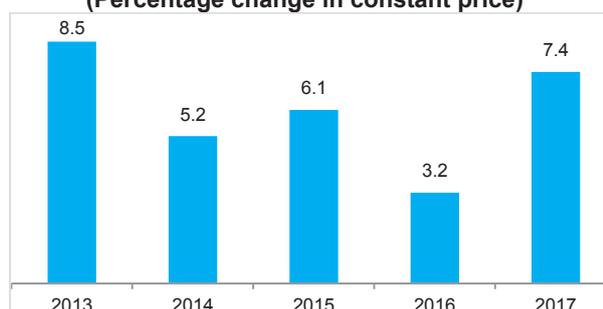
The annual rate of population growth decreased to 12.4 per thousand. Population of Turkey covers 54.9 million people (68 percent) at working age

Employment increased close to 1 million

Labor supply was 31.6 million, and employment was 28.2 million. While employment increased by 984 thousand, labor force participation rate rose by 0.8 percentage points. Number of unemployed was 3.5 million, and unemployment rate was 10.9 percent.

The increase of hourly labor cost of employees was 12 percent, decreasing compared to the year 2016. The rate of increase was 12.3 percent in industry sector and 11.6 percent in service sector, respectively.

Gdp
(Percentage change in constant price)



Source: Turkstat.

Gdp

	2015	2016	2017
Growth rate (percent)			
In current prices	14.4	11.5	19
In constant prices	6.1	3.2	7.4
Deflator (percent)	7.4	7.8	10.8
Gdp (current prices)			
TL billion	2.339	2.609	3.105
USD billion	862	863	851
Per capita income (USD)	11.018	10.882	10.597

Source: Turkstat.

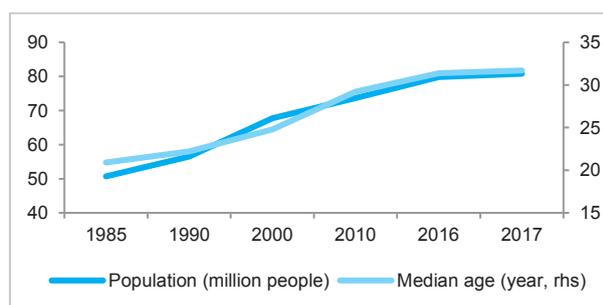
Domestic Savings and Savings Balance
(As percentage of gdp)

	2015	2016	2017*
Domestic savings	24.8	24.4	24.9
Public	4.4	2.7	1.6
Private	20.4	21.7	23.3
Savings balance	-4.0	-3.8	-4.6
Public	-0.6	-1.4	-2.5
Private	-3.4	-2.4	-2.1

Source: The Ministry of Development.

*Factor income and current transfers are included.

Population and Median Age



Source: Turkstat.

Labor Force Indicators

	2015	2016	2017
Employed (million people)	26.6	27.2	28.2
Labor force participation rate (%)	51.3	52.0	52.8
Unemployment rate (%)	10.3	10.9	10.9
Youth people unemployment rate (%)	19.2	19.6	20.8

Source: Turkstat

Inflation rate remained above the target

Consumer prices (CPI) and producer prices (PPI) increased by 11.9 percent and 15.5 percent, respectively. CPI inflation was above the target, and PPI was at a high level as a result of the pass-through effect of TL volatility, increase in food prices, revival in domestic demand, and the increase in basic import input prices.

Annual average price increase was 11.1 percent and 9.9 percent for CPI and PPI, respectively.

Central Bank net domestic assets decreased

The Central Bank continued to tighten liquidity as the inflation remained above its target.

Within the framework of the liquidity measures taken in the last quarter of the year, the transactions in the Central Bank Interbank Money Market were reduced to zero, and the entire funding was realized through the late liquidity window (LON) facility.

Consequently, the weighted average funding interest was at the LON interest rate level. In order to support foreign exchange liquidity, the Central Bank started Turkish Lira-Settled Forward Foreign Exchange Sale Auctions.

As of the year-end net domestic assets of the Central Bank decreased by TL 9 billion to TL 39 billion. Net foreign assets increased by TL 15 billion to TL 145 billion.

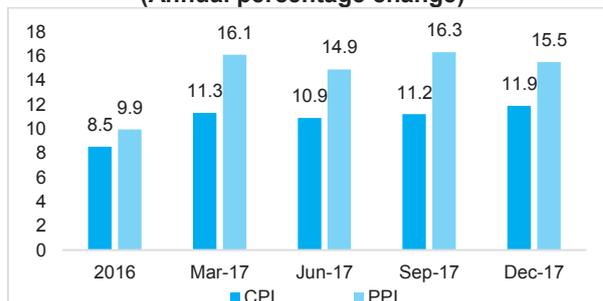
The monetary base increased by TL 6 billion at 4 percent. The monetary base which was regressive during the first three quarters increased by TL 18 billion in the last quarter of 2017.

Interest rates increased

The cost of liquidity provided by the Central Bank to banks increased from 8.3 percent as of December 2016, to 12.8 percent as of December 2017. The benchmark bond interest rate increased by 230 base points and realized as 13 percent.

Deposits and loan interest rates increased as from the second quarter. The weighted average interest rate of 3-month TL deposits that was 10.6 percent at the end of 2016 increased to 13.8 percent, while commercial loan interest rates increased from 14.5 percent to 17.6 percent at the end of the year. The interest rates of consumer loans increased by 335 base points and realized as 17.85 percent.

Inflation
(Annual percentage change)



Source: Turkstat.

Balance Sheet of the Central Bank,
(Selected Items TL billion)

	2016		2017		
	Dec.	Mar.	Jun.	Sep.	Dec..
Net foreign assets	130	128	127	139	145
Net domestic assets	38	21	35	18	29
Open market operations (net)	96	80	92	104	118
Monetary base	168	149	162	156	174

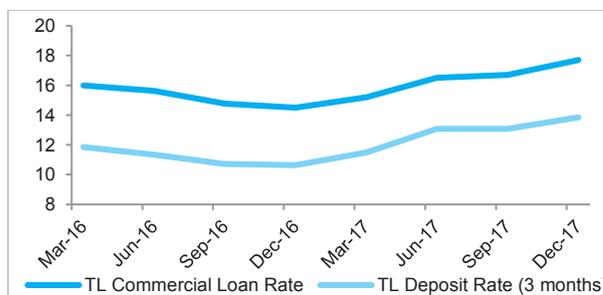
Source: CBRT

Interest Rates (Compound, period end), Exchange Rates and Inflation (Annual percentage change)

	2016		2017		
	Dec.	Mar.	Jun.	Sep.	Dec.
Interest rate					
Weighted ave. cost of CBRT funding	8.3	11.4	12.0	12.0	12.8
Benchmark G. bonds	10.7	11.1	10.9	11.6	13.0
Exchange rates (ann. chg.)					
USD/TL	21.0	28.7	19.8	18.4	7.2
EUR/TL	16.8	21.1	23.8	25	21.7
Inflation (CPI, yoy. chg.)	8.5	11.3	10.9	11.2	11.9

Source: CBRT, Turkstat, Undersecretariat of the Treasury.

Deposit and Loan Interest Rate (Percent)



Source: CBRT

TL depreciated in real terms

TL depreciated by 7.2 percent against US dollar and by 21.7 percent against Euro. The rate of depreciation on the basket (0.5\$+0.5€) was 14.6 percent.

The real exchange rate index calculated by taking into account the consumer inflation decreased by 8 percent to 85.

Foreign exchange reserves increased

Gross foreign exchange reserves of the Central Bank decreased by USD 8 billion while the gold reserves increased by USD 10 billion. Foreign exchange reserves and the gold reserves were at the level of USD 84 billion and USD 24 billion, respectively.

The budget deficit was better than expected

Budget revenues and expenditures rose by 14 percent and 16 percent in nominal terms, respectively. Increase in expenditures was mainly due to non-interest expenditures. Indirect taxes accounted for 67 percent of the tax revenues.

The budget deficit increased by 57 percent to TL 47 billion compared to the previous year. Ratios of budget revenues and expenditures to gdp were 20.3 percent and 21.8 percent, respectively. The ratio of primary surplus to gdp was 0.3 percent, and the ratio of budget deficit to gdp was 1.5 percent.

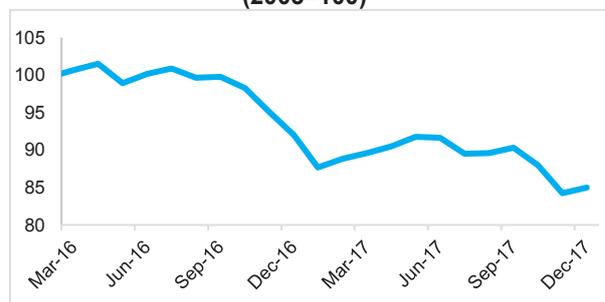
Ratios of total public revenues and expenditures to gdp were 32.6 percent and 35 percent, respectively. Thus the ratio of public sector borrowing requirement realized as 2.4 percent. The ratio of public sector primary deficit to gdp was realized at 0.7 percent level with an increase of 1.1 percentage points.

Public sector realized a net domestic borrowing of TL 67 billion, while net foreign borrowing was TL 17 billion. Average cumulative maturity of domestic cash borrowings increased to 71.2 months. Cost of external borrowing in dollar terms increased by 0.8 percentage points to 5.7 percent compared to the previous year.

Outstanding domestic debt remained at a low level

Outstanding domestic debt was TL 574 billion and its ratio to gdp was 18.5 percent. The total debt stock, resulting from the addition of TL equivalent of outstanding external debt of TL 340 billion of the public sector, became TL 760 billion corresponding to 29.5 percent of gdp.

CPI Based Real Effective Exchange Rate (2003=100)



Source: CBRT

Central Bank's Fx Reserves and Net Fx Position (USD billion)

	2016		2017		
	Dec.	Mar.	Dec.	Mar.	
Fx reserves	92	89	90	92	84
Gold reserves	14	17	19	20	24
Net Fx position	34	32	34	36	36

Source: CBRT

Central Government Budget

	TL billion 2017*	Perc change.	As perc. of gdp 2017
Revenues	630	14	20.3
Expenditures	678	16	21.8
Interest	57	14	1.8
Non-interest	621	16	20.0
Budget balance	-47	57	-1.5
Primary balance	9	-55	0.3
Financing	54	44	1.7
External borrowing	17	278	0.5
Domestic borrowing	67	134	2.2
Other	4	-30	0.1

Source: The Ministry of Finance
* Provisional.

Budget Deficit to Gdp (Percent)



Source: The Ministry of Finance

Gross outstanding domestic debt was composed of fixed interest securities of 74 percent, floating rate securities of 26 percent. 47.1 percent of the outstanding domestic debt was held by banks, 31 percent by non-bank institutions and 19.4 percent by foreign investors.

The ratio of outstanding domestic debt to broadly defined money supply (deposits, currency in circulation, repo and mutual funds, M2RF) was 28 percent and its ratio to bank assets was 16 percent.

The ratio of financial assets to gdp increased by 4 percentage points

The ratio of demand for financial assets to gdp increased by 4 percentage points. The increase in the stock market value was prominent in this increase. The ratio of money and quasi money financial assets demand to gdp was around 60 percent. The ratio of the market value of stocks to gdp reached to the level of 28 percent level. While the ratio of government domestic borrowing securities to gdp decreased 1 percentage point to 17 percent.

The ratio of bond and bills issued by private sector companies to gdp was 1 percent. The ratios of individual pension system and investment funds to gdp remained at 2 percent. Thus, the ratio of capital markets to gdp realized as 50 percent.

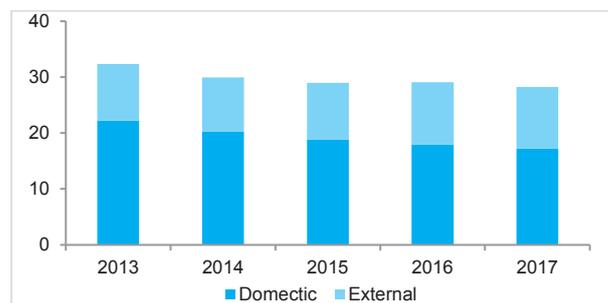
Market value of companies increased

Borsa Istanbul 100 index gained value by 47 percent in Turkish lira and by 37 percent on dollar basis in 2017. Total transaction volume increased by 31 percent to TL 227 billion. The ratio of market value to gdp increased by 4 percentage points to 28 percent.

The number of companies traded on the stock market decreased by 10 to 395. Market value increased by 43 percent to TL 880 billion (USD 233 billion). Market value increased by 20 percent (USD 20 billion) to USD 56 billion on dollar basis.

The ratio of market value of financial institutions to total market value was around 24 percent. The ratio of the market value to the book value was 0.91 for the banking sector and 1.81 for Borsa İstanbul when the banks were excluded.

Government Debt Stock to Gdp (Percent)



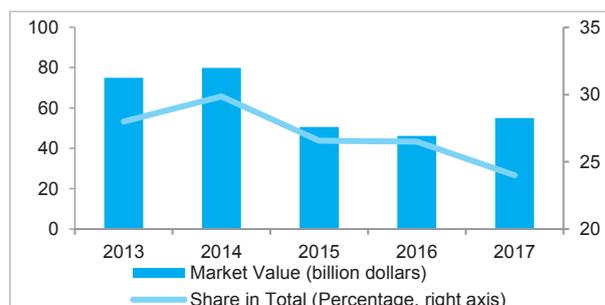
Source: Undersecretariat of the Treasury

Financial Assets (As percentage of Gdp)

	2015	2016	2017
Money and quasi-money	58	60	59
Cash	4	4	4
Deposits	53	56	55
TL	31	32	31
Fx	23	23	24
Repos	0	0	0
Capital market	47	46	50
Equity (market value)	24	24	28
Bonds and bills	20	19	18
Public	19	18	17
Private	1	1	1
Mutual funds	2	2	2
Individual retirement	2	2	3
Total	105	106	110

Source: CBRT, Capital Markets Board.

Market Value of Financial Institutions



Source: Borsa İstanbul.

Foreign trade deficit widened

Foreign trade volume increased by 14 percent to USD 391 billion. The ratio of foreign trade volume to gdp was 46 percent, while the ratio of foreign trade deficit to gdp was 9 percent. While the ratio of exports to gdp stood at 18 percent level, the ratio of imports to gdp was 27 percent.

Foreign trade deficit increased by 37.5 percent to USD 77 billion compared to the previous year. The export-import coverage ratio declined by 5 percentage points to 67 percent.

Imports increased by 18 percent to USD 234 billion. Exports grew by 10 percent to USD 157 billion. Reversal of the terms of trade due to the bounce in gold imports, demand for imports of intermediate goods, rise in oil and commodity prices were the main reasons for the expansion of foreign trade deficit through the increase in imports.

Total imports were comprised of 12 percent consumption goods and 73 percent intermediate goods. Euro accounted for 32 percent and USD accounted for 58 percent of the imports; while for the exports, these figures were 48 percent and 40 percent, respectively. The share of TL in total foreign trade was 8.1 percent.

Quantitatively, exports and imports increased by 3 percent and 13 percent, respectively. Price index increased by 5 percent in exports and by 10 percent in imports.

The ratio of current account deficit to gdp went up

Current account deficit increased by 42 percent to USD 47 billion compared to the previous year. The ratio of current account deficit to gdp was 5.5 percent.

While the deterioration in foreign trade deficit led to an increase in current account deficit, an increase of 26 percent in net tourism revenues limited further upsurge in the current account deficit.

Net capital inflows of USD 39 billion remained below current account deficit. While net capital inflows through direct investments were USD 8 billion in 2017, 62 percent of these capital inflows were through portfolio investments.

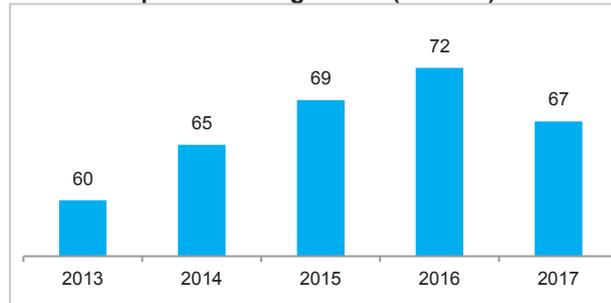
Net capital inflows in other investments including external borrowings of the banks and private sector remained the same at USD 6 billion level compared to the previous year.

Foreign Trade (USD billion)

	2014	2015	2016	2017
Exports	158	144	143	157
Imports	242	207	199	234
Foreign trade deficit	-85	-63	-56	-77
Foreign trade deficit/gdp (%)	13	9	9	9

Source: Turkstat

Imports Coverage Ratio (Percent)



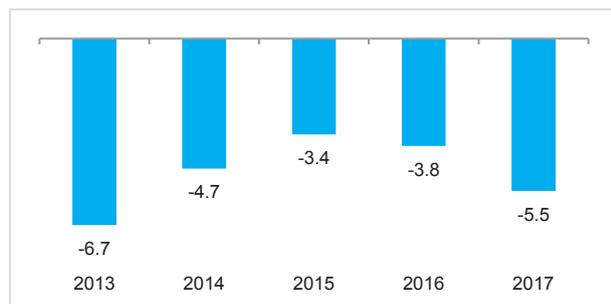
Source: Turkstat

Foreign Trade by Commodity Groups (2017)

	Export			Import		
	USD Billion	Perc. chg.	Perc. share	USD Billion	Perc. chg.	Perc. share
Capital goods	18	13	11	33	-8	14
Interm. goods	73	9	46	171	28	73
Cons. goods	65	10	41	28	0	12
Other	1	0	1	0	0	0
Total	157	10	100	234	18	100

Source: Turkstat

Current Account Balance to Gdp (Percentage)



Source: CBRT

Capital and Financial Account (USD billion)

	2015	2016	2017
Current account	-32	-33	-47
Capital and financial account	11	23	39
Capital account (net)	0	0	0
Financial account (net)	22	22	47
Direct invest. abroad (net)	13	10	8
Portfolio investments (net)	16	6	24
Other investments (net)	13	6	6
Net errors and omissions	10	11	0
General balance	1	12	-1
Official reserves	-12	1	-8

Source: CBRT

The net error omission item, which had a foreign exchange inflow of USD 12 billion in 2016, had none in 2017. Consequently, official reserves decreased by USD 8 billion. The total reserve of CBRT including gold reserve increased by USD 2 billion.

Outstanding external debt lifted

Outstanding external debt increased by USD 13 billion to USD 137 billion in public sector, while that of private sector rose by USD 32 billion to USD 316 billion. Thus outstanding external debt increased by USD 39 billion to USD 443 billion.

The long-term external debt increased by USD 29 billion while short-term external debt decreased by USD 17 billion. Thus, the share of short-term outstanding external debt in total debt stock increased by 2 percentage points and amounted to 27 percent. Public sector held 31 percent (including Central Bank), and private sector held 69 percent of the outstanding external debt. The debt of financial institutions was USD 160 billion, while that of non-financial private companies was USD 156 billion.

Official creditors and private creditors held USD 58 billion and USD 162 billion in long-term outstanding external debt, respectively. Bonds constituted USD 116 billion of the long-term outstanding external debt. Among the official creditors, debts to international organizations constituted the highest share with USD 46 billion.

According to the Central Bank data, assets of non-financial sector companies increased by USD 17 billion to USD 116 billion, while their liabilities increased by USD 24 billion to USD 328 billion in 2017. Net foreign exchange deficit of these companies increased from USD 205 billion to USD 213 billion.

The ratio of outstanding external debt to gdp was 53 percent

The ratio of long-term debts to gdp increased by 3 percentage points to 39 percent, while the ratio of short-term debts to gdp increased by 2 percentage points to 14 percent. The ratio of outstanding external debt of public sector (including the Central Bank) to gdp was 16 percent, while that of private sector was at 37 percent level.

Outstanding External Debt (USD billion)

	2015	2016	2017
Long term	295	307	335
Public	98	104	114
Central Bank	1	1	1
Private	196	202	221
Financial institutions	105	106	113
Non-financial institutions	91	97	107
Short term	103	101	118
Public	15	20	22
Central Bank	0	0	0
Private	88	82	96
Financial institutions	53	43	47
Non-financial institutions	35	39	49
Total	398	404	443

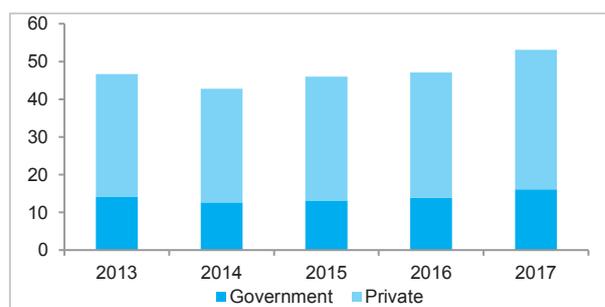
Source: Undersecretariat of the Treasury

FX Assets and Liabilities of Non-Financial Companies (USD billion)

	2015	2016	2017
Assets	100	99	116
Liabilities	289	304	328
FX Position	-189	-205	-213
Short-term assets	81	81	95
Short-term liabilities	76	79	87
Short-term FX position	5	1	8

Source: CBRT

Outstanding External Debt to Gdp (Percentage)



Source: Undersecretariat of the Treasury

Medium-term program forecasts 5.5 percent growth during the 2019-2020 period

The Medium Term Program announced by the Government includes estimates of the basic macroeconomic figures for the period 2018-2020.

The main aim of the program is to sustain of macroeconomic stability, to improve the quality of human capital and labour, spreading high value-added production, to have better business and investment environment and through enhancement of institutional quality in the public sector, acceleration of growth, increase in employment and the improvement of income distribution.

Consequently, the Program targets an average of 5.5 percent of gdp growth in 2018-2020.

According to the Program, inflation will decline to 7 percent in 2018, to 6 percent and 5 percent, respectively, in 2019 and 2020.

It is estimated that the ratio of current account deficit to gdp will follow a downward course throughout the Program period and will decline to 3.9 percent in 2020. The ratio of the EU defined public debt stock to the gdp is projected to decrease over the period to 27.5 percent.

Main Economic Indicators* (Percentage)

	2018	2019	2020
Growth (Perc. change in constant price)	5.5	5.5	5.5
Current account balance to gdp	-4.3	-4.1	-3.9
CPI	7.0	6.0	5.0
Unemployment rate	10.5	9.9	9.6
Public balance to gdp	-1.0	-0.4	0.2
Primary balance to gdp	0.2	0.5	1.1
EU-Defined. G. debt stock to gdp	28.5	28.0	27.5

* Forecast
Source: Ministry of Development

Measures Taken by CBRT for January 2017 – March 2018 Period	
Subject	Explanation
Interest Rate Policy	Marginal funding rate was increased from 8.5 percent to 9.25 percent.
	The Central Bank overnight lending interest rate applied at Interbank between 16.00 and 17.00 was increased from 10 percent to 12.75 percent.
Reserve Requirements	The required reserve rates for FX were reduced by 50 base points in all maturity segments. An additional liquidity of approximately USD 1.5 billion was provided.
ROC (Coefficients)	FX maintenance facility within the reserve options mechanism was lowered from 60 percent to 55 percent and all tranches were reduced by 5 points.
TL liquidity and funding	Banks' borrowing limits at the Central Bank of the Republic of Turkey (CBRT) Interbank Money Market for O/N transactions were reduced to zero. Banks' limit for the intraday liquidity facility was increased to twice the size of Interbank Money Market borrowing limits.
Rediscount Loans	Exports and foreign exchange earning services rediscount credits, which were provided before January 1, 2017 and will be due by 31 May 2017 (inclusive), were allowed to be repaid as Turkish Lira on the condition that the payment is made on loan terms.
	It was decided that the repayments of rediscount loans for export and foreign exchange earning services, which would be due by 1 February 2018 (included), could be made in Turkish liras at an exchange rate of 3.7000 for the USD, 4.3000 for the Euro, and 4.8000 for the GBP, provided that they were paid at maturity. In case the exchange rate on the date of loan extension was higher than these rates, the exchange rate on the date of loan extension would be applicable.
Foreign Exchange Deposits against TL Deposits	In order to increase flexibility and tool diversity in TL and foreign currency liquidity management, a decision was taken to open the market for Foreign Exchange Deposits against TL Deposits.
FX Markets	It was decided to launch Turkish lira-settled forward foreign exchange sale auctions. The maximum total amount of foreign exchange sale position was planned to be USD 3 billion until end-2017.

Measures taken by BRSA for January 2017 – March 2018 Period		
Subject	Explanation	Date
Provisions	The second paragraph of Article 5 of the Regulation on the Procedures and Principles for the Determination of the Qualifications of Loans and Other Receivables and the Provisions to be Paid for Such Loans was changed as "All loans borrowed from the bank are classified as non-performing loans if there is more than one borrower's loan issued by the same bank, and any of these borrowings is considered as nonperforming. Consumer loans can be assessed on a credit basis, and if one of the debts of more than one consumer loan is classified as a non-performing loan, the other consumer loans can be classified under groups outside the first group."	July 2017
Merger Takeover	The related procedures and principles regarding merger, transfer, and division and share exchanges of banks were regulated through the Regulation on the Merger, Transfer, Division and Share Exchange of Banks.	November 2017
Illegal Bets	Within the scope of the joint work carried out by BRSA, the Financial Crimes Investigation Board and BAT, new restrictions were introduced on the issues such as bank transfer transactions to GSMs, and cash withdrawals from ATMs in order to prevent the laundering of crime revenues.	November 2017
Automobile Loans	In automobile loans to be used for the purpose of obtaining passenger vehicles and in collateralized automobile loans or in leasing transactions, the ratio of the loan amount to the value of the vehicle will not exceed 70 percent for the final invoice value of TL 100 thousand or below and will not extend 50 percent for those above TL 100 thousand.	December 2017
Net Stable Funding Rate	Within the scope of the Draft Regulation on the Calculation of Net Stable Funding Rate of Banks, the principles and procedures for establishing stable funding to prevent deterioration of liquidity levels through the funding risks the banks may be exposed in the long-term on consolidated and non-consolidated basis are aimed to be defined.	January 2018
Banking for disabled people	In order to enable disabled people benefit from banking services without problems, the regulation containing the rules to be followed in ATM equipment, branches, POS devices, internet banking and call-center services was published.	January 2018
TFRS9	With the amendment of the Communiqué on Financial statements to be publicized by domestic banks and their related explanations and footnotes, the banks chosen to implement Turkish Financial Reporting Standards 9 (IFRS 9) and its transition process will include in their declared statements of shareholders' equity and consolidated shareholders' equity, the amount or rates for sum of core capital, total shareholders' equity and capital adequacy ratio items when transition process provisions were applied.	January 2018

Incentive Measures	
Subject	Explanation
Employment Incentives	With the option of postponing the social security premiums, companies that suffered from cash problems were provided with interest free payment opportunity for their insurance premium debts in the last quarter of the year.
	By paying the insurance and tax liabilities of each additional insured employee to be added to the existing employees by private sector employers, the premiums and tax liabilities amounting to TL 773 were met for each insured employee.
	The "Minimum Wage Support", which started to be implemented in 2016, continued in 2017 as well.
	Occupational Training Program, Women, Young and Vocational Qualifications and Disabled Employment incentive programmes were implemented.
Tax Incentives	Until the end of September 2017, VAT for residential sales and furniture was reduced from 18 percent to 8 percent. On the other hand, while the private consumption tax (PCT) rates were set to zero until the end of September in white goods, the title fees received separately from both buyers and sellers was reduced from 20/1000 to 15/1000 until 30 September 2017.
	Through restructuring laws significant facilities were provided for businesses to meet their tax liabilities on time.
Investment Incentives	For development of Turkey, incentives were presented for investments with strategic significance.
	Corporate tax incentive ratio was increased.
	Additional incentives were provided to manufacturing sector investments.
	Corporate tax burden on medium-high technology investments was reduced.
	Investments with incentive certificates were exempted from property tax and building fees.
	VAT exemption was introduced for non-material rights and software deliveries that are under investment incentive certificate.
	Within the scope of the Project Based Incentive System announced in April 2018, relevant incentive documents will be given for 23 projects belonging to 19 companies amounting to approximately TL 135 billion investment. In this context, it is planned to provide support to related firms on taxes, employment support as well as financial and investment location support.

Loans to be provided by the Treasury backed Credit Guarantee Fund (CGF) guarantees

Loans extended with CGF guarantee significantly affected the economic performance in 2017. These loans were estimated to have directly impacted the national income growth over 2 points in 2017.

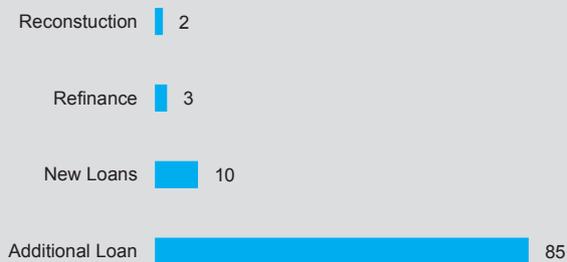
In accordance with the Decree No. 2016/9538 "Treasury Support Provided to Credit Guarantee Institutions" published in the Official Gazette on 22 November 2016, a portfolio guarantee system was introduced; loan guarantee ratios were increased and guarantee rates were defined for classified beneficiaries. The definition of beneficiary was extended.

Through the Decision of the Council of Ministers on the Amendment to the Decision No 2017/9969 of 10 March 2017 concerning the Treasury Support to the Credit Guarantee Institutions, the resource provided by the Undersecretariat of Treasury to the CGF was increased from TL 2 billion to TL 25 billion. Moreover, within the same decision frame, total guarantee volume of CGF was increased from TL 20 billion to TL 250 billion. Under the Treasury guarantee, the upper limit of compensation was defined as 7 percent of the guarantee. In these loans, risk weight was applied as zero percent.

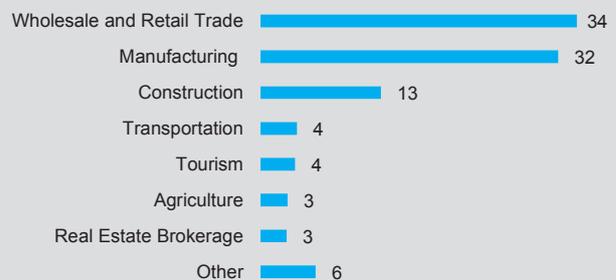
In January 2018, in accordance with the Protocol signed between the Undersecretariat of Treasury and the CGF, an additional TL 50 billion new guarantee limit, furthermore an additional limit of TL 5 billion was allocated for use in loan repayments.

According to CGF data, as of December 2017, TL 202.7 billion loans were extended to 208.513 customers within this scope. As of December 2016, within the scope of CGF, approximately TL 6.7 billion loan was extended to 20,000 persons. 85 percent of these extended loans were additional loans. The wholesale and retail trade sector accounted for the highest share of the CGF loans with 34 percent. The CGF implementation positively contributed 0.7 points to the banking sector's capital adequacy ratio.

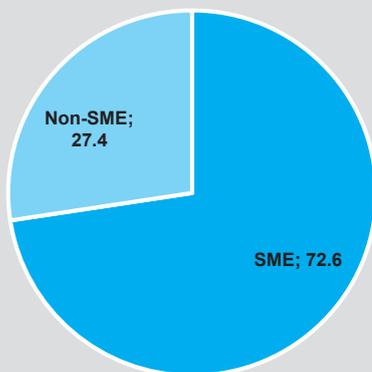
CGF Loans by Purpose (Percent)



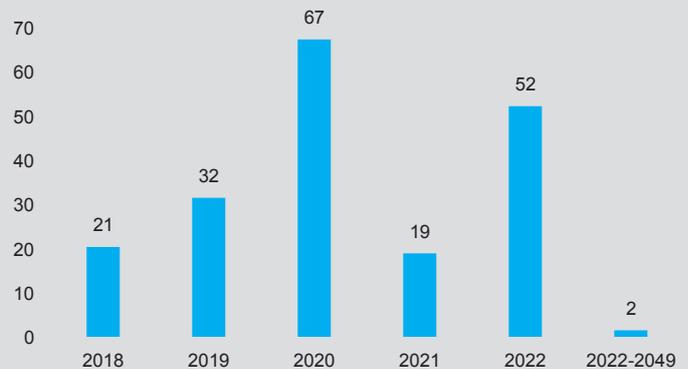
CGF Loans by Sectors (Percent)



CGF Loans by SME and Non-SME (Percent)



Maturity Structure of the CGF loans (Billion TL)



General Assessment of the Banking Sector¹

Growth supported loan demand, loan supply supported economic activities

Despite the increase in external shocks stemming from global financial markets and geopolitical risks, Turkey's economy grew rapidly in 2017.

The rise in US interest rates, fluctuations in the international money and capital markets, volatility in the value of Turkish Lira, and the continuation of political tension in Turkey's neighbourhood had a limiting effect on economic performance.

Nonetheless, the supportive measures adopted by the Government re-accelerated the slowing down growth rate in a short period of time.

The economic activity, stimulated by incentives that encourage production and investment next to measures stimulating domestic demand, was supported by the improvement in external demand and the increase in investments as of the second half of the year. The banking sector supported growth and increase in employment by financing economic activity through loans provided by the Treasury backed Credit Guarantee Fund (CGF) guarantees.

The difference between loans and deposits was covered by shareholders' equity strengthened by the addition of profits and resources acquired from abroad.

Compliance with international standards in banking regulations was further continued. EU Council announced that Turkey was fully compliant with Basel regulations. During the transitional period to the IFRS 9, following the completion of regulations, test work was carried out throughout the year.

Total assets increased by 7 percent in reel terms

Total assets increased by 19 percent and reached TL 3,258 billion (USD 864 billion) on an annual basis. The ratio of total assets to gdp was around 105 percent.

Loans and securities had shares of 65 percent and 12 percent in total assets, respectively.

¹ Unless otherwise stated, it includes deposits, development and investment and participation banks. BRSA data were used.

A 53 percent of assets were financed by deposits, while that of 28 percent by non-deposit funds. The ratio of shareholders' equity to total assets was 11 percent.

Capital adequacy remained high

Due to inclusion of almost all amount of net profit to shareholders' equity, shareholders' equity increased by TL 59 billion to TL 359 billion (USD 95 billion). As a result of shareholders' equity growth and regulatory framework compliant with international standards, capital adequacy increased by 100 base points and realized at the level of 16.6 per cent.

Core capital adequacy ratio kept its high level with 13.9 percent by increasing 70 basis points.

Loan volume exceeded the the total of deposits and shareholders' equity

As of end of the year, the volume of loans amounting to TL 2.112 billion (USD 560 billion) exceeded the sum of deposits amounting to TL 1.711 billion (USD 454 billion) and shareholders' equity amounting to TL 359 billion (USD 95 billion). Loan-to-deposit ratio realized at the level of 123 percent by increasing 3 percentage points.

Loans to be provided by the Treasury backed Credit Guarantee Fund guarantees accelerated loan growth and increased the need for financing

Loans increased by TL 364 billion (USD 96 billion). TL 316 billion (USD 84 billion) of this increase was financed with the increase in deposits and shareholders' equity, while TL 48 billion (USD 12 billion) of it was financed by non-deposit resources.

The increase in loans to be provided by the Treasury backed Credit Guarantee Fund guarantees in 2017 exceeded half of total loan growth with TL 212 billion (USD 56 billion).

The ratio of loans to gdp was 68 percent. TL loans accounted for 68 percent of total loans.

Approximately half of loans extended to large-scale companies, one-fourth to SMEs, and one-fourth to customers.

Non-performing loans ratio remained low

The ratio of non-performing loans to total loans was 3 percent. This rate was around 2.8 percent in corporate loans and 3.5 percent in retail loans. Provisions set aside for 79 percent of non-performing loans.

The ratio of write-off assets to total loans was around 1.7 percent, while that of restructured loans to total loans was around 3.7 percent.

Net profit volume increased

Profit volume increased by 31 percent due to rapid increase in loan volume. Provisions leading, the increase in non-interest expenditure restricted the profit increase. The interest margin narrowed down to a limited extent.

Return on average equity was 14.8 percent

Return on average equity rose from 13.2 percent to 14.8 percent.

Difference between return on equity and the return on government domestic borrowing securities decreased from 2.5 percentage points to 1.8 percentage points.

Return on average assets was recorded as 1.5 percent.

Net FX position was at positive balance

The ratio of FX assets in total assets was 39 percent, and FX funds in total liabilities was 47 percent. On-balance-sheet net FX position was USD -48 billion, while total net foreign FX position was USD -1 billion.

The ratio of total net FX position to legal shareholders' equity was 0.1 percent.

Derivative instruments provided protection against risks

Derivative instruments, accounting for 78 percent of commitments, provided an effective protection in management of currency and interest rate risks.

Market value of banks increased slightly

Despite the market value of banking sector's stocks traded on Borsa İstanbul increased from TL 175 billion to TL 233 billion, the ratio of market value of banking sector's stocks to total market value decreased to 27 percent. The ratio of market value to book value declined from 0.88 to 0.84.

Regulation and Supervision of Financial Sector	
Financial institutions/instruments	Regulatory Body
Banks and other credit institutions	Banking Regulation and Supervision Agency
Banks	
Leasing companies	
Factoring companies	
Financial companies	
Assets management companies	
Capital market institutions	Capital Market Board
Mutual (investment) funds	
Intermediary institutions	
Real estate investment trusts	
Securities investment trusts	
Portfolio management companies	
Venture capital funds*	
Pension funds	Undersecretariat of Treasury
Insurance companies	
Reinsurance companies	
Unemployment insurance fund	
Individual pension funds	The Central Bank of the Republic of Turkey
Payment systems	
Savings insurance system	Saving and Deposit Insurance Fund
Prevention of money laundering and finance of terrorism	Financial Crimes Investigation Board

Total Assets of Financial Sector (2017, TL billion)		
Sector	Amount	Share in Total (Percent)
Banks	3,258	82
Portfolio management companies	158	4
Insurance companies	140	4
Unemployment insurance fund	117	3
Pension investment funds	80	2
Real estate investment trusts	65	2
Financial leasing companies	58	1
Factoring companies	44	1
Financial companies	39	1
Intermediary institutions	23	1
Reinsurance companies	3	0
Venture capital funds*	1	0
Securities investment trusts	0	0
Total	3,987	100

* Due to the amendments in the Communiqué, starting from 31.12.2013, venture capital investment trusts are no more liable to issue portfolio tables.

Risk Center:

As of March 2018, Risk Center had 179 members, comprised of 52 banks, 61 factoring companies, 25 financial leasing companies, 14 financing companies, 15 asset management companies, 8 insurance companies selling credit insurances, Credit Guarantee Fund, Union of Agricultural Credit Cooperatives, Borsa İstanbul A.Ş. (İstanbul Stock Exchange) and JCR Avrasya Derecelendirme Hiz. A.Ş.

Customer, loan, loan insurance, check, protested promissory note and internal ratings information are collected from the Risk Center members, and customer, loan, loan insurance, check and protested promissory note information are shared with the members.

As a part of the services offered by the Risk Center, in January – December 2017 period, the members inquired:

- 445 million customers in the course of individual and retail loans and credit cards (KRS), and
- 30 million customers in the course of commercial credits (KRM), and
- 56 million customers in the course of credit limit credit risks (KLKR), and risk reports containing brief information about real persons and legal entities, and
- 46 million customers in the course of checks.

Number of banks

Number of banks operating in the banking sector in 2017 was 52, of which 34 of them were deposit banks, and 13 were development and investment banks. Three of the deposit banks were state-owned banks, and 9 were private banks. While The Royal Bank of Scotland Plc. was liquidated on May 2017, Bank of China Turkey started its operations on December 2017. In addition, there were 5 participation banks².

Number of foreign banks, of which 51 percent shares owned by non resident was 21. Among the development and investment banks, 3 were state-owned, 6 were private, and 4 were foreign banks.

The share of foreign banks in total assets was approximately 25 percent when stocks traded on Borsa Istanbul excluded as of December 2017.

Employment

As of the end of 2017, banks employed, 208 thousand people, while the number of bank employees decreased by 2,631 compared to the previous year.

Ninety one percent of bank personnel were employed by deposit banks, 2 percent by development and investment banks. 28 percent of personnel of banking sector was employed by state-owned deposit banks, 35 percent by private banks, and 27 percent by foreign banks. The ratio of female employees of the sector was 51 percent.

Total number of employees increased by 916 and 564 in state-owned banks and participation banks, respectively, while it decreased by 3,725 in foreign banks, and 282 in private banks. Number of employees also decreased by 98 in development and investment banks. Population per bank employee was 388.

Number of branches

Number of branches declined by 158 to 11,582. Decline in number of branches resulted from deposit banks.

Number of branches decreased by 119 in private banks, 96 in foreign banks and 1 in state-owned banks.

Population per branch was 6,977.

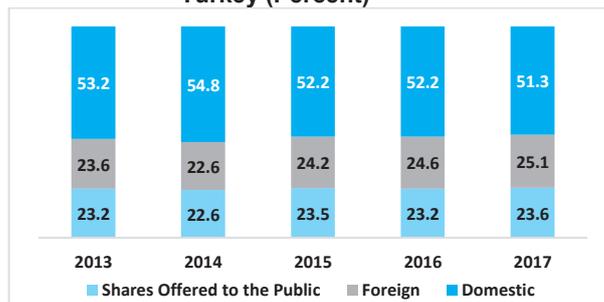
² Please see www.bddk.org.tr ve www.tkbb.org.tr for detailed information about participation banks.

Number of Banks

	2016	2017
Deposit banks	34	34
State-owned	3	3
Private	9	9
Foreign	21	21
SDIF	1	1
Develop. and invest. Banks	13	13
Participation banks	5	5
Total	52	52

Source: BAT ,BRSA

Capital Structure of Banking System in Turkey (Percent)



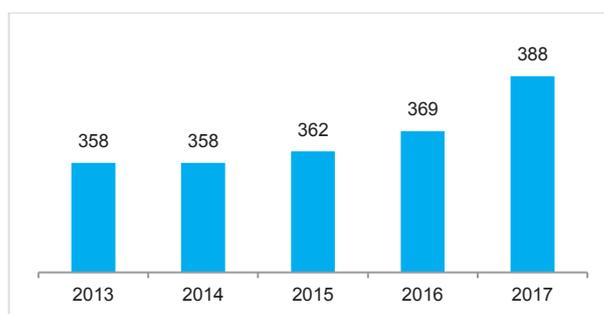
Source: BAT

Number of Employees (Thousand)

	2016	2017	Change
Deposit banks	191	188	-2
State-owned	58	59	2
Private	74	73	0
Foreign	60	56	-6
SDIF	0,2	0,2	0
Develop. and invest. banks	5	5	-6
Participation banks	15	15	4
Total	211	208	-1

Source: BAT

Population per Employee (People)



Source: BAT, TurkStat

Number of Branches*

	2016	2017	Change
Deposit banks	10,740	10,500	-240
State-owned	3,702	3,677	-25
Private	4,132	4,013	-119
Foreign	2,905	2,809	-96
SDIF	1	1	0
Develop. and invest. banks	41	50	9
Participation banks	959	1,032	73
Total	11,740	11,582	-158

* Including branches in the Turkish Republic of Northern Cyprus and branches abroad.

Source: BAT, BRSA

Concentration

The sector share of the first largest five banks in total assets was 56 percent. According to asset sizes, and loan volume, the share of the first largest five banks in total decreased by 1 percentage point. Their share in deposits remained unchanged.

The share of the first ten banks in total assets remained unchanged with 85 percent. While the share of the first ten banks in total deposits increased by 1 percentage point to 91 percent; their share in total loans remained the same.

The first five banks were composed of 2 state-owned and 2 private banks and 1 foreign bank, and the first ten banks were composed of 3 state-owned, 4 private and 3 foreign banks.

There were only one bank with an asset size of more than USD 100 billion, and 4 banks with an asset size of between USD 80 billion and USD 100 billion, 2 banks with an asset size of between USD 40 billion and USD 80 billion. However, there were 35 banks with an asset size below USD 10 billion.

Balance sheet size

Total assets increased by 19 percent to TL 3.3 trillion. Total assets increased by 11 percent to USD 864 billion on dollar basis. Total assets increased by 4 percent in fixed exchange rates.

The ratio of total assets to gdp was at 105 percent level.

Growth rate was 19 percent in deposit banks, 26 percent in state-owned banks, 17 percent in private banks and 14 percent in foreign banks.

The rate of growth in balance sheets of development and investment banks was 23 percent.

Sector shares

The share of assets of deposit banks in banking sector was 90 percent, while the shares of development and investment banks and participation banks were 5 percent each.

The share of state-owned deposit banks was 31 percent, the share of private banks was 36 percent, and the share of foreign banks was 24 percent.

Concentration in Banking Sector (Percentage)

	2005	2016	2017
Largest five*			
Assets	63	57	56
Deposits	66	60	60
Loans	56	56	55
Largest ten*			
Assets	85	85	85
Deposits	89	90	91
Loans	80	84	84

* In terms of total assets.

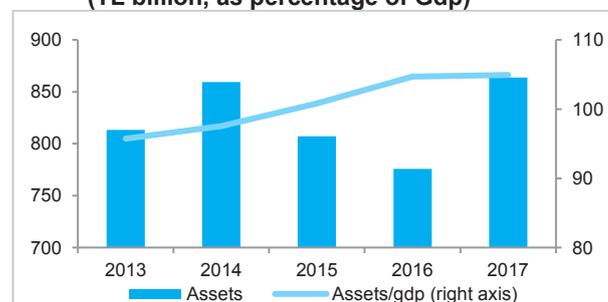
Source: BAT

The Number of Banks by Asset Size (2017)

Billion USD	0-2	2-10	10-40	40-80	80-100	100+
Deposit	11	11	4	2	4	1
State				1	1	1
Private	2	3	1	1	2	
Foreign	9	8	3		1	
Fund	1					
Dev. Inv.	7	5	1			
Total	19	16	5	2	4	1

Source: BAT

Total Assets* (TL billion, as percentage of Gdp)



Source: BRSA

Market Shares of Groups (2017, Percentage)

	Assets	Loans	Deposits
Deposit banks	90	89	94
State-owned	31	32	33
Private	36	35	37
Foreign	24	23	24
Dev. inv.	5	6	0
Participation	5	5	6
Total	100	100	100

Source: BRSA

Off-balance sheet items

Contingencies and commitments grew by 28 percent. Non-cash loans and liabilities item increased by 19 percent, and the commitments increased by 31 percent. The ratio of total assets to off-balance sheet was 83 percent. Derivative financial instruments are intended for hedging purposes.

Turkish lira – foreign exchange structure of balance sheets

TL assets and TL liabilities of banking sector increased by 22 percent and 17 percent, respectively. On the other hand, TL equivalent of foreign exchange assets rose by 15 percent, and that of liabilities by 22 percent.

The share of TL assets in balance sheet increased by 1 percentage point to 61 percent, and while that of TL liabilities declined by 1 percentage point to 53 percent.

The share of TL assets in total assets was 61 percent in foreign banks, 66 percent in state-owned banks and 61 percent in private banks.

Similar differences existed in the distribution of the resources. As a matter of fact, the share of TL liabilities in total liabilities was 64 percent in state-owned banks and 50 percent in private banks and 49 percent in foreign banks.

External debt stock of banks

According to data published by the Undersecretariat of Treasury, external debt of banking sector increased by USD 16 billion to USD 181 billion. On the other hand, the ratio of external debts of banks to gdp by 2.2 percentage points to 21.2 percent level.

FX items in balance sheets of banks amounted to USD 334 billion in assets and USD 405 billion in liabilities. Loans accounted for 54 percent of FX assets.

On the side of liabilities, FX deposits which were mainly held by residents accounted for 49 percent.

Currency risk

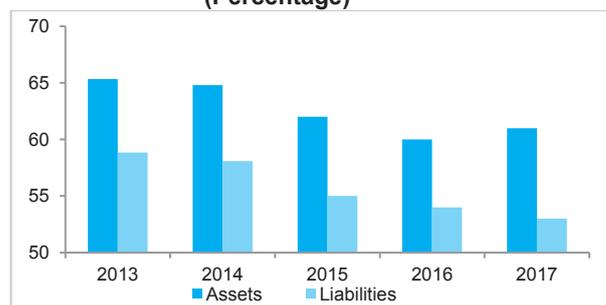
In balance sheet, foreign exchange position had a deficit of USD 48 billion, whereas foreign exchange net general position had a surplus of more than USD 1 billion. The ratio of net general position to shareholders equity was at 0.52 percent level.

Off-Balance Sheet Items (2017)

	TL	USD	Perc. Change	
	Billion	Billion	TL	USD
Off-balance sheet items	3,906	1,036	28	20
Guaranties and warranties	658	174	19	11
Commitments	3,248	861	31	22
Derivatives	2,542	674	29	20
Other commitments	705	187	36	27

Source: BRSA

The Share of TL Items in Balance Sheet (Percentage)



Source: BRSA

Selected FX Balance Sheet Items (USD billion)

	2016	2017	Perc. Change
Liquid assets	93	104	12
Banks	21	25	19
Securities	32	32	2
Required reserves	52	60	15
Loans	171	181	6
Total Assets	311	334	7
Deposits	173	201	16
Central bank	10	15	44
Banks	108	117	8
Repos	13	14	9
Securities Issued	25	27	9
Subordinated Debt	12	14	15
Total Liabilities	355	405	14

Source: BRSA

FX Position (USD billion)

	2016	2017	Perc. Change
Balance sheet			
Assets	333	354	6
Liabilities	354	402	14
FX position	-1	-48	-
Off- balance sheet FX position	20	49	145
FX position (net)	19	1	-

Source: BRSA

Balance sheet structure

Banking sector loans and liquid assets represented 65 percent and 15 percent of assets, respectively. The share of securities was 12 percent. The share of subsidiaries and fixed assets was 2 percent.

Deposits and non-deposits funds accounted for 53 percent and 28 percent, respectively. The share of shareholders' equity in total liabilities was at 11 percent level.

Loans

Loan volume of banking sector increased by 21 percent in nominal terms, and by 19 percent in fixed exchange rates, amounting to TL 2,112 billion (USD 560 billion).

The ratio of loans to gdp increased by 1 percentage point to 68 percent compared to the previous year.

The ratios of loans among large-scale companies projects SME's and consumers were 34 percent, 17 percent, and 18 percent, respectively.

TL loans amounted to 68 percent of loans and 32 percent were foreign exchange loans.

Distribution of loans

Fifty one percent of total loans extended to large scale companies and project financing, 24 percent to SMEs and 25 percent to consumers.

The distribution of corporate loans among manufacturing industry, commercial sector, construction industry and energy sector, transportation and real estate brokerage was 18 percent, 15 percent, 9 percent and 7 percent, 5 percent each, respectively.

Loan for project financing increased by 17 percent to TL 435 billion (USD 115 billion). Energy sector took the highest share with 47 percent in these loans.

Of the project loans, 10 percent extended for real estates, and 22 percent for infrastructure projects. Project financing loans for infrastructure projects rose by 29 percent, compared to December 2016.

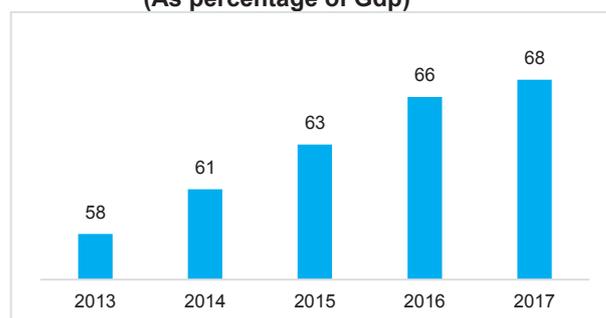
Cash and non-cash loans to SMEs increased by 24 percent and 17 percent, respectively. The number of SMEs borrowed extended loans were 3.3 million. 26 percent of SME loans were extended to micro-enterprises, 32 percent to small size companies, and 42 percent to medium-sized companies. An average of SME loans amount was TL 155 thousand.

Selected Balance Sheet Items (2017)

	TL Billion	USD Billion	Perc. Change TL	Perc. Share 2015	2016
Liquid assets	488	129	37	13	15
Securities	402	106	14	13	12
Loans	2,112	560	21	64	65
Total Assets	3,258	864	19	100	100
Deposits	1,711	454	18	53	53
Non-deposits	903	239	21	27	28
Shareholder's equity	359	95	20	11	11
Total liabilities	3,258	776	19	100	100

Source: BRSA

Loans (As percentage of Gdp)



Source: BRSA

Loans by Sectors (TL billion)

	2017	Perc. Change	Perc. Share	As of gdp
Corporate	1,628	24	75	52
SME	513	17	24	17
Retail	533	10	25	17
Credit cards	124	11	6	4
Consumer and housing	409	9	19	13
Housing	193	14	9	6
Automobile	7	-6	0	0
Consumer	209	6	10	7
Total	2,161	20	100	70

Source: BRSA

Project Financing (USD billion)

	2016	2017	Perc. Change
Risk Balance	271	334	23
Cash	242	297	23
Non-cash	29	37	28
Total commitments	371	435	17

Source: BAT

The share of housing loans in retail loans was 36 percent, the share of consumer loans 39 percent, credit cards 23 percent, and that of automobile loans 2 percent.

As of September 2017, the average housing loan of TL 78 thousand was extended to a total of 2.3 million people. The number of consumer loan borrowers was 17.1 million, and average loan amount was TL 10.4 thousand.

Loans extended by non-bank financial institutions

According to Bank Association of Turkey (BAT) Risk Center Report, cash loans extended directly by non-bank loan institutions in Turkey amounted to TL 113 billion in 2017. The amounts of the cash loans extended by leasing companies, financing companies and factoring companies were TL 48 billion TL, 34 billion and TL 31 billion, respectively. Non-performing loans reached TL 5.3 billion as of the end of 2017. Thus, the ratio of non-performing loans to total cash loans was at 4.7 percent level. Non-bank loan institutions loans to gdp was 3.6 percent.

Loan risk

Non-performing loans before specific provisions increased by 10 percent to TL 63.9 billion. Thus, specific provisions were set aside for 79 percent of non-performing loans. The ratio of non-performing loans after special provisions to total loans was at 0.6 percent level.

The ratio of non-performing loans before specific provisions to total loans was 3 percent. The ratio of non-performing loans in corporate loans and consumer loans was 2.8 percent and 3.5 percent respectively. The ratio of non-performing loans in credit cards was 6 percent, while that of in SME loans was 4.9.

By sectors, the ratio of non-performing loans in total loans was 4 percent in trade sector, 3.5 percent in construction sector, 3.3 percent in manufacturing sector, 2.8 percent in agriculture and animal husbandry sector and 2.7 percent in tourism sector.

As of September 2017, the ratio of write-off loans to total loans was 1.7 percent, the ratio of restructured loans to total loans was 3.7 percent.

The amount of restructured loans increased by 14 percent to TL 73.7 billion. 51 percent of restructured loans were classified in the first group. The share of restructured consumer loans was at 28 percent level.

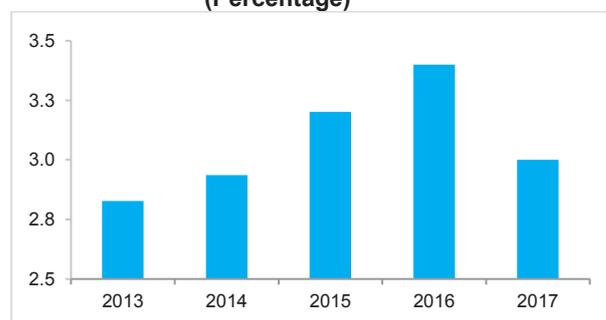
Non-Bank Financial Institution Loans (2017)

	Cash Loans* (TL Billion)	As of gdp (perc.)
Leasing	48	1.5
Financing Company	34	1.1
Factoring	31	1.0
Total	113	3.6

* Loans extended to real and legal persons abroad by domestic banks were included.

Source: BAT Risk Center Report

Non-Performing Loans* to Total Loans (Percentage)



Source: BRSA

Non-Performing Loans* to Total Loans (Percentage)

	2015	2016	2017
Corporate	2.7	2.9	2.8
SME	4.0	5.2	4.9
Retail	4.3	4.3	3.5
Credit cards	7.4	7.3	6.0
Consumer and housing	3.3	3.4	2.7
Housing	0.5	0.5	0.4
Automobile	3.3	3.2	2.8
Consumer	5.7	6.0	4.8
Total	3.2	3.2	2.9

* Before provision.

Source: BRSA

Deposits

Total deposits grew by 18 percent in nominal terms and 11 percent in fixed exchange rates to TL 1.711 billion (USD 454 billion). The ratio of deposits to gdp was 56 percent. A 53 percent of assets were financed by deposits.

The share of TL deposits in total deposits decreased by 2 percentage points to 56 percent. The share of TL deposits in total deposits was 65 percent in state-owned banks, 50 percent in private banks and 52 percent in foreign banks.

The ratio of TL saving deposits to total deposits was 34 percent and the ratio of TL saving deposits to total assets was 18 percent. The ratio of TL saving deposits to gdp and balance sheet stood at 19 percent and 18 percent, respectively.

Gold deposits with TL 23.5 billion accounted for 1.4 percent of total deposits.

Average maturity of total deposits was 2.9 months. Average maturity was 2.7 months for TL deposits, and 3.4 months for foreign exchange deposits.

Loan-to-deposit ratio increased by 3 percentage points to 123 percent compared to the previous year. This rate was 150 percent in TL loans and deposits and 90 percent in FX loans and deposits.

Non-deposit funds

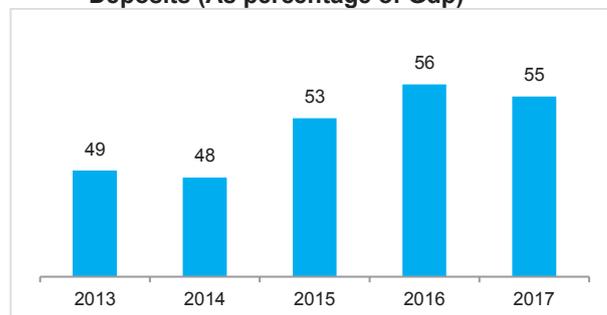
Non-deposit funds amounting to 28 percent of total liabilities increased by 21 percent in nominal terms and 12 percent in fixed exchange rates to TL 903 billion (USD 239 billion).

Loans borrowed from foreign banks accounted for 49 percent of non-deposit funds. The share of FX funds in non-deposit funds was at 73 percent level.

Funds from repo transactions increased by 363 percent to TL 113 billion constituting 12 percent of total non-deposit funds. On the other hand, bills and bonds issued by banks reached TL 145 billion, representing 4 percent of balance sheet.

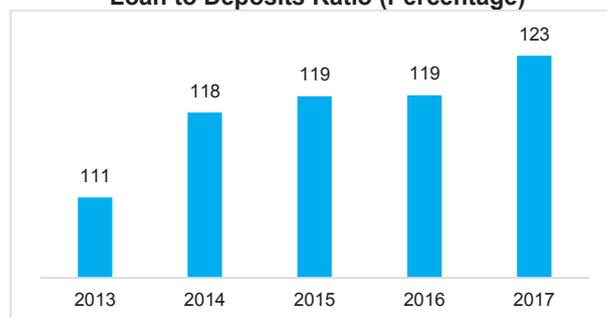
The amount of syndication loans was at USD 21.1 billion level.

Deposits (As percentage of Gdp)



Source: BRSA

Loan to Deposits Ratio (Percentage)



Source: BRSA

**Deposits and Non-Deposit Funds
(TL billion)**

	2016		2017	
	TL	FX	TL	FX
Deposits	845	609	955	706
Non-Deposit funds	197	549	243	660
Central Bank	0	36	1	55
Money market	24	0	103	10
Banks	37	381	34	441
Repos	93	45	46	53
Securities Issued	29	87	43	102

Source: BRSA

Shareholders' equity

Shareholders' equity grew by 20 percent to TL 359 billion (USD 95 billion).

Shareholders' equity consisted of paid capital of TL 85 billion and reserves of TL 210 billion.

Free shareholders' equity (shareholders' equity–fixed assets- non-performing loans after provisions) increased from TL 220 billion to TL 262 billion, and increased from USD 62 billion to USD 69 billion on dollar basis.

Shareholders' equity financed 11 percent of total assets. The ratio of free shareholders' equity to total assets was at 8 percent level.

Capital adequacy

Capital adequacy ratio was at 16.6 percent level. Core capital stood at 14 percent.

Capital adequacy ratio was 16.2 percent in deposit banks and 23.6 percent in development and investment banks. This ratio was 17 percent in participation banks. The ratio of Treasury backed loans to capital adequacy was around 70-80 base points.

The ratio of risk-weighted assets to balance sheet was at 77 percent level. The share of assets with a risk-weight of 100 percent and more in the total assets increased by 7 percentage points to 59 percent compared to the previous year.

Risk weighted assets and regulatory shareholders' equity increased by 13 percent and 21 percent, respectively. The shareholders' equity leverage ratio of the assets was realized as 7.8 times.

Income-Expenses

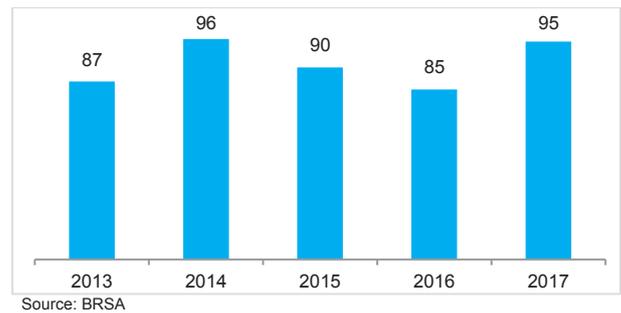
Interest income and interest expenses increased by 27 percent and 30 percent, respectively. Thus net interest income increased by 24 percent to TL 134 billion. Non-interest expenses of the sector increased by 17 percent, while non-interest income decreased by 2 percent.

As a result of the rapid contraction in fees and commission income and loss in capital market operations, the negative primary non-interest income-expenses balance increased by 43 percent and realized as TL -32,3 billion.

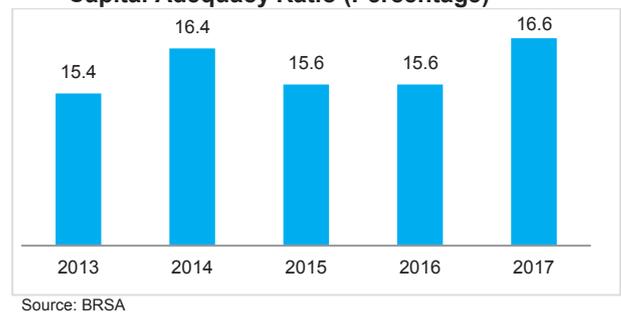
The ratio to total income to total expenses continued to decline and realized as 52 percent.

Parallel to the decline in fee and commission income, the share of such incomes in total also continued to decline. In 2017, 23 percent of total revenues consisted of fees and commissions.

Shareholder's Equity (USD billion)



Capital Adequacy Ratio (Percentage)

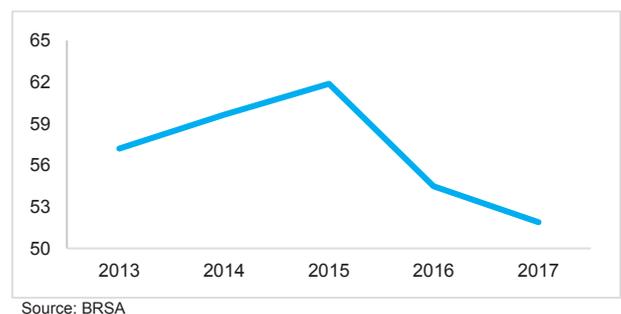


Income-Expenses (Billion TL)

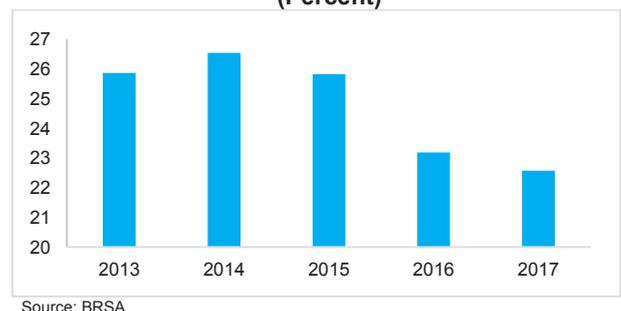
	2016	2017	Perc. Change
Interest income	195	247	27
Interest expenses	103	134	30
Net interest income	91	113	24
Non-interest income	39	38	-2
Non-interest expenses	54	64	17

Source: BRSA

Cost / Income (Percent)



Fees and commissions income / Total income (Percent)



Profit and Profitability

Net profit increased by 31 percent to TL 49.1 billion (USD 13 billion) in nominal terms and 22 percent on dollar basis.

Return on average equity increased by 160 base points to 14.9 percent. This ratio was 14.1 percent in private banks, 18 percent in state-owned banks, 14.7 percent in foreign banks, and 10.2 percent in development and investment banks.

The difference between return on average equity and 13 percent return on government domestic borrowing securities (benchmark bond, daily average) was at 1.9 percentage points level.

As of December 2017, average return on average assets with around 1.6 percent remained almost the same compared to the previous year.

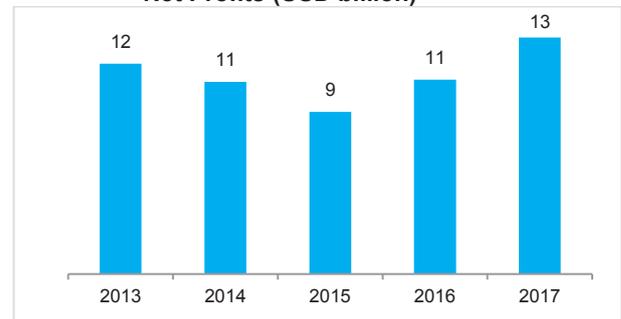
Card transactions volume

According to data of Interbank Card Center (BKM), debit card and credit card transaction volume was TL 1.349 billion (USD 358 billion), and its ratio to gdp was 46 percent. The rate of increase in only credit card transactions volume was 13 percent. The number of credit cards exceeded 62 million, and number of debit cards exceeded 131 million. Numbers of POS devices and ATMs realized as 1.7 million and 50 thousand, respectively.

Digital banking

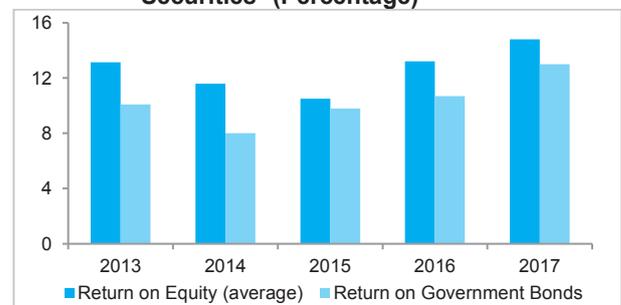
The first data on digital banking belongs to March 2017. As of December 2017, the number of active customers using digital banking transactions reached 35 million. 95 percent of the customers were individual, and 5 percent were corporate. In the last three quarters of 2017, the financial transaction volume of digital banking was TL 2,960 billion.

Net Profits (USD billion)



Source: BRSA

Return on Average Equity and Return on Government Securities* (Percentage)



*By the end of year.
Source: BAT

Selected Indicators

	2016	2017	Perc. Change
Total credit card (thousand)	58,795	62,454	6
Total debit card (thousand)	117,012	131,593	12
POS (thousand)	1,746	1,657	-5
ATM	48,421	49,847	3
Credit card trans./gdp*	23	23	-
Debit card trans. vol. /gdp*	23	23	-

* Used in Turkey.
Source: Interbank Card Center.

Selected Indicators for Internet Banking

	March 2017	December 2017
Number of active customers (thousand)	17,420	20,399
Financial transactions (TL billion)	2,383	2,960

Source: BAT

International comparison

The Turkish banking sector with its EUR 736 billion worth of assets, ranked 13th among the member states of the European Union.

The ratio of assets of the banking sector to gdp with 105 percent was below the EU average.

In EU member states, loan-to-assets ratio was 55 percent, and deposit-to-liabilities ratio was 51 percent, while the same ratios were at 64 percent and 53 percent level, respectively, in Turkey.

With 11 per cent shareholders' equity to assets ratio, the banking sector in Turkey is above the EU average of 8 percent.

In Turkish banking sector, the number of persons served per branch were 6,794, while 378 persons were served by a bank employee beyond the EU average values of 2,835 and 182.

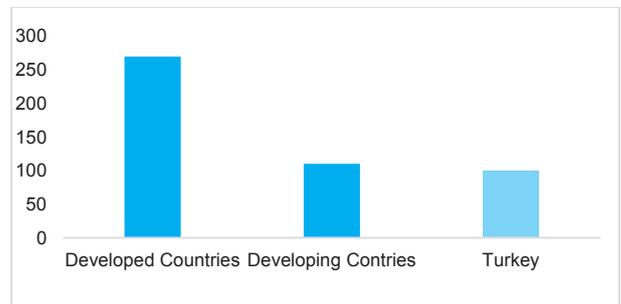
The ratio of banking sector size in Turkey to gdp is below the developed countries average and above the developing countries average. The size of the capital markets is still at a low level and shows growth potential in this area.

Selected Banking Indicators in EU and Turkey (2016)

	Unit	EU	Turkey
Asset	billion EUR	1,541	736
Asset/gdp	percentage	291	105
Loan	billion EUR	841	467
Loan/gdp	percentage	159	67
Deposit	billion EUR	791	392
Deposit/gdp	percentage	149	56
Equities	billion EUR	124	81
Equities/asset	percentage	8	11
Population/employee	people	182	378
Population/branch	people	2,835	6,794

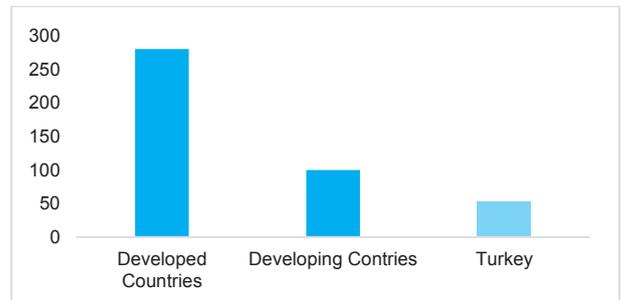
Source: ECB, BRSA

Banking Sector Assets (As percentage of Gdp)



Source: SNL, IMF

Capital Market (As percentage of Gdp)



Source: SNL, BIS, IMF

***The Banks Association of Turkey and
Banks Operating in Turkey***

The Banks Association of Turkey

General Information (*)

Date of Establishment	: 1958
Members	: Deposit banks and development and investment banks operating in Turkey
Chairman of the Board	: Hüseyin Aydın-Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
Deputy Chairman	: Ümit Leblebici - Türk Ekonomi Bankası A.Ş.
Board of Directors	: Türkiye Cumhuriyeti Ziraat Bankası A.Ş., Türkiye İş Bankası A.Ş., Türkiye Garanti Bankası A.Ş., Akbank T.A.Ş., Türkiye Halk Bankası A.Ş., Yapı ve Kredi Bankası A.Ş., Türkiye Vakıflar Bankası T.A.O., Türk Ekonomi Bankası A.Ş., Türk Eximbank, ING Bank A.Ş., Şekerbank T.A.Ş., HSBC Bank A.Ş., Turkland Bank A.Ş.
Auditors	: QNB Finansbank A.Ş., Türkiye Sınai Kalkınma Bankası A.Ş., Burgan Bank A.Ş.
Secretary General	: Dr. Ekrem Keskin
Head Office	: Nispetiye Cad. Akmerkez, B3 Blok, Kat 13 34340 Etiler İstanbul Turkey
Phone	: 90-212-282 09 73
Fax	: 90-212-282 09 46
URL	: www.tbb.org.tr
E-mail	: tbb@tbb.org.tr
Number of Employees	: 66
Training Center	Phone : 90-212-282 09 73 Fax : 90-212-233 01 83

() Information provided as of May 4, 2018*

List of the Member Banks Operating in Turkey*

Banks	Chairman of the Board	General Manager	Head Office	Phone	Fax
Deposit Banks					
State-owned Banks					
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Muharrem Karslı	Hüseyin Aydın	Anaftalar Mah. Atatürk Bulvarı No 8 Ulus Altındağ Ankara	312-584 20 00	312-584 25 51
Türkiye Halk Bankası A.Ş.	Recep Süleyman Özdil	Osman Arslan	Barbaros Mah. Şebboy Sok. No 4 Ataşehir İstanbul	216-503 70 70	212-340 93 99
Türkiye Vakıflar Bankası T.A.O.	İsmail Alptekin	Mehmet Emin Özcan	Saray Mah. Dr. Adnan Büyükdere Cad. No 7/A-B Ümraniye İstanbul	216-724 10 00	216-724 39 09
Privately-owned Banks					
Adabank A.Ş.	Çağrı Seyfi	Bedri Sayın	Büyükdere Cad. Rumelihan No 40 Kat 2 Mecidiyeköy İstanbul	212-272 64 20	212-272 64 46
Akbank T.A.Ş.	Suzan Sabancı Dinçer	S.Hakan Binbaşgil	Sabancı Center 4. Levent İstanbul	212-385 55 55	212-319 52 52
Anadolubank A.Ş.	Mehmet Rüştü Başaran	Namık Ülke	Saray Mah. Toya Sok. No 3 Ümraniye İstanbul	216-687 70 00	216-659 10 00
Fibabanka A.Ş.	Hüsnü Mustafa Özyeğin	Ömer Mert	Esentepe Mah. Büyükdere Cad. No 129 Şişli İstanbul	212-381 82 00	212-258 37 78
Şekerbank T.A.Ş.	Hasan Basri Gökten	Servet Taze	Emniyet Evleri Mah. Eski Büyükdere Cad. No 1/1A Kağıthane İstanbul	212-319 70 00	212-319 74 29
Türkish Bank A.Ş.	İbrahim Hakan Börteçene	Mithat Arıkan	Vali Konağı Cad. No 1 Nişantaşı Şişli İstanbul	212-373 63 73	212-225 03 53
Türk Ekonomi Bankası A.Ş.	Yavuz Canevi	Ümit Leblebici	Saray Mah. Sokullu Cad. TEB Kampüs C ve D Blok No 7A-7B Ümraniye İstanbul	216-635 35 35	216-636 36 36
Türkiye İş Bankası A.Ş.	H.Ersin Özince	Adnan Bali	İş Kuleleri Levent Beşiktaş İstanbul	212-316 00 00	212-316 09 00
Yapı ve Kredi Bankası A.Ş.	Yıldırım Ali Koç	Gökhan Erün	Yapı Kredi Plaza D Blok Levent İstanbul	212-339 70 00	212-339 60 00
Banks Under the Deposit Insurance Fund					
Birleşik Fon Bankası A.Ş.	İsmail Güler	Mahmut Esfa Emek	Büyükdere Cad. No 143 Kat 1-2 Esentepe Şişli İstanbul	212-340 10 00	212-347 32 17
Foreign Banks					
Alternatifbank A.Ş.	Omer Hussain I H Al-Fardan	Cenk Kaan Gür	Cumhuriyet Cad. No 46 Elmadağ Şişli İstanbul	212-315 65 00	212-233 15 00
Arap Türk Bankası A.Ş.	Yılmaz Ertürk	Abdulhakim Ali Emhemed Khamag	Vailkonağı Cad. No 10 Nişantaşı İstanbul	212-225 05 00	212-225 05 26
Bank Mellat	Aziz Akhondi Asl	Mohammadhossein Abbasi	Büyükdere Cad. Binbirçiçek Sok. No 1 1. Levent İstanbul	212-279 80 15	212-284 62 14
Bank of China Turkey A.Ş.	Bin Chen	Ruojie Li	Büyükdere Cad. No 209 Tekfen Tower Kat 21 4. Levent İstanbul	212-260 88 88	212-279 88 66
Burgan Bank A.Ş.	Mehmet Nazmi Erten	Ali Murat Dinç	Maslak Mah. Eski Büyükdere Cad. No 13 Şişli İstanbul	212-371 37 37	212-371 42 42
Citibank A.Ş.	Marc Luet	Neslihan Serra Akçaoğlu	Saray Mah. Ömer Faik Atakan Cad. No 3 Yılmaz Plaza Ümraniye İstanbul	216-524 50 00	216-524 50 50
Denizbank A.Ş.	Herman Gref	Hakan Ateş	Büyükdere Cad. No 141 Esentepe Şişli İstanbul	212-348 20 00	212-336 30 30
Deutsche Bank A.Ş.	Peter Johannes Maria Tils	Ersin Akyüz	Esentepe Mah. Büyükdere Cad. Tekfen Tower No 209 Kat 17-18 Şişli İstanbul	212-317 01 00	212-317 01 05
Habib Bank Limited	İlker Zehir	Ayşe Şebnem Türkay	Abide-i Hürriyet Cad. Geçit Sok. No 6/A Şişli İstanbul	212-246 02 20	212-234 08 07
HSBC Bank A.Ş.	David Gordon Eldon	Süleyman Selim Kervancı	Esentepe Mah. Büyükdere Cad. No 128 Şişli İstanbul	212-376 40 00	212-336 29 39

Banks	Chairman of the Board	General Manager	Head Office	Phone	Fax
<i>Foreign Banks Continued...</i>					
ICBC Turkey Bank A.Ş.	Xu Keen	Geo Xiangyang	Maslak Mah. Dereboyu/2 Cad. No 13 Sarıyer İstanbul	212-335 53 35	212-328 13 28
ING Bank A.Ş.	John T. Mc Carthy	Pınar Abay	Reşitpaşa Mah. Eski Büyükdere Cad. No 8 Sarıyer İstanbul	212-335 10 00	212-286 61 00
Intesa Sanpaolo S.p.A.	Marco Trevisan	Ufuk Cemal Bali	Meltem Sok. No 10 Iş Kuleleri Kule 2 Kat 21 Levent Beşiktaş İstanbul	212-385 06 00	212-385 06 49
JPMorgan Chase Bank N.A.	İrem Canan Silek	Mustafa Bağrıaçık	Büyükdere Cad. No 185 Kanyon Ofis Binası Kat 8 Levent İstanbul	212-319 85 00	212-319 86 64
MUFG Bank Turkey A.Ş.	Ali Vefa Çelik	Atsushi Deguchi	Fatih Sultan Mehmet Mah. Poligon Cad. Buyaka 2 Sitesi No 8 Kat 20-21 Tepeüstü Ümraniye İstanbul	216-600 30 00	216-290 64 73
Odea Bank A.Ş.	Samir Hanna	Mert Öncü	Levent 199, Büyükdere Cad. No 199 Kat 33-40 Şişli İstanbul	212-304 84 44	212-304 84 45
QNB Finansbank A.Ş.	Mehmet Ömer Arif Aras	Temel Güzelöglü	Esentepe Mah. Büyükdere Cad. Kristal Kule Binası No 2 15 Şişli İstanbul	212-318 50 00	212-318 58 50
Rabobank A.Ş.	Tamira Suzanne Treffers-Herrera	Mehmet Güray Alpkaya	Esentepe Mah. Büyükdere Cad. Bahar Sok. River Plaza No 13 Kat 7 Ofis No 15-16 Şişli İstanbul	212-708 46 00	212-708 46 99
Société Générale (SA)	Kadri Batu Çetin	Mehmet Şenol Saran	Nispetiye Cad. Akmerkez E-3 Blok Kat 10 Etiler İstanbul	212-319 34 00	212-282 18 44
Türkiand Bank A.Ş.	Nehme Sabbagh	Faten Matar	19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza A Blok No 7 Şişli İstanbul	212-368 34 34	212-368 35 35
Türkiye Garanti Bankası A.Ş.	Süleyman Sözen	Ali Fuat Erbil	Nispetiye Mah. Aytar Cad. No 2 Levent Beşiktaş İstanbul	212-318 18 18	212-318 18 88
Development and Investment Banks					
Aktif Yatırım Bankası A.Ş.	Ahmet Çalık	Serdar Sümer	Büyükdere Cad. No 163 Zincirlikuyu Şişli İstanbul	212-340 80 00	212-340 89 87
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	İsmail Hasan Akçakayalıoğlu	Atasel Tuncer	Rüzgarlıbahçe Mah. Kayın Sok. No 3 Kavacık Beykoz İstanbul	216-538 25 25	216-538 42 58
Diler Yatırım Bankası A.Ş.	Ahmet Ertuğrul	Ömür Cantürk	Tersane Cad. No 96 Diler Han Kat 8 Karaköy İstanbul	212-253 66 30	212-253 94 54
GSD Yatırım Bankası A.Ş.	Akgün Tüzer	Engin Kam	Aydınevler Mah. Kaptan Rifat Sok. No 3 GSD Binası No 14 Küçükyalı Maltepe İstanbul	216-587 90 00	216-489 97 74
İller Bankası A.Ş.	Mücahit Demirtaş	Yusuf Büyük	Kızılırmak Mah. Ufuk Üniversitesi Cad. No 12 Çukurambar Çankaya Ankara	312- 508 70 00	312-508 73 99
İstanbul Takas ve Saklama Bankası A.Ş.	Murat Çetinkaya	Mahmut Kayacık	Reşitpaşa Mah. Borsa Cad. No 4 Sarıyer İstanbul	212-315 25 25	212-315 25 26
Merrill Lynch Yatırım Bank A.Ş.	Banu Merve Çobanoğlu	Hüseyin Keleşoğlu	Büyükdere Cad. No 185 Kanyon Ofisi Bloğu Kat 11 Levent İstanbul	212-319 95 00	212-319 95 11
Nurol Yatırım Bankası A.Ş.	Ziya Akkurt	Özgür Altuntaş	Maslak Mah. Büyükdere Cad. Nurol Plaza No 255 İç Kapı No 1502 Maslak Sarıyer İstanbul	212-286 81 00	212-286 81 01
Pasha Yatırım Bankası A.Ş.	Jalal Gasimov	Hikmet Cenk Eynehan	Maslak Mah. A.O.S. 55. Sok. No 2 42 Maslak Ofis 3 Kat 7 Daire 205 Sarıyer İstanbul	212-705 89 00	212-345 07 12
Standard Chartered Yatırım Bankası Türk A.Ş.	Tracy Jayne Clarke	Kaşif Atun	Büyükdere Cad. Yapı Kredi Plaza, C Blok, Kat 15 Levent İstanbul	212-339 37 00	212-282 63 01
Türk Eximbank	Osman Çelik	Adnan Yıldırım	Saray Mah. Ahmet Tevfik İleri Cad. No 19 Ümraniye İstanbul	216-666 55 00	216-666 55 99
Türkiye Kalkınma Bankası A.Ş.	Ahmet Buçukoğlu	Ahmet Buçukoğlu	Necatibey Cad. No 98 Yenişehir Ankara	312-231 84 00	312-231 31 25
Türkiye Sınai Kalkınma Bankası A.Ş.	H.Ersin Özince	Suat Ince	Meclesi Mebusan Cad. No 81 Fındıklı İstanbul	212-334 50 50	212-334 52 34

* The deposit banks and development and investment banks are included. Information provided as of May 4, 2018. Banks are placed in their groups as of this date.

Banks Operating in Turkey*

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of Exchange Bureaus	No.of Rep. Offices	No.of Partic. Abroad	No.of Employees
The Banking System in Turkey					10,481	68	1	9	42	193,504
Deposit Banks					10,431	68	1	9	39	188,266
State-owned Banks					3,646	30	0	4	15	58,502
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	TCZBTR2A	0010	http://www.ziraatbank.com.tr	Turkiye Wealth Fund	1,759	21	-	1	10	24,554
Türkiye Halk Bankası A.Ş.	TRHBTR2A	0012	http://www.halkbank.com.tr	Turkiye Wealth Fund and other shares belonging to the public	963	6	-	3	3	17,851
Türkiye Vakıflar Bankası T.A.O.	TVBATR2A	0015	http://www.vakifbank.com.tr	Directorate General of Foundations, Vakıfbank Employees' Pension Funds and other shares belonging to the public	924	3	-	-	2	16,097
Privately-owned Banks					3,985	28	1	2	14	73,460
Adabank A.Ş.	ADABTRIS	0100	http://www.adabank.com.tr	Deposit Insurance Fund, Ayşegül Uzan, Bahattin Uzan	1	-	-	-	-	29
Akbank T.A.Ş.	AKBKTRIS	0046	http://www.akbank.com	H.Ömer Sabancı Holding A.Ş. and other shares belonging to the public	800	1	1	1	1	13,884
Anadolubank A.Ş.	ANDLTRIS	0135	http://www.anadolubank.com.tr	Habaş Sınai ve Tibbi Gazlar İst. End. A.Ş., Mehmet Rüştü Başaran and others	112	-	-	-	1	1,817
Fibabanka A.Ş.	FBHLTRIS	0103	http://www.fibabanka.com.tr	Fiba Holding A.Ş., International Finance Corp., European Bank For Reconstruction and Dev't, Turk Finance B.V.	80	-	-	-	-	1,633
Şekerbank T.A.Ş.	SEKETR2A	0059	http://www.sekerbank.com.tr	Şekerbank Employees' Pension Funds, Sovereign Wealth Fund of Samruk Kazyna-Kazakhstan, BTA Securities JSC and other shares belonging to the public	273	-	-	-	3	3,591
Turkish Bank A.Ş.	TUBATRIS	0096	http://www.turkishbank.com.tr	Özyol Holding A.Ş., National Bank Of Kuwait, Mehmet Tanju Özyol	12	-	-	-	-	230
Türk Ekonomi Bankası A.Ş.	TEBUTRIS	0032	http://www.teb.com.tr	TEB Holding A.Ş., BNPP Yatırımlar Holding A.Ş., BNP Paribas Fortis Yatırımlar A.Ş. and others	500	4	-	-	-	9,464
Türkiye İş Bankası A.Ş.	ISBKTRIS	0064	http://www.isbank.com.tr	TİBAŞ Employees' Pension and Mutual Aid Fund, Republican People Party and other shares belonging to the public	1,342	22	-	2	3	24,868
Yapı ve Kredi Bankası A.Ş.	YAPITRISXXX	0067	http://www.yapikredi.com.tr	Koç Financial Services Inc. and other shares belonging to the public	865	1	-	-	6	17,944
Banks Under the Dep. Ins. Fund					1	0	0	0	0	225
Birleşik Fon Bankası A.Ş.	BAYDTRIS	0029	http://www.fonbank.com.tr	Deposit Insurance Fund	1	-	-	-	-	225

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No. of Domestic Branches	No. of Branches Abroad	No. of Exchange Bureaus	No. of Rep. Offices	No. of Partic. Abroad	No. of Employees
Foreign Banks					2,799	10	0	3	10	56,079
Alternatifbank A.Ş.	ALFBTRIS	0124	http://www.abank.com.tr	Commercial Bank of Qatar	53	-	-	-	-	947
Arap Türk Bankası A.Ş.	ATUBTRIS	0091	http://www.atbank.com.tr	Libyan Foreign Bank, T. İş Bankası A.Ş., T.C. Ziraat Bankası A.Ş., Kuwait Invest. Co.	7	-	-	-	-	259
Bank Mellat	BKMTTRIS	0094	http://www.mellatbank.com	Bank Mellat - Tehran	3	-	-	-	-	50
Bank of China Turkey A.Ş.	BKCHTRISX	0149	http://www.bankofchina.com.tr	Bank of China LTD.	-	-	-	-	-	-
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	BOTKTRIS	0147	http://www.tu.bk.mufg.jp	MUFG Bank LTD.	1	-	-	-	-	70
Burgan Bank A.Ş.	TEKFTRIS	0125	http://www.burgan.com.tr	Burgan Bank K.P.S.C.	43	-	-	-	-	978
Citibank A.Ş.	CITTRIX	0092	http://www.citibank.com.tr	Citigroup Netherlands B.V.	7	-	-	-	-	421
Denizbank A.Ş.	DENITRIS	0134	http://www.denizbank.com	Sberbank of Russia and other shares belonging to the public	696	1	-	-	3	12,257
Deutsche Bank A.Ş.	BKTRTRIS	0115	http://www.db.com.tr	Deutsche Bank A.G.	1	-	-	-	-	119
Habib Bank Limited	HABBTRIS	0097	http://www.habibbank.com.tr	Habib Bank Limited Karachi - Pakistan	1	-	-	-	-	18
HSBC Bank A.Ş.	HSBCTRIX	0123	http://www.hsbc.com.tr	HSBC Middle East Holdings B.V., HSBC Middle East Limited	82	-	-	-	-	2,478
ICBC Turkey Bank A.Ş.	ICBKTRIS	0109	http://www.icbc.com.tr	Industrial and Commercial Bank of China Limited (ICBC) and other shares belonging to the public	44	-	-	-	-	810
ING Bank A.Ş.	INGBTRIS	0099	http://www.ingbank.com.tr	ING Bank N.V.	261	-	-	-	1	4,935
Intesa Sanpaolo S.p.A.	BCITTRIS	0148	http://www.intesasanpaolo.com.tr	Intesa Sanpaolo S.p.A Italy	1	-	-	-	-	30
JPMorgan Chase Bank N.A.	CHASTRIS	0098	http://www.jpmorgan.com/pages/international/turkey	JPMorgan Chase Bank Co.	1	-	-	-	-	60
Odea Bank A.Ş.	ODEATRIS	0146	http://www.odeabank.com.tr	Bank Audi SAL and others	47	-	-	-	-	1,185
QNB Finansbank A.Ş.	FNNBTRIS	0111	http://www.qnbfinansbank.com	Qatar National Bank other shares belonging to the public	579	1	-	-	-	12,007
Rabobank A.Ş.	RABOTRIS	0137	http://www.rabobank.com.tr	Rabobank International Holding B.V.	1	-	-	-	-	35
Société Générale (SA)	SOGETRIS	0122	http://www.societegenerale.com.tr	Société Générale (SA) - Paris	1	-	-	-	-	47
Türkieland Bank A.Ş.	TBNKTRIS	0108	http://www.tbank.com.tr	Bankmed SAL, Arap Bank PLC, Arab Bank Switzerland	33	-	-	-	-	523
Türkiye Garanti Bankası A.Ş.	TGBATRIS	0062	http://www.garanti.com.tr	Banco Bilbao Vizcaya Argentaria S.A. and other shares belonging to the public	937	8	-	-	3	18,850

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of Exchange Bureaus	No.of Rep. Offices	No.of Partic. Abroad	No.of Emp'ees
Development and Investment Banks					50	0	0	0	3	5,238
Aktif Yatırım Bankası A.Ş.	CAYTTRIS	0143	http://www.aktifbank.com.tr	Çalık Holding A.Ş. and others	8	-	-	-	2	656
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	BPTRTRIS	0142	http://www.bankpozitif.com.tr	Tarshish Hapoalim and Investment Ltd., C Factoring	1	-	-	-	-	79
Diler Yatırım Bankası A.Ş.	DYAKTRIS	0138	http://www.dilerbank.com.tr	Yazıcı Demir Çelik Sanayi ve Turizm Tic. A.Ş., Fatma Tuba Yazıcı and others	1	-	-	-	-	19
GSD Yatırım Bankası A.Ş.	GSDBTRIS	0139	http://www.gsdbank.com.tr	GSD Holding A.Ş.	1	-	-	-	-	31
İller Bankası A.Ş.	-	0004	http://www.ilbank.gov.tr	Local and Provincial Administrations and others	19	-	-	-	-	2,439
İstanbul Takas ve Saklama Bankası A.Ş.	TVSBTRIS	0132	http://www.takasbank.com.tr	İstanbul Stock Exchange and others	1	-	-	-	-	281
Merrill Lynch Yatırım Bank A.Ş.	MEYYTRISXX	0129	http://www.mlyb.com.tr	Bank of America Global Holdings, LP	1	-	-	-	-	47
Nurol Yatırım Bankası A.Ş.	NUROTRIS	0141	http://www.nurolbank.com.tr	Nurol Holding A.Ş., Nurol İnşaat ve Tic. A.Ş. and others	1	-	-	-	-	49
Pasha Yatırım Bankası A.Ş.	PAHATRIS	0116	http://www.pashabank.com.tr	Pasha Bank OJSC	1	-	-	-	-	45
Standard Chartered Yatırım Bankası Türk A.Ş.	BSUITRIS	0121	http://www.standardchartered.com.tr	Standard Chartered Bank	1	-	-	-	-	29
Türk Eximbank	TIKBTR2A	0016	http://www.eximbank.gov.tr	The Treasury	11	-	-	-	-	635
Türkiye Kalkınma Bankası A.Ş.	TKBNTR2A	0017	http://www.kalkinma.com.tr	The Treasury	1	-	-	-	1	553
Türkiye Sınai Kalkınma Bankası A.Ş.	TSKBTRIS	0014	http://www.tskb.com.tr	Türkiye İş Bankası A.Ş., Türkiye Vakıflar Bankası T.A.O., Trakya Yatırım Holding A.Ş. and other shares belonging to the public	3	-	-	-	-	375

* The deposit banks and development and investment banks are included. Figures provided as of December 31, 2017.

The Banking System in Turkey

- ***Deposit Banks***

- **State-owned Banks**
- **Privately-owned Banks**
- **Banks Under the Deposit Insurance Fund**
- **Foreign Banks**

- ***Development and Investment Banks***

The Banking System in Turkey

Assets

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	17,548	72,826	90,374	11.0	15,443	66,802	82,245	11.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	8,683	2,605	11,288	1.4	6,079	2,970	9,050	1.2
Financial assets held for trading	8,520	2,605	11,125	1.4	6,071	2,970	9,041	1.2
Public sector debt securities	3,394	162	3,556	0.4	664	160	824	0.1
Securities representing a share in capital	66	0	66	0.0	54	0	54	0.0
Derivative financial assets held for trading	5,033	2,225	7,258	0.9	5,328	2,769	8,097	1.1
Other marketable securities	27	218	245	0.0	25	41	66	0.0
Fin.assets clas. as fair value change is refl.to I/S	163	0	163	0.0	9	0	9	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	163	0	163	0.0	9	0	9	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3,559	18,221	21,781	2.7	4,335	14,721	19,056	2.6
Money Market Securities	3,588	735	4,323	0.5	4,035	1,471	5,505	0.7
Interbank money market placements	1,417	215	1,633	0.2	0	54	54	0.0
Istanbul Stock Exc. money market placements	810	100	909	0.1	350	174	523	0.1
Receiv. from reverse repurchase agreements	1,361	420	1,781	0.2	3,685	1,243	4,927	0.7
Financial Assets Available for Sale (Net)	53,658	17,682	71,340	8.7	50,809	18,532	69,341	9.4
Securities representing a share in capital	125	452	578	0.1	115	341	456	0.1
Public sector debt securities	53,107	15,134	68,241	8.3	49,980	15,627	65,607	8.9
Other marketable securities	425	2,096	2,521	0.3	714	2,565	3,279	0.4
Loans and Receivables	365,109	184,051	549,160	66.9	314,501	173,287	487,788	66.1
Loans and Receivables	361,868	184,044	545,912	66.5	311,125	173,284	484,409	65.7
Loans granted to the Banks risk group	2,717	3,244	5,962	0.7	2,408	3,223	5,631	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	359,151	180,800	539,951	65.8	308,716	170,061	478,778	64.9
Loans under follow-up	16,044	21	16,065	2.0	15,588	12	15,600	2.1
Specific provisions (-)	12,804	14	12,818	1.6	12,212	9	12,221	1.7
Factoring Receivables	166	0	166	0.0	195	0	195	0.0
Investments held to Maturity (Net)	20,821	13,634	34,455	4.2	18,661	12,217	30,878	4.2
Public sector debt securities	20,716	11,156	31,872	3.9	18,577	9,901	28,478	3.9
Other marketable securities	105	2,479	2,583	0.3	85	2,316	2,401	0.3
Investments and Associates (Net)	262	236	498	0.1	239	204	443	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	262	236	498	0.1	239	204	443	0.1
Financial investments and associates	242	236	478	0.1	220	204	424	0.1
Non-financial investments and associates	19	0	19	0.0	19	0	19	0.0
Subsidiaries (Net)	8,371	5,091	13,461	1.6	6,893	3,772	10,665	1.4
Financial subsidiaries	5,968	5,091	11,059	1.3	5,063	3,772	8,836	1.2
Non-financial subsidiaries	2,403	0	2,403	0.3	1,830	0	1,830	0.2
Joint Ventures (Business Partners) (Net)	47	19	66	0.0	43	31	74	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	47	19	66	0.0	43	31	74	0.0
Financial joint ventures	45	19	64	0.0	41	31	72	0.0
Non-financial joint ventures	1	0	1	0.0	2	0	2	0.0
Receivables From Leasing Transactions	5	23	28	0.0	1	5	6	0.0
Finance lease receivables	6	25	31	0.0	0	6	6	0.0
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	1	3	4	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	2,100	147	2,246	0.3	2,221	253	2,474	0.3
Fair value hedges	830	19	849	0.1	1,041	35	1,076	0.1
Cash flow hedges	1,269	128	1,398	0.2	1,180	218	1,398	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	7,503	8	7,511	0.9	7,254	9	7,263	1.0
Intangible Assets (Net)	1,432	2	1,434	0.2	1,350	2	1,352	0.2
Goodwill	372	0	372	0.0	398	0	398	0.1
Other	1,060	2	1,062	0.1	952	2	954	0.1
Real Estates for Investment Purpose (Net)	376	0	376	0.0	451	0	451	0.1
Assets for Tax	448	10	457	0.1	430	36	466	0.1
Current assets for tax	25	0	25	0.0	95	0	95	0.0
Deferred assets for tax	423	10	432	0.1	334	36	370	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1,042	0	1,042	0.1	854	0	854	0.1
Other Assets	6,228	4,316	10,544	1.3	5,260	4,115	9,375	1.3
Total Assets	500,945	319,606	820,552	100.0	439,054	298,428	737,482	100.0

Liabilities

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Deposits	245,917	208,280	454,197	55.4	235,221	180,454	415,675	56.4
Deposits held by the Banks risk group	6,407	11,773	18,180	2.2	6,874	10,046	16,920	2.3
Other	239,510	196,506	436,016	53.1	228,347	170,408	398,755	54.1
Derivative Finan. Liabilities Held for Trading	4,521	1,688	6,208	0.8	4,443	1,558	6,002	0.8
Funds Borrowed	2,699	108,610	111,309	13.6	2,919	97,665	100,584	13.6
Money Market Takings	39,243	16,446	55,689	6.8	32,538	12,967	45,505	6.2
Interbank money market takings	27,163	2,431	29,594	3.6	6,876	65	6,941	0.9
Istanbul Stock Exc. money market takings	258	0	258	0.0	39	0	39	0.0
Funds provided under repurchase agreements	11,822	14,015	25,837	3.1	25,624	12,902	38,526	5.2
Marketable Securities Issued (Net)	11,596	27,451	39,047	4.8	8,261	25,199	33,460	4.5
Bills	7,717	316	8,032	1.0	5,458	351	5,809	0.8
Asset backed securities	259	0	259	0.0	365	0	365	0.0
Bonds	3,620	27,135	30,755	3.7	2,438	24,848	27,286	3.7
Funds	4,011	449	4,460	0.5	4,070	266	4,336	0.6
Borrower funds	69	382	451	0.1	36	266	301	0.0
Others	3,942	67	4,009	0.5	4,034	0	4,034	0.5
Miscellaneous Payables	14,952	4,010	18,962	2.3	13,034	5,117	18,151	2.5
Other External Resources	6,286	2,364	8,651	1.1	4,563	1,811	6,374	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	7	3	10	0.0	20	3	23	0.0
Finance leasing payables	8	3	11	0.0	24	3	27	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	1	0	1	0.0	4	0	4	0.0
Derivative Finan. Liabilities Held for Hedging	298	203	501	0.1	181	231	412	0.1
Fair value hedges	67	186	252	0.0	22	205	227	0.0
Cash flow hedges	231	18	248	0.0	158	26	184	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	12,523	837	13,360	1.6	11,152	782	11,935	1.6
General provisions	6,799	654	7,453	0.9	6,738	666	7,404	1.0
Restructuring reserves	23	0	23	0.0	0	0	0	0.0
Reserves for employee benefit	1,811	27	1,838	0.2	1,522	7	1,529	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,890	156	4,046	0.5	2,892	109	3,001	0.4
Liabilities for Tax	2,514	33	2,547	0.3	1,542	10	1,552	0.2
Current liabilities for tax	1,993	20	2,013	0.2	1,247	10	1,256	0.2
Deferred liabilities for tax	522	13	534	0.1	295	0	295	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	1	1	2	0.0	0	1	1	0.0
Subordinated Loans	1,068	13,067	14,135	1.7	375	11,038	11,413	1.5
Shareholders' Equity	90,220	1,254	91,474	11.1	82,180	-119	82,061	11.1
Paid-in capital	20,181	0	20,181	2.5	20,289	0	20,289	2.8
Supplementary capital	8,964	1,192	10,156	1.2	7,817	-183	7,633	1.0
Share premium	841	0	841	0.1	901	0	901	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,134	1,011	3,145	0.4	1,193	-245	948	0.1
Revaluation changes of property and equip.	3,744	17	3,761	0.5	3,503	0	3,503	0.5
Revaluation changes of intangible assets	338	0	338	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	46	0	46	0.0	42	0	42	0.0
Hedging funds (active part)	-197	92	-105	0.0	-116	62	-54	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	14	0	14	0.0
Other capital reserves	2,058	72	2,130	0.3	2,280	0	2,280	0.3
Profit reserves	52,550	62	52,612	6.4	47,739	65	47,803	6.5
Legal reserves	4,313	0	4,313	0.5	4,255	4	4,259	0.6
Status reserves	153	0	153	0.0	76	0	76	0.0
Extraordinary reserves	47,012	0	47,012	5.7	42,474	2	42,475	5.8
Other profit reserves	1,073	62	1,135	0.1	934	59	993	0.1
Profit or loss	8,526	0	8,526	1.0	6,335	0	6,335	0.9
Prior years income/loss	-3,957	0	-3,957	-0.5	-4,015	0	-4,015	-0.5
Current year income/loss	12,483	0	12,483	1.5	10,350	0	10,350	1.4
Total Liabilities	435,857	384,694	820,552	100.0	400,498	336,984	737,482	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	68,383	95,885	164,269	57,389	89,382	146,771
Letters of guarantee	61,985	56,442	118,427	52,928	55,360	108,288
Bank acceptances	38	6,552	6,590	46	5,394	5,440
Letters of credit	100	24,057	24,157	59	20,491	20,549
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	173	173	0	0	0
Other guarantees and warranties	6,261	8,660	14,921	4,356	8,137	12,493
Commitments	122,518	61,512	184,030	106,481	38,787	145,268
Irrevocable commitments	112,130	33,607	145,737	101,678	22,176	123,854
Revocable commitments	10,388	27,905	38,293	4,803	16,611	21,414
Derivative Financial Instruments	214,481	450,764	665,245	159,764	390,135	549,899
Derivative finan. instruments held for hedging	32,564	43,764	76,328	24,578	34,930	59,508
Trading transactions	181,917	407,000	588,917	135,186	355,205	490,392
Custody and Pledged Securities	3,008,359	918,837	3,927,197	2,683,717	793,149	3,476,866
Items held in Custody	1,231,407	87,049	1,318,457	1,055,077	86,142	1,141,218
Pledged Items	1,268,165	540,276	1,808,441	1,194,848	480,100	1,674,948
Accepted independent guaran. and warran.	508,787	291,512	800,299	433,792	226,907	660,700
Total Off Balance Sheet Commitments	3,413,741	1,526,999	4,940,740	3,007,351	1,311,453	4,318,804

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	63,594	53,793
Interest on loans	51,979	44,623
Interest received from reserve deposits	631	427
Interest received from banks	990	476
Interest received from money market transactions	431	220
Interest received from marketable securities portfolio	9,361	7,851
Other interest income	202	196
Interest Expenses	34,070	28,201
Interest on deposits	24,416	20,804
Interest on money market transactions	2,812	2,250
Interest on funds borrowed	3,926	2,880
Interest on securities issued	2,571	1,975
Other interest expenses	344	292
Net Interest Income/Expenses	29,524	25,592
Net Fees and Commissions Income/Expenses	6,668	5,853
Fees and commissions received	8,538	7,480
Fees and commissions paid	1,870	1,627
Dividend Income	413	414
Trading Profit/Loss (net)	-2,872	-555
Profit/loss on trading account securities	89	369
Profit/losses on derivative financial transactions	-3,275	250
Foreign exchange profit/loss	314	-1,174
Other Operating Income	3,068	3,109
Total Operating Income/Expenses	36,802	34,413
Provision for Loan Losses or other Receivables (-)	6,932	7,352
Specific provisions of banks loans and other receivables*	4,734	5,598
General provision expenses*	995	1,182
Other Operating Expenses (-)	14,918	14,455
Personnel Expenses*	6,390	6,197
Net Operating Profit/Loss	14,952	12,607
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	667	449
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	15,620	13,056
Provisions for Taxes on Income from Continuing Operations (±)	-3,134	-2,687
Net Profit/Loss from Continuing Operations	12,486	10,368
Net Profit/Loss Before Taxes from Terminated Operations	0	-11
Provisions for Taxes on Income from Terminated Operations (±)	-4	-8
Net Profit/Loss from Terminated Operations	-4	-18
Net Profit/Losses	12,483	10,350

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	16.8	15.5
Shareholders' Equity / Total Assets	11.1	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.8	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-52.8	-27.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	61.0	59.5
TC Liabilities / Total Liabilities	53.1	54.3
FC Assets / FC Liabilities	83.1	88.6
TC Deposits / Total Deposits	54.1	56.6
TC Loans / Total Loans and Receivables	66.5	64.5
Total Deposits / Total Assets	55.4	56.4
Funds Borrowed / Total Assets	13.6	13.6
Assets Quality		
Financial Assets (net) / Total Assets	14.5	15.2
Total Loans and Receivables / Total Assets	66.9	66.1
Total Loans and Receivables / Total Deposits	120.9	117.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.7
Specific Provisions / Loans Under Follow-up	79.8	78.3
Permanent Assets / Total Assets	3.3	3.3
Consumer Loans / Total Loans and Receivables	23.2	24.0
Liquidity		
Liquid Assets / Total Assets	24.3	25.1
Liquid Assets / Short-term Liabilities	44.8	47.4
TC Liquid Assets / Total Assets	10.6	10.9
Profitability		
Average Return on Assets	1.6	1.5
Average Return on Shareholders' Equity	14.3	13.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.4	58.1
Non-interest Income (net) / Total Assets	0.9	1.2
Other Operating Expenses / Total Assets	1.8	2.0
Personnel Expenses / Other Operating Expenses	42.8	42.9
Non-interest Income (net) / Other Operating Expenses	48.8	61.0

Deposit Banks

Assets

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	17,376	72,053	89,430	11.6	15,292	66,218	81,510	11.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	8,577	2,566	11,143	1.4	6,023	2,863	8,886	1.3
Financial assets held for trading	8,414	2,566	10,980	1.4	6,015	2,863	8,878	1.3
Public sector debt securities	3,357	162	3,519	0.5	647	160	807	0.1
Securities representing a share in capital	66	0	66	0.0	54	0	54	0.0
Derivative financial assets held for trading	4,977	2,186	7,163	0.9	5,289	2,662	7,951	1.1
Other marketable securities	14	218	232	0.0	25	41	66	0.0
Fin.assets clas. as fair value change is refl.to I/S	163	0	163	0.0	9	0	9	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	163	0	163	0.0	9	0	9	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,353	16,219	17,572	2.3	1,469	12,720	14,189	2.0
Money Market Securities	3,213	735	3,948	0.5	3,864	1,416	5,280	0.8
Interbank money market placements	1,417	215	1,633	0.2	0	0	0	0.0
Istanbul Stock Exc. money market placements	443	100	543	0.1	204	174	377	0.1
Receiv. from reverse repurchase agreements	1,353	420	1,773	0.2	3,660	1,243	4,903	0.7
Financial Assets Available for Sale (Net)	52,815	17,239	70,054	9.0	49,938	18,125	68,063	9.8
Securities representing a share in capital	94	444	538	0.1	90	335	425	0.1
Public sector debt securities	52,404	14,838	67,241	8.7	49,281	15,329	64,610	9.3
Other marketable securities	318	1,957	2,275	0.3	566	2,461	3,028	0.4
Loans and Receivables	354,383	157,137	511,520	66.1	305,670	151,066	456,736	65.5
Loans and Receivables	351,213	157,130	508,343	65.7	302,363	151,063	453,426	65.1
Loans granted to the Banks risk group	2,391	2,748	5,139	0.7	2,065	2,640	4,705	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	348,822	154,382	503,204	65.0	300,298	148,424	448,722	64.4
Loans under follow-up	15,851	21	15,871	2.1	15,418	11	15,429	2.2
Specific provisions (-)	12,680	14	12,694	1.6	12,111	9	12,119	1.7
Factoring Receivables	166	0	166	0.0	182	0	182	0.0
Investments held to Maturity (Net)	20,399	13,525	33,924	4.4	18,262	12,164	30,426	4.4
Public sector debt securities	20,305	11,104	31,408	4.1	18,184	9,848	28,032	4.0
Other marketable securities	94	2,422	2,516	0.3	78	2,316	2,394	0.3
Investments and Associates (Net)	176	224	399	0.1	171	195	367	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	176	224	399	0.1	171	195	367	0.1
Financial investments and associates	159	224	383	0.0	156	195	351	0.1
Non-financial investments and associates	16	0	16	0.0	16	0	16	0.0
Subsidiaries (Net)	8,242	5,091	13,333	1.7	6,776	3,772	10,549	1.5
Financial subsidiaries	5,929	5,091	11,020	1.4	5,021	3,772	8,793	1.3
Non-financial subsidiaries	2,313	0	2,313	0.3	1,755	0	1,755	0.3
Joint Ventures (Business Partners) (Net)	47	19	66	0.0	43	31	74	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	47	19	66	0.0	43	31	74	0.0
Financial joint ventures	45	19	64	0.0	41	31	72	0.0
Non-financial joint ventures	1	0	1	0.0	2	0	2	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	2,079	132	2,211	0.3	2,120	223	2,343	0.3
Fair value hedges	810	15	825	0.1	940	17	957	0.1
Cash flow hedges	1,269	116	1,386	0.2	1,180	206	1,387	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	7,363	8	7,371	1.0	7,105	9	7,115	1.0
Intangible Assets (Net)	1,388	2	1,390	0.2	1,301	2	1,303	0.2
Goodwill	372	0	372	0.0	398	0	398	0.1
Other	1,017	2	1,019	0.1	903	2	905	0.1
Real Estates for Investment Purpose (Net)	278	0	278	0.0	294	0	294	0.0
Assets for Tax	406	10	416	0.1	396	36	432	0.1
Current assets for tax	15	0	15	0.0	95	0	95	0.0
Deferred assets for tax	391	10	401	0.1	301	36	336	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1,009	0	1,009	0.1	838	0	838	0.1
Other Assets	5,905	4,047	9,952	1.3	4,951	3,387	8,339	1.2
Total Assets	485,175	289,007	774,182	100.0	424,696	272,229	696,925	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	245,917	208,280	454,197	58.7	235,221	180,454	415,675	59.6
Deposits held by the Banks risk group	6,407	11,773	18,180	2.3	6,874	10,046	16,920	2.4
Other	239,510	196,506	436,016	56.3	228,347	170,408	398,755	57.2
Derivative Finan. Liabilities Held for Trading	4,476	1,560	6,036	0.8	4,407	1,486	5,892	0.8
Funds Borrowed	2,334	81,697	84,030	10.9	2,674	74,936	77,610	11.1
Money Market Takings	38,786	16,283	55,069	7.1	32,104	12,878	44,982	6.5
Interbank money market takings	26,960	2,431	29,391	3.8	6,654	65	6,720	1.0
Istanbul Stock Exc. money market takings	198	0	198	0.0	31	0	31	0.0
Funds provided under repurchase agreements	11,628	13,852	25,480	3.3	25,419	12,813	38,232	5.5
Marketable Securities Issued (Net)	10,761	23,443	34,204	4.4	7,347	21,671	29,018	4.2
Bills	7,452	316	7,767	1.0	5,298	351	5,649	0.8
Asset backed securities	252	0	252	0.0	365	0	365	0.1
Bonds	3,057	23,128	26,185	3.4	1,685	21,320	23,004	3.3
Funds	2,322	0	2,322	0.3	2,377	0	2,377	0.3
Borrower funds	0	0	0	0.0	10	0	10	0.0
Others	2,322	0	2,322	0.3	2,366	0	2,366	0.3
Miscellaneous Payables	13,793	3,122	16,915	2.2	12,082	3,709	15,792	2.3
Other External Resources	6,111	2,293	8,404	1.1	4,419	1,754	6,173	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	7	2	9	0.0	20	1	21	0.0
Finance leasing payables	8	2	10	0.0	24	1	25	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	1	0	1	0.0	4	0	4	0.0
Derivative Finan. Liabilities Held for Hedging	295	135	430	0.1	180	174	354	0.1
Fair value hedges	64	118	182	0.0	22	148	170	0.0
Cash flow hedges	231	18	248	0.0	158	26	184	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	12,064	834	12,898	1.7	10,797	779	11,577	1.7
General provisions	6,670	654	7,323	0.9	6,592	666	7,258	1.0
Restructuring reserves	23	0	23	0.0	0	0	0	0.0
Reserves for employee benefit	1,734	24	1,758	0.2	1,451	4	1,455	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,638	156	3,794	0.5	2,754	109	2,863	0.4
Liabilities for Tax	2,441	33	2,474	0.3	1,479	10	1,489	0.2
Current liabilities for tax	1,919	20	1,939	0.3	1,190	10	1,200	0.2
Deferred liabilities for tax	521	13	534	0.1	289	0	289	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	1	1	2	0.0	0	1	1	0.0
Subordinated Loans	1,068	12,740	13,808	1.8	375	10,998	11,373	1.6
Shareholders' Equity	82,137	1,247	83,385	10.8	74,701	-109	74,592	10.7
Paid-in capital	13,984	0	13,984	1.8	14,614	0	14,614	2.1
Supplementary capital	8,571	1,186	9,757	1.3	7,464	-174	7,290	1.0
Share premium	826	0	826	0.1	885	0	885	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,108	1,004	3,112	0.4	1,189	-236	953	0.1
Revaluation changes of property and equip.	3,689	17	3,706	0.5	3,490	0	3,490	0.5
Revaluation changes of intangible assets	338	0	338	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	46	0	46	0.0	42	0	42	0.0
Hedging funds (active part)	-197	92	-105	0.0	-116	62	-54	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	14	0	14	0.0
Other capital reserves	1,762	72	1,834	0.2	1,960	0	1,960	0.3
Profit reserves	51,808	62	51,870	6.7	46,873	65	46,937	6.7
Legal reserves	4,112	0	4,112	0.5	3,929	4	3,934	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	46,625	0	46,625	6.0	42,017	2	42,019	6.0
Other profit reserves	1,071	62	1,133	0.1	926	59	985	0.1
Profit or loss	7,774	0	7,774	1.0	5,750	0	5,750	0.8
Prior years income/loss	-3,933	0	-3,933	-0.5	-3,975	0	-3,975	-0.6
Current year income/loss	11,707	0	11,707	1.5	9,725	0	9,725	1.4
Total Liabilities	422,512	351,670	774,182	100.0	388,183	308,742	696,925	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	62,834	93,299	156,133	53,629	87,494	141,124
Letters of guarantee	61,118	55,884	117,002	52,234	54,848	107,082
Bank acceptances	38	6,546	6,584	46	5,371	5,417
Letters of credit	100	23,708	23,808	59	20,253	20,312
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	173	173	0	0	0
Other guarantees and warranties	1,579	6,987	8,566	1,290	7,022	8,312
Commitments	116,646	53,016	169,662	100,538	30,703	131,242
Irrevocable commitments	109,066	32,765	141,832	98,048	20,747	118,795
Revocable commitments	7,579	20,251	27,830	2,490	9,956	12,447
Derivative Financial Instruments	211,030	429,026	640,056	156,424	374,637	531,062
Derivative finan. instruments held for hedging	31,507	35,438	66,945	23,570	28,195	51,765
Trading transactions	179,523	393,587	573,110	132,855	346,442	479,297
Custody and Pledged Securities	2,160,026	823,485	2,983,511	1,965,308	724,219	2,689,526
Items held in Custody	414,628	86,144	500,772	359,627	85,494	445,122
Pledged Items	1,242,005	491,982	1,733,987	1,175,756	439,352	1,615,108
Accepted independent guaran. and warran.	503,394	245,359	748,752	429,925	199,372	629,297
Total Off Balance Sheet Commitments	2,550,536	1,398,826	3,949,361	2,275,900	1,217,054	3,492,954

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	61,504	52,112
Interest on loans	50,311	43,335
Interest received from reserve deposits	623	424
Interest received from banks	791	285
Interest received from money market transactions	391	167
Interest received from marketable securities portfolio	9,192	7,708
Other interest income	195	193
Interest Expenses	33,291	27,612
Interest on deposits	24,416	20,804
Interest on money market transactions	2,445	2,006
Interest on funds borrowed	3,844	2,805
Interest on securities issued	2,249	1,711
Other interest expenses	337	285
Net Interest Income/Expenses	28,212	24,500
Net Fees and Commissions Income/Expenses	6,542	5,776
Fees and commissions received	8,368	7,377
Fees and commissions paid	1,825	1,601
Dividend Income	405	404
Trading Profit/Loss (net)	-2,768	-438
Profit/loss on trading account securities	85	366
Profit/losses on derivative financial transactions	-3,014	60
Foreign exchange profit/loss	160	-864
Other Operating Income	2,846	2,902
Total Operating Income/Expenses	35,237	33,144
Provision for Loan Losses or other Receivables (-)	6,755	7,280
Specific provisions of banks loans and other receivables*	4,697	5,581
General provision expenses*	985	1,160
Other Operating Expenses (-)	14,463	14,037
Personnel Expenses*	6,169	5,982
Net Operating Profit/Loss	14,020	11,827
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	667	449
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	14,687	12,275
Provisions for Taxes on Income from Continuing Operations (±)	-2,977	-2,532
Net Profit/Loss from Continuing Operations	11,711	9,743
Net Profit/Loss Before Taxes from Terminated Operations	0	-11
Provisions for Taxes on Income from Terminated Operations (±)	-4	-8
Net Profit/Loss from Terminated Operations	-4	-18
Net Profit/Losses	11,707	9,725

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	16.4	15.1
Shareholders' Equity / Total Assets	10.8	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	7.3
Net On Balance Sheet Position / Total Shareholders' Equity	-56.0	-28.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	-0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	62.7	60.9
TC Liabilities / Total Liabilities	54.6	55.7
FC Assets / FC Liabilities	82.2	88.2
TC Deposits / Total Deposits	54.1	56.6
TC Loans / Total Loans and Receivables	69.3	66.9
Total Deposits / Total Assets	58.7	59.6
Funds Borrowed / Total Assets	10.9	11.1
Assets Quality		
Financial Assets (net) / Total Assets	15.2	15.7
Total Loans and Receivables / Total Assets	66.1	65.5
Total Loans and Receivables / Total Deposits	112.6	109.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	3.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.7
Specific Provisions / Loans Under Follow-up	80.0	78.5
Permanent Assets / Total Assets	3.5	3.4
Consumer Loans / Total Loans and Receivables	24.8	25.5
Liquidity		
Liquid Assets / Total Assets	24.8	25.5
Liquid Assets / Short-term Liabilities	43.9	46.1
TC Liquid Assets / Total Assets	10.8	11.0
Profitability		
Average Return on Assets	1.6	1.5
Average Return on Shareholders' Equity	14.8	13.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.7	57.1
Non-interest Income (net) / Total Assets	0.9	1.2
Other Operating Expenses / Total Assets	1.9	2.0
Personnel Expenses / Other Operating Expenses	42.7	42.6
Non-interest Income (net) / Other Operating Expenses	48.6	61.6

State-owned Banks

Assets

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5,809	23,165	28,974	10.8	4,400	22,177	26,578	11.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	3,387	268	3,656	1.4	783	275	1,059	0.5
Financial assets held for trading	3,387	268	3,656	1.4	783	275	1,059	0.5
Public sector debt securities	2,673	1	2,675	1.0	21	1	23	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	711	267	978	0.4	760	274	1,034	0.5
Other marketable securities	3	0	3	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	447	5,461	5,908	2.2	216	2,470	2,686	1.2
Money Market Securities	772	0	772	0.3	0	0	0	0.0
Interbank money market placements	772	0	772	0.3	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	18,381	6,450	24,830	9.3	19,102	6,882	25,983	11.4
Securities representing a share in capital	49	249	298	0.1	48	171	219	0.1
Public sector debt securities	18,332	6,174	24,506	9.2	19,037	6,680	25,716	11.3
Other marketable securities	0	27	27	0.0	17	31	48	0.0
Loans and Receivables	130,637	51,154	181,790	67.9	105,878	47,200	153,077	67.2
Loans and Receivables	129,956	51,147	181,103	67.6	105,161	47,200	152,361	66.9
Loans granted to the Banks risk group	32	698	730	0.3	90	649	739	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	129,925	50,449	180,373	67.3	105,071	46,551	151,622	66.6
Loans under follow-up	4,896	14	4,910	1.8	4,477	5	4,481	2.0
Specific provisions (-)	4,216	7	4,223	1.6	3,760	5	3,765	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	9,089	3,130	12,219	4.6	7,804	2,166	9,970	4.4
Public sector debt securities	9,061	3,065	12,126	4.5	7,765	2,123	9,888	4.3
Other marketable securities	28	65	93	0.0	39	42	82	0.0
Investments and Associates (Net)	123	83	206	0.1	117	71	188	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	123	83	206	0.1	117	71	188	0.1
Financial investments and associates	116	83	200	0.1	111	71	182	0.1
Non-financial investments and associates	6	0	6	0.0	7	0	7	0.0
Subsidiaries (Net)	2,115	798	2,912	1.1	1,821	674	2,496	1.1
Financial subsidiaries	2,029	798	2,827	1.1	1,732	674	2,406	1.1
Non-financial subsidiaries	85	0	85	0.0	90	0	90	0.0
Joint Ventures (Business Partners) (Net)	0	19	19	0.0	0	31	31	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	19	19	0.0	0	31	31	0.0
Financial joint ventures	0	19	19	0.0	0	31	31	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2,433	4	2,437	0.9	2,562	6	2,569	1.1
Intangible Assets (Net)	200	2	202	0.1	167	2	169	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	200	2	202	0.1	167	2	169	0.1
Real Estates for Investment Purpose (Net)	95	0	95	0.0	103	0	103	0.0
Assets for Tax	0	0	0	0.0	45	0	45	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	45	0	45	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	526	0	526	0.2	509	0	509	0.2
Other Assets	1,937	1,338	3,275	1.2	1,255	1,101	2,356	1.0
Total Assets	175,950	91,872	267,822	100.0	144,764	83,055	227,819	100.0

Liabilities

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Deposits	101,981	61,037	163,018	60.9	92,120	49,140	141,259	62.0
Deposits held by the Banks risk group	1,793	241	2,033	0.8	1,379	177	1,556	0.7
Other	100,189	60,796	160,985	60.1	90,741	48,962	139,703	61.3
Derivative Finan. Liabilities Held for Trading	332	167	499	0.2	339	229	568	0.2
Funds Borrowed	738	18,984	19,722	7.4	825	17,924	18,748	8.2
Money Market Takings	24,146	5,848	29,995	11.2	17,784	4,367	22,151	9.7
Interbank money market takings	21,884	763	22,647	8.5	4,019	0	4,019	1.8
Istanbul Stock Exc. money market takings	0	0	0	0.0	14	0	14	0.0
Funds provided under repurchase agreements	2,262	5,085	7,348	2.7	13,751	4,367	18,118	8.0
Marketable Securities Issued (Net)	3,380	8,179	11,558	4.3	2,039	7,615	9,654	4.2
Bills	2,617	0	2,617	1.0	2,039	0	2,039	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	763	8,179	8,941	3.3	0	7,615	7,615	3.3
Funds	2,322	0	2,322	0.9	2,377	0	2,377	1.0
Borrower funds	0	0	0	0.0	10	0	10	0.0
Others	2,322	0	2,322	0.9	2,366	0	2,366	1.0
Miscellaneous Payables	3,156	669	3,825	1.4	2,350	590	2,939	1.3
Other External Resources	3,696	1,070	4,766	1.8	1,411	810	2,221	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4,055	22	4,078	1.5	3,476	27	3,503	1.5
General provisions	2,529	8	2,536	0.9	2,299	8	2,306	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	788	0	788	0.3	654	0	654	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	739	15	753	0.3	523	20	543	0.2
Liabilities for Tax	828	13	841	0.3	536	1	537	0.2
Current liabilities for tax	579	0	579	0.2	455	1	456	0.2
Deferred liabilities for tax	250	13	262	0.1	81	0	81	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	406	1,434	1,840	0.7	0	1,430	1,430	0.6
Shareholders' Equity	25,039	318	25,357	9.5	22,537	-107	22,431	9.8
Paid-in capital	2,479	0	2,479	0.9	2,515	0	2,515	1.1
Supplementary capital	2,336	318	2,655	1.0	2,456	-107	2,349	1.0
Share premium	192	0	192	0.1	206	0	206	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-4	302	298	0.1	159	-107	52	0.0
Revaluation changes of property and equip.	1,511	16	1,526	0.6	1,788	0	1,788	0.8
Revaluation changes of intangible assets	338	0	338	0.1	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	31	0	31	0.0	27	0	27	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	269	0	269	0.1	276	0	276	0.1
Profit reserves	16,144	0	16,144	6.0	13,946	0	13,946	6.1
Legal reserves	1,825	0	1,825	0.7	1,720	0	1,720	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	13,808	0	13,808	5.2	11,685	0	11,685	5.1
Other profit reserves	510	0	510	0.2	541	0	541	0.2
Profit or loss	4,080	0	4,080	1.5	3,621	0	3,621	1.6
Prior years income/loss	0	0	0	0.0	258	0	258	0.1
Current year income/loss	4,080	0	4,080	1.5	3,364	0	3,364	1.5
Total Liabilities	170,080	97,741	267,822	100.0	145,794	82,025	227,819	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	24,726	29,731	54,458	20,624	26,933	47,558
Letters of guarantee	24,317	19,497	43,814	20,325	18,906	39,231
Bank acceptances	24	3,038	3,062	29	2,323	2,352
Letters of credit	82	7,139	7,222	50	5,646	5,696
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	303	56	359	220	58	278
Commitments	20,575	7,196	27,771	19,259	5,149	24,407
Irrevocable commitments	19,764	2,868	22,632	18,399	2,012	20,412
Revocable commitments	811	4,328	5,139	859	3,136	3,996
Derivative Financial Instruments	9,178	40,461	49,640	10,271	38,703	48,974
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	9,178	40,461	49,640	10,271	38,703	48,974
Custody and Pledged Securities	855,124	305,093	1,160,217	744,926	244,384	989,310
Items held in Custody	215,609	14,051	229,660	184,172	11,954	196,127
Pledged Items	397,174	113,198	510,372	359,400	97,783	457,183
Accepted independent guaran. and warran.	242,341	177,843	420,184	201,354	134,646	336,001
Total Off Balance Sheet Commitments	909,604	382,481	1,292,086	795,080	315,170	1,110,249

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	21,210	17,277
Interest on loans	17,386	14,202
Interest received from reserve deposits	194	100
Interest received from banks	111	58
Interest received from money market transactions	112	0
Interest received from marketable securities portfolio	3,384	2,907
Other interest income	22	10
Interest Expenses	12,375	9,357
Interest on deposits	8,694	7,191
Interest on money market transactions	465	348
Interest on funds borrowed	2,396	1,220
Interest on securities issued	660	467
Other interest expenses	161	131
Net Interest Income/Expenses	8,835	7,920
Net Fees and Commissions Income/Expenses	1,478	1,136
Fees and commissions received	1,898	1,511
Fees and commissions paid	420	374
Dividend Income	171	176
Trading Profit/Loss (net)	-163	127
Profit/loss on trading account securities	31	20
Profit/losses on derivative financial transactions	-272	-411
Foreign exchange profit/loss	78	518
Other Operating Income	968	876
Total Operating Income/Expenses	11,289	10,234
Provision for Loan Losses or other Receivables (-)	1,974	2,187
Specific provisions of banks loans and other receivables*	1,178	1,511
General provision expenses*	459	624
Other Operating Expenses (-)	4,100	3,695
Personnel Expenses*	1,656	1,574
Net Operating Profit/Loss	5,215	4,352
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	5,215	4,352
Provisions for Taxes on Income from Continuing Operations (±)	-1,135	-988
Net Profit/Loss from Continuing Operations	4,080	3,364
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	4,080	3,364

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	15.0	14.0
Shareholders' Equity / Total Assets	9.5	9.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	6.9
Net On Balance Sheet Position / Total Shareholders' Equity	-12.6	14.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	2.4
Balance-Sheet Ratios		
TC Assets / Total Assets	65.7	63.5
TC Liabilities / Total Liabilities	63.5	64.0
FC Assets / FC Liabilities	94.0	101.3
TC Deposits / Total Deposits	62.6	65.2
TC Loans / Total Loans and Receivables	71.9	69.2
Total Deposits / Total Assets	60.9	62.0
Funds Borrowed / Total Assets	7.4	8.2
Assets Quality		
Financial Assets (net) / Total Assets	15.2	16.2
Total Loans and Receivables / Total Assets	67.9	67.2
Total Loans and Receivables / Total Deposits	111.5	108.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.5
Specific Provisions / Loans Under Follow-up	86.0	84.0
Permanent Assets / Total Assets	2.6	2.9
Consumer Loans / Total Loans and Receivables	25.1	25.1
Liquidity		
Liquid Assets / Total Assets	23.9	24.7
Liquid Assets / Short-term Liabilities	40.5	42.0
TC Liquid Assets / Total Assets	10.8	10.8
Profitability		
Average Return on Assets	1.7	1.7
Average Return on Shareholders' Equity	17.5	16.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.8	62.6
Non-interest Income (net) / Total Assets	0.9	1.0
Other Operating Expenses / Total Assets	1.5	1.6
Personnel Expenses / Other Operating Expenses	40.4	42.6
Non-interest Income (net) / Other Operating Expenses	59.9	62.6

Privately-owned Banks

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6,387	28,577	34,964	11.7	6,767	26,488	33,255	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	3,274	1,450	4,723	1.6	2,665	1,731	4,396	1.6
Financial assets held for trading	3,114	1,450	4,563	1.5	2,663	1,731	4,394	1.6
Public sector debt securities	167	45	212	0.1	225	15	240	0.1
Securities representing a share in capital	59	0	59	0.0	48	0	48	0.0
Derivative financial assets held for trading	2,879	1,405	4,284	1.4	2,372	1,716	4,089	1.5
Other marketable securities	9	0	9	0.0	18	0	18	0.0
Fin.assets clas. as fair value change is refl.to I/S	160	0	160	0.1	2	0	2	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	160	0	160	0.1	2	0	2	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	326	4,245	4,572	1.5	282	4,200	4,481	1.6
Money Market Securities	1,058	315	1,373	0.5	573	74	647	0.2
Interbank money market placements	645	215	861	0.3	0	0	0	0.0
Istanbul Stock Exc. money market placements	413	100	512	0.2	4	74	78	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	569	0	569	0.2
Financial Assets Available for Sale (Net)	23,728	8,642	32,370	10.8	20,735	8,626	29,361	10.7
Securities representing a share in capital	24	99	123	0.0	21	65	86	0.0
Public sector debt securities	23,531	6,978	30,509	10.2	20,437	6,762	27,199	9.9
Other marketable securities	173	1,565	1,738	0.6	277	1,799	2,075	0.8
Loans and Receivables	130,851	64,352	195,203	65.1	117,184	62,955	180,139	65.5
Loans and Receivables	129,618	64,352	193,970	64.7	115,833	62,953	178,786	65.0
Loans granted to the Banks risk group	1,816	1,039	2,854	1.0	1,742	820	2,562	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	127,803	63,314	191,116	63.8	114,092	62,133	176,224	64.0
Loans under follow-up	6,029	5	6,035	2.0	6,040	5	6,045	2.2
Specific provisions (-)	4,796	5	4,802	1.6	4,689	2	4,691	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	5,639	5,305	10,945	3.7	4,796	5,270	10,065	3.7
Public sector debt securities	5,601	4,380	9,981	3.3	4,763	4,500	9,263	3.4
Other marketable securities	38	925	964	0.3	32	770	802	0.3
Investments and Associates (Net)	39	140	179	0.1	40	124	164	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	39	140	179	0.1	40	124	164	0.1
Financial investments and associates	34	140	175	0.1	35	124	160	0.1
Non-financial investments and associates	4	0	4	0.0	5	0	5	0.0
Subsidiaries (Net)	4,742	1,580	6,323	2.1	3,672	1,037	4,709	1.7
Financial subsidiaries	2,551	1,580	4,132	1.4	2,046	1,037	3,083	1.1
Non-financial subsidiaries	2,191	0	2,191	0.7	1,626	0	1,626	0.6
Joint Ventures (Business Partners) (Net)	5	0	5	0.0	5	0	5	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	5	0	5	0.0	5	0	5	0.0
Financial joint ventures	5	0	5	0.0	5	0	5	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	690	87	777	0.3	550	67	617	0.2
Fair value hedges	265	8	273	0.1	252	8	261	0.1
Cash flow hedges	425	80	504	0.2	297	59	356	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,031	4	3,034	1.0	2,691	3	2,694	1.0
Intangible Assets (Net)	869	0	869	0.3	814	0	814	0.3
Goodwill	371	0	371	0.1	398	0	398	0.1
Other	498	0	498	0.2	416	0	417	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	168	10	177	0.1	175	36	211	0.1
Current assets for tax	0	0	0	0.0	44	0	44	0.0
Deferred assets for tax	167	10	177	0.1	131	36	167	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	220	0	220	0.1	135	0	135	0.0
Other Assets	1,953	1,935	3,888	1.3	1,854	1,633	3,487	1.3
Total Assets	182,978	116,644	299,622	100.0	162,938	112,244	275,182	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	86,421	88,178	174,598	58.3	87,912	75,878	163,790	59.5
Deposits held by the Banks risk group	3,709	7,254	10,963	3.7	4,385	6,226	10,612	3.9
Other	82,711	80,924	163,636	54.6	83,526	69,652	153,178	55.7
Derivative Finan. Liabilities Held for Trading	2,570	757	3,327	1.1	2,139	543	2,682	1.0
Funds Borrowed	819	32,275	33,095	11.0	626	29,637	30,263	11.0
Money Market Takings	9,433	7,811	17,244	5.8	8,389	7,258	15,647	5.7
Interbank money market takings	1,696	636	2,332	0.8	1,194	0	1,194	0.4
Istanbul Stock Exc. money market takings	169	0	169	0.1	16	0	16	0.0
Funds provided under repurchase agreements	7,568	7,175	14,742	4.9	7,180	7,258	14,437	5.2
Marketable Securities Issued (Net)	4,331	10,461	14,792	4.9	3,236	9,582	12,817	4.7
Bills	2,934	48	2,982	1.0	2,315	83	2,398	0.9
Asset backed securities	186	0	186	0.1	247	0	247	0.1
Bonds	1,211	10,413	11,624	3.9	674	9,498	10,173	3.7
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	6,769	1,248	8,017	2.7	6,141	1,367	7,508	2.7
Other External Resources	1,158	476	1,634	0.5	1,561	380	1,941	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	2	0	2	0.0	10	0	10	0.0
Finance leasing payables	3	0	3	0.0	13	0	13	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	3	0	3	0.0
Derivative Finan. Liabilities Held for Hedging	198	23	221	0.1	100	34	134	0.0
Fair value hedges	58	20	78	0.0	14	28	42	0.0
Cash flow hedges	140	3	144	0.0	85	6	92	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4,562	646	5,208	1.7	4,313	641	4,954	1.8
General provisions	1,992	588	2,580	0.9	2,262	594	2,856	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	539	4	543	0.2	422	3	425	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,031	54	2,085	0.7	1,629	44	1,673	0.6
Liabilities for Tax	937	12	949	0.3	524	8	532	0.2
Current liabilities for tax	778	12	790	0.3	415	8	423	0.2
Deferred liabilities for tax	159	0	159	0.1	109	0	109	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	378	6,000	6,378	2.1	0	4,748	4,748	1.7
Shareholders' Equity	33,375	782	34,157	11.4	30,073	81	30,154	11.0
Paid-in capital	4,774	0	4,774	1.6	5,116	0	5,116	1.9
Supplementary capital	5,419	782	6,201	2.1	4,182	81	4,262	1.5
Share premium	631	0	631	0.2	676	0	676	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,836	714	2,550	0.9	929	38	967	0.4
Revaluation changes of property and equip.	1,659	1	1,660	0.6	1,210	0	1,210	0.4
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	13	0	13	0.0	14	0	14	0.0
Hedging funds (active part)	92	66	158	0.1	23	42	65	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	14	0	14	0.0
Other capital reserves	1,189	0	1,189	0.4	1,316	0	1,316	0.5
Profit reserves	18,753	0	18,753	6.3	16,915	0	16,915	6.1
Legal reserves	1,590	0	1,590	0.5	1,555	0	1,555	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	17,082	0	17,082	5.7	15,211	0	15,211	5.5
Other profit reserves	80	0	80	0.0	149	0	149	0.1
Profit or loss	4,429	0	4,429	1.5	3,860	0	3,860	1.4
Prior years income/loss	61	0	61	0.0	17	0	17	0.0
Current year income/loss	4,368	0	4,368	1.5	3,844	0	3,844	1.4
Total Liabilities	150,952	148,670	299,622	100.0	145,025	130,157	275,182	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	24,964	39,800	64,764	20,703	35,733	56,436
Letters of guarantee	23,679	23,213	46,892	19,628	22,123	41,751
Bank acceptances	1	2,108	2,108	2	1,900	1,902
Letters of credit	15	10,167	10,182	6	8,175	8,182
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,270	4,311	5,581	1,067	3,535	4,602
Commitments	53,592	36,596	90,187	43,529	17,368	60,896
Irrevocable commitments	52,885	22,033	74,918	43,084	12,280	55,364
Revocable commitments	707	14,563	15,269	445	5,088	5,533
Derivative Financial Instruments	111,334	221,924	333,258	73,345	187,004	260,349
Derivative finan. instruments held for hedging	17,543	16,169	33,712	12,814	12,696	25,510
Trading transactions	93,792	205,754	299,546	60,531	174,308	234,839
Custody and Pledged Securities	665,142	255,510	920,652	625,463	238,803	864,266
Items held in Custody	123,238	59,809	183,048	102,052	59,672	161,724
Pledged Items	395,184	159,214	554,398	399,067	145,628	544,695
Accepted independent guaran. and warran.	146,720	36,487	183,207	124,344	33,503	157,847
Total Off Balance Sheet Commitments	855,033	553,829	1,408,861	763,040	478,908	1,241,948

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	22,892	20,012
Interest on loans	18,835	16,804
Interest received from reserve deposits	251	187
Interest received from banks	164	59
Interest received from money market transactions	65	27
Interest received from marketable securities portfolio	3,563	2,914
Other interest income	14	21
Interest Expenses	12,459	10,924
Interest on deposits	9,434	8,208
Interest on money market transactions	947	783
Interest on funds borrowed	990	1,041
Interest on securities issued	1,029	845
Other interest expenses	59	48
Net Interest Income/Expenses	10,433	9,088
Net Fees and Commissions Income/Expenses	2,868	2,683
Fees and commissions received	3,619	3,324
Fees and commissions paid	751	641
Dividend Income	198	208
Trading Profit/Loss (net)	-1,145	-53
Profit/loss on trading account securities	94	137
Profit/losses on derivative financial transactions	-1,323	353
Foreign exchange profit/loss	83	-543
Other Operating Income	1,173	1,056
Total Operating Income/Expenses	13,527	12,983
Provision for Loan Losses or other Receivables (-)	2,606	2,734
Specific provisions of banks loans and other receivables*	2,056	2,179
General provision expenses*	274	344
Other Operating Expenses (-)	5,762	5,607
Personnel Expenses*	2,550	2,422
Net Operating Profit/Loss	5,159	4,642
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	249	135
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	5,408	4,777
Provisions for Taxes on Income from Continuing Operations (±)	-1,040	-934
Net Profit/Loss from Continuing Operations	4,368	3,844
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	4,368	3,844

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	16.1	14.5
Shareholders' Equity / Total Assets	11.4	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	7.4	7.4
Net On Balance Sheet Position / Total Shareholders' Equity	-71.8	-37.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.8	-4.8
Balance-Sheet Ratios		
TC Assets / Total Assets	61.1	59.2
TC Liabilities / Total Liabilities	50.4	52.7
FC Assets / FC Liabilities	78.5	86.2
TC Deposits / Total Deposits	49.5	53.7
TC Loans / Total Loans and Receivables	67.0	65.1
Total Deposits / Total Assets	58.3	59.5
Funds Borrowed / Total Assets	11.0	11.0
Assets Quality		
Financial Assets (net) / Total Assets	16.3	16.1
Total Loans and Receivables / Total Assets	65.1	65.5
Total Loans and Receivables / Total Deposits	111.8	110.0
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	3.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.8
Specific Provisions / Loans Under Follow-up	79.6	77.6
Permanent Assets / Total Assets	4.0	3.6
Consumer Loans / Total Loans and Receivables	23.1	24.4
Liquidity		
Liquid Assets / Total Assets	26.0	26.2
Liquid Assets / Short-term Liabilities	46.8	48.1
TC Liquid Assets / Total Assets	11.6	11.3
Profitability		
Average Return on Assets	1.5	1.2
Average Return on Shareholders' Equity	13.6	10.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.9	53.2
Non-interest Income (net) / Total Assets	1.0	1.4
Other Operating Expenses / Total Assets	1.9	2.0
Personnel Expenses / Other Operating Expenses	44.3	43.2
Non-interest Income (net) / Other Operating Expenses	53.7	69.5

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	1	0	1	0.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	9	0	9	1.3	9	0	9	1.1
Financial assets held for trading	9	0	9	1.3	9	0	9	1.1
Public sector debt securities	9	0	9	1.3	9	0	9	1.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	133	33	166	23.8	117	97	214	25.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	48	226	275	39.4	121	222	343	41.1
Loans and Receivables	48	226	275	39.4	121	222	343	41.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	48	226	275	39.4	121	222	343	41.1
Loans under follow-up	12	1	14	2.0	14	2	15	1.8
Specific provisions (-)	12	1	14	2.0	14	2	15	1.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	221	0	221	31.8	241	0	241	28.9
Public sector debt securities	221	0	221	31.8	241	0	241	28.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	12	0	12	1.7	13	0	13	1.6
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.7	5	0	5	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.7	5	0	5	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	3	9	1.3	4	2	7	0.8
Total Assets	435	262	697	100.0	512	322	834	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	18	7	24	3.5	119	7	126	15.1
Deposits held by the Banks risk group	0	0	0	0.0	103	0	103	12.4
Other	18	7	24	3.5	16	7	23	2.8
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.1	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.1	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	9	13	1.9	5	10	15	1.8
Other External Resources	1	0	1	0.2	1	0	1	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	17	23	40	5.8	18	24	42	5.0
General provisions	4	0	4	0.6	5	0	5	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.5	3	0	3	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	9	23	32	4.6	10	24	34	4.1
Liabilities for Tax	2	0	2	0.3	4	0	4	0.5
Current liabilities for tax	2	0	2	0.3	4	0	4	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	225	220	445	63.8	240	217	456	54.7
Shareholders' Equity	170	0	170	24.5	189	0	189	22.7
Paid-in capital	122	0	122	17.5	131	0	131	15.7
Supplementary capital	-1	0	-1	-0.1	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	-0.1	0	0	0	0.0
Profit reserves	4,623	0	4,623	663.4	4,980	0	4,980	596.8
Legal reserves	7	0	7	1.0	8	0	8	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,616	0	4,616	662.4	4,972	0	4,972	595.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-4,574	0	-4,574	-656.4	-4,921	0	-4,921	-589.8
Prior years income/loss	-4,592	0	-4,592	-658.9	-4,946	0	-4,946	-592.8
Current year income/loss	18	0	18	2.6	25	0	25	3.0
Total Liabilities	438	259	697	100.0	577	258	834	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	11	21	32	11	21	32
Letters of guarantee	11	21	32	11	21	32
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1,783	0	1,783	1,758	0	1,758
Irrevocable commitments	1,783	0	1,783	1,758	0	1,758
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	1,879	39	1,918	2,414	38	2,453
Items held in Custody	1,331	1	1,333	1,974	2	1,977
Pledged Items	547	38	585	440	35	475
Accepted independent guaran. and warran.	0	0	0	0	1	1
Total Off Balance Sheet Commitments	3,673	60	3,733	4,183	59	4,242

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	66	99
Interest on loans	24	60
Interest received from reserve deposits	0	0
Interest received from banks	21	16
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	20	22
Other interest income	0	0
Interest Expenses	36	66
Interest on deposits	2	30
Interest on money market transactions	34	36
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	29	33
Net Fees and Commissions Income/Expenses	1	0
Fees and commissions received	1	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	3	9
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	3	9
Other Operating Income	4	2
Total Operating Income/Expenses	36	44
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	0
Other Operating Expenses (-)	13	11
Personnel Expenses*	6	6
Net Operating Profit/Loss	23	31
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	23	31
Provisions for Taxes on Income from Continuing Operations (±)	-5	-6
Net Profit/Loss from Continuing Operations	18	25
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	18	25

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	70.7	64.3
Shareholders' Equity / Total Assets	24.5	22.7
(Shareholders' Equity - Permanent Assets) / Total Assets	22.7	21.0
Net On Balance Sheet Position / Total Shareholders' Equity	1.6	34.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.6	34.1
Balance-Sheet Ratios		
TC Assets / Total Assets	62.4	61.4
TC Liabilities / Total Liabilities	62.8	69.1
FC Assets / FC Liabilities	101.1	125.0
TC Deposits / Total Deposits	71.8	94.5
TC Loans / Total Loans and Receivables	17.6	35.2
Total Deposits / Total Assets	3.5	15.1
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	33.1	30.0
Total Loans and Receivables / Total Assets	39.4	41.1
Total Loans and Receivables / Total Deposits	1,121.9	271.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	4.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.0
Specific Provisions / Loans Under Follow-up	99.0	99.0
Permanent Assets / Total Assets	1.8	1.6
Consumer Loans / Total Loans and Receivables	0.3	0.3
Liquidity		
Liquid Assets / Total Assets	25.1	26.9
Liquid Assets / Short-term Liabilities	1,099.6	270.5
TC Liquid Assets / Total Assets	20.4	15.3
Profitability		
Average Return on Assets	3.5	1.4
Average Return on Shareholders' Equity	14.5	7.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	3.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	80.1	73.3
Non-interest Income (net) / Total Assets	1.0	1.3
Other Operating Expenses / Total Assets	1.9	1.3
Personnel Expenses / Other Operating Expenses	49.7	59.3
Non-interest Income (net) / Other Operating Expenses	54.2	101.0

Foreign Banks

Assets

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5,181	20,311	25,491	12.4	4,124	17,553	21,677	11.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,907	848	2,755	1.3	2,565	856	3,422	1.8
Financial assets held for trading	1,905	848	2,752	1.3	2,559	856	3,415	1.8
Public sector debt securities	508	116	623	0.3	391	144	535	0.3
Securities representing a share in capital	7	0	7	0.0	6	0	6	0.0
Derivative financial assets held for trading	1,387	515	1,902	0.9	2,156	672	2,828	1.5
Other marketable securities	2	217	220	0.1	5	41	46	0.0
Fin.assets clas. as fair value change is refl.to I/S	3	0	3	0.0	7	0	7	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	3	0	3	0.0	7	0	7	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	447	6,480	6,927	3.4	854	5,953	6,807	3.5
Money Market Securities	1,383	420	1,803	0.9	3,291	1,343	4,634	2.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	30	0	30	0.0	199	100	299	0.2
Receiv. from reverse repurchase agreements	1,353	420	1,773	0.9	3,092	1,243	4,334	2.2
Financial Assets Available for Sale (Net)	10,706	2,147	12,853	6.2	10,101	2,618	12,718	6.6
Securities representing a share in capital	20	97	117	0.1	21	99	119	0.1
Public sector debt securities	10,540	1,686	12,226	5.9	9,807	1,888	11,695	6.1
Other marketable securities	145	365	510	0.2	273	631	905	0.5
Loans and Receivables	92,847	41,405	134,252	65.2	82,488	40,688	123,176	63.8
Loans and Receivables	91,590	41,405	132,995	64.5	81,247	40,688	121,936	63.1
Loans granted to the Banks risk group	544	1,011	1,555	0.8	233	1,171	1,404	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	91,046	40,394	131,440	63.8	81,015	39,517	120,532	62.4
Loans under follow-up	4,913	0	4,913	2.4	4,888	0	4,888	2.5
Specific provisions (-)	3,656	0	3,656	1.8	3,648	0	3,648	1.9
Factoring Receivables	166	0	166	0.1	182	0	182	0.1
Investments held to Maturity (Net)	5,449	5,090	10,539	5.1	5,421	4,728	10,150	5.3
Public sector debt securities	5,421	3,659	9,080	4.4	5,415	3,225	8,639	4.5
Other marketable securities	28	1,431	1,459	0.7	7	1,504	1,511	0.8
Investments and Associates (Net)	14	0	14	0.0	14	0	14	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	14	0	14	0.0	14	0	14	0.0
Financial investments and associates	8	0	8	0.0	9	0	9	0.0
Non-financial investments and associates	6	0	6	0.0	5	0	5	0.0
Subsidiaries (Net)	1,385	2,713	4,098	2.0	1,283	2,062	3,344	1.7
Financial subsidiaries	1,348	2,713	4,061	2.0	1,243	2,062	3,305	1.7
Non-financial subsidiaries	37	0	37	0.0	39	0	39	0.0
Joint Ventures (Business Partners) (Net)	42	0	42	0.0	38	0	38	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	42	0	42	0.0	38	0	38	0.0
Financial joint ventures	40	0	40	0.0	36	0	36	0.0
Non-financial joint ventures	1	0	1	0.0	2	0	2	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	1,390	44	1,434	0.7	1,571	156	1,727	0.9
Fair value hedges	545	7	552	0.3	688	8	696	0.4
Cash flow hedges	845	37	882	0.4	883	148	1,031	0.5
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,887	0	1,887	0.9	1,839	0	1,839	1.0
Intangible Assets (Net)	319	0	319	0.2	320	0	320	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	319	0	319	0.2	319	0	319	0.2
Real Estates for Investment Purpose (Net)	183	0	183	0.1	190	0	190	0.1
Assets for Tax	233	0	233	0.1	170	0	170	0.1
Current assets for tax	14	0	14	0.0	51	0	51	0.0
Deferred assets for tax	219	0	219	0.1	119	0	119	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	263	0	263	0.1	193	0	193	0.1
Other Assets	2,009	771	2,780	1.3	1,838	651	2,489	1.3
Total Assets	125,812	80,229	206,041	100.0	116,481	76,608	193,090	100.0

Liabilities

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Deposits	57,498	59,058	116,556	56.6	55,070	55,430	110,500	57.2
Deposits held by the Banks risk group	905	4,279	5,184	2.5	1,007	3,642	4,649	2.4
Other	56,593	54,779	111,372	54.1	54,063	51,787	105,850	54.8
Derivative Finan. Liabilities Held for Trading	1,574	635	2,209	1.1	1,928	713	2,642	1.4
Funds Borrowed	776	30,437	31,213	15.1	1,223	27,376	28,599	14.8
Money Market Takings	5,207	2,624	7,831	3.8	5,930	1,254	7,184	3.7
Interbank money market takings	3,380	1,032	4,412	2.1	1,441	65	1,506	0.8
Istanbul Stock Exc. money market takings	28	0	28	0.0	1	0	1	0.0
Funds provided under repurchase agreements	1,798	1,592	3,390	1.6	4,488	1,189	5,676	2.9
Marketable Securities Issued (Net)	3,050	4,804	7,854	3.8	2,072	4,474	6,546	3.4
Bills	1,900	268	2,169	1.1	944	268	1,212	0.6
Asset backed securities	66	0	66	0.0	118	0	118	0.1
Bonds	1,084	4,535	5,619	2.7	1,010	4,206	5,216	2.7
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	3,864	1,196	5,060	2.5	3,587	1,743	5,330	2.8
Other External Resources	1,256	747	2,004	1.0	1,445	564	2,009	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	4	2	6	0.0	10	0	10	0.0
Finance leasing payables	5	2	7	0.0	11	0	11	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	1	0.0	1	0	1	0.0
Derivative Finan. Liabilities Held for Hedging	97	112	209	0.1	81	139	220	0.1
Fair value hedges	6	98	104	0.1	8	120	127	0.1
Cash flow hedges	91	14	105	0.1	73	20	93	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3,430	142	3,572	1.7	2,990	87	3,077	1.6
General provisions	2,145	58	2,203	1.1	2,026	65	2,091	1.1
Restructuring reserves	23	0	23	0.0	0	0	0	0.0
Reserves for employee benefit	403	20	423	0.2	372	1	373	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	859	65	924	0.4	592	21	613	0.3
Liabilities for Tax	673	7	681	0.3	415	1	416	0.2
Current liabilities for tax	561	7	568	0.3	317	1	317	0.2
Deferred liabilities for tax	113	0	113	0.1	98	0	98	0.1
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	1	1	2	0.0	0	1	1	0.0
Subordinated Loans	59	5,086	5,145	2.5	135	4,603	4,738	2.5
Shareholders' Equity	23,553	147	23,701	11.5	21,901	-83	21,818	11.3
Paid-in capital	6,609	0	6,609	3.2	6,852	0	6,852	3.5
Supplementary capital	816	86	902	0.4	827	-148	679	0.4
Share premium	3	0	3	0.0	3	0	3	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	276	-12	263	0.1	102	-167	-66	0.0
Revaluation changes of property and equip.	520	0	520	0.3	492	0	492	0.3
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	-289	26	-263	-0.1	-139	20	-119	-0.1
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	305	72	377	0.2	368	0	368	0.2
Profit reserves	12,288	62	12,350	6.0	11,032	65	11,097	5.7
Legal reserves	690	0	690	0.3	647	4	651	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,118	0	11,118	5.4	10,149	2	10,151	5.3
Other profit reserves	480	62	542	0.3	236	59	295	0.2
Profit or loss	3,839	0	3,839	1.9	3,190	0	3,190	1.7
Prior years income/loss	597	0	597	0.3	698	0	698	0.4
Current year income/loss	3,242	0	3,242	1.6	2,492	0	2,492	1.3
Total Liabilities	101,042	104,999	206,041	100.0	96,787	96,303	193,090	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	13,132	23,747	36,879	12,291	24,807	37,098
Letters of guarantee	13,111	13,153	26,264	12,271	13,799	26,069
Bank acceptances	13	1,401	1,413	15	1,147	1,163
Letters of credit	2	6,401	6,404	2	6,432	6,434
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	173	173	0	0	0
Other guarantees and warranties	6	2,620	2,626	3	3,429	3,432
Commitments	40,695	9,224	49,920	35,994	8,187	44,181
Irrevocable commitments	34,634	7,865	42,499	34,808	6,455	41,262
Revocable commitments	6,062	1,360	7,421	1,186	1,732	2,918
Derivative Financial Instruments	90,518	166,641	257,158	72,809	148,929	221,738
Derivative finan. instruments held for hedging	13,964	19,269	33,233	10,756	15,499	26,255
Trading transactions	76,553	147,372	223,925	62,053	133,430	195,483
Custody and Pledged Securities	637,881	262,843	900,724	592,504	240,993	833,498
Items held in Custody	74,449	12,283	86,732	71,429	13,866	85,294
Pledged Items	449,099	219,533	668,632	416,850	195,906	612,755
Accepted independent guaran. and warran.	114,333	31,028	145,361	104,226	31,222	135,448
Total Off Balance Sheet Commitments	782,226	462,456	1,244,681	713,598	422,917	1,136,515

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	17,336	14,725
Interest on loans	14,065	12,268
Interest received from reserve deposits	179	137
Interest received from banks	495	152
Interest received from money market transactions	214	140
Interest received from marketable securities portfolio	2,225	1,864
Other interest income	159	163
Interest Expenses	8,421	7,265
Interest on deposits	6,285	5,376
Interest on money market transactions	999	839
Interest on funds borrowed	458	544
Interest on securities issued	560	399
Other interest expenses	118	106
Net Interest Income/Expenses	8,915	7,460
Net Fees and Commissions Income/Expenses	2,195	1,956
Fees and commissions received	2,850	2,542
Fees and commissions paid	655	586
Dividend Income	36	20
Trading Profit/Loss (net)	-1,463	-521
Profit/loss on trading account securities	-40	208
Profit/losses on derivative financial transactions	-1,419	119
Foreign exchange profit/loss	-3	-848
Other Operating Income	702	968
Total Operating Income/Expenses	10,385	9,883
Provision for Loan Losses or other Receivables (-)	2,174	2,357
Specific provisions of banks loans and other receivables*	1,463	1,890
General provision expenses*	251	192
Other Operating Expenses (-)	4,588	4,724
Personnel Expenses*	1,958	1,979
Net Operating Profit/Loss	3,623	2,801
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	418	313
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4,041	3,114
Provisions for Taxes on Income from Continuing Operations (±)	-796	-604
Net Profit/Loss from Continuing Operations	3,245	2,511
Net Profit/Loss Before Taxes from Terminated Operations	0	-11
Provisions for Taxes on Income from Terminated Operations (±)	-4	-8
Net Profit/Loss from Terminated Operations	-4	-18
Net Profit/Losses	3,242	2,492

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	18.5	16.9
Shareholders' Equity / Total Assets	11.5	11.3
(Shareholders' Equity - Permanent Assets) / Total Assets	7.7	7.7
Net On Balance Sheet Position / Total Shareholders' Equity	-80.2	-60.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	61.1	60.3
TC Liabilities / Total Liabilities	49.0	50.1
FC Assets / FC Liabilities	76.4	79.5
TC Deposits / Total Deposits	49.3	49.8
TC Loans / Total Loans and Receivables	69.2	67.0
Total Deposits / Total Assets	56.6	57.2
Funds Borrowed / Total Assets	15.1	14.8
Assets Quality		
Financial Assets (net) / Total Assets	13.4	14.5
Total Loans and Receivables / Total Assets	65.2	63.8
Total Loans and Receivables / Total Deposits	115.2	111.5
Loans Under Follow-up (gross) / Total Loans and Receivables	3.7	4.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	1.0
Specific Provisions / Loans Under Follow-up	74.4	74.6
Permanent Assets / Total Assets	3.8	3.6
Consumer Loans / Total Loans and Receivables	26.7	27.7
Liquidity		
Liquid Assets / Total Assets	24.2	25.5
Liquid Assets / Short-term Liabilities	44.2	48.2
TC Liquid Assets / Total Assets	9.5	10.8
Profitability		
Average Return on Assets	1.5	1.7
Average Return on Shareholders' Equity	13.7	14.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	71.8	56.4
Non-interest Income (net) / Total Assets	0.7	1.3
Other Operating Expenses / Total Assets	2.2	2.4
Personnel Expenses / Other Operating Expenses	42.7	41.9
Non-interest Income (net) / Other Operating Expenses	32.0	51.3

Development and Investment Banks

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	171	773	944	2.0	152	583	735	1.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	106	39	145	0.3	56	107	163	0.4
Financial assets held for trading	106	39	145	0.3	56	107	163	0.4
Public sector debt securities	38	0	38	0.1	17	0	17	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	56	39	95	0.2	39	107	147	0.4
Other marketable securities	13	0	13	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2,206	2,003	4,208	9.1	2,865	2,001	4,867	12.0
Money Market Securities	375	0	375	0.8	171	54	225	0.6
Interbank money market placements	0	0	0	0.0	0	54	54	0.1
Istanbul Stock Exc. money market placements	367	0	367	0.8	146	0	146	0.4
Receiv. from reverse repurchase agreements	8	0	8	0.0	25	0	25	0.1
Financial Assets Available for Sale (Net)	843	444	1,287	2.8	871	407	1,279	3.2
Securities representing a share in capital	32	8	40	0.1	25	6	31	0.1
Public sector debt securities	704	296	1,000	2.2	699	298	997	2.5
Other marketable securities	108	139	247	0.5	148	103	251	0.6
Loans and Receivables	10,726	26,914	37,640	81.2	8,830	22,221	31,052	76.6
Loans and Receivables	10,656	26,914	37,569	81.0	8,762	22,221	30,983	76.4
Loans granted to the Banks risk group	327	496	823	1.8	343	583	927	2.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	10,329	26,417	36,746	79.2	8,418	21,638	30,056	74.1
Loans under follow-up	194	0	194	0.4	170	0	171	0.4
Specific provisions (-)	123	0	123	0.3	102	0	102	0.3
Factoring Receivables	0	0	0	0.0	13	0	13	0.0
Investments held to Maturity (Net)	422	109	531	1.1	399	53	452	1.1
Public sector debt securities	411	52	464	1.0	393	53	446	1.1
Other marketable securities	11	57	67	0.1	6	0	6	0.0
Investments and Associates (Net)	86	13	99	0.2	68	9	76	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	86	13	99	0.2	68	9	76	0.2
Financial investments and associates	83	13	96	0.2	65	9	73	0.2
Non-financial investments and associates	3	0	3	0.0	3	0	3	0.0
Subsidiaries (Net)	129	0	129	0.3	117	0	117	0.3
Financial subsidiaries	39	0	39	0.1	42	0	42	0.1
Non-financial subsidiaries	89	0	89	0.2	74	0	74	0.2
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	5	23	28	0.1	1	5	6	0.0
Finance lease receivables	6	25	31	0.1	0	6	6	0.0
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	1	3	4	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	20	15	35	0.1	101	30	131	0.3
Fair value hedges	20	3	24	0.1	101	19	119	0.3
Cash flow hedges	0	12	12	0.0	0	11	11	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	140	0	140	0.3	148	0	148	0.4
Intangible Assets (Net)	44	0	44	0.1	48	0	48	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	44	0	44	0.1	48	0	48	0.1
Real Estates for Investment Purpose (Net)	98	0	98	0.2	158	0	158	0.4
Assets for Tax	42	0	42	0.1	34	0	34	0.1
Current assets for tax	10	0	10	0.0	0	0	0	0.0
Deferred assets for tax	31	0	31	0.1	34	0	34	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	33	0	33	0.1	17	0	17	0.0
Other Assets	323	269	592	1.3	308	728	1,036	2.6
Total Assets	15,770	30,599	46,370	100.0	14,358	26,199	40,557	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	45	128	173	0.4	37	73	110	0.3
Funds Borrowed	366	26,913	27,279	58.8	245	22,729	22,974	56.6
Money Market Takings	457	163	620	1.3	434	89	523	1.3
Interbank money market takings	203	0	203	0.4	221	0	221	0.5
Istanbul Stock Exc. money market takings	60	0	60	0.1	8	0	8	0.0
Funds provided under repurchase agreements	194	163	357	0.8	205	89	294	0.7
Marketable Securities Issued (Net)	835	4,007	4,843	10.4	914	3,528	4,442	11.0
Bills	265	0	265	0.6	160	0	160	0.4
Asset backed securities	7	0	7	0.0	0	0	0	0.0
Bonds	563	4,007	4,571	9.9	754	3,528	4,282	10.6
Funds	1,689	449	2,138	4.6	1,693	266	1,959	4.8
Borrower funds	69	382	451	1.0	25	266	291	0.7
Others	1,621	67	1,688	3.6	1,668	0	1,668	4.1
Miscellaneous Payables	1,159	888	2,047	4.4	951	1,408	2,359	5.8
Other External Resources	175	71	246	0.5	144	57	201	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.0	0	2	2	0.0
Finance leasing payables	0	1	1	0.0	0	2	2	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	3	68	71	0.2	0	57	57	0.1
Fair value hedges	3	68	71	0.2	0	57	57	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	459	3	462	1.0	355	3	358	0.9
General provisions	130	0	130	0.3	146	0	146	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	77	3	80	0.2	71	3	74	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	252	0	253	0.5	138	0	138	0.3
Liabilities for Tax	74	0	74	0.2	62	0	62	0.2
Current liabilities for tax	73	0	73	0.2	56	0	56	0.1
Deferred liabilities for tax	0	0	0	0.0	6	0	6	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	327	327	0.7	40	40	40	0.1
Shareholders' Equity	8,083	6	8,089	17.4	7,479	-10	7,469	18.4
Paid-in capital	6,197	0	6,197	13.4	5,675	0	5,675	14.0
Supplementary capital	392	6	398	0.9	353	-10	343	0.8
Share premium	15	0	15	0.0	16	0	16	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	27	7	33	0.1	4	-9	-5	0.0
Revaluation changes of property and equip.	55	0	55	0.1	13	0	13	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	296	0	296	0.6	320	0	320	0.8
Profit reserves	743	0	743	1.6	866	0	866	2.1
Legal reserves	201	0	201	0.4	325	0	325	0.8
Status reserves	153	0	153	0.3	76	0	76	0.2
Extraordinary reserves	387	0	387	0.8	456	0	456	1.1
Other profit reserves	2	0	2	0.0	8	0	8	0.0
Profit or loss	751	0	751	1.6	585	0	585	1.4
Prior years income/loss	-24	0	-24	-0.1	-40	0	-40	-0.1
Current year income/loss	776	0	776	1.7	625	0	625	1.5
Total Liabilities	13,345	33,024	46,370	100.0	12,315	28,242	40,557	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,549	2,586	8,136	3,759	1,888	5,647
Letters of guarantee	867	558	1,425	694	512	1,205
Bank acceptances	0	6	6	0	23	23
Letters of credit	0	349	349	0	238	238
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4,682	1,673	6,355	3,066	1,115	4,181
Commitments	5,872	8,496	14,369	5,943	8,083	14,026
Irrevocable commitments	3,064	842	3,906	3,630	1,428	5,059
Revocable commitments	2,808	7,655	10,463	2,313	6,655	8,967
Derivative Financial Instruments	3,451	21,738	25,189	3,340	15,498	18,837
Derivative finan. instruments held for hedging	1,058	8,325	9,383	1,008	6,734	7,742
Trading transactions	2,393	13,413	15,806	2,332	8,763	11,095
Custody and Pledged Securities	848,333	95,353	943,686	718,409	68,931	787,340
Items held in Custody	816,779	905	817,684	695,449	647	696,097
Pledged Items	26,161	48,294	74,454	19,092	40,748	59,840
Accepted independent guaran. and warran.	5,393	46,154	51,547	3,868	27,535	31,403
Total Off Balance Sheet Commitments	863,205	128,173	991,379	731,451	94,399	825,850

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	2,090	1,681
Interest on loans	1,668	1,288
Interest received from reserve deposits	8	3
Interest received from banks	199	191
Interest received from money market transactions	40	53
Interest received from marketable securities portfolio	168	143
Other interest income	7	3
Interest Expenses	779	589
Interest on deposits	0	0
Interest on money market transactions	367	244
Interest on funds borrowed	83	74
Interest on securities issued	322	264
Other interest expenses	7	7
Net Interest Income/Expenses	1,312	1,092
Net Fees and Commissions Income/Expenses	125	78
Fees and commissions received	170	103
Fees and commissions paid	45	26
Dividend Income	9	11
Trading Profit/Loss (net)	-103	-117
Profit/loss on trading account securities	3	3
Profit/losses on derivative financial transactions	-261	190
Foreign exchange profit/loss	154	-310
Other Operating Income	222	207
Total Operating Income/Expenses	1,565	1,270
Provision for Loan Losses or other Receivables (-)	176	72
Specific provisions of banks loans and other receivables*	37	17
General provision expenses*	10	22
Other Operating Expenses (-)	456	418
Personnel Expenses*	221	215
Net Operating Profit/Loss	933	780
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	933	780
Provisions for Taxes on Income from Continuing Operations (±)	-157	-155
Net Profit/Loss from Continuing Operations	776	625
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	776	625

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	23.6	23.5
Shareholders' Equity / Total Assets	17.4	18.4
(Shareholders' Equity - Permanent Assets) / Total Assets	16.3	17.2
Net On Balance Sheet Position / Total Shareholders' Equity	-19.4	-20.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	34.0	35.4
TC Liabilities / Total Liabilities	28.8	30.4
FC Assets / FC Liabilities	92.7	92.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	28.5	28.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	58.8	56.6
Assets Quality		
Financial Assets (net) / Total Assets	4.3	5.0
Total Loans and Receivables / Total Assets	81.2	76.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.5	0.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.2
Specific Provisions / Loans Under Follow-up	63.6	59.7
Permanent Assets / Total Assets	1.1	1.2
Consumer Loans / Total Loans and Receivables	1.5	1.6
Liquidity		
Liquid Assets / Total Assets	15.0	17.9
Liquid Assets / Short-term Liabilities	96.3	153.4
TC Liquid Assets / Total Assets	8.0	10.1
Profitability		
Average Return on Assets	1.7	1.9
Average Return on Shareholders' Equity	8.9	9.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	81.5	84.6
Non-interest Income (net) / Total Assets	0.5	0.4
Other Operating Expenses / Total Assets	1.0	1.0
Personnel Expenses / Other Operating Expenses	48.4	51.5
Non-interest Income (net) / Other Operating Expenses	55.5	42.6

Balance Sheets of the Banks

Deposit Banks

- **State-owned Banks**
- **Privately-owned Banks**
- **Banks Under the Deposit Insurance Fund**
- **Foreign Banks**

State-owned Banks

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,318	10,419	11,736	10.2	2,143	8,987	11,130	10.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	235	137	372	0.3	344	135	479	0.5
Financial assets held for trading	235	137	372	0.3	344	135	479	0.5
Public sector debt securities	2	1	4	0.0	4	1	5	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	233	135	369	0.3	340	134	474	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	212	929	1,141	1.0	150	959	1,109	1.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	12,048	4,659	16,707	14.5	12,464	4,197	16,661	16.4
Securities representing a share in capital	30	224	254	0.2	30	153	183	0.2
Public sector debt securities	12,018	4,409	16,427	14.3	12,418	4,012	16,430	16.2
Other marketable securities	0	27	27	0.0	17	31	48	0.0
Loans and Receivables	58,819	20,255	79,074	68.7	48,017	18,090	66,107	65.0
Loans and Receivables	58,759	20,255	79,014	68.6	47,945	18,090	66,035	65.0
Loans granted to the Banks risk group	1	429	430	0.4	9	329	338	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	58,758	19,826	78,584	68.3	47,936	17,761	65,697	64.6
Loans under follow-up	1,261	5	1,266	1.1	1,194	5	1,198	1.2
Specific provisions (-)	1,201	5	1,206	1.0	1,122	5	1,127	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	751	1,263	2,014	1.7	1,023	1,463	2,486	2.4
Public sector debt securities	723	1,262	1,985	1.7	984	1,461	2,444	2.4
Other marketable securities	28	0	28	0.0	39	2	42	0.0
Investments and Associates (Net)	25	0	25	0.0	27	0	27	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	25	0	25	0.0	27	0	27	0.0
Financial investments and associates	24	0	24	0.0	25	0	25	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	805	559	1,364	1.2	720	448	1,167	1.1
Financial subsidiaries	803	559	1,362	1.2	718	448	1,165	1.1
Non-financial subsidiaries	2	0	2	0.0	2	0	2	0.0
Joint Ventures (Business Partners) (Net)	0	19	19	0.0	0	31	31	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	19	19	0.0	0	31	31	0.0
Financial joint ventures	0	19	19	0.0	0	31	31	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,387	2	1,389	1.2	1,506	4	1,510	1.5
Intangible Assets (Net)	114	2	116	0.1	87	2	89	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	114	2	116	0.1	87	2	89	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	22	0	22	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	22	0	22	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	178	0	178	0.2	160	0	160	0.2
Other Assets	681	317	998	0.9	345	338	683	0.7
Total Assets	76,574	38,560	115,134	100.0	67,006	34,653	101,660	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	42,931	27,692	70,623	61.3	42,583	20,789	63,372	62.3
Deposits held by the Banks risk group	341	130	471	0.4	338	101	439	0.4
Other	42,590	27,562	70,152	60.9	42,244	20,688	62,933	61.9
Derivative Finan. Liabilities Held for Trading	62	83	145	0.1	68	115	183	0.2
Funds Borrowed	438	7,268	7,706	6.7	508	5,975	6,484	6.4
Money Market Takings	11,442	3,473	14,915	13.0	9,929	3,487	13,416	13.2
Interbank money market takings	11,095	0	11,095	9.6	1,318	0	1,318	1.3
Istanbul Stock Exc. money market takings	0	0	0	0.0	14	0	14	0.0
Funds provided under repurchase agreements	347	3,473	3,820	3.3	8,596	3,487	12,083	11.9
Marketable Securities Issued (Net)	952	2,430	3,382	2.9	613	1,329	1,942	1.9
Bills	952	0	952	0.8	613	0	613	0.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,430	2,430	2.1	0	1,329	1,329	1.3
Funds	1,599	0	1,599	1.4	1,711	0	1,711	1.7
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,599	0	1,599	1.4	1,711	0	1,711	1.7
Miscellaneous Payables	639	427	1,066	0.9	360	345	705	0.7
Other External Resources	497	154	651	0.6	852	128	980	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2,242	16	2,259	2.0	1,700	20	1,720	1.7
General provisions	1,425	4	1,429	1.2	1,111	4	1,114	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	349	0	349	0.3	249	0	249	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	468	12	480	0.4	340	17	356	0.4
Liabilities for Tax	324	0	324	0.3	241	1	242	0.2
Current liabilities for tax	243	0	243	0.2	241	1	242	0.2
Deferred liabilities for tax	81	0	81	0.1	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	12,213	251	12,463	10.8	11,007	-101	10,907	10.7
Paid-in capital	1,485	0	1,485	1.3	1,449	0	1,449	1.4
Supplementary capital	759	251	1,010	0.9	987	-101	886	0.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-237	251	14	0.0	-183	-101	-284	-0.3
Revaluation changes of property and equip.	1,023	0	1,023	0.9	1,187	0	1,187	1.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	5	0	5	0.0	5	0	5	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-32	0	-32	0.0	-22	0	-22	0.0
Profit reserves	7,863	0	7,863	6.8	6,445	0	6,445	6.3
Legal reserves	956	0	956	0.8	910	0	910	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,530	0	6,530	5.7	5,130	0	5,130	5.0
Other profit reserves	378	0	378	0.3	405	0	405	0.4
Profit or loss	2,105	0	2,105	1.8	2,126	0	2,126	2.1
Prior years income/loss	0	0	0	0.0	258	0	258	0.3
Current year income/loss	2,105	0	2,105	1.8	1,869	0	1,869	1.8
Total Liabilities	73,340	41,795	115,134	100.0	69,572	32,088	101,660	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	8,731	16,748	25,480	7,037	15,456	22,492
Letters of guarantee	8,661	11,406	20,068	6,982	11,709	18,692
Bank acceptances	8	1,663	1,671	10	1,199	1,209
Letters of credit	62	3,679	3,741	45	2,547	2,592
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	6,280	2,317	8,597	5,245	1,395	6,640
Irrevocable commitments	6,280	2,317	8,597	5,245	1,394	6,639
Revocable commitments	0	0	0	0	1	1
Derivative Financial Instruments	3,366	21,996	25,362	4,671	18,177	22,848
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,366	21,996	25,362	4,671	18,177	22,848
Custody and Pledged Securities	294,209	37,115	331,324	260,942	35,515	296,457
Items held in Custody	97,202	5,169	102,371	71,300	4,077	75,377
Pledged Items	196,752	31,394	228,147	189,473	30,905	220,379
Accepted independent guaran. and warran.	255	551	807	169	532	701
Total Off Balance Sheet Commitments	312,587	78,176	390,763	277,894	70,543	348,437

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	9,402	7,755
Interest on loans	7,518	6,113
Interest received from reserve deposits	100	53
Interest received from banks	37	24
Interest received from money market transactions	88	0
Interest received from marketable securities portfolio	1,642	1,559
Other interest income	17	6
Interest Expenses	4,921	3,791
Interest on deposits	3,247	2,816
Interest on money market transactions	186	133
Interest on funds borrowed	1,285	717
Interest on securities issued	180	109
Other interest expenses	23	16
Net Interest Income/Expenses	4,481	3,963
Net Fees and Commissions Income/Expenses	588	467
Fees and commissions received	709	575
Fees and commissions paid	121	108
Dividend Income	75	74
Trading Profit/Loss (net)	-216	-53
Profit/loss on trading account securities	11	9
Profit/losses on derivative financial transactions	-212	-518
Foreign exchange profit/loss	-14	456
Other Operating Income	365	442
Total Operating Income/Expenses	5,294	4,892
Provision for Loan Losses or other Receivables (-)	846	950
Specific provisions of banks loans and other receivables*	299	639
General provision expenses*	390	306
Other Operating Expenses (-)	1,721	1,507
Personnel Expenses*	661	650
Net Operating Profit/Loss	2,727	2,435
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2,727	2,435
Provisions for Taxes on Income from Continuing Operations (±)	-622	-566
Net Profit/Loss from Continuing Operations	2,105	1,869
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2,105	1,869

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	15.2	14.5
Shareholders' Equity / Total Assets	10.8	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	8.1	7.7
Net On Balance Sheet Position / Total Shareholders' Equity	-19.8	26.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	66.5	65.9
TC Liabilities / Total Liabilities	63.7	68.4
FC Assets / FC Liabilities	92.3	108.0
TC Deposits / Total Deposits	60.8	67.2
TC Loans / Total Loans and Receivables	74.4	72.6
Total Deposits / Total Assets	61.3	62.3
Funds Borrowed / Total Assets	6.7	6.4
Assets Quality		
Financial Assets (net) / Total Assets	16.6	19.3
Total Loans and Receivables / Total Assets	68.7	65.0
Total Loans and Receivables / Total Deposits	112.0	104.3
Loans Under Follow-up (gross) / Total Loans and Receivables	1.6	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	95.3	94.0
Permanent Assets / Total Assets	2.7	3.0
Consumer Loans / Total Loans and Receivables	28.0	26.9
Liquidity		
Liquid Assets / Total Assets	26.0	28.9
Liquid Assets / Short-term Liabilities	42.1	46.1
TC Liquid Assets / Total Assets	12.0	14.9
Profitability		
Average Return on Assets	2.1	2.1
Average Return on Shareholders' Equity	19.1	19.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.0	67.9
Non-interest Income (net) / Total Assets	0.7	0.9
Other Operating Expenses / Total Assets	1.5	1.5
Personnel Expenses / Other Operating Expenses	38.4	43.1
Non-interest Income (net) / Other Operating Expenses	47.2	61.6

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,425	6,219	9,643	11.9	1,004	7,520	8,524	13.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,674	96	2,770	3.4	20	102	122	0.2
Financial assets held for trading	2,674	96	2,770	3.4	20	102	122	0.2
Public sector debt securities	2,671	0	2,671	3.3	18	0	18	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	96	96	0.1	0	102	102	0.2
Other marketable securities	3	0	3	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	154	1,462	1,616	2.0	56	416	472	0.7
Money Market Securities	334	0	334	0.4	0	0	0	0.0
Interbank money market placements	334	0	334	0.4	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	3,042	1,489	4,531	5.6	3,061	1,199	4,259	6.5
Securities representing a share in capital	19	14	33	0.0	19	10	29	0.0
Public sector debt securities	3,023	1,475	4,498	5.6	3,042	1,189	4,231	6.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	37,031	16,911	53,942	66.6	29,411	15,586	44,997	68.4
Loans and Receivables	36,679	16,911	53,590	66.2	29,077	15,586	44,663	67.9
Loans granted to the Banks risk group	13	243	256	0.3	71	235	306	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	36,666	16,668	53,334	65.9	29,006	15,351	44,357	67.4
Loans under follow-up	1,619	0	1,619	2.0	1,461	0	1,461	2.2
Specific provisions (-)	1,267	0	1,267	1.6	1,126	0	1,126	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	5,094	666	5,760	7.1	4,496	663	5,159	7.8
Public sector debt securities	5,094	666	5,760	7.1	4,496	663	5,159	7.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	5	83	88	0.1	5	71	76	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	5	83	88	0.1	5	71	76	0.1
Financial investments and associates	3	83	87	0.1	4	71	75	0.1
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	819	142	962	1.2	715	103	818	1.2
Financial subsidiaries	805	142	948	1.2	703	103	806	1.2
Non-financial subsidiaries	14	0	14	0.0	12	0	12	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	672	0	672	0.8	658	0	658	1.0
Intangible Assets (Net)	30	0	30	0.0	25	0	25	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	30	0	30	0.0	25	0	25	0.0
Real Estates for Investment Purpose (Net)	95	0	95	0.1	103	0	103	0.2
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	450	61	511	0.6	431	119	550	0.8
Total Assets	53,825	27,129	80,954	100.0	39,985	25,780	65,765	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	31,602	19,627	51,228	63.3	25,067	17,631	42,698	64.9
Deposits held by the Banks risk group	705	52	758	0.9	476	16	493	0.7
Other	30,896	19,574	50,471	62.3	24,591	17,614	42,205	64.2
Derivative Finan. Liabilities Held for Trading	0	40	40	0.0	0	60	60	0.1
Funds Borrowed	123	4,389	4,512	5.6	125	5,265	5,390	8.2
Money Market Takings	7,747	1,428	9,175	11.3	4,681	390	5,071	7.7
Interbank money market takings	7,697	331	8,027	9.9	1,990	0	1,990	3.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	50	1,098	1,148	1.4	2,691	390	3,081	4.7
Marketable Securities Issued (Net)	719	2,291	3,010	3.7	497	3,036	3,533	5.4
Bills	719	0	719	0.9	497	0	497	0.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,291	2,291	2.8	0	3,036	3,036	4.6
Funds	722	0	722	0.9	665	0	665	1.0
Borrower funds	0	0	0	0.0	10	0	10	0.0
Others	722	0	722	0.9	654	0	654	1.0
Miscellaneous Payables	913	30	943	1.2	745	23	767	1.2
Other External Resources	2,971	126	3,097	3.8	367	114	481	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	913	1	914	1.1	866	2	867	1.3
General provisions	607	0	607	0.7	576	0	576	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	222	0	222	0.3	203	0	203	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	84	1	86	0.1	87	2	88	0.1
Liabilities for Tax	318	0	318	0.4	175	0	175	0.3
Current liabilities for tax	167	0	167	0.2	94	0	94	0.1
Deferred liabilities for tax	151	0	151	0.2	81	0	81	0.1
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	266	0	266	0.3	0	0	0	0.0
Shareholders' Equity	6,712	16	6,728	8.3	6,121	-64	6,057	9.2
Paid-in capital	331	0	331	0.4	355	0	355	0.5
Supplementary capital	903	16	919	1.1	881	-64	817	1.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	201	-64	137	0.2
Revaluation changes of property and equip.	256	16	272	0.3	365	0	365	0.6
Revaluation changes of intangible assets	338	0	338	0.4	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	2	0	2	0.0	2	0	2	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	307	0	307	0.4	312	0	312	0.5
Profit reserves	4,490	0	4,490	5.5	4,158	0	4,158	6.3
Legal reserves	436	0	436	0.5	421	0	421	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,041	0	4,041	5.0	3,724	0	3,724	5.7
Other profit reserves	13	0	13	0.0	13	0	13	0.0
Profit or loss	988	0	988	1.2	727	0	727	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	988	0	988	1.2	727	0	727	1.1
Total Liabilities	53,007	27,947	80,954	100.0	39,309	26,456	65,765	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,482	8,036	15,519	5,988	7,583	13,572
Letters of guarantee	7,162	5,935	13,097	5,759	5,598	11,357
Bank acceptances	4	975	979	4	799	803
Letters of credit	13	1,083	1,096	5	1,135	1,140
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	303	44	346	220	52	272
Commitments	6,066	296	6,362	6,491	192	6,682
Irrevocable commitments	6,066	296	6,362	6,491	192	6,682
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,279	6,897	8,176	527	6,558	7,085
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,279	6,897	8,176	527	6,558	7,085
Custody and Pledged Securities	220,749	54,377	275,127	187,599	44,002	231,600
Items held in Custody	103,952	7,757	111,708	97,421	6,733	104,154
Pledged Items	116,798	46,621	163,418	90,178	37,269	127,446
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	235,576	69,607	305,183	200,605	58,335	258,940

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	6,123	4,818
Interest on loans	5,027	4,051
Interest received from reserve deposits	35	16
Interest received from banks	60	26
Interest received from money market transactions	15	0
Interest received from marketable securities portfolio	982	721
Other interest income	4	3
Interest Expenses	4,055	2,841
Interest on deposits	3,006	2,325
Interest on money market transactions	101	105
Interest on funds borrowed	707	221
Interest on securities issued	209	166
Other interest expenses	31	25
Net Interest Income/Expenses	2,068	1,977
Net Fees and Commissions Income/Expenses	537	391
Fees and commissions received	659	501
Fees and commissions paid	121	110
Dividend Income	71	76
Trading Profit/Loss (net)	10	43
Profit/loss on trading account securities	9	5
Profit/losses on derivative financial transactions	-53	5
Foreign exchange profit/loss	53	32
Other Operating Income	159	163
Total Operating Income/Expenses	2,845	2,649
Provision for Loan Losses or other Receivables (-)	390	599
Specific provisions of banks loans and other receivables*	297	322
General provision expenses*	69	257
Other Operating Expenses (-)	1,207	1,098
Personnel Expenses*	526	501
Net Operating Profit/Loss	1,249	952
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,249	952
Provisions for Taxes on Income from Continuing Operations (±)	-261	-225
Net Profit/Loss from Continuing Operations	988	727
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	988	727

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	14.2	13.1
Shareholders' Equity / Total Assets	8.3	9.2
(Shareholders' Equity - Permanent Assets) / Total Assets	5.7	6.3
Net On Balance Sheet Position / Total Shareholders' Equity	-3.8	-3.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	-0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	66.5	60.8
TC Liabilities / Total Liabilities	65.5	59.8
FC Assets / FC Liabilities	97.1	97.4
TC Deposits / Total Deposits	61.7	58.7
TC Loans / Total Loans and Receivables	68.6	65.4
Total Deposits / Total Assets	63.3	64.9
Funds Borrowed / Total Assets	5.6	8.2
Assets Quality		
Financial Assets (net) / Total Assets	16.1	14.5
Total Loans and Receivables / Total Assets	66.6	68.4
Total Loans and Receivables / Total Deposits	105.3	105.4
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.7
Specific Provisions / Loans Under Follow-up	78.3	77.1
Permanent Assets / Total Assets	2.6	2.9
Consumer Loans / Total Loans and Receivables	20.1	20.0
Liquidity		
Liquid Assets / Total Assets	23.3	20.3
Liquid Assets / Short-term Liabilities	39.8	34.9
TC Liquid Assets / Total Assets	11.9	6.3
Profitability		
Average Return on Assets	1.3	1.4
Average Return on Shareholders' Equity	14.6	13.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.2	62.5
Non-interest Income (net) / Total Assets	1.0	1.0
Other Operating Expenses / Total Assets	1.5	1.7
Personnel Expenses / Other Operating Expenses	43.5	45.6
Non-interest Income (net) / Other Operating Expenses	64.4	61.2

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,066	6,528	7,594	10.6	1,253	5,671	6,924	11.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	478	36	513	0.7	420	38	458	0.8
Financial assets held for trading	478	36	513	0.7	420	38	458	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	478	36	513	0.7	420	38	458	0.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	82	3,070	3,152	4.4	11	1,095	1,105	1.8
Money Market Securities	438	0	438	0.6	0	0	0	0.0
Interbank money market placements	438	0	438	0.6	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	3,291	302	3,592	5.0	3,577	1,486	5,063	8.4
Securities representing a share in capital	0	11	11	0.0	0	8	8	0.0
Public sector debt securities	3,291	290	3,581	5.0	3,577	1,478	5,056	8.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	34,786	13,988	48,774	68.0	28,450	13,523	41,973	69.5
Loans and Receivables	34,518	13,981	48,499	67.6	28,139	13,523	41,663	69.0
Loans granted to the Banks risk group	17	26	43	0.1	10	84	94	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	34,501	13,955	48,456	67.5	28,129	13,439	41,568	68.8
Loans under follow-up	2,016	9	2,025	2.8	1,822	0	1,822	3.0
Specific provisions (-)	1,748	2	1,749	2.4	1,512	0	1,512	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,244	1,201	4,445	6.2	2,285	40	2,325	3.8
Public sector debt securities	3,244	1,136	4,380	6.1	2,285	0	2,285	3.8
Other marketable securities	0	65	65	0.1	0	40	40	0.1
Investments and Associates (Net)	93	0	93	0.1	85	0	85	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	93	0	93	0.1	85	0	85	0.1
Financial investments and associates	90	0	90	0.1	82	0	82	0.1
Non-financial investments and associates	3	0	3	0.0	3	0	3	0.0
Subsidiaries (Net)	491	96	587	0.8	387	123	511	0.8
Financial subsidiaries	421	96	517	0.7	311	123	434	0.7
Non-financial subsidiaries	70	0	70	0.1	76	0	76	0.1
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	374	2	376	0.5	398	2	401	0.7
Intangible Assets (Net)	56	0	56	0.1	55	0	55	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	56	0	56	0.1	55	0	55	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	24	0	24	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	24	0	24	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	348	0	348	0.5	349	0	349	0.6
Other Assets	805	960	1,765	2.5	479	643	1,122	1.9
Total Assets	45,551	26,183	71,734	100.0	37,773	22,622	60,394	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	27,448	13,718	41,167	57.4	24,470	10,720	35,189	58.3
Deposits held by the Banks risk group	747	58	804	1.1	564	60	624	1.0
Other	26,702	13,661	40,362	56.3	23,906	10,659	34,565	57.2
Derivative Finan. Liabilities Held for Trading	269	45	314	0.4	271	54	325	0.5
Funds Borrowed	177	7,328	7,505	10.5	191	6,684	6,875	11.4
Money Market Takings	4,957	947	5,904	8.2	3,175	490	3,664	6.1
Interbank money market takings	3,092	433	3,525	4.9	711	0	711	1.2
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1,866	514	2,380	3.3	2,464	490	2,954	4.9
Marketable Securities Issued (Net)	1,708	3,458	5,166	7.2	929	3,250	4,179	6.9
Bills	946	0	946	1.3	929	0	929	1.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	763	3,458	4,220	5.9	0	3,250	3,250	5.4
Funds	1	0	1	0.0	1	0	1	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	1	0	1	0.0
Miscellaneous Payables	1,604	212	1,816	2.5	1,245	222	1,467	2.4
Other External Resources	228	789	1,017	1.4	192	568	760	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	900	5	905	1.3	911	5	916	1.5
General provisions	497	3	500	0.7	612	4	616	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	218	0	218	0.3	202	0	202	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	186	1	187	0.3	97	1	98	0.2
Liabilities for Tax	186	13	199	0.3	120	1	121	0.2
Current liabilities for tax	169	0	169	0.2	120	1	121	0.2
Deferred liabilities for tax	18	13	30	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	140	1,434	1,574	2.2	0	1,430	1,430	2.4
Shareholders' Equity	6,114	52	6,166	8.6	5,409	58	5,467	9.1
Paid-in capital	663	0	663	0.9	710	0	710	1.2
Supplementary capital	674	52	726	1.0	588	58	646	1.1
Share premium	192	0	192	0.3	206	0	206	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	232	52	284	0.4	141	58	198	0.3
Revaluation changes of property and equip.	231	0	231	0.3	236	0	236	0.4
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	24	0	24	0.0	20	0	20	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-6	0	-6	0.0	-14	0	-14	0.0
Profit reserves	3,790	0	3,790	5.3	3,342	0	3,342	5.5
Legal reserves	434	0	434	0.6	388	0	388	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,237	0	3,237	4.5	2,832	0	2,832	4.7
Other profit reserves	119	0	119	0.2	122	0	122	0.2
Profit or loss	987	0	987	1.4	768	0	768	1.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	987	0	987	1.4	768	0	768	1.3
Total Liabilities	43,734	27,999	71,734	100.0	36,913	23,481	60,394	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	8,513	4,946	13,459	7,599	3,894	11,494
Letters of guarantee	8,493	2,156	10,649	7,584	1,599	9,182
Bank acceptances	12	401	412	15	325	340
Letters of credit	8	2,377	2,385	1	1,964	1,964
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	12	12	0	6	6
Commitments	8,229	4,583	12,812	7,523	3,562	11,085
Irrevocable commitments	7,418	255	7,673	6,664	427	7,091
Revocable commitments	811	4,328	5,139	859	3,135	3,995
Derivative Financial Instruments	4,533	11,568	16,102	5,073	13,968	19,041
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4,533	11,568	16,102	5,073	13,968	19,041
Custody and Pledged Securities	340,166	213,601	553,766	296,386	164,868	461,253
Items held in Custody	14,456	1,126	15,581	15,451	1,144	16,595
Pledged Items	83,624	35,183	118,808	79,749	29,609	109,358
Accepted independent guaran. and warran.	242,086	177,292	419,378	201,186	134,114	335,300
Total Off Balance Sheet Commitments	361,441	234,698	596,140	316,581	186,292	502,873

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	5,685	4,705
Interest on loans	4,842	4,038
Interest received from reserve deposits	59	32
Interest received from banks	14	7
Interest received from money market transactions	9	0
Interest received from marketable securities portfolio	761	626
Other interest income	1	1
Interest Expenses	3,400	2,725
Interest on deposits	2,440	2,050
Interest on money market transactions	178	110
Interest on funds borrowed	404	282
Interest on securities issued	270	193
Other interest expenses	107	90
Net Interest Income/Expenses	2,286	1,980
Net Fees and Commissions Income/Expenses	353	279
Fees and commissions received	530	435
Fees and commissions paid	177	156
Dividend Income	25	26
Trading Profit/Loss (net)	44	137
Profit/loss on trading account securities	12	6
Profit/losses on derivative financial transactions	-7	102
Foreign exchange profit/loss	38	30
Other Operating Income	444	271
Total Operating Income/Expenses	3,151	2,693
Provision for Loan Losses or other Receivables (-)	739	638
Specific provisions of banks loans and other receivables*	582	550
General provision expenses*	0	61
Other Operating Expenses (-)	1,172	1,090
Personnel Expenses*	469	423
Net Operating Profit/Loss	1,239	965
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,239	965
Provisions for Taxes on Income from Continuing Operations (±)	-252	-197
Net Profit/Loss from Continuing Operations	987	768
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	987	768

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	15.5	14.2
Shareholders' Equity / Total Assets	8.6	9.1
(Shareholders' Equity - Permanent Assets) / Total Assets	6.2	6.2
Net On Balance Sheet Position / Total Shareholders' Equity	-7.7	9.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.5	9.9
Balance-Sheet Ratios		
TC Assets / Total Assets	63.5	62.5
TC Liabilities / Total Liabilities	61.0	61.1
FC Assets / FC Liabilities	93.5	96.3
TC Deposits / Total Deposits	66.7	69.5
TC Loans / Total Loans and Receivables	71.3	67.8
Total Deposits / Total Assets	57.4	58.3
Funds Borrowed / Total Assets	10.5	11.4
Assets Quality		
Financial Assets (net) / Total Assets	11.9	13.0
Total Loans and Receivables / Total Assets	68.0	69.5
Total Loans and Receivables / Total Deposits	118.5	119.3
Loans Under Follow-up (gross) / Total Loans and Receivables	4.2	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.7
Specific Provisions / Loans Under Follow-up	86.4	83.0
Permanent Assets / Total Assets	2.4	2.8
Consumer Loans / Total Loans and Receivables	26.1	27.8
Liquidity		
Liquid Assets / Total Assets	21.3	22.4
Liquid Assets / Short-term Liabilities	38.5	42.4
TC Liquid Assets / Total Assets	7.5	8.7
Profitability		
Average Return on Assets	1.6	1.3
Average Return on Shareholders' Equity	17.2	14.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.1	53.1
Non-interest Income (net) / Total Assets	1.2	1.2
Other Operating Expenses / Total Assets	1.6	1.8
Personnel Expenses / Other Operating Expenses	40.0	38.8
Non-interest Income (net) / Other Operating Expenses	73.8	65.5

Privately-owned Banks

Adabank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.3	0	0	0	1.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	13	0	13	94.3	15	0	15	93.2
Money Market Securities	0	0	0	0.2	0	0	0	0.4
Interbank money market placements	0	0	0	0.2	0	0	0	0.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	2	0	2	11.8	2	0	2	11.0
Specific provisions (-)	2	0	2	11.8	2	0	2	11.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	4.3	1	0	1	4.2
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.7	0	0	0	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.7	0	0	0	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.1	0	0	0	0.1
Total Assets	14	0	14	100.0	16	0	16	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.2	2	0	2	11.5
Deposits held by the Banks risk group	0	0	0	0.0	2	0	2	11.3
Other	0	0	0	0.2	0	0	0	0.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.1	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	0	0	0	3.7	0	0	0	3.1
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	2.7	0	0	0	2.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.9	0	0	0	0.9
Liabilities for Tax	0	0	0	0.3	0	0	0	0.3
Current liabilities for tax	0	0	0	0.3	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	13	0	13	95.7	13	0	13	85.1
Paid-in capital	21	0	21	156.4	23	0	23	145.6
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-8	0	-8	-60.7	-9	0	-9	-60.5
Prior years income/loss	-9	0	-9	-65.0	-10	0	-10	-63.5
Current year income/loss	1	0	1	4.3	0	0	0	3.0
Total Liabilities	14	0	14	100.0	16	0	16	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	1	0	2
Letters of guarantee	0	0	0	1	0	2
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	0	0	0	1	0	2

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	2	2
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	2	2
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	0	1
Net Operating Profit/Loss	1	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	207.8	206.8
Shareholders' Equity / Total Assets	95.7	85.1
(Shareholders' Equity - Permanent Assets) / Total Assets	91.4	80.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	99.8	99.9
TC Liabilities / Total Liabilities	99.8	99.8
FC Assets / FC Liabilities	81.9	81.1
TC Deposits / Total Deposits	5.4	98.6
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.2	11.5
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.3	4.3
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	94.8	95.0
Liquid Assets / Short-term Liabilities	20,300.0	812.0
TC Liquid Assets / Total Assets	94.7	94.9
Profitability		
Average Return on Assets	3.6	3.1
Average Return on Shareholders' Equity	4.2	3.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.1	3.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	13.2	11.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	94.7	92.3
Non-interest Income (net) / Total Assets	0.7	0.9
Other Operating Expenses / Total Assets	8.8	8.3
Personnel Expenses / Other Operating Expenses	40.0	39.6
Non-interest Income (net) / Other Operating Expenses	8.4	10.9

Akbank T.A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,243	7,132	9,375	11.2	1,524	8,425	9,949	12.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,472	723	2,195	2.6	1,226	969	2,195	2.9
Financial assets held for trading	1,472	723	2,195	2.6	1,226	969	2,195	2.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1,472	723	2,195	2.6	1,226	969	2,195	2.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3	2,149	2,152	2.6	129	2,705	2,834	3.7
Money Market Securities	412	0	412	0.5	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	412	0	412	0.5	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	6,218	4,601	10,819	12.9	5,156	4,086	9,242	12.0
Securities representing a share in capital	3	23	26	0.0	4	15	19	0.0
Public sector debt securities	6,140	3,621	9,761	11.6	5,090	3,219	8,309	10.8
Other marketable securities	74	957	1,032	1.2	62	851	914	1.2
Loans and Receivables	35,057	15,450	50,507	60.3	30,451	15,533	45,984	59.7
Loans and Receivables	35,017	15,450	50,467	60.2	30,407	15,533	45,940	59.7
Loans granted to the Banks risk group	1,041	525	1,566	1.9	1,061	344	1,405	1.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	33,976	14,925	48,901	58.4	29,346	15,189	44,536	57.8
Loans under follow-up	1,202	0	1,202	1.4	1,213	0	1,213	1.6
Specific provisions (-)	1,161	0	1,161	1.4	1,169	0	1,169	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,589	3,417	5,006	6.0	1,559	3,549	5,108	6.6
Public sector debt securities	1,589	2,691	4,280	5.1	1,559	2,835	4,394	5.7
Other marketable securities	0	726	726	0.9	0	715	715	0.9
Investments and Associates (Net)	1	0	1	0.0	1	0	1	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	1	0	1	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	305	791	1,096	1.3	99	335	434	0.6
Financial subsidiaries	305	791	1,096	1.3	99	335	434	0.6
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	258	43	301	0.4	194	35	229	0.3
Fair value hedges	258	8	266	0.3	194	8	202	0.3
Cash flow hedges	0	35	35	0.0	0	27	27	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	904	2	906	1.1	248	1	249	0.3
Intangible Assets (Net)	125	0	125	0.1	101	0	101	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	125	0	125	0.1	101	0	101	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	2	2	0.0	0	4	4	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	2	2	0.0	0	4	4	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	15	0	15	0.0	12	0	12	0.0
Other Assets	280	594	874	1.0	279	390	668	0.9
Total Assets	48,882	34,903	83,786	100.0	40,979	36,031	77,011	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	24,601	24,420	49,022	58.5	23,970	21,176	45,146	58.6
Deposits held by the Banks risk group	724	926	1,650	2.0	840	643	1,483	1.9
Other	23,877	23,495	47,372	56.5	23,130	20,533	43,663	56.7
Derivative Finan. Liabilities Held for Trading	1,107	356	1,464	1.7	1,035	248	1,283	1.7
Funds Borrowed	62	7,804	7,867	9.4	50	8,493	8,544	11.1
Money Market Takings	1,063	6,170	7,233	8.6	1,550	5,663	7,213	9.4
Interbank money market takings	0	0	0	0.0	270	0	270	0.4
Istanbul Stock Exc. money market takings	0	0	0	0.0	16	0	16	0.0
Funds provided under repurchase agreements	1,063	6,170	7,233	8.6	1,264	5,663	6,927	9.0
Marketable Securities Issued (Net)	1,621	2,052	3,673	4.4	485	2,532	3,017	3.9
Bills	1,003	0	1,003	1.2	138	0	138	0.2
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	617	2,052	2,670	3.2	347	2,532	2,879	3.7
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,160	408	1,569	1.9	1,095	375	1,471	1.9
Other External Resources	243	49	292	0.3	353	45	398	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	2	0	2	0.0	8	0	8	0.0
Finance leasing payables	2	0	2	0.0	11	0	11	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	3	0	3	0.0
Derivative Finan. Liabilities Held for Hedging	0	20	20	0.0	0	28	28	0.0
Fair value hedges	0	20	20	0.0	0	28	28	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	743	262	1,005	1.2	750	249	999	1.3
General provisions	443	260	704	0.8	583	248	831	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	77	0	77	0.1	62	0	62	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	223	1	225	0.3	104	2	106	0.1
Liabilities for Tax	409	11	419	0.5	190	4	194	0.3
Current liabilities for tax	305	11	315	0.4	154	4	159	0.2
Deferred liabilities for tax	104	0	104	0.1	35	0	35	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	504	504	0.6	0	0	0	0.0
Shareholders' Equity	10,408	309	10,717	12.8	8,858	-147	8,711	11.3
Paid-in capital	1,060	0	1,060	1.3	1,137	0	1,137	1.5
Supplementary capital	1,439	309	1,749	2.1	706	-147	558	0.7
Share premium	451	0	451	0.5	483	0	483	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	25	284	309	0.4	-167	-162	-329	-0.4
Revaluation changes of property and equip.	621	1	623	0.7	13	0	13	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	2	0	2	0.0	1	0	1	0.0
Hedging funds (active part)	-2	24	22	0.0	-4	15	10	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	342	0	342	0.4	379	0	379	0.5
Profit reserves	6,307	0	6,307	7.5	5,729	0	5,729	7.4
Legal reserves	369	0	369	0.4	376	0	376	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,869	0	5,869	7.0	5,319	0	5,319	6.9
Other profit reserves	69	0	69	0.1	34	0	34	0.0
Profit or loss	1,601	0	1,601	1.9	1,287	0	1,287	1.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,601	0	1,601	1.9	1,287	0	1,287	1.7
Total Liabilities	41,420	42,366	83,786	100.0	38,343	38,668	77,011	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,748	8,198	13,946	4,544	7,000	11,544
Letters of guarantee	4,990	4,305	9,295	3,903	3,841	7,744
Bank acceptances	0	996	996	0	1,018	1,018
Letters of credit	2	1,818	1,820	0	1,474	1,474
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	755	1,079	1,834	641	667	1,307
Commitments	10,472	5,291	15,763	11,712	5,826	17,538
Irrevocable commitments	10,290	5,291	15,581	11,562	5,826	17,388
Revocable commitments	181	0	181	150	0	150
Derivative Financial Instruments	31,558	97,388	128,946	25,856	88,563	114,419
Derivative finan. instruments held for hedging	662	7,135	7,797	710	5,893	6,602
Trading transactions	30,896	90,252	121,149	25,146	82,670	107,817
Custody and Pledged Securities	190,417	56,947	247,364	204,498	54,828	259,326
Items held in Custody	9,539	3,329	12,869	7,445	2,811	10,256
Pledged Items	40,658	17,819	58,477	74,070	18,777	92,847
Accepted independent guaran. and warran.	140,220	35,799	176,019	122,983	33,240	156,223
Total Off Balance Sheet Commitments	238,195	167,823	406,019	246,610	156,218	402,828

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	6,123	5,120
Interest on loans	4,885	4,131
Interest received from reserve deposits	68	63
Interest received from banks	59	23
Interest received from money market transactions	8	7
Interest received from marketable securities portfolio	1,100	887
Other interest income	3	9
Interest Expenses	3,327	2,862
Interest on deposits	2,687	2,239
Interest on money market transactions	202	147
Interest on funds borrowed	193	277
Interest on securities issued	233	188
Other interest expenses	12	11
Net Interest Income/Expenses	2,796	2,258
Net Fees and Commissions Income/Expenses	728	681
Fees and commissions received	913	833
Fees and commissions paid	185	152
Dividend Income	0	6
Trading Profit/Loss (net)	-113	269
Profit/loss on trading account securities	51	45
Profit/losses on derivative financial transactions	-249	310
Foreign exchange profit/loss	85	-85
Other Operating Income	335	250
Total Operating Income/Expenses	3,745	3,465
Provision for Loan Losses or other Receivables (-)	613	630
Specific provisions of banks loans and other receivables*	410	509
General provision expenses*	61	108
Other Operating Expenses (-)	1,236	1,216
Personnel Expenses*	493	484
Net Operating Profit/Loss	1,896	1,619
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	97	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,993	1,619
Provisions for Taxes on Income from Continuing Operations (±)	-392	-332
Net Profit/Loss from Continuing Operations	1,601	1,287
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,601	1,287

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	17.0	14.3
Shareholders' Equity / Total Assets	12.8	11.3
(Shareholders' Equity - Permanent Assets) / Total Assets	10.2	10.2
Net On Balance Sheet Position / Total Shareholders' Equity	-53.3	-16.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.2	-1.8
Balance-Sheet Ratios		
TC Assets / Total Assets	58.3	53.2
TC Liabilities / Total Liabilities	49.4	49.8
FC Assets / FC Liabilities	82.4	93.2
TC Deposits / Total Deposits	50.2	53.1
TC Loans / Total Loans and Receivables	69.4	66.2
Total Deposits / Total Assets	58.5	58.6
Funds Borrowed / Total Assets	9.4	11.1
Assets Quality		
Financial Assets (net) / Total Assets	21.9	21.8
Total Loans and Receivables / Total Assets	60.3	59.7
Total Loans and Receivables / Total Deposits	103.0	101.9
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	2.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	96.6	96.4
Permanent Assets / Total Assets	2.6	1.1
Consumer Loans / Total Loans and Receivables	22.9	24.8
Liquidity		
Liquid Assets / Total Assets	29.8	31.4
Liquid Assets / Short-term Liabilities	56.5	62.1
TC Liquid Assets / Total Assets	12.3	10.4
Profitability		
Average Return on Assets	2.0	1.8
Average Return on Shareholders' Equity	16.1	15.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.7	50.5
Non-interest Income (net) / Total Assets	1.1	1.6
Other Operating Expenses / Total Assets	1.5	1.6
Personnel Expenses / Other Operating Expenses	39.9	39.8
Non-interest Income (net) / Other Operating Expenses	76.8	99.2

Anadolubank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	92	407	499	12.5	105	445	550	15.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	30	0	30	0.7	37	8	45	1.3
Financial assets held for trading	30	0	30	0.7	37	8	45	1.3
Public sector debt securities	29	0	29	0.7	31	0	32	0.9
Securities representing a share in capital	0	0	0	0.0	1	0	1	0.0
Derivative financial assets held for trading	0	0	0	0.0	4	8	12	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	5	151	157	3.9	19	37	56	1.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	59	136	195	4.9	46	164	211	6.0
Securities representing a share in capital	1	1	3	0.1	0	0	0	0.0
Public sector debt securities	58	126	183	4.6	46	164	211	6.0
Other marketable securities	0	9	9	0.2	0	0	0	0.0
Loans and Receivables	2,652	258	2,911	72.7	2,172	327	2,499	70.6
Loans and Receivables	2,604	258	2,862	71.4	2,142	327	2,469	69.8
Loans granted to the Banks risk group	1	0	1	0.0	11	0	11	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,603	258	2,861	71.4	2,131	327	2,458	69.5
Loans under follow-up	85	0	85	2.1	76	0	76	2.2
Specific provisions (-)	36	0	36	0.9	46	0	46	1.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	13	39	53	1.3	14	42	57	1.6
Financial subsidiaries	13	39	53	1.3	14	42	57	1.6
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	58	0	58	1.4	38	0	38	1.1
Intangible Assets (Net)	2	0	2	0.0	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.0	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.1	3	0	3	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.1	3	0	3	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	11	0	11	0.3	10	0	10	0.3
Other Assets	86	3	89	2.2	67	3	69	2.0
Total Assets	3,011	995	4,006	100.0	2,512	1,026	3,539	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	2,054	1,076	3,131	78.1	1,654	960	2,614	73.9
Deposits held by the Banks risk group	7	16	23	0.6	5	23	29	0.8
Other	2,047	1,061	3,107	77.6	1,648	937	2,586	73.1
Derivative Finan. Liabilities Held for Trading	4	0	4	0.1	0	4	4	0.1
Funds Borrowed	9	69	78	2.0	9	181	190	5.4
Money Market Takings	73	73	146	3.6	54	92	146	4.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	73	73	146	3.6	54	92	146	4.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	17	2	19	0.5	18	1	19	0.5
Other External Resources	98	4	102	2.5	75	4	79	2.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	42	0	42	1.0	40	0	40	1.1
General provisions	29	0	29	0.7	26	0	26	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	0.2	8	0	8	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.1	6	0	6	0.2
Liabilities for Tax	14	0	14	0.4	14	0	14	0.4
Current liabilities for tax	14	0	14	0.4	14	0	14	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	472	-1	471	11.7	442	-10	432	12.2
Paid-in capital	159	0	159	4.0	170	0	170	4.8
Supplementary capital	14	-1	13	0.3	-3	-10	-14	-0.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-3	-1	-4	-0.1	-2	-10	-12	-0.3
Revaluation changes of property and equip.	19	0	19	0.5	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-2	0	-2	0.0	-2	0	-2	0.0
Profit reserves	257	0	257	6.4	225	0	225	6.4
Legal reserves	18	0	18	0.4	17	0	17	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	239	0	239	6.0	209	0	209	5.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	41	0	41	1.0	50	0	50	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	41	0	41	1.0	50	0	50	1.4
Total Liabilities	2,783	1,224	4,006	100.0	2,307	1,232	3,539	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	647	318	965	600	276	877
Letters of guarantee	647	151	798	600	150	750
Bank acceptances	0	3	3	0	1	1
Letters of credit	0	136	136	0	98	98
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	28	28	0	27	28
Commitments	168	0	168	206	0	206
Irrevocable commitments	168	0	168	206	0	206
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	135	768	902	130	880	1,010
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	135	768	902	130	880	1,010
Custody and Pledged Securities	26,180	1,029	27,209	20,516	928	21,444
Items held in Custody	873	56	928	730	55	786
Pledged Items	25,307	973	26,280	19,786	872	20,658
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	27,130	2,114	29,244	21,452	2,084	23,536

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	395	320
Interest on loans	370	289
Interest received from reserve deposits	4	3
Interest received from banks	2	1
Interest received from money market transactions	2	7
Interest received from marketable securities portfolio	14	18
Other interest income	2	2
Interest Expenses	259	185
Interest on deposits	247	174
Interest on money market transactions	4	5
Interest on funds borrowed	7	5
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	136	134
Net Fees and Commissions Income/Expenses	34	24
Fees and commissions received	38	28
Fees and commissions paid	4	4
Dividend Income	0	0
Trading Profit/Loss (net)	-11	13
Profit/loss on trading account securities	1	15
Profit/losses on derivative financial transactions	-22	0
Foreign exchange profit/loss	11	-3
Other Operating Income	23	14
Total Operating Income/Expenses	182	185
Provision for Loan Losses or other Receivables (-)	39	35
Specific provisions of banks loans and other receivables*	34	26
General provision expenses*	4	9
Other Operating Expenses (-)	90	85
Personnel Expenses*	57	54
Net Operating Profit/Loss	53	64
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	53	64
Provisions for Taxes on Income from Continuing Operations (±)	-12	-15
Net Profit/Loss from Continuing Operations	41	50
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	41	50

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	14.2	13.8
Shareholders' Equity / Total Assets	11.7	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.5	8.4
Net On Balance Sheet Position / Total Shareholders' Equity	-5.8	-1.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-8.4	-7.4
Balance-Sheet Ratios		
TC Assets / Total Assets	75.2	71.0
TC Liabilities / Total Liabilities	69.5	65.2
FC Assets / FC Liabilities	81.3	83.3
TC Deposits / Total Deposits	65.6	63.3
TC Loans / Total Loans and Receivables	91.1	86.9
Total Deposits / Total Assets	78.1	73.9
Funds Borrowed / Total Assets	2.0	5.4
Assets Quality		
Financial Assets (net) / Total Assets	5.6	7.2
Total Loans and Receivables / Total Assets	72.7	70.6
Total Loans and Receivables / Total Deposits	93.0	95.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	3.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	1.2
Specific Provisions / Loans Under Follow-up	42.9	60.6
Permanent Assets / Total Assets	4.3	3.8
Consumer Loans / Total Loans and Receivables	2.1	2.8
Liquidity		
Liquid Assets / Total Assets	22.0	24.3
Liquid Assets / Short-term Liabilities	36.6	40.9
TC Liquid Assets / Total Assets	4.6	5.8
Profitability		
Average Return on Assets	1.0	1.9
Average Return on Shareholders' Equity	8.3	14.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.0	59.0
Non-interest Income (net) / Total Assets	1.2	1.4
Other Operating Expenses / Total Assets	2.2	2.4
Personnel Expenses / Other Operating Expenses	63.7	63.3
Non-interest Income (net) / Other Operating Expenses	51.4	58.8

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Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	73	586	659	12.4	39	511	551	12.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	353	3	356	6.7	140	2	141	3.2
Financial assets held for trading	194	3	197	3.7	140	2	141	3.2
Public sector debt securities	5	1	6	0.1	5	2	6	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	181	2	183	3.4	118	0	118	2.7
Other marketable securities	8	0	9	0.2	17	0	17	0.4
Fin.assets clas. as fair value change is refl.to I/S	159	0	159	3.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	159	0	159	3.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	13	72	85	1.6	0	16	16	0.4
Money Market Securities	0	100	100	1.9	4	74	78	1.8
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	100	100	1.9	4	74	78	1.8
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	49	154	203	3.8	50	203	252	5.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	44	3	48	0.9	49	3	52	1.2
Other marketable securities	5	150	155	2.9	1	199	200	4.6
Loans and Receivables	2,552	1,289	3,841	72.0	2,269	983	3,251	74.3
Loans and Receivables	2,474	1,289	3,762	70.5	2,232	983	3,215	73.5
Loans granted to the Banks risk group	1	0	1	0.0	35	0	35	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,472	1,289	3,761	70.5	2,197	983	3,180	72.7
Loans under follow-up	124	0	124	2.3	60	0	60	1.4
Specific provisions (-)	45	0	45	0.9	24	0	24	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	1	0	1	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	0	0	0	0.0
Financial investments and associates	1	0	1	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	1	0	1	0.0	2	0	2	0.0
Financial subsidiaries	1	0	1	0.0	2	0	2	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	5	0	5	0.1	0	0	0	0.0
Fair value hedges	5	0	5	0.1	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	51	0	51	1.0	53	0	53	1.2
Intangible Assets (Net)	2	0	2	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	6	0	6	0.1	1	0	1	0.0
Other Assets	14	6	20	0.4	23	4	28	0.6
Total Assets	3,124	2,210	5,333	100.0	2,581	1,793	4,374	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1,691	1,563	3,254	61.0	1,654	1,080	2,734	62.5
Deposits held by the Banks risk group	123	66	189	3.6	115	60	175	4.0
Other	1,567	1,497	3,064	57.5	1,539	1,020	2,559	58.5
Derivative Finan. Liabilities Held for Trading	197	2	199	3.7	109	0	109	2.5
Funds Borrowed	6	547	553	10.4	5	432	437	10.0
Money Market Takings	1	126	127	2.4	51	143	194	4.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	1	0	1	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	126	126	2.4	51	143	194	4.4
Marketable Securities Issued (Net)	333	0	333	6.2	282	0	282	6.4
Bills	333	0	333	6.2	282	0	282	6.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	58	25	83	1.6	17	24	41	0.9
Other External Resources	20	8	27	0.5	33	2	36	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	1	0	1	0.0	0	0	0	0.0
Fair value hedges	1	0	1	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	41	0	41	0.8	51	0	51	1.2
General provisions	19	0	19	0.4	34	0	34	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	0.1	5	0	5	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	16	0	16	0.3	11	0	11	0.3
Liabilities for Tax	11	0	11	0.2	11	0	11	0.2
Current liabilities for tax	11	0	11	0.2	11	0	11	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	317	317	5.9	0	113	113	2.6
Shareholders' Equity	388	1	388	7.3	369	-3	367	8.4
Paid-in capital	250	0	250	4.7	267	0	267	6.1
Supplementary capital	29	1	30	0.6	33	-3	30	0.7
Share premium	34	0	34	0.6	37	0	37	0.8
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-3	1	-3	-0.1	-3	-3	-6	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	0.0	-1	0	-1	0.0
Profit reserves	64	0	64	1.2	36	0	36	0.8
Legal reserves	4	0	4	0.1	2	0	2	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	61	0	61	1.1	34	0	34	0.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	44	0	44	0.8	33	0	33	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	44	0	44	0.8	33	0	33	0.7
Total Liabilities	2,745	2,588	5,333	100.0	2,582	1,793	4,374	100.0

Fibabanka A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	201	337	538	125	130	255
Letters of guarantee	201	78	280	125	47	172
Bank acceptances	0	112	112	0	19	19
Letters of credit	0	147	147	0	64	64
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	372	238	611	154	93	247
Irrevocable commitments	372	238	611	154	93	247
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	3,429	6,535	9,964	2,159	3,362	5,521
Derivative finan. instruments held for hedging	128	135	263	0	0	0
Trading transactions	3,301	6,400	9,701	2,159	3,362	5,521
Custody and Pledged Securities	26,445	11,002	37,447	20,144	9,345	29,489
Items held in Custody	388	76	465	273	75	348
Pledged Items	26,057	10,926	36,983	19,871	9,271	29,142
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	30,448	18,112	48,560	22,582	12,930	35,512

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	490	366
Interest on loans	450	352
Interest received from reserve deposits	5	2
Interest received from banks	20	2
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	13	10
Other interest income	0	0
Interest Expenses	319	222
Interest on deposits	246	174
Interest on money market transactions	32	19
Interest on funds borrowed	0	0
Interest on securities issued	38	25
Other interest expenses	4	4
Net Interest Income/Expenses	170	145
Net Fees and Commissions Income/Expenses	12	7
Fees and commissions received	20	14
Fees and commissions paid	9	6
Dividend Income	0	0
Trading Profit/Loss (net)	1	16
Profit/loss on trading account securities	1	2
Profit/losses on derivative financial transactions	5	17
Foreign exchange profit/loss	-6	-3
Other Operating Income	23	15
Total Operating Income/Expenses	206	184
Provision for Loan Losses or other Receivables (-)	56	55
Specific provisions of banks loans and other receivables*	49	36
General provision expenses*	0	9
Other Operating Expenses (-)	96	83
Personnel Expenses*	53	43
Net Operating Profit/Loss	53	46
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	53	46
Provisions for Taxes on Income from Continuing Operations (±)	-9	-13
Net Profit/Loss from Continuing Operations	44	33
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	44	33

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	16.1	13.5
Shareholders' Equity / Total Assets	7.3	8.4
(Shareholders' Equity - Permanent Assets) / Total Assets	4.6	6.2
Net On Balance Sheet Position / Total Shareholders' Equity	-71.7	29.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.3	-9.7
Balance-Sheet Ratios		
TC Assets / Total Assets	58.6	59.0
TC Liabilities / Total Liabilities	51.5	59.0
FC Assets / FC Liabilities	85.4	100.0
TC Deposits / Total Deposits	52.0	60.5
TC Loans / Total Loans and Receivables	66.5	69.8
Total Deposits / Total Assets	61.0	62.5
Funds Borrowed / Total Assets	10.4	10.0
Assets Quality		
Financial Assets (net) / Total Assets	10.6	9.0
Total Loans and Receivables / Total Assets	72.0	74.3
Total Loans and Receivables / Total Deposits	118.1	118.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	1.9
Loans Under Follow-up (net) / Total Loans and Receivables	2.1	1.1
Specific Provisions / Loans Under Follow-up	36.5	39.6
Permanent Assets / Total Assets	2.6	2.1
Consumer Loans / Total Loans and Receivables	6.0	5.0
Liquidity		
Liquid Assets / Total Assets	26.3	23.7
Liquid Assets / Short-term Liabilities	55.7	48.3
TC Liquid Assets / Total Assets	9.2	5.3
Profitability		
Average Return on Assets	0.8	0.8
Average Return on Shareholders' Equity	10.6	8.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.3	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.0	59.2
Non-interest Income (net) / Total Assets	0.7	0.9
Other Operating Expenses / Total Assets	1.8	1.9
Personnel Expenses / Other Operating Expenses	55.2	51.5
Non-interest Income (net) / Other Operating Expenses	36.9	46.7

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Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	256	551	807	9.7	228	193	422	6.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	16	17	33	0.4	32	29	60	0.9
Financial assets held for trading	15	17	32	0.4	30	29	58	0.9
Public sector debt securities	2	2	4	0.0	0	2	3	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	13	15	28	0.3	29	26	55	0.8
Other marketable securities	1	0	1	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	1	0	1	0.0	2	0	2	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	1	0	1	0.0	2	0	2	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	61	45	105	1.3	3	19	22	0.3
Money Market Securities	645	0	645	7.8	0	0	0	0.0
Interbank money market placements	645	0	645	7.8	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	351	19	370	4.4	382	20	401	5.9
Securities representing a share in capital	2	3	4	0.1	0	0	0	0.0
Public sector debt securities	348	1	349	4.2	379	20	399	5.9
Other marketable securities	1	15	16	0.2	3	0	3	0.0
Loans and Receivables	4,178	1,303	5,481	65.9	4,026	977	5,003	73.9
Loans and Receivables	4,056	1,303	5,360	64.5	3,860	977	4,837	71.5
Loans granted to the Banks risk group	10	144	153	1.8	9	133	141	2.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,047	1,159	5,206	62.6	3,851	844	4,696	69.4
Loans under follow-up	270	0	270	3.2	307	0	307	4.5
Specific provisions (-)	148	0	148	1.8	141	0	141	2.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	233	126	358	4.3	302	0	302	4.5
Public sector debt securities	233	22	254	3.1	302	0	302	4.5
Other marketable securities	0	104	104	1.2	0	0	0	0.0
Investments and Associates (Net)	1	0	1	0.0	1	0	1	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	1	0	1	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	202	2	204	2.5	39	2	41	0.6
Financial subsidiaries	42	2	44	0.5	39	2	41	0.6
Non-financial subsidiaries	160	0	160	1.9	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	1	0	1	0.0	0	0	0	0.0
Fair value hedges	1	0	1	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	82	0	82	1.0	282	0	282	4.2
Intangible Assets (Net)	23	0	23	0.3	27	0	27	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	23	0	23	0.3	27	0	27	0.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	16	0	16	0.2	1	0	1	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	16	0	16	0.2	1	0	1	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	68	0	68	0.8	18	0	18	0.3
Other Assets	58	58	116	1.4	76	113	189	2.8
Total Assets	6,190	2,120	8,311	100.0	5,416	1,352	6,768	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	3,272	1,958	5,230	62.9	2,964	1,621	4,585	67.7
Deposits held by the Banks risk group	17	29	46	0.6	37	49	86	1.3
Other	3,255	1,929	5,184	62.4	2,927	1,572	4,499	66.5
Derivative Finan. Liabilities Held for Trading	14	32	47	0.6	50	24	74	1.1
Funds Borrowed	30	597	627	7.5	29	662	692	10.2
Money Market Takings	338	718	1,056	12.7	151	0	151	2.2
Interbank money market takings	50	636	687	8.3	0	0	0	0.0
Istanbul Stock Exc. money market takings	16	0	16	0.2	0	0	0	0.0
Funds provided under repurchase agreements	271	82	353	4.3	151	0	151	2.2
Marketable Securities Issued (Net)	247	0	247	3.0	281	0	281	4.2
Bills	61	0	61	0.7	35	0	35	0.5
Asset backed securities	186	0	186	2.2	247	0	247	3.6
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	28	40	68	0.8	28	78	106	1.6
Other External Resources	26	2	28	0.3	45	2	47	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	1	0	1	0.0	2	0	2	0.0
Finance leasing payables	1	0	1	0.0	2	0	2	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	102	1	103	1.2	97	0	98	1.4
General provisions	19	0	19	0.2	29	0	29	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	21	0	21	0.2	19	0	19	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	62	1	63	0.8	49	0	49	0.7
Liabilities for Tax	16	0	16	0.2	9	0	9	0.1
Current liabilities for tax	16	0	16	0.2	9	0	9	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	80	90	170	2.0	0	4	4	0.1
Shareholders' Equity	719	0	719	8.7	721	-1	720	10.6
Paid-in capital	307	0	307	3.7	329	0	329	4.9
Supplementary capital	-49	0	-48	-0.6	1	-1	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-15	0	-14	-0.2	-16	-1	-17	-0.3
Revaluation changes of property and equip.	16	0	16	0.2	56	0	56	0.8
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	14	0	14	0.2
Other capital reserves	-50	0	-50	-0.6	-53	0	-53	-0.8
Profit reserves	364	0	364	4.4	340	0	340	5.0
Legal reserves	74	0	74	0.9	78	0	78	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	267	0	267	3.2	253	0	253	3.7
Other profit reserves	23	0	23	0.3	9	0	9	0.1
Profit or loss	96	0	96	1.2	50	0	50	0.7
Prior years income/loss	66	0	66	0.8	14	0	14	0.2
Current year income/loss	30	0	30	0.4	36	0	36	0.5
Total Liabilities	4,873	3,437	8,311	100.0	4,378	2,391	6,768	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	886	524	1,410	841	459	1,300
Letters of guarantee	884	246	1,130	838	279	1,117
Bank acceptances	0	37	37	2	61	63
Letters of credit	0	118	118	0	101	102
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	122	124	2	17	18
Commitments	697	105	802	665	33	698
Irrevocable commitments	628	105	733	583	33	616
Revocable commitments	69	0	69	82	0	82
Derivative Financial Instruments	1,863	2,490	4,353	1,741	2,815	4,556
Derivative finan. instruments held for hedging	59	0	59	0	0	0
Trading transactions	1,804	2,490	4,294	1,741	2,815	4,556
Custody and Pledged Securities	105,219	42,697	147,915	101,421	40,394	141,815
Items held in Custody	580	258	838	441	260	701
Pledged Items	103,690	42,267	145,957	100,944	40,117	141,062
Accepted independent guaran. and warran.	949	172	1,121	35	17	52
Total Off Balance Sheet Commitments	108,665	45,815	154,480	104,668	43,700	148,368

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	748	712
Interest on loans	641	631
Interest received from reserve deposits	7	7
Interest received from banks	3	1
Interest received from money market transactions	22	0
Interest received from marketable securities portfolio	75	70
Other interest income	0	3
Interest Expenses	416	403
Interest on deposits	314	296
Interest on money market transactions	22	25
Interest on funds borrowed	39	42
Interest on securities issued	31	32
Other interest expenses	9	9
Net Interest Income/Expenses	333	308
Net Fees and Commissions Income/Expenses	88	82
Fees and commissions received	106	101
Fees and commissions paid	18	19
Dividend Income	1	1
Trading Profit/Loss (net)	-58	-31
Profit/loss on trading account securities	0	8
Profit/losses on derivative financial transactions	-25	-13
Foreign exchange profit/loss	-32	-26
Other Operating Income	61	82
Total Operating Income/Expenses	425	442
Provision for Loan Losses or other Receivables (-)	125	150
Specific provisions of banks loans and other receivables*	112	140
General provision expenses*	0	0
Other Operating Expenses (-)	263	252
Personnel Expenses*	97	99
Net Operating Profit/Loss	37	40
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	37	40
Provisions for Taxes on Income from Continuing Operations (±)	-7	-4
Net Profit/Loss from Continuing Operations	30	36
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	30	36

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	15.4	13.1
Shareholders' Equity / Total Assets	8.7	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	2.6	2.7
Net On Balance Sheet Position / Total Shareholders' Equity	-133.0	-101.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.2	-9.9
Balance-Sheet Ratios		
TC Assets / Total Assets	74.5	80.0
TC Liabilities / Total Liabilities	58.6	64.7
FC Assets / FC Liabilities	61.7	56.6
TC Deposits / Total Deposits	62.6	64.6
TC Loans / Total Loans and Receivables	76.2	80.5
Total Deposits / Total Assets	62.9	67.7
Funds Borrowed / Total Assets	7.5	10.2
Assets Quality		
Financial Assets (net) / Total Assets	9.2	11.3
Total Loans and Receivables / Total Assets	65.9	73.9
Total Loans and Receivables / Total Deposits	104.8	109.1
Loans Under Follow-up (gross) / Total Loans and Receivables	4.9	6.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.2	3.3
Specific Provisions / Loans Under Follow-up	55.1	45.9
Permanent Assets / Total Assets	6.0	7.9
Consumer Loans / Total Loans and Receivables	5.7	7.7
Liquidity		
Liquid Assets / Total Assets	23.6	13.4
Liquid Assets / Short-term Liabilities	37.9	25.0
TC Liquid Assets / Total Assets	16.0	9.5
Profitability		
Average Return on Assets	0.6	0.4
Average Return on Shareholders' Equity	5.7	3.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.9	38.1
Non-interest Income (net) / Total Assets	1.1	2.0
Other Operating Expenses / Total Assets	3.2	3.7
Personnel Expenses / Other Operating Expenses	37.1	39.3
Non-interest Income (net) / Other Operating Expenses	35.0	53.0

Turkish Bank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6	48	54	13.0	3	50	53	12.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	1	0.1
Financial assets held for trading	0	0	0	0.0	0	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	1	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	17	17	4.1	0	48	48	11.3
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	2	0	2	0.6	14	0	15	3.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	2	0	2	0.5	14	0	14	3.3
Other marketable securities	0	0	0	0.1	0	0	0	0.1
Loans and Receivables	248	76	324	77.9	184	109	293	68.3
Loans and Receivables	242	76	318	76.5	184	109	293	68.3
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	242	76	318	76.5	184	109	293	68.3
Loans under follow-up	11	0	11	2.8	5	0	5	1.1
Specific provisions (-)	6	0	6	1.3	5	0	5	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	9	0	9	2.1	9	0	9	2.2
Financial subsidiaries	7	0	7	1.8	8	0	8	1.8
Non-financial subsidiaries	1	0	1	0.3	1	0	1	0.3
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	4	0	4	0.9	3	0	3	0.8
Intangible Assets (Net)	1	0	1	0.3	1	0	1	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.3	1	0	1	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	0	4	1.0	5	0	5	1.3
Total Assets	274	142	416	100.0	221	208	429	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	103	210	313	75.2	95	218	312	72.8
Deposits held by the Banks risk group	0	3	3	0.8	0	2	2	0.5
Other	103	207	309	74.4	94	216	310	72.3
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.0
Funds Borrowed	7	17	24	5.9	1	21	22	5.1
Money Market Takings	1	0	1	0.3	12	0	12	2.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	1	0	1	0.3	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	12	0	12	2.8
Marketable Securities Issued (Net)	16	0	16	3.8	16	0	16	3.8
Bills	16	0	16	3.8	16	0	16	3.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	2	3	0.6	1	1	2	0.5
Other External Resources	2	0	2	0.4	4	0	4	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	0.7	4	0	4	0.9
General provisions	2	0	2	0.4	2	0	2	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.2	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.2	1	0	1	0.2
Liabilities for Tax	1	0	1	0.2	1	0	1	0.2
Current liabilities for tax	1	0	1	0.2	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	53	0	53	12.7	55	0	55	12.9
Paid-in capital	46	0	46	11.2	50	0	50	11.6
Supplementary capital	0	0	0	-0.1	0	0	0	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	-0.1	0	0	0	-0.1
Profit reserves	4	0	4	1.0	5	0	5	1.1
Legal reserves	1	0	1	0.2	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3	0	3	0.8	4	0	4	0.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	0.6	1	0	1	0.3
Prior years income/loss	1	0	1	0.3	0	0	0	0.0
Current year income/loss	1	0	1	0.3	1	0	1	0.3
Total Liabilities	187	229	416	100.0	189	240	429	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	92	47	139	74	46	121
Letters of guarantee	92	37	129	74	36	111
Bank acceptances	0	7	7	0	6	6
Letters of credit	0	4	4	0	4	4
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	8	6	14	6	8	14
Irrevocable commitments	8	6	14	6	8	14
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	63	140	202	8	51	58
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	63	140	202	8	51	58
Custody and Pledged Securities	385	265	650	314	377	691
Items held in Custody	24	27	50	20	29	49
Pledged Items	361	238	599	294	348	642
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	547	458	1,005	403	481	884

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	34	28
Interest on loans	33	26
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	17	13
Interest on deposits	14	11
Interest on money market transactions	1	1
Interest on funds borrowed	0	1
Interest on securities issued	2	1
Other interest expenses	0	0
Net Interest Income/Expenses	17	15
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	2	2
Fees and commissions paid	1	1
Dividend Income	0	1
Trading Profit/Loss (net)	-2	-1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	-2
Foreign exchange profit/loss	-2	2
Other Operating Income	2	2
Total Operating Income/Expenses	17	18
Provision for Loan Losses or other Receivables (-)	2	3
Specific provisions of banks loans and other receivables*	2	2
General provision expenses*	0	0
Other Operating Expenses (-)	14	14
Personnel Expenses*	7	7
Net Operating Profit/Loss	1	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	14.8	16.7
Shareholders' Equity / Total Assets	12.7	12.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.1	9.6
Net On Balance Sheet Position / Total Shareholders' Equity	-82.7	-8.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-12.4	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	66.0	51.5
TC Liabilities / Total Liabilities	44.9	44.0
FC Assets / FC Liabilities	61.8	86.7
TC Deposits / Total Deposits	32.9	30.3
TC Loans / Total Loans and Receivables	76.6	62.8
Total Deposits / Total Assets	75.2	72.8
Funds Borrowed / Total Assets	5.9	5.1
Assets Quality		
Financial Assets (net) / Total Assets	0.6	3.5
Total Loans and Receivables / Total Assets	77.9	68.3
Total Loans and Receivables / Total Deposits	103.6	93.8
Loans Under Follow-up (gross) / Total Loans and Receivables	3.5	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.8	0.0
Specific Provisions / Loans Under Follow-up	48.4	100.0
Permanent Assets / Total Assets	4.7	3.3
Consumer Loans / Total Loans and Receivables	0.6	0.7
Liquidity		
Liquid Assets / Total Assets	17.7	27.1
Liquid Assets / Short-term Liabilities	27.2	43.1
TC Liquid Assets / Total Assets	2.0	4.1
Profitability		
Average Return on Assets	0.4	0.5
Average Return on Shareholders' Equity	2.8	3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.9	69.8
Non-interest Income (net) / Total Assets	0.0	0.8
Other Operating Expenses / Total Assets	3.4	3.1
Personnel Expenses / Other Operating Expenses	47.4	48.3
Non-interest Income (net) / Other Operating Expenses	1.4	24.1

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	379	2,531	2,910	12.8	557	2,759	3,315	14.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	322	51	373	1.6	294	67	362	1.6
Financial assets held for trading	322	51	373	1.6	294	67	362	1.6
Public sector debt securities	92	30	122	0.5	54	4	58	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	230	20	251	1.1	240	64	304	1.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	177	489	666	2.9	55	391	446	2.0
Money Market Securities	0	0	0	0.0	569	0	569	2.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	569	0	569	2.5
Financial Assets Available for Sale (Net)	1,228	17	1,245	5.5	1,152	14	1,166	5.1
Securities representing a share in capital	7	9	15	0.1	6	6	12	0.1
Public sector debt securities	1,221	9	1,230	5.4	1,146	8	1,154	5.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	13,540	3,239	16,780	73.8	12,711	3,305	16,016	70.7
Loans and Receivables	13,354	3,239	16,593	73.0	12,553	3,305	15,858	70.0
Loans granted to the Banks risk group	50	15	65	0.3	23	0	23	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	13,304	3,224	16,528	72.7	12,530	3,305	15,835	69.9
Loans under follow-up	516	0	516	2.3	503	0	503	2.2
Specific provisions (-)	329	0	329	1.4	345	0	345	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	107	0	107	0.5	103	0	103	0.5
Public sector debt securities	107	0	107	0.5	103	0	103	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	31	0	31	0.1	33	0	33	0.1
Financial subsidiaries	31	0	31	0.1	33	0	33	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	23	0	23	0.1	56	0	56	0.2
Fair value hedges	1	0	1	0.0	0	0	0	0.0
Cash flow hedges	22	0	22	0.1	56	0	56	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	72	0	72	0.3	69	0	69	0.3
Intangible Assets (Net)	138	0	138	0.6	143	0	143	0.6
Goodwill	112	0	112	0.5	120	0	120	0.5
Other	26	0	26	0.1	23	0	23	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	18	0	18	0.1	28	0	28	0.1
Current assets for tax	0	0	0	0.0	16	0	16	0.1
Deferred assets for tax	18	0	18	0.1	12	0	12	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	24	0	24	0.1	26	0	26	0.1
Other Assets	241	109	350	1.5	260	64	325	1.4
Total Assets	16,300	6,436	22,736	100.0	16,055	6,600	22,655	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	8,838	5,897	14,734	64.8	8,297	5,863	14,160	62.5
Deposits held by the Banks risk group	149	467	616	2.7	209	494	702	3.1
Other	8,688	5,430	14,118	62.1	8,089	5,369	13,458	59.4
Derivative Finan. Liabilities Held for Trading	232	22	254	1.1	224	44	268	1.2
Funds Borrowed	47	3,338	3,385	14.9	42	3,606	3,648	16.1
Money Market Takings	28	0	28	0.1	414	0	414	1.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	28	0	28	0.1	414	0	414	1.8
Marketable Securities Issued (Net)	342	0	342	1.5	210	0	210	0.9
Bills	342	0	342	1.5	210	0	210	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	340	42	382	1.7	300	102	402	1.8
Other External Resources	158	1	159	0.7	240	1	241	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	117	0	118	0.5	81	0	81	0.4
Fair value hedges	3	0	3	0.0	0	0	0	0.0
Cash flow hedges	115	0	115	0.5	81	0	81	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	261	8	269	1.2	318	4	322	1.4
General provisions	153	0	153	0.7	194	0	194	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	63	4	68	0.3	67	3	70	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	45	4	49	0.2	57	1	58	0.3
Liabilities for Tax	61	0	61	0.3	39	0	39	0.2
Current liabilities for tax	61	0	61	0.3	39	0	39	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	614	614	2.7	0	654	654	2.9
Shareholders' Equity	2,389	3	2,391	10.5	2,216	0	2,216	9.8
Paid-in capital	584	0	584	2.6	626	0	626	2.8
Supplementary capital	290	3	293	1.3	284	0	284	1.3
Share premium	1	0	1	0.0	1	0	1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-11	3	-8	0.0	-15	0	-15	-0.1
Revaluation changes of property and equip.	71	0	71	0.3	88	0	88	0.4
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	36	0	36	0.2	9	0	9	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	194	0	194	0.9	200	0	200	0.9
Profit reserves	1,228	0	1,228	5.4	1,036	0	1,036	4.6
Legal reserves	78	0	78	0.3	70	0	70	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,138	0	1,138	5.0	876	0	876	3.9
Other profit reserves	12	0	12	0.1	90	0	90	0.4
Profit or loss	286	0	286	1.3	270	0	270	1.2
Prior years income/loss	3	0	3	0.0	3	0	3	0.0
Current year income/loss	283	0	283	1.2	268	0	268	1.2
Total Liabilities	12,812	9,924	22,736	100.0	12,382	10,273	22,655	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,331	3,126	5,457	2,114	2,864	4,978
Letters of guarantee	1,822	1,634	3,457	1,700	1,604	3,303
Bank acceptances	0	11	11	0	11	11
Letters of credit	4	631	635	0	489	489
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	504	849	1,353	415	760	1,175
Commitments	3,921	1,376	5,297	3,323	670	3,993
Irrevocable commitments	3,921	1,376	5,297	3,323	670	3,993
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	15,824	15,040	30,864	13,022	18,574	31,596
Derivative finan. instruments held for hedging	5,357	831	6,188	3,821	275	4,096
Trading transactions	10,467	14,209	24,676	9,201	18,299	27,500
Custody and Pledged Securities	46,325	8,308	54,634	46,115	7,888	54,003
Items held in Custody	6,449	534	6,982	6,877	518	7,395
Pledged Items	38,013	7,495	45,508	39,045	7,358	46,403
Accepted independent guaran. and warran.	1,864	280	2,143	192	12	204
Total Off Balance Sheet Commitments	68,401	27,850	96,251	64,574	29,995	94,570

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	2,099	2,048
Interest on loans	1,887	1,884
Interest received from reserve deposits	20	15
Interest received from banks	17	8
Interest received from money market transactions	26	7
Interest received from marketable securities portfolio	148	133
Other interest income	1	1
Interest Expenses	1,063	1,072
Interest on deposits	930	916
Interest on money market transactions	87	79
Interest on funds borrowed	13	53
Interest on securities issued	22	11
Other interest expenses	11	14
Net Interest Income/Expenses	1,036	977
Net Fees and Commissions Income/Expenses	281	278
Fees and commissions received	388	377
Fees and commissions paid	107	99
Dividend Income	5	6
Trading Profit/Loss (net)	-248	-108
Profit/loss on trading account securities	-8	1
Profit/losses on derivative financial transactions	-184	116
Foreign exchange profit/loss	-56	-225
Other Operating Income	121	163
Total Operating Income/Expenses	1,195	1,315
Provision for Loan Losses or other Receivables (-)	210	315
Specific provisions of banks loans and other receivables*	205	305
General provision expenses*	4	10
Other Operating Expenses (-)	638	665
Personnel Expenses*	297	275
Net Operating Profit/Loss	348	336
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	348	336
Provisions for Taxes on Income from Continuing Operations (±)	-65	-68
Net Profit/Loss from Continuing Operations	283	268
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	283	268

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	16.1	14.4
Shareholders' Equity / Total Assets	10.5	9.8
(Shareholders' Equity - Permanent Assets) / Total Assets	8.5	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-114.5	-128.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.3	-7.1
Balance-Sheet Ratios		
TC Assets / Total Assets	71.7	70.9
TC Liabilities / Total Liabilities	56.4	54.7
FC Assets / FC Liabilities	64.9	64.2
TC Deposits / Total Deposits	60.0	58.6
TC Loans / Total Loans and Receivables	80.7	79.4
Total Deposits / Total Assets	64.8	62.5
Funds Borrowed / Total Assets	14.9	16.1
Assets Quality		
Financial Assets (net) / Total Assets	7.7	7.4
Total Loans and Receivables / Total Assets	73.8	70.7
Total Loans and Receivables / Total Deposits	113.9	113.1
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	3.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.0
Specific Provisions / Loans Under Follow-up	63.8	68.5
Permanent Assets / Total Assets	2.0	1.9
Consumer Loans / Total Loans and Receivables	24.9	27.5
Liquidity		
Liquid Assets / Total Assets	22.8	25.9
Liquid Assets / Short-term Liabilities	36.6	42.5
TC Liquid Assets / Total Assets	9.3	11.6
Profitability		
Average Return on Assets	1.1	1.6
Average Return on Shareholders' Equity	10.6	16.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.5	51.1
Non-interest Income (net) / Total Assets	0.7	1.5
Other Operating Expenses / Total Assets	2.8	2.9
Personnel Expenses / Other Operating Expenses	46.6	41.3
Non-interest Income (net) / Other Operating Expenses	25.0	50.9

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,323	8,208	9,531	9.9	1,738	7,476	9,214	10.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	122	522	645	0.7	182	552	735	0.8
Financial assets held for trading	122	522	645	0.7	182	552	735	0.8
Public sector debt securities	32	3	35	0.0	129	2	131	0.1
Securities representing a share in capital	59	0	59	0.1	46	0	46	0.1
Derivative financial assets held for trading	31	519	551	0.6	7	550	557	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	51	605	656	0.7	52	581	633	0.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	10,199	2,893	13,092	13.6	9,624	3,256	12,880	14.5
Securities representing a share in capital	9	38	47	0.0	10	26	36	0.0
Public sector debt securities	10,189	2,812	13,001	13.5	9,612	2,892	12,504	14.1
Other marketable securities	1	43	45	0.0	3	338	340	0.4
Loans and Receivables	39,290	24,382	63,672	66.3	35,077	22,963	58,041	65.5
Loans and Receivables	39,090	24,382	63,472	66.1	34,764	22,961	57,724	65.2
Loans granted to the Banks risk group	263	132	396	0.4	146	113	259	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	38,826	24,250	63,076	65.7	34,618	22,848	57,466	64.9
Loans under follow-up	1,427	5	1,433	1.5	1,400	5	1,405	1.6
Specific provisions (-)	1,226	5	1,232	1.3	1,086	2	1,089	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,924	95	2,019	2.1	1,467	55	1,522	1.7
Public sector debt securities	1,885	0	1,885	2.0	1,435	0	1,435	1.6
Other marketable securities	38	95	134	0.1	32	55	87	0.1
Investments and Associates (Net)	34	0	34	0.0	36	0	36	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	34	0	34	0.0	36	0	36	0.0
Financial investments and associates	33	0	33	0.0	35	0	35	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	3,446	208	3,654	3.8	2,773	158	2,931	3.3
Financial subsidiaries	1,419	208	1,626	1.7	1,150	158	1,308	1.5
Non-financial subsidiaries	2,028	0	2,028	2.1	1,622	0	1,622	1.8
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,178	2	1,180	1.2	1,243	3	1,246	1.4
Intangible Assets (Net)	148	0	148	0.2	106	0	106	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	148	0	148	0.2	106	0	106	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	127	7	135	0.1	115	32	147	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	127	7	135	0.1	115	32	147	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	41	0	41	0.0	23	0	23	0.0
Other Assets	842	418	1,260	1.3	722	314	1,036	1.2
Total Assets	58,726	37,340	96,066	100.0	53,159	35,391	88,550	100.0

Liabilities

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Deposits	25,730	28,289	54,018	56.2	25,223	25,175	50,398	56.9
Deposits held by the Banks risk group	689	826	1,515	1.6	841	944	1,785	2.0
Other	25,041	27,463	52,504	54.7	24,382	24,231	48,613	54.9
Derivative Finan. Liabilities Held for Trading	73	270	343	0.4	107	120	227	0.3
Funds Borrowed	521	9,666	10,187	10.6	336	8,440	8,776	9.9
Money Market Takings	4,592	667	5,258	5.5	4,936	915	5,852	6.6
Interbank money market takings	664	0	664	0.7	924	0	924	1.0
Istanbul Stock Exc. money market takings	129	0	129	0.1	0	0	0	0.0
Funds provided under repurchase agreements	3,799	667	4,465	4.6	4,013	915	4,928	5.6
Marketable Securities Issued (Net)	1,166	5,704	6,870	7.2	1,473	4,911	6,384	7.2
Bills	858	19	877	0.9	1,236	59	1,295	1.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	307	5,685	5,992	6.2	236	4,852	5,089	5.7
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,456	216	2,672	2.8	2,159	285	2,444	2.8
Other External Resources	255	298	553	0.6	364	236	600	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2,310	25	2,335	2.4	2,129	14	2,144	2.4
General provisions	770	2	772	0.8	871	2	873	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	214	0	214	0.2	179	0	179	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,326	23	1,350	1.4	1,079	12	1,092	1.2
Liabilities for Tax	207	2	209	0.2	102	4	106	0.1
Current liabilities for tax	207	2	209	0.2	102	4	106	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	298	1,899	2,197	2.3	0	1,401	1,401	1.6
Shareholders' Equity	11,458	-34	11,425	11.9	10,378	-159	10,219	11.5
Paid-in capital	1,193	0	1,193	1.2	1,279	0	1,279	1.4
Supplementary capital	2,717	-34	2,683	2.8	2,120	-159	1,961	2.2
Share premium	1	0	1	0.0	1	0	1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,735	-34	1,702	1.8	1,019	-159	860	1.0
Revaluation changes of property and equip.	571	0	571	0.6	641	0	641	0.7
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	7	0	7	0.0	8	0	8	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	402	0	402	0.4	452	0	452	0.5
Profit reserves	6,141	0	6,141	6.4	5,634	0	5,634	6.4
Legal reserves	816	0	816	0.8	771	0	771	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,349	0	5,349	5.6	4,847	0	4,847	5.5
Other profit reserves	-24	0	-24	0.0	15	0	15	0.0
Profit or loss	1,408	0	1,408	1.5	1,345	0	1,345	1.5
Prior years income/loss	1	0	1	0.0	9	0	9	0.0
Current year income/loss	1,407	0	1,407	1.5	1,336	0	1,336	1.5
Total Liabilities	49,065	47,001	96,066	100.0	47,208	41,343	88,550	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	8,034	13,551	21,585	6,262	11,814	18,075
Letters of guarantee	8,031	7,813	15,844	6,259	7,335	13,594
Bank acceptances	0	885	885	0	728	728
Letters of credit	3	4,416	4,420	3	3,459	3,462
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	437	437	0	291	291
Commitments	13,170	5,105	18,276	12,350	3,479	15,829
Irrevocable commitments	13,101	3,877	16,978	12,262	1,769	14,030
Revocable commitments	69	1,229	1,298	89	1,710	1,799
Derivative Financial Instruments	12,408	35,607	48,015	6,610	25,068	31,678
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	12,408	35,607	48,015	6,610	25,068	31,678
Custody and Pledged Securities	100,345	60,162	160,508	87,384	51,198	138,582
Items held in Custody	11,134	4,765	15,899	10,698	4,295	14,993
Pledged Items	89,211	55,397	144,608	76,686	46,902	123,589
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	133,958	114,425	248,383	112,606	91,558	204,164

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	7,332	6,345
Interest on loans	5,923	5,149
Interest received from reserve deposits	84	62
Interest received from banks	10	8
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1,308	1,120
Other interest income	7	5
Interest Expenses	3,830	3,265
Interest on deposits	2,443	2,152
Interest on money market transactions	248	224
Interest on funds borrowed	620	466
Interest on securities issued	512	417
Other interest expenses	8	6
Net Interest Income/Expenses	3,502	3,079
Net Fees and Commissions Income/Expenses	894	807
Fees and commissions received	1,075	950
Fees and commissions paid	180	143
Dividend Income	190	194
Trading Profit/Loss (net)	-498	-232
Profit/loss on trading account securities	35	55
Profit/losses on derivative financial transactions	-504	-73
Foreign exchange profit/loss	-29	-215
Other Operating Income	307	373
Total Operating Income/Expenses	4,395	4,222
Provision for Loan Losses or other Receivables (-)	698	738
Specific provisions of banks loans and other receivables*	515	567
General provision expenses*	128	72
Other Operating Expenses (-)	1,961	1,849
Personnel Expenses*	901	840
Net Operating Profit/Loss	1,736	1,635
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,736	1,635
Provisions for Taxes on Income from Continuing Operations (±)	-329	-299
Net Profit/Loss from Continuing Operations	1,407	1,336
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,407	1,336

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	16.7	15.2
Shareholders' Equity / Total Assets	11.9	11.5
(Shareholders' Equity - Permanent Assets) / Total Assets	6.4	6.3
Net On Balance Sheet Position / Total Shareholders' Equity	-67.4	-41.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-7.4	-11.3
Balance-Sheet Ratios		
TC Assets / Total Assets	61.1	60.0
TC Liabilities / Total Liabilities	51.1	53.3
FC Assets / FC Liabilities	79.4	85.6
TC Deposits / Total Deposits	47.6	50.0
TC Loans / Total Loans and Receivables	61.7	60.4
Total Deposits / Total Assets	56.2	56.9
Funds Borrowed / Total Assets	10.6	9.9
Assets Quality		
Financial Assets (net) / Total Assets	16.4	17.1
Total Loans and Receivables / Total Assets	66.3	65.5
Total Loans and Receivables / Total Deposits	117.9	115.2
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.5
Specific Provisions / Loans Under Follow-up	86.0	77.5
Permanent Assets / Total Assets	5.5	5.3
Consumer Loans / Total Loans and Receivables	23.5	24.6
Liquidity		
Liquid Assets / Total Assets	24.9	26.5
Liquid Assets / Short-term Liabilities	44.3	47.4
TC Liquid Assets / Total Assets	12.2	13.1
Profitability		
Average Return on Assets	1.6	1.5
Average Return on Shareholders' Equity	14.2	12.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.0	59.5
Non-interest Income (net) / Total Assets	0.9	1.3
Other Operating Expenses / Total Assets	2.0	2.1
Personnel Expenses / Other Operating Expenses	46.0	45.5
Non-interest Income (net) / Other Operating Expenses	45.6	61.8

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,014	9,114	11,128	14.1	2,572	6,629	9,201	12.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	958	134	1,092	1.4	754	104	858	1.2
Financial assets held for trading	958	134	1,092	1.4	754	104	858	1.2
Public sector debt securities	7	8	15	0.0	5	5	10	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	951	126	1,077	1.4	748	99	847	1.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	4	718	721	0.9	9	402	412	0.6
Money Market Securities	1	215	217	0.3	0	0	0	0.0
Interbank money market placements	0	215	215	0.3	0	0	0	0.0
Istanbul Stock Exc. money market placements	1	0	1	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	5,623	821	6,444	8.2	4,311	884	5,194	7.2
Securities representing a share in capital	2	26	28	0.0	2	18	19	0.0
Public sector debt securities	5,529	407	5,936	7.5	4,101	455	4,556	6.3
Other marketable securities	92	389	481	0.6	208	411	619	0.9
Loans and Receivables	33,333	18,355	51,688	65.5	30,293	18,759	49,052	68.3
Loans and Receivables	32,782	18,355	51,137	64.8	29,691	18,759	48,450	67.4
Loans granted to the Banks risk group	450	222	672	0.9	457	231	688	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	32,332	18,133	50,464	63.9	29,234	18,528	47,763	66.5
Loans under follow-up	2,393	0	2,393	3.0	2,474	0	2,474	3.4
Specific provisions (-)	1,842	0	1,842	2.3	1,872	0	1,872	2.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,787	1,668	3,455	4.4	1,365	1,665	3,030	4.2
Public sector debt securities	1,787	1,668	3,455	4.4	1,365	1,665	3,030	4.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	1	140	142	0.2	1	124	125	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	140	142	0.2	1	124	125	0.2
Financial investments and associates	0	140	140	0.2	0	124	124	0.2
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	734	541	1,275	1.6	704	499	1,203	1.7
Financial subsidiaries	732	541	1,273	1.6	702	499	1,201	1.7
Non-financial subsidiaries	2	0	2	0.0	2	0	2	0.0
Joint Ventures (Business Partners) (Net)	5	0	5	0.0	5	0	5	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	5	0	5	0.0	5	0	5	0.0
Financial joint ventures	5	0	5	0.0	5	0	5	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	403	44	448	0.6	300	32	332	0.5
Fair value hedges	0	0	0	0.0	58	0	58	0.1
Cash flow hedges	403	44	448	0.6	242	32	274	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	682	0	682	0.9	754	0	754	1.0
Intangible Assets (Net)	431	0	431	0.5	433	0	433	0.6
Goodwill	260	0	260	0.3	278	0	278	0.4
Other	172	0	172	0.2	155	0	155	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	28	0	28	0.0
Current assets for tax	0	0	0	0.0	28	0	28	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	54	0	54	0.1	45	0	45	0.1
Other Assets	428	747	1,175	1.5	422	744	1,167	1.6
Total Assets	46,457	32,498	78,955	100.0	41,998	29,842	71,840	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	20,132	24,766	44,897	56.9	24,053	19,785	43,838	61.0
Deposits held by the Banks risk group	1,998	4,922	6,920	8.8	2,336	4,010	6,347	8.8
Other	18,133	19,844	37,977	48.1	21,717	15,774	37,491	52.2
Derivative Finan. Liabilities Held for Trading	943	75	1,017	1.3	614	103	718	1.0
Funds Borrowed	137	10,237	10,374	13.1	154	7,801	7,955	11.1
Money Market Takings	3,338	56	3,394	4.3	1,220	444	1,665	2.3
Interbank money market takings	982	0	982	1.2	0	0	0	0.0
Istanbul Stock Exc. money market takings	22	0	22	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,334	56	2,390	3.0	1,220	444	1,665	2.3
Marketable Securities Issued (Net)	607	2,705	3,312	4.2	489	2,138	2,627	3.7
Bills	321	29	350	0.4	398	25	422	0.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	286	2,676	2,962	3.8	91	2,114	2,205	3.1
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,709	514	3,222	4.1	2,523	500	3,023	4.2
Other External Resources	357	115	472	0.6	448	89	537	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	80	3	83	0.1	19	6	25	0.0
Fair value hedges	54	0	54	0.1	14	0	14	0.0
Cash flow hedges	25	3	29	0.0	5	6	11	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,059	351	1,410	1.8	924	373	1,297	1.8
General provisions	557	326	884	1.1	521	343	864	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	150	0	150	0.2	82	0	82	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	352	24	376	0.5	321	29	350	0.5
Liabilities for Tax	218	0	218	0.3	158	0	158	0.2
Current liabilities for tax	163	0	163	0.2	84	0	84	0.1
Deferred liabilities for tax	55	0	55	0.1	73	0	73	0.1
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	2,577	2,577	3.3	0	2,577	2,577	3.6
Shareholders' Equity	7,475	504	7,980	10.1	7,020	402	7,422	10.3
Paid-in capital	1,152	0	1,152	1.5	1,235	0	1,235	1.7
Supplementary capital	978	504	1,482	1.9	1,042	402	1,443	2.0
Share premium	144	0	144	0.2	155	0	155	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	108	462	570	0.7	112	374	486	0.7
Revaluation changes of property and equip.	361	0	361	0.5	412	0	412	0.6
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	4	0	4	0.0	4	0	4	0.0
Hedging funds (active part)	57	43	99	0.1	19	28	46	0.1
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	304	0	304	0.4	340	0	340	0.5
Profit reserves	4,387	0	4,387	5.6	3,910	0	3,910	5.4
Legal reserves	230	0	230	0.3	240	0	240	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,156	0	4,156	5.3	3,669	0	3,669	5.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	958	0	958	1.2	833	0	833	1.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	958	0	958	1.2	833	0	833	1.2
Total Liabilities	37,054	41,901	78,955	100.0	37,622	34,218	71,840	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,024	13,699	20,723	6,142	13,143	19,285
Letters of guarantee	7,010	8,950	15,960	6,129	8,829	14,957
Bank acceptances	0	56	56	0	56	56
Letters of credit	5	2,896	2,902	3	2,486	2,490
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	9	1,797	1,806	10	1,773	1,783
Commitments	24,783	24,475	49,258	15,112	7,260	22,372
Irrevocable commitments	24,396	11,141	35,537	14,987	3,883	18,870
Revocable commitments	387	13,334	13,721	125	3,377	3,502
Derivative Financial Instruments	46,054	63,958	110,012	23,819	47,693	71,511
Derivative finan. instruments held for hedging	11,336	8,069	19,405	8,283	6,529	14,812
Trading transactions	34,717	55,889	90,607	15,536	41,163	56,699
Custody and Pledged Securities	169,826	75,099	244,926	145,071	73,846	218,916
Items held in Custody	94,252	50,763	145,015	75,567	51,629	127,196
Pledged Items	71,888	24,099	95,987	68,370	21,982	90,352
Accepted independent guaran. and warran.	3,687	237	3,924	1,134	234	1,368
Total Off Balance Sheet Commitments	247,688	177,231	424,919	190,143	141,941	332,085

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	5,670	5,071
Interest on loans	4,647	4,341
Interest received from reserve deposits	62	34
Interest received from banks	50	14
Interest received from money market transactions	6	6
Interest received from marketable securities portfolio	904	676
Other interest income	0	1
Interest Expenses	3,228	2,901
Interest on deposits	2,552	2,246
Interest on money market transactions	350	284
Interest on funds borrowed	119	197
Interest on securities issued	192	171
Other interest expenses	15	3
Net Interest Income/Expenses	2,442	2,169
Net Fees and Commissions Income/Expenses	831	803
Fees and commissions received	1,077	1,020
Fees and commissions paid	246	217
Dividend Income	1	0
Trading Profit/Loss (net)	-215	22
Profit/loss on trading account securities	14	12
Profit/losses on derivative financial transactions	-342	-3
Foreign exchange profit/loss	113	13
Other Operating Income	301	157
Total Operating Income/Expenses	3,360	3,151
Provision for Loan Losses or other Receivables (-)	863	808
Specific provisions of banks loans and other receivables*	730	595
General provision expenses*	77	137
Other Operating Expenses (-)	1,464	1,443
Personnel Expenses*	644	621
Net Operating Profit/Loss	1,034	900
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	152	135
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,186	1,036
Provisions for Taxes on Income from Continuing Operations (±)	-228	-202
Net Profit/Loss from Continuing Operations	958	833
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	958	833

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	14.5	14.2
Shareholders' Equity / Total Assets	10.1	10.3
(Shareholders' Equity - Permanent Assets) / Total Assets	6.1	5.9
Net On Balance Sheet Position / Total Shareholders' Equity	-88.4	-27.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.0	2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	58.8	58.5
TC Liabilities / Total Liabilities	46.9	52.4
FC Assets / FC Liabilities	77.6	87.2
TC Deposits / Total Deposits	44.8	54.9
TC Loans / Total Loans and Receivables	64.5	61.8
Total Deposits / Total Assets	56.9	61.0
Funds Borrowed / Total Assets	13.1	11.1
Assets Quality		
Financial Assets (net) / Total Assets	14.5	13.1
Total Loans and Receivables / Total Assets	65.5	68.3
Total Loans and Receivables / Total Deposits	115.1	111.9
Loans Under Follow-up (gross) / Total Loans and Receivables	4.6	5.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.2
Specific Provisions / Loans Under Follow-up	77.0	75.7
Permanent Assets / Total Assets	4.0	4.4
Consumer Loans / Total Loans and Receivables	26.5	27.2
Liquidity		
Liquid Assets / Total Assets	24.8	21.8
Liquid Assets / Short-term Liabilities	44.5	39.7
TC Liquid Assets / Total Assets	10.9	10.6
Profitability		
Average Return on Assets	1.3	1.3
Average Return on Shareholders' Equity	11.9	12.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.0	50.0
Non-interest Income (net) / Total Assets	1.2	1.4
Other Operating Expenses / Total Assets	1.9	2.0
Personnel Expenses / Other Operating Expenses	44.0	43.0
Non-interest Income (net) / Other Operating Expenses	62.7	68.0

Banks Under the Deposit Insurance Fund

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	1	0	1	0.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	9	0	9	1.3	9	0	9	1.1
Financial assets held for trading	9	0	9	1.3	9	0	9	1.1
Public sector debt securities	9	0	9	1.3	9	0	9	1.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	133	33	166	23.8	117	97	214	25.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	48	226	275	39.4	121	222	343	41.1
Loans and Receivables	48	226	275	39.4	121	222	343	41.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	48	226	275	39.4	121	222	343	41.1
Loans under follow-up	12	1	14	2.0	14	2	15	1.8
Specific provisions (-)	12	1	14	2.0	14	2	15	1.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	221	0	221	31.8	241	0	241	28.9
Public sector debt securities	221	0	221	31.8	241	0	241	28.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	12	0	12	1.7	13	0	13	1.6
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.7	5	0	5	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.7	5	0	5	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	3	9	1.3	4	2	7	0.8
Total Assets	435	262	697	100.0	512	322	834	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	18	7	24	3.5	119	7	126	15.1
Deposits held by the Banks risk group	0	0	0	0.0	103	0	103	12.4
Other	18	7	24	3.5	16	7	23	2.8
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.1	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.1	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	9	13	1.9	5	10	15	1.8
Other External Resources	1	0	1	0.2	1	0	1	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	17	23	40	5.8	18	24	42	5.0
General provisions	4	0	4	0.6	5	0	5	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.5	3	0	3	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	9	23	32	4.6	10	24	34	4.1
Liabilities for Tax	2	0	2	0.3	4	0	4	0.5
Current liabilities for tax	2	0	2	0.3	4	0	4	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	225	220	445	63.8	240	217	456	54.7
Shareholders' Equity	170	0	170	24.5	189	0	189	22.7
Paid-in capital	122	0	122	17.5	131	0	131	15.7
Supplementary capital	-1	0	-1	-0.1	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	-0.1	0	0	0	0.0
Profit reserves	4,623	0	4,623	663.4	4,980	0	4,980	596.8
Legal reserves	7	0	7	1.0	8	0	8	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,616	0	4,616	662.4	4,972	0	4,972	595.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-4,574	0	-4,574	-656.4	-4,921	0	-4,921	-589.8
Prior years income/loss	-4,592	0	-4,592	-658.9	-4,946	0	-4,946	-592.8
Current year income/loss	18	0	18	2.6	25	0	25	3.0
Total Liabilities	438	259	697	100.0	577	258	834	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	11	21	32	11	21	32
Letters of guarantee	11	21	32	11	21	32
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1,783	0	1,783	1,758	0	1,758
Irrevocable commitments	1,783	0	1,783	1,758	0	1,758
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	1,879	39	1,918	2,414	38	2,453
Items held in Custody	1,331	1	1,333	1,974	2	1,977
Pledged Items	547	38	585	440	35	475
Accepted independent guaran. and warran.	0	0	0	0	1	1
Total Off Balance Sheet Commitments	3,673	60	3,733	4,183	59	4,242

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	66	99
Interest on loans	24	60
Interest received from reserve deposits	0	0
Interest received from banks	21	16
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	20	22
Other interest income	0	0
Interest Expenses	36	66
Interest on deposits	2	30
Interest on money market transactions	34	36
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	29	33
Net Fees and Commissions Income/Expenses	1	0
Fees and commissions received	1	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	3	9
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	3	9
Other Operating Income	4	2
Total Operating Income/Expenses	36	44
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	0
Other Operating Expenses (-)	13	11
Personnel Expenses*	6	6
Net Operating Profit/Loss	23	31
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	23	31
Provisions for Taxes on Income from Continuing Operations (±)	-5	-6
Net Profit/Loss from Continuing Operations	18	25
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	18	25

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	70.7	64.3
Shareholders' Equity / Total Assets	24.5	22.7
(Shareholders' Equity - Permanent Assets) / Total Assets	22.7	21.0
Net On Balance Sheet Position / Total Shareholders' Equity	1.6	34.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.6	34.1
Balance-Sheet Ratios		
TC Assets / Total Assets	62.4	61.4
TC Liabilities / Total Liabilities	62.8	69.1
FC Assets / FC Liabilities	101.1	125.0
TC Deposits / Total Deposits	71.8	94.5
TC Loans / Total Loans and Receivables	17.6	35.2
Total Deposits / Total Assets	3.5	15.1
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	33.1	30.0
Total Loans and Receivables / Total Assets	39.4	41.1
Total Loans and Receivables / Total Deposits	1,121.9	271.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	4.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.0
Specific Provisions / Loans Under Follow-up	99.0	99.0
Permanent Assets / Total Assets	1.8	1.6
Consumer Loans / Total Loans and Receivables	0.3	0.3
Liquidity		
Liquid Assets / Total Assets	25.1	26.9
Liquid Assets / Short-term Liabilities	1,099.6	270.5
TC Liquid Assets / Total Assets	20.4	15.3
Profitability		
Average Return on Assets	3.5	1.4
Average Return on Shareholders' Equity	14.5	7.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	3.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	80.1	73.3
Non-interest Income (net) / Total Assets	1.0	1.3
Other Operating Expenses / Total Assets	1.9	1.3
Personnel Expenses / Other Operating Expenses	49.7	59.3
Non-interest Income (net) / Other Operating Expenses	54.2	101.0

Foreign Banks

Alternatifbank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	67	539	606	11.8	42	517	560	12.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	23	3	26	0.5	8	10	18	0.4
Financial assets held for trading	23	3	26	0.5	8	10	18	0.4
Public sector debt securities	1	0	2	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	22	3	24	0.5	8	10	17	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	12	62	74	1.4	34	119	154	3.3
Money Market Securities	93	0	93	1.8	99	0	99	2.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	93	0	93	1.8	99	0	99	2.1
Financial Assets Available for Sale (Net)	80	357	437	8.5	85	576	662	14.1
Securities representing a share in capital	1	0	1	0.0	1	0	1	0.0
Public sector debt securities	78	266	344	6.7	83	484	567	12.1
Other marketable securities	1	91	92	1.8	1	93	93	2.0
Loans and Receivables	2,030	1,450	3,480	67.9	1,506	1,498	3,004	64.2
Loans and Receivables	1,961	1,450	3,411	66.5	1,445	1,498	2,943	62.9
Loans granted to the Banks risk group	0	73	73	1.4	0	34	34	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,961	1,378	3,338	65.1	1,445	1,464	2,909	62.2
Loans under follow-up	160	0	160	3.1	157	0	157	3.4
Specific provisions (-)	91	0	91	1.8	97	0	97	2.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	234	234	4.6	0	0	0	0.0
Public sector debt securities	0	234	234	4.6	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	44	0	44	0.9	47	0	47	1.0
Financial subsidiaries	44	0	44	0.9	47	0	47	1.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	10	0	10	0.2	10	0	10	0.2
Intangible Assets (Net)	11	0	11	0.2	10	0	10	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.2	10	0	10	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	8	0	8	0.2	13	0	13	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	8	0	8	0.2	13	0	13	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	73	29	102	2.0	66	36	102	2.2
Total Assets	2,452	2,674	5,126	100.0	1,921	2,757	4,679	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1,288	1,705	2,993	58.4	1,319	1,212	2,531	54.1
Deposits held by the Banks risk group	1	31	33	0.6	16	21	38	0.8
Other	1,287	1,674	2,961	57.8	1,303	1,191	2,494	53.3
Derivative Finan. Liabilities Held for Trading	21	22	43	0.8	14	5	19	0.4
Funds Borrowed	2	770	773	15.1	3	849	852	18.2
Money Market Takings	0	158	158	3.1	49	89	138	3.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	158	158	3.1	49	89	138	3.0
Marketable Securities Issued (Net)	0	253	253	4.9	0	253	253	5.4
Bills	0	253	253	4.9	0	253	253	5.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	25	42	67	1.3	25	24	48	1.0
Other External Resources	15	0	15	0.3	21	0	21	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	31	0	31	0.6	32	0	32	0.7
General provisions	16	0	16	0.3	15	0	15	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.1	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	12	0	12	0.2	14	0	14	0.3
Liabilities for Tax	10	0	10	0.2	6	0	6	0.1
Current liabilities for tax	10	0	10	0.2	6	0	6	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	1	1	2	0.0	0	1	1	0.0
Subordinated Loans	0	353	353	6.9	0	428	428	9.1
Shareholders' Equity	365	64	429	8.4	391	-43	348	7.4
Paid-in capital	260	0	260	5.1	278	0	278	6.0
Supplementary capital	-22	64	42	0.8	-5	-43	-48	-1.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-21	-8	-29	-0.6	-4	-43	-47	-1.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	72	71	1.4	-1	0	-1	0.0
Profit reserves	107	0	107	2.1	115	0	115	2.5
Legal reserves	7	0	7	0.1	7	0	7	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	100	0	100	2.0	108	0	108	2.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	20	0	20	0.4	3	0	3	0.1
Prior years income/loss	2	0	2	0.0	0	0	0	0.0
Current year income/loss	17	0	17	0.3	3	0	3	0.1
Total Liabilities	1,759	3,367	5,126	100.0	1,861	2,817	4,679	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	436	609	1,045	296	542	838
Letters of guarantee	436	391	827	296	297	593
Bank acceptances	0	3	3	0	1	1
Letters of credit	0	215	215	0	76	76
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	0	168	168
Commitments	140	7	147	172	72	244
Irrevocable commitments	140	7	147	172	72	244
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,680	3,751	5,431	1,618	3,031	4,649
Derivative finan. instruments held for hedging	29	0	29	63	0	63
Trading transactions	1,651	3,751	5,402	1,556	3,031	4,586
Custody and Pledged Securities	11,459	4,897	16,355	11,319	5,028	16,347
Items held in Custody	179	58	237	182	161	344
Pledged Items	11,104	4,787	15,890	11,132	4,866	15,998
Accepted independent guaran. and warran.	176	52	228	4	0	5
Total Off Balance Sheet Commitments	13,716	9,263	22,979	13,405	8,672	22,078

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	362	299
Interest on loans	302	246
Interest received from reserve deposits	5	3
Interest received from banks	11	5
Interest received from money market transactions	5	16
Interest received from marketable securities portfolio	39	28
Other interest income	1	1
Interest Expenses	233	201
Interest on deposits	166	141
Interest on money market transactions	55	46
Interest on funds borrowed	3	6
Interest on securities issued	8	7
Other interest expenses	1	1
Net Interest Income/Expenses	129	98
Net Fees and Commissions Income/Expenses	14	8
Fees and commissions received	19	16
Fees and commissions paid	5	8
Dividend Income	0	0
Trading Profit/Loss (net)	-14	17
Profit/loss on trading account securities	0	7
Profit/losses on derivative financial transactions	-39	-17
Foreign exchange profit/loss	25	26
Other Operating Income	19	51
Total Operating Income/Expenses	147	174
Provision for Loan Losses or other Receivables (-)	50	67
Specific provisions of banks loans and other receivables*	40	58
General provision expenses*	2	0
Other Operating Expenses (-)	76	106
Personnel Expenses*	40	42
Net Operating Profit/Loss	21	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	21	1
Provisions for Taxes on Income from Continuing Operations (±)	-4	2
Net Profit/Loss from Continuing Operations	17	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	17	3

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	18.1	18.3
Shareholders' Equity / Total Assets	8.4	7.4
(Shareholders' Equity - Permanent Assets) / Total Assets	5.8	4.7
Net On Balance Sheet Position / Total Shareholders' Equity	-73.0	58.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.6	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	47.8	41.1
TC Liabilities / Total Liabilities	34.3	39.8
FC Assets / FC Liabilities	79.4	97.9
TC Deposits / Total Deposits	43.0	52.1
TC Loans / Total Loans and Receivables	58.3	50.1
Total Deposits / Total Assets	58.4	54.1
Funds Borrowed / Total Assets	15.1	18.2
Assets Quality		
Financial Assets (net) / Total Assets	13.6	14.5
Total Loans and Receivables / Total Assets	67.9	64.2
Total Loans and Receivables / Total Deposits	116.3	118.7
Loans Under Follow-up (gross) / Total Loans and Receivables	4.6	5.2
Loans Under Follow-up (net) / Total Loans and Receivables	2.0	2.0
Specific Provisions / Loans Under Follow-up	56.8	61.5
Permanent Assets / Total Assets	2.6	2.7
Consumer Loans / Total Loans and Receivables	1.4	2.0
Liquidity		
Liquid Assets / Total Assets	24.1	31.9
Liquid Assets / Short-term Liabilities	52.5	78.0
TC Liquid Assets / Total Assets	5.4	5.8
Profitability		
Average Return on Assets	0.6	-0.3
Average Return on Shareholders' Equity	8.0	-3.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.3	23.0
Non-interest Income (net) / Total Assets	0.4	1.6
Other Operating Expenses / Total Assets	1.5	2.3
Personnel Expenses / Other Operating Expenses	53.3	39.7
Non-interest Income (net) / Other Operating Expenses	24.1	71.5

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	234	236	17.6	4	275	279	20.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	86	86	6.4	0	156	157	11.4
Financial assets held for trading	0	86	86	6.4	0	156	157	11.4
Public sector debt securities	0	75	75	5.6	0	122	122	8.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	11	11	0.8	0	34	34	2.5
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	5	321	327	24.3	1	388	389	28.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	9	9	0.7	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	9	9	0.7	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	182	344	526	39.2	208	197	406	29.5
Loans and Receivables	182	344	525	39.1	207	197	404	29.4
Loans granted to the Banks risk group	0	21	21	1.5	0	43	43	3.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	182	323	505	37.6	207	154	361	26.3
Loans under follow-up	9	0	9	0.7	6	0	6	0.4
Specific provisions (-)	8	0	8	0.6	5	0	5	0.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	13	90	103	7.7	5	108	114	8.3
Public sector debt securities	8	81	89	6.6	3	83	87	6.3
Other marketable securities	5	9	14	1.0	2	25	27	1.9
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	23	0	23	1.7	22	0	22	1.6
Financial subsidiaries	23	0	23	1.7	22	0	22	1.6
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	30	0	30	2.2	5	0	5	0.4
Intangible Assets (Net)	1	0	1	0.1	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	1	0	1	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	1	0	1	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	1	2	0.2	2	1	3	0.2
Total Assets	257	1,085	1,342	100.0	250	1,126	1,376	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	8	972	980	73.0	29	1,134	1,163	84.5
Deposits held by the Banks risk group	2	699	701	52.2	16	808	824	59.9
Other	6	273	279	20.8	14	326	339	24.7
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	132	133	9.9	0	1	1	0.1
Money Market Takings	0	0	0	0.0	1	0	1	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	1	0	1	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	1	1	0.1	0	7	7	0.5
Other External Resources	1	1	3	0.2	2	1	4	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	14	0	14	1.1	15	1	15	1.1
General provisions	8	0	8	0.6	7	0	7	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.2	3	0	3	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.2	5	1	5	0.4
Liabilities for Tax	4	0	4	0.3	3	0	3	0.2
Current liabilities for tax	3	0	3	0.2	3	0	3	0.2
Deferred liabilities for tax	1	0	1	0.1	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	208	0	208	15.5	182	0	182	13.2
Paid-in capital	117	0	117	8.7	125	0	125	9.1
Supplementary capital	22	0	22	1.7	-1	0	-1	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	23	0	23	1.7	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	-0.1	-1	0	-1	-0.1
Profit reserves	6	0	6	0.4	5	0	5	0.4
Legal reserves	6	0	6	0.4	5	0	5	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	64	0	64	4.7	53	0	53	3.8
Prior years income/loss	42	0	42	3.2	35	0	35	2.5
Current year income/loss	21	0	21	1.6	18	0	18	1.3
Total Liabilities	235	1,107	1,342	100.0	233	1,143	1,376	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	67	718	785	50	669	719
Letters of guarantee	65	541	606	50	527	577
Bank acceptances	0	11	11	0	1	1
Letters of credit	0	71	71	0	70	70
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2	94	96	0	71	71
Commitments	0	5	5	3	8	11
Irrevocable commitments	0	5	5	3	8	11
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	5	5	10
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	5	5	10
Custody and Pledged Securities	126	68	194	109	68	178
Items held in Custody	1	1	2	75	1	75
Pledged Items	125	66	191	35	68	102
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	194	790	984	167	750	917

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	59	52
Interest on loans	34	30
Interest received from reserve deposits	1	1
Interest received from banks	8	6
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	16	15
Other interest income	0	0
Interest Expenses	15	10
Interest on deposits	13	10
Interest on money market transactions	2	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	44	42
Net Fees and Commissions Income/Expenses	11	11
Fees and commissions received	11	11
Fees and commissions paid	0	0
Dividend Income	2	2
Trading Profit/Loss (net)	0	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	-1
Foreign exchange profit/loss	0	2
Other Operating Income	3	0
Total Operating Income/Expenses	61	56
Provision for Loan Losses or other Receivables (-)	13	12
Specific provisions of banks loans and other receivables*	6	2
General provision expenses*	2	1
Other Operating Expenses (-)	22	21
Personnel Expenses*	15	15
Net Operating Profit/Loss	26	22
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	26	22
Provisions for Taxes on Income from Continuing Operations (±)	-5	-5
Net Profit/Loss from Continuing Operations	21	18
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	21	18

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	18.2	18.8
Shareholders' Equity / Total Assets	15.5	13.2
(Shareholders' Equity - Permanent Assets) / Total Assets	11.5	11.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	-1.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.8	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	19.2	18.2
TC Liabilities / Total Liabilities	17.5	16.9
FC Assets / FC Liabilities	98.0	98.5
TC Deposits / Total Deposits	0.8	2.5
TC Loans / Total Loans and Receivables	34.7	51.3
Total Deposits / Total Assets	73.0	84.5
Funds Borrowed / Total Assets	9.9	0.1
Assets Quality		
Financial Assets (net) / Total Assets	14.8	19.7
Total Loans and Receivables / Total Assets	39.2	29.5
Total Loans and Receivables / Total Deposits	53.7	34.9
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	1.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.3
Specific Provisions / Loans Under Follow-up	93.5	79.6
Permanent Assets / Total Assets	4.0	2.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	49.0	59.9
Liquid Assets / Short-term Liabilities	98.9	120.8
TC Liquid Assets / Total Assets	0.5	0.3
Profitability		
Average Return on Assets	1.6	1.8
Average Return on Shareholders' Equity	11.1	12.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.4	71.6
Non-interest Income (net) / Total Assets	1.3	1.0
Other Operating Expenses / Total Assets	1.6	1.5
Personnel Expenses / Other Operating Expenses	70.4	69.8
Non-interest Income (net) / Other Operating Expenses	77.3	66.2

Bank Mellat

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6	29	35	13.2	6	15	21	14.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	26	102	128	47.7	14	43	57	38.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	100	0	100	37.2	66	0	66	44.2
Securities representing a share in capital	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	27	0	27	9.9	17	0	17	11.6
Other marketable securities	73	0	73	27.2	49	0	49	32.5
Loans and Receivables	2	0	2	0.8	2	0	2	1.5
Loans and Receivables	0	0	1	0.3	1	0	1	0.7
Loans granted to the Banks risk group	0	0	0	0.2	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	1	0	1	0.7
Loans under follow-up	2	0	2	0.8	2	0	2	1.3
Specific provisions (-)	1	0	1	0.3	1	0	1	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	0.9	2	0	2	1.6
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.1	0	0	0	0.1
Total Assets	136	132	268	100.0	91	59	150	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	67	121	188	69.9	28	50	78	52.4
Deposits held by the Banks risk group	64	47	110	41.0	16	15	31	20.7
Other	3	74	78	28.9	12	35	47	31.7
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.3
Other External Resources	1	0	1	0.2	0	0	0	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	0.5	1	0	1	0.7
General provisions	0	0	1	0.2	1	0	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.3	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	0.4	1	0	1	0.7
Current liabilities for tax	1	0	1	0.4	1	0	1	0.7
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	78	0	78	28.9	68	0	68	45.6
Paid-in capital	53	0	53	19.8	57	0	57	38.0
Supplementary capital	0	0	0	-0.1	0	0	0	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	-0.1	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.1	0	0	0	0.1
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.1	0	0	0	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	25	0	25	9.1	11	0	11	7.5
Prior years income/loss	11	0	11	3.9	3	0	3	2.1
Current year income/loss	14	0	14	5.2	8	0	8	5.4
Total Liabilities	147	121	268	100.0	99	50	150	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	1	2	1	0	1
Letters of guarantee	2	0	2	1	0	1
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	17	387	404	20	344	364
Items held in Custody	0	0	0	0	0	0
Pledged Items	3	60	63	6	54	60
Accepted independent guaran. and warran.	14	326	340	14	290	304
Total Off Balance Sheet Commitments	18	388	406	21	344	366

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	12	8
Interest on loans	0	1
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	10	5
Other interest income	0	0
Interest Expenses	1	0
Interest on deposits	1	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	12	8
Net Fees and Commissions Income/Expenses	7	3
Fees and commissions received	7	3
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	3	2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	3	2
Other Operating Income	0	1
Total Operating Income/Expenses	22	13
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	4	3
Personnel Expenses*	2	2
Net Operating Profit/Loss	18	10
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	18	10
Provisions for Taxes on Income from Continuing Operations (±)	0	-2
Net Profit/Loss from Continuing Operations	18	8
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	-4	0
Net Profit/Loss from Terminated Operations	-4	0
Net Profit/Losses	14	8

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	62.8	80.2
Shareholders' Equity / Total Assets	28.9	45.6
(Shareholders' Equity - Permanent Assets) / Total Assets	27.4	43.2
Net On Balance Sheet Position / Total Shareholders' Equity	14.3	12.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	14.3	12.6
Balance-Sheet Ratios		
TC Assets / Total Assets	50.8	60.7
TC Liabilities / Total Liabilities	54.8	66.5
FC Assets / FC Liabilities	108.8	117.2
TC Deposits / Total Deposits	35.6	36.3
TC Loans / Total Loans and Receivables	81.3	85.9
Total Deposits / Total Assets	69.9	52.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	37.2	44.2
Total Loans and Receivables / Total Assets	0.8	1.5
Total Loans and Receivables / Total Deposits	1.1	2.9
Loans Under Follow-up (gross) / Total Loans and Receivables	104.4	87.4
Loans Under Follow-up (net) / Total Loans and Receivables	64.5	52.4
Specific Provisions / Loans Under Follow-up	38.2	40.1
Permanent Assets / Total Assets	1.4	2.4
Consumer Loans / Total Loans and Receivables	5.8	3.8
Liquidity		
Liquid Assets / Total Assets	98.1	96.6
Liquid Assets / Short-term Liabilities	142.0	190.3
TC Liquid Assets / Total Assets	49.1	57.5
Profitability		
Average Return on Assets	7.1	4.0
Average Return on Shareholders' Equity	20.1	7.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	6.5	6.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.3	5.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.9	58.8
Non-interest Income (net) / Total Assets	3.8	3.6
Other Operating Expenses / Total Assets	1.3	1.9
Personnel Expenses / Other Operating Expenses	60.9	60.0
Non-interest Income (net) / Other Operating Expenses	284.8	193.7

Burgan Bank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	274	263	537	12.1	46	329	375	9.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	21	22	43	1.0	21	15	35	0.9
Financial assets held for trading	21	22	43	1.0	21	15	35	0.9
Public sector debt securities	1	1	1	0.0	3	0	4	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	21	21	42	0.9	17	14	32	0.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	42	42	0.9	0	68	68	1.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	41	25	67	1.5	99	48	147	3.8
Securities representing a share in capital	1	0	1	0.0	2	0	2	0.0
Public sector debt securities	40	25	65	1.5	96	26	123	3.1
Other marketable securities	0	0	0	0.0	0	22	22	0.6
Loans and Receivables	1,545	1,971	3,516	78.9	1,313	1,723	3,036	77.9
Loans and Receivables	1,502	1,971	3,473	77.9	1,281	1,723	3,004	77.1
Loans granted to the Banks risk group	6	0	6	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,496	1,971	3,467	77.8	1,281	1,723	3,004	77.1
Loans under follow-up	92	0	92	2.1	66	0	66	1.7
Specific provisions (-)	48	0	48	1.1	34	0	34	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	45	45	1.0	0	46	46	1.2
Public sector debt securities	0	45	45	1.0	0	46	46	1.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	68	0	68	1.5	67	0	67	1.7
Financial subsidiaries	68	0	68	1.5	67	0	67	1.7
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	68	2	70	1.6	50	1	51	1.3
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	68	2	70	1.6	50	1	51	1.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	15	0	15	0.3	17	0	17	0.4
Intangible Assets (Net)	12	0	12	0.3	13	0	13	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	12	0	12	0.3	13	0	13	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	12	0	12	0.3	13	0	13	0.3
Other Assets	17	12	29	0.6	16	14	30	0.8
Total Assets	2,074	2,382	4,456	100.0	1,655	2,244	3,899	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	932	1,435	2,367	53.1	811	1,550	2,361	60.6
Deposits held by the Banks risk group	8	15	23	0.5	4	22	26	0.7
Other	924	1,420	2,344	52.6	807	1,528	2,335	59.9
Derivative Finan. Liabilities Held for Trading	21	24	45	1.0	37	10	47	1.2
Funds Borrowed	10	1,108	1,118	25.1	7	620	627	16.1
Money Market Takings	0	53	53	1.2	60	53	113	2.9
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	1	0	1	0.0
Funds provided under repurchase agreements	0	53	53	1.2	59	53	112	2.9
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	11	62	72	1.6	12	45	58	1.5
Other External Resources	13	1	14	0.3	17	2	19	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	11	3	14	0.3	8	1	8	0.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	11	3	14	0.3	8	1	8	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	27	24	51	1.1	23	21	44	1.1
General provisions	11	17	29	0.6	10	15	26	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	9	0	9	0.2	7	0	7	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	7	6	14	0.3	5	6	11	0.3
Liabilities for Tax	17	0	17	0.4	11	0	11	0.3
Current liabilities for tax	8	0	8	0.2	7	0	7	0.2
Deferred liabilities for tax	9	0	9	0.2	4	0	4	0.1
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	302	302	6.8	0	300	300	7.7
Shareholders' Equity	399	2	401	9.0	312	-1	310	8.0
Paid-in capital	314	0	314	7.1	256	0	256	6.6
Supplementary capital	12	2	14	0.3	9	-1	8	0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	0	-1	0.0	0	-2	-2	-0.1
Revaluation changes of property and equip.	5	0	5	0.1	5	0	5	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	9	2	11	0.2	6	1	6	0.2
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	0.0	-1	0	-1	0.0
Profit reserves	44	0	44	1.0	26	0	26	0.7
Legal reserves	6	0	6	0.1	6	0	6	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	38	0	38	0.9	21	0	21	0.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	29	0	29	0.7	20	0	20	0.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	29	0	29	0.7	20	0	20	0.5
Total Liabilities	1,442	3,014	4,456	100.0	1,298	2,601	3,899	100.0

Burgan Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	201	360	562	209	354	563
Letters of guarantee	200	261	461	208	243	450
Bank acceptances	1	28	29	1	36	37
Letters of credit	0	62	62	0	73	73
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	10	10	0	3	3
Commitments	150	38	188	189	111	300
Irrevocable commitments	150	38	188	189	111	300
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,410	7,753	9,163	1,435	4,648	6,083
Derivative finan. instruments held for hedging	210	625	835	167	481	648
Trading transactions	1,201	7,128	8,328	1,268	4,167	5,435
Custody and Pledged Securities	9,093	6,989	16,082	8,431	5,666	14,097
Items held in Custody	412	42	453	378	39	417
Pledged Items	8,681	6,947	15,628	8,053	5,627	13,680
Accepted independent guaran. and warran.	0	0	0	0	1	1
Total Off Balance Sheet Commitments	10,855	15,140	25,994	10,264	10,780	21,044

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	383	325
Interest on loans	300	236
Interest received from reserve deposits	5	3
Interest received from banks	7	1
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	10	11
Other interest income	60	72
Interest Expenses	266	221
Interest on deposits	151	114
Interest on money market transactions	41	27
Interest on funds borrowed	3	5
Interest on securities issued	0	1
Other interest expenses	71	74
Net Interest Income/Expenses	117	105
Net Fees and Commissions Income/Expenses	8	7
Fees and commissions received	10	8
Fees and commissions paid	2	2
Dividend Income	0	0
Trading Profit/Loss (net)	5	6
Profit/loss on trading account securities	1	2
Profit/losses on derivative financial transactions	5	3
Foreign exchange profit/loss	-1	2
Other Operating Income	4	3
Total Operating Income/Expenses	134	120
Provision for Loan Losses or other Receivables (-)	22	20
Specific provisions of banks loans and other receivables*	16	19
General provision expenses*	2	2
Other Operating Expenses (-)	80	76
Personnel Expenses*	39	39
Net Operating Profit/Loss	32	25
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	5	1
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	37	26
Provisions for Taxes on Income from Continuing Operations (±)	-8	-6
Net Profit/Loss from Continuing Operations	29	20
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	29	20

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	19.6	17.7
Shareholders' Equity / Total Assets	9.0	8.0
(Shareholders' Equity - Permanent Assets) / Total Assets	5.6	4.3
Net On Balance Sheet Position / Total Shareholders' Equity	-94.2	-27.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.3	-10.9
Balance-Sheet Ratios		
TC Assets / Total Assets	46.5	42.4
TC Liabilities / Total Liabilities	32.4	33.3
FC Assets / FC Liabilities	79.0	86.3
TC Deposits / Total Deposits	39.4	34.3
TC Loans / Total Loans and Receivables	43.9	43.2
Total Deposits / Total Assets	53.1	60.6
Funds Borrowed / Total Assets	25.1	16.1
Assets Quality		
Financial Assets (net) / Total Assets	5.1	7.2
Total Loans and Receivables / Total Assets	78.9	77.9
Total Loans and Receivables / Total Deposits	148.5	128.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.6	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	1.0
Specific Provisions / Loans Under Follow-up	52.7	51.6
Permanent Assets / Total Assets	3.4	3.6
Consumer Loans / Total Loans and Receivables	4.3	2.4
Liquidity		
Liquid Assets / Total Assets	15.5	16.0
Liquid Assets / Short-term Liabilities	39.1	34.9
TC Liquid Assets / Total Assets	7.6	4.2
Profitability		
Average Return on Assets	0.7	0.6
Average Return on Shareholders' Equity	8.6	6.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.3	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.5	71.4
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	1.8	1.9
Personnel Expenses / Other Operating Expenses	48.6	51.5
Non-interest Income (net) / Other Operating Expenses	21.0	20.7

Citibank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	317	276	593	26.4	204	237	441	18.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	84	10	94	4.2	51	5	56	2.4
Financial assets held for trading	84	10	94	4.2	51	5	56	2.4
Public sector debt securities	78	0	78	3.5	6	0	6	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	6	10	15	0.7	46	5	51	2.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2	19	20	0.9	484	15	499	21.4
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	310	0	310	13.8	219	0	219	9.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	309	0	309	13.8	218	0	218	9.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	943	245	1,188	52.8	894	186	1,079	46.4
Loans and Receivables	938	245	1,183	52.6	891	186	1,077	46.2
Loans granted to the Banks risk group	0	0	0	0.0	5	0	5	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	938	245	1,183	52.6	886	186	1,072	46.0
Loans under follow-up	28	0	28	1.3	27	0	27	1.1
Specific provisions (-)	23	0	23	1.0	24	0	24	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	0.1	2	0	2	0.1
Intangible Assets (Net)	3	0	3	0.1	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.1	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.0	1	0	1	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.0	1	0	1	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	31	7	38	1.7	23	6	29	1.2
Total Assets	1,691	557	2,249	100.0	1,880	448	2,328	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1,120	669	1,789	79.6	990	708	1,698	72.9
Deposits held by the Banks risk group	30	110	140	6.2	83	156	238	10.2
Other	1,090	559	1,649	73.3	907	552	1,459	62.7
Derivative Finan. Liabilities Held for Trading	8	6	14	0.6	49	4	53	2.3
Funds Borrowed	2	0	2	0.1	15	75	90	3.8
Money Market Takings	0	0	0	0.0	48	0	48	2.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	48	0	48	2.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	1	0.0	1	11	12	0.5
Other External Resources	30	3	33	1.5	21	3	24	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	24	0	24	1.1	28	0	28	1.2
General provisions	14	0	14	0.6	13	0	13	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	0.3	7	0	7	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.2	7	0	7	0.3
Liabilities for Tax	8	0	8	0.4	6	0	6	0.3
Current liabilities for tax	8	0	8	0.4	6	0	6	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	378	0	378	16.8	370	0	370	15.9
Paid-in capital	9	0	9	0.4	10	0	10	0.4
Supplementary capital	58	0	58	2.6	68	0	68	2.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-7	0	-7	-0.3	-1	0	-1	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	65	0	65	2.9	70	0	70	3.0
Profit reserves	239	0	239	10.6	236	0	236	10.1
Legal reserves	5	0	5	0.2	5	0	5	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	235	0	235	10.4	231	0	231	9.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	71	0	71	3.2	56	0	56	2.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	71	0	71	3.2	56	0	56	2.4
Total Liabilities	1,571	678	2,249	100.0	1,527	801	2,328	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	215	419	635	191	524	714
Letters of guarantee	215	254	469	191	326	517
Bank acceptances	0	6	6	0	7	7
Letters of credit	0	150	150	0	182	182
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	9	9	0	9	9
Commitments	1,614	1,958	3,572	324	533	856
Irrevocable commitments	1,614	1,958	3,572	324	533	856
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	813	908	1,721	1,355	1,579	2,934
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	813	908	1,721	1,355	1,579	2,934
Custody and Pledged Securities	16,178	663	16,842	15,976	758	16,734
Items held in Custody	16,147	29	16,175	15,956	38	15,995
Pledged Items	31	568	599	18	607	625
Accepted independent guaran. and warran.	1	66	67	1	113	115
Total Off Balance Sheet Commitments	18,822	3,948	22,769	17,845	3,393	21,238

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	297	184
Interest on loans	125	106
Interest received from reserve deposits	6	4
Interest received from banks	105	48
Interest received from money market transactions	34	0
Interest received from marketable securities portfolio	27	27
Other interest income	0	0
Interest Expenses	118	93
Interest on deposits	112	83
Interest on money market transactions	5	4
Interest on funds borrowed	0	6
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	179	91
Net Fees and Commissions Income/Expenses	18	19
Fees and commissions received	27	28
Fees and commissions paid	10	9
Dividend Income	0	0
Trading Profit/Loss (net)	-58	22
Profit/loss on trading account securities	1	6
Profit/losses on derivative financial transactions	4	-7
Foreign exchange profit/loss	-63	23
Other Operating Income	36	40
Total Operating Income/Expenses	174	172
Provision for Loan Losses or other Receivables (-)	3	7
Specific provisions of banks loans and other receivables*	1	4
General provision expenses*	2	3
Other Operating Expenses (-)	84	89
Personnel Expenses*	27	27
Net Operating Profit/Loss	88	75
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	88	75
Provisions for Taxes on Income from Continuing Operations (±)	-17	-19
Net Profit/Loss from Continuing Operations	71	56
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	71	56

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	19.2	18.2
Shareholders' Equity / Total Assets	16.8	15.9
(Shareholders' Equity - Permanent Assets) / Total Assets	16.3	15.6
Net On Balance Sheet Position / Total Shareholders' Equity	33.4	-33.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.7	-1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	75.2	80.7
TC Liabilities / Total Liabilities	69.8	65.6
FC Assets / FC Liabilities	82.2	56.0
TC Deposits / Total Deposits	62.6	58.3
TC Loans / Total Loans and Receivables	79.4	82.8
Total Deposits / Total Assets	79.6	72.9
Funds Borrowed / Total Assets	0.1	3.8
Assets Quality		
Financial Assets (net) / Total Assets	17.9	11.8
Total Loans and Receivables / Total Assets	52.8	46.4
Total Loans and Receivables / Total Deposits	66.4	63.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	2.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.2
Specific Provisions / Loans Under Follow-up	81.6	90.7
Permanent Assets / Total Assets	0.4	0.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	45.2	52.2
Liquid Assets / Short-term Liabilities	60.3	66.6
TC Liquid Assets / Total Assets	31.7	41.2
Profitability		
Average Return on Assets	2.1	2.3
Average Return on Shareholders' Equity	14.9	15.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.9	3.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.9	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	102.0	50.7
Non-interest Income (net) / Total Assets	-0.2	3.5
Other Operating Expenses / Total Assets	3.7	3.8
Personnel Expenses / Other Operating Expenses	32.3	30.4
Non-interest Income (net) / Other Operating Expenses	-5.2	89.9

Denizbank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	813	3,659	4,472	13.9	648	3,546	4,194	14.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	145	87	232	0.7	296	137	434	1.5
Financial assets held for trading	145	87	232	0.7	296	137	434	1.5
Public sector debt securities	18	1	19	0.1	24	1	25	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	127	86	212	0.7	270	136	406	1.4
Other marketable securities	0	0	0	0.0	3	0	3	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	57	1,005	1,062	3.3	5	838	843	2.9
Money Market Securities	199	0	199	0.6	853	0	853	2.9
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	199	0	199	0.6	853	0	853	2.9
Financial Assets Available for Sale (Net)	1,527	252	1,780	5.5	1,541	324	1,865	6.4
Securities representing a share in capital	1	16	17	0.1	1	11	12	0.0
Public sector debt securities	1,526	174	1,701	5.3	1,540	252	1,791	6.1
Other marketable securities	0	62	62	0.2	0	62	62	0.2
Loans and Receivables	16,124	4,053	20,177	62.9	13,935	3,632	17,567	59.9
Loans and Receivables	15,908	4,053	19,961	62.2	13,666	3,632	17,298	59.0
Loans granted to the Banks risk group	233	34	267	0.8	27	34	61	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,675	4,019	19,694	61.4	13,639	3,598	17,238	58.8
Loans under follow-up	961	0	961	3.0	935	0	935	3.2
Specific provisions (-)	745	0	745	2.3	667	0	667	2.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	943	439	1,382	4.3	949	444	1,393	4.8
Public sector debt securities	943	439	1,382	4.3	949	444	1,393	4.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	0	2	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	0	2	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	253	1,725	1,978	6.2	223	1,281	1,504	5.1
Financial subsidiaries	248	1,725	1,973	6.1	219	1,281	1,499	5.1
Non-financial subsidiaries	4	0	4	0.0	5	0	5	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	1	0	1	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	1	0	1	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	1	0	1	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	117	0	117	0.4	122	0	122	0.4
Intangible Assets (Net)	45	0	45	0.1	54	0	54	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	44	0	44	0.1	53	0	53	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	46	0	46	0.1	43	0	43	0.1
Current assets for tax	0	0	0	0.0	19	0	19	0.1
Deferred assets for tax	46	0	46	0.1	24	0	24	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	338	262	601	1.9	298	142	440	1.5
Total Assets	20,609	11,483	32,092	100.0	18,970	10,343	29,313	100.0

Liabilities

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Deposits	11,128	8,821	19,949	62.2	9,981	7,975	17,956	61.3
Deposits held by the Banks risk group	46	976	1,022	3.2	79	839	918	3.1
Other	11,082	7,846	18,928	59.0	9,902	7,136	17,038	58.1
Derivative Finan. Liabilities Held for Trading	180	185	365	1.1	157	110	267	0.9
Funds Borrowed	210	3,471	3,681	11.5	240	2,815	3,055	10.4
Money Market Takings	951	104	1,054	3.3	1,534	0	1,534	5.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	951	104	1,054	3.3	1,534	0	1,534	5.2
Marketable Securities Issued (Net)	388	0	388	1.2	328	0	328	1.1
Bills	322	0	322	1.0	210	0	210	0.7
Asset backed securities	66	0	66	0.2	118	0	118	0.4
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	438	67	505	1.6	395	131	526	1.8
Other External Resources	287	419	706	2.2	300	252	553	1.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	3	0	3	0.0	5	0	5	0.0
Finance leasing payables	3	0	3	0.0	6	0	6	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	1	0	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	577	4	580	1.8	478	3	481	1.6
General provisions	391	0	391	1.2	363	0	363	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	33	0	33	0.1	30	0	30	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	152	4	156	0.5	85	3	88	0.3
Liabilities for Tax	69	0	69	0.2	49	0	49	0.2
Current liabilities for tax	69	0	69	0.2	49	0	49	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,395	1,395	4.3	0	1,558	1,558	5.3
Shareholders' Equity	3,403	-6	3,397	10.6	3,032	-31	3,001	10.2
Paid-in capital	879	0	879	2.7	942	0	942	3.2
Supplementary capital	-416	-6	-422	-1.3	-266	-31	-297	-1.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-112	-6	-119	-0.4	-127	-31	-158	-0.5
Revaluation changes of property and equip.	34	0	34	0.1	11	0	11	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-339	0	-339	-1.1	-154	0	-154	-0.5
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.0	4	0	4	0.0
Profit reserves	2,029	0	2,029	6.3	1,513	0	1,513	5.2
Legal reserves	67	0	67	0.2	52	0	52	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,492	0	1,492	4.6	1,238	0	1,238	4.2
Other profit reserves	470	0	470	1.5	223	0	223	0.8
Profit or loss	911	0	911	2.8	843	0	843	2.9
Prior years income/loss	413	0	413	1.3	442	0	442	1.5
Current year income/loss	498	0	498	1.6	400	0	400	1.4
Total Liabilities	17,633	14,459	32,092	100.0	16,499	12,814	29,313	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,968	4,397	7,365	2,866	5,238	8,105
Letters of guarantee	2,964	2,982	5,946	2,863	3,285	6,148
Bank acceptances	1	53	54	2	71	73
Letters of credit	0	701	701	0	657	657
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	661	664	2	1,225	1,227
Commitments	8,233	925	9,159	8,048	1,323	9,371
Irrevocable commitments	7,521	925	8,447	7,105	1,323	8,428
Revocable commitments	712	0	712	943	0	943
Derivative Financial Instruments	9,092	17,679	26,771	5,268	16,546	21,814
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	9,092	17,679	26,771	5,268	16,546	21,814
Custody and Pledged Securities	126,046	30,373	156,419	113,506	26,648	140,154
Items held in Custody	23,589	625	24,214	25,606	553	26,159
Pledged Items	102,384	29,416	131,801	87,790	25,858	113,649
Accepted independent guaran. and warran.	73	332	405	109	237	346
Total Off Balance Sheet Commitments	146,339	53,375	199,714	129,689	49,755	179,444

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	2,808	2,369
Interest on loans	2,426	2,050
Interest received from reserve deposits	27	16
Interest received from banks	38	2
Interest received from money market transactions	5	3
Interest received from marketable securities portfolio	289	280
Other interest income	24	18
Interest Expenses	1,520	1,218
Interest on deposits	1,210	913
Interest on money market transactions	193	164
Interest on funds borrowed	49	98
Interest on securities issued	41	32
Other interest expenses	27	10
Net Interest Income/Expenses	1,288	1,152
Net Fees and Commissions Income/Expenses	400	338
Fees and commissions received	532	452
Fees and commissions paid	133	114
Dividend Income	0	0
Trading Profit/Loss (net)	-232	-147
Profit/loss on trading account securities	-11	-2
Profit/losses on derivative financial transactions	-196	86
Foreign exchange profit/loss	-25	-231
Other Operating Income	136	161
Total Operating Income/Expenses	1,592	1,504
Provision for Loan Losses or other Receivables (-)	500	496
Specific provisions of banks loans and other receivables*	366	336
General provision expenses*	53	83
Other Operating Expenses (-)	754	739
Personnel Expenses*	335	337
Net Operating Profit/Loss	338	269
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	253	199
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	590	468
Provisions for Taxes on Income from Continuing Operations (±)	-92	-68
Net Profit/Loss from Continuing Operations	498	400
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	498	400

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	19.5	17.5
Shareholders' Equity / Total Assets	10.6	10.2
(Shareholders' Equity - Permanent Assets) / Total Assets	3.2	3.6
Net On Balance Sheet Position / Total Shareholders' Equity	-57.3	-49.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	11.8	5.6
Balance-Sheet Ratios		
TC Assets / Total Assets	64.2	64.7
TC Liabilities / Total Liabilities	54.9	56.3
FC Assets / FC Liabilities	79.4	80.7
TC Deposits / Total Deposits	55.8	55.6
TC Loans / Total Loans and Receivables	79.9	79.3
Total Deposits / Total Assets	62.2	61.3
Funds Borrowed / Total Assets	11.5	10.4
Assets Quality		
Financial Assets (net) / Total Assets	10.6	12.6
Total Loans and Receivables / Total Assets	62.9	59.9
Total Loans and Receivables / Total Deposits	101.1	97.8
Loans Under Follow-up (gross) / Total Loans and Receivables	4.8	5.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.5
Specific Provisions / Loans Under Follow-up	77.6	71.3
Permanent Assets / Total Assets	7.3	6.7
Consumer Loans / Total Loans and Receivables	28.9	29.2
Liquidity		
Liquid Assets / Total Assets	24.1	27.9
Liquid Assets / Short-term Liabilities	41.9	48.8
TC Liquid Assets / Total Assets	8.5	11.4
Profitability		
Average Return on Assets	1.6	1.4
Average Return on Shareholders' Equity	14.9	13.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.9	54.2
Non-interest Income (net) / Total Assets	0.9	1.2
Other Operating Expenses / Total Assets	2.3	2.5
Personnel Expenses / Other Operating Expenses	44.4	45.6
Non-interest Income (net) / Other Operating Expenses	40.3	47.7

Deutsche Bank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6	129	135	16.8	15	83	98	10.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	109	8	117	14.5	326	7	333	34.8
Financial assets held for trading	109	8	117	14.5	326	7	333	34.8
Public sector debt securities	109	0	109	13.5	326	0	326	34.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	8	8	1.0	0	7	7	0.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	86	2	88	10.9	25	87	111	11.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	308	147	455	56.4	249	149	397	41.5
Loans and Receivables	308	147	455	56.4	249	149	397	41.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	308	147	455	56.4	249	149	397	41.5
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	1	0	1	0.1
Intangible Assets (Net)	1	0	1	0.1	2	0	2	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	2	0	2	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	1	0	1	0.1
Current assets for tax	0	0	0	0.0	1	0	1	0.1
Deferred assets for tax	1	0	1	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	8	9	1.2	6	8	14	1.4
Total Assets	513	293	806	100.0	624	334	958	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	158	90	248	30.7	123	137	260	27.1
Deposits held by the Banks risk group	38	0	38	4.7	38	0	38	4.0
Other	120	90	210	26.0	85	137	222	23.1
Derivative Finan. Liabilities Held for Trading	0	8	8	1.1	0	8	8	0.8
Funds Borrowed	0	396	396	49.1	58	204	262	27.4
Money Market Takings	0	0	0	0.0	269	0	269	28.0
Interbank money market takings	0	0	0	0.0	269	0	269	28.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	6	6	0.7	0	1	1	0.1
Other External Resources	0	0	1	0.1	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5	6	11	1.4	4	6	10	1.0
General provisions	2	0	2	0.3	3	0	3	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	2	4	0.5	1	1	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	4	5	0.6	0	5	5	0.5
Liabilities for Tax	2	0	2	0.2	2	0	2	0.2
Current liabilities for tax	2	0	2	0.2	2	0	2	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	135	0	135	16.7	146	0	146	15.3
Paid-in capital	36	0	36	4.4	38	0	38	4.0
Supplementary capital	8	0	8	1.0	9	0	9	0.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	8	0	8	1.0	9	0	9	0.9
Profit reserves	76	0	76	9.4	79	0	79	8.3
Legal reserves	21	0	21	2.6	21	0	21	2.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	55	0	55	6.8	58	0	58	6.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	15	0	15	1.8	20	0	20	2.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	15	0	15	1.8	20	0	20	2.1
Total Liabilities	300	506	806	100.0	602	356	958	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	12	78	90	19	71	90
Letters of guarantee	12	74	85	19	71	89
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	5	5	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	224	1	225	291	13	304
Irrevocable commitments	224	1	225	291	13	304
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,092	1,677	2,769	379	460	839
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,092	1,677	2,769	379	460	839
Custody and Pledged Securities	17,104	10	17,114	13,196	10	13,206
Items held in Custody	17,104	10	17,114	13,196	10	13,206
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	18,431	1,767	20,198	13,884	554	14,438

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	66	58
Interest on loans	35	37
Interest received from reserve deposits	1	1
Interest received from banks	4	4
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	25	17
Other interest income	0	0
Interest Expenses	14	20
Interest on deposits	4	4
Interest on money market transactions	1	11
Interest on funds borrowed	9	5
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	51	38
Net Fees and Commissions Income/Expenses	12	10
Fees and commissions received	16	15
Fees and commissions paid	5	5
Dividend Income	0	0
Trading Profit/Loss (net)	-16	-1
Profit/loss on trading account securities	4	3
Profit/losses on derivative financial transactions	35	-3
Foreign exchange profit/loss	-56	0
Other Operating Income	3	6
Total Operating Income/Expenses	49	54
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	31	28
Personnel Expenses*	11	10
Net Operating Profit/Loss	19	24
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	19	24
Provisions for Taxes on Income from Continuing Operations (±)	-4	-4
Net Profit/Loss from Continuing Operations	15	20
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	15	20

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	21.5	21.6
Shareholders' Equity / Total Assets	16.7	15.3
(Shareholders' Equity - Permanent Assets) / Total Assets	16.5	15.0
Net On Balance Sheet Position / Total Shareholders' Equity	-130.4	28.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	11.4
Balance-Sheet Ratios		
TC Assets / Total Assets	63.6	65.1
TC Liabilities / Total Liabilities	37.3	62.9
FC Assets / FC Liabilities	58.0	93.9
TC Deposits / Total Deposits	63.7	47.2
TC Loans / Total Loans and Receivables	67.8	62.5
Total Deposits / Total Assets	30.7	27.1
Funds Borrowed / Total Assets	49.1	27.4
Assets Quality		
Financial Assets (net) / Total Assets	14.5	34.8
Total Loans and Receivables / Total Assets	56.4	41.5
Total Loans and Receivables / Total Deposits	183.4	153.0
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.2	0.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	42.2	56.7
Liquid Assets / Short-term Liabilities	93.0	99.0
TC Liquid Assets / Total Assets	24.9	38.2
Profitability		
Average Return on Assets	1.3	3.0
Average Return on Shareholders' Equity	9.5	17.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.4	4.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	104.5	71.4
Non-interest Income (net) / Total Assets	-0.3	1.6
Other Operating Expenses / Total Assets	3.8	2.9
Personnel Expenses / Other Operating Expenses	35.1	35.8
Non-interest Income (net) / Other Operating Expenses	-7.2	54.5

Habib Bank Limited

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	5	5	11.1	0	6	6	11.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	16	13	29	59.9	12	18	30	55.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	2	2	4.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	2	2	4.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	11	2	13	27.8	13	2	15	27.6
Loans and Receivables	11	2	13	27.8	13	2	15	27.6
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	11	2	13	27.8	13	2	15	27.6
Loans under follow-up	1	0	1	1.4	1	0	1	1.4
Specific provisions (-)	1	0	1	1.4	1	0	1	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.5	0	0	0	0.6
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.5	0	0	0	0.4
Total Assets	29	19	48	100.0	26	28	54	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	12	7	19	39.0	9	8	17	30.9
Deposits held by the Banks risk group	0	0	0	0.9	0	0	0	0.7
Other	12	7	18	38.1	8	8	16	30.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	10	10	21.6	0	18	18	33.8
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	1	1.2	0	1	1	1.5
Other External Resources	0	0	0	0.5	0	0	1	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.4	1	0	1	1.4
General provisions	0	0	0	0.3	0	0	0	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.4	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.6	0	0	0	0.6
Liabilities for Tax	0	0	0	0.4	0	0	0	0.5
Current liabilities for tax	0	0	0	0.4	0	0	0	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	17	0	17	35.8	17	0	17	31.0
Paid-in capital	8	0	8	16.5	9	0	9	15.9
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	9	0	9	19.3	8	0	8	15.1
Prior years income/loss	8	0	8	15.7	7	0	7	12.6
Current year income/loss	2	0	2	3.6	1	0	1	2.5
Total Liabilities	30	18	48	100.0	27	27	54	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	5	5	0	7	7
Letters of guarantee	0	1	2	0	2	2
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	3	3	0	5	5
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	39	6	46
Irrevocable commitments	0	0	0	0	6	6
Revocable commitments	0	0	0	39	0	39
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	18	44	62	0	22	22
Items held in Custody	2	2	4	0	22	22
Pledged Items	16	42	58	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	18	48	67	40	35	75

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	3	3
Interest on loans	2	1
Interest received from reserve deposits	0	0
Interest received from banks	2	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	1	0
Interest on deposits	1	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	3	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	0	0
Total Operating Income/Expenses	3	3
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	2	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	2	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	40.2	46.0
Shareholders' Equity / Total Assets	35.8	31.0
(Shareholders' Equity - Permanent Assets) / Total Assets	35.2	30.4
Net On Balance Sheet Position / Total Shareholders' Equity	19.8	19.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	19.8	19.6
Balance-Sheet Ratios		
TC Assets / Total Assets	59.9	47.9
TC Liabilities / Total Liabilities	63.1	49.8
FC Assets / FC Liabilities	108.6	103.8
TC Deposits / Total Deposits	62.7	51.7
TC Loans / Total Loans and Receivables	85.8	84.5
Total Deposits / Total Assets	39.0	30.9
Funds Borrowed / Total Assets	21.6	33.8
Assets Quality		
Financial Assets (net) / Total Assets	0.0	4.4
Total Loans and Receivables / Total Assets	27.8	27.6
Total Loans and Receivables / Total Deposits	71.2	89.3
Loans Under Follow-up (gross) / Total Loans and Receivables	5.2	5.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.6	0.6
Consumer Loans / Total Loans and Receivables	3.5	0.6
Liquidity		
Liquid Assets / Total Assets	71.0	71.3
Liquid Assets / Short-term Liabilities	180.6	126.1
TC Liquid Assets / Total Assets	34.9	23.5
Profitability		
Average Return on Assets	4.1	1.9
Average Return on Shareholders' Equity	11.7	4.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.5	3.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.6	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	77.6	69.9
Non-interest Income (net) / Total Assets	1.6	1.9
Other Operating Expenses / Total Assets	2.7	2.9
Personnel Expenses / Other Operating Expenses	55.3	39.9
Non-interest Income (net) / Other Operating Expenses	60.2	67.3

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Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	523	512	1,035	15.8	51	452	503	7.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	111	140	251	3.8	182	96	278	4.0
Financial assets held for trading	111	140	251	3.8	182	96	278	4.0
Public sector debt securities	62	5	67	1.0	11	7	18	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	48	134	182	2.8	169	89	258	3.7
Other marketable securities	1	0	1	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	91	91	1.4	12	249	261	3.8
Money Market Securities	56	420	476	7.3	0	1,243	1,243	17.9
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	56	420	476	7.3	0	1,243	1,243	17.9
Financial Assets Available for Sale (Net)	359	2	361	5.5	358	1	359	5.2
Securities representing a share in capital	1	2	3	0.1	1	1	2	0.0
Public sector debt securities	358	0	358	5.5	357	0	357	5.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,817	1,216	4,033	61.8	2,893	1,129	4,022	58.1
Loans and Receivables	2,744	1,216	3,960	60.6	2,765	1,129	3,894	56.2
Loans granted to the Banks risk group	0	1	1	0.0	0	2	2	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,744	1,214	3,959	60.6	2,765	1,127	3,892	56.2
Loans under follow-up	229	0	229	3.5	407	0	407	5.9
Specific provisions (-)	156	0	156	2.4	279	0	279	4.0
Factoring Receivables	105	0	105	1.6	135	0	135	2.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	9	0	9	0.1	10	0	10	0.1
Financial subsidiaries	9	0	9	0.1	10	0	10	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	20	0	20	0.3
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	20	0	20	0.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	22	0	22	0.3	23	0	23	0.3
Intangible Assets (Net)	39	0	39	0.6	36	0	36	0.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	39	0	39	0.6	36	0	36	0.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	43	0	43	0.7	1	0	1	0.0
Current assets for tax	5	0	5	0.1	1	0	1	0.0
Deferred assets for tax	39	0	39	0.6	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	1	0	1	0.0
Other Assets	27	37	63	1.0	28	5	32	0.5
Total Assets	4,111	2,418	6,529	100.0	3,751	3,174	6,925	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1,273	3,067	4,340	66.5	1,708	2,597	4,305	62.2
Deposits held by the Banks risk group	22	2	24	0.4	45	2	48	0.7
Other	1,251	3,064	4,316	66.1	1,662	2,595	4,257	61.5
Derivative Finan. Liabilities Held for Trading	55	141	196	3.0	7	183	190	2.7
Funds Borrowed	217	474	691	10.6	60	605	665	9.6
Money Market Takings	0	0	0	0.0	151	0	151	2.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	151	0	151	2.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	66	4	70	1.1	96	1	97	1.4
Other External Resources	65	4	70	1.1	67	6	73	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	180	0	181	2.8	220	0	220	3.2
General provisions	114	0	114	1.7	117	0	117	1.7
Restructuring reserves	23	0	23	0.3	0	0	0	0.0
Reserves for employee benefit	17	0	17	0.3	16	0	16	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	26	0	27	0.4	87	0	88	1.3
Liabilities for Tax	11	0	11	0.2	12	0	12	0.2
Current liabilities for tax	11	0	11	0.2	12	0	12	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	292	292	4.5	0	564	564	8.1
Shareholders' Equity	679	1	680	10.4	647	0	647	9.3
Paid-in capital	173	0	173	2.6	185	0	185	2.7
Supplementary capital	68	1	69	1.1	78	0	78	1.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-6	0	-5	-0.1	-1	0	-1	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	1	0	1	0.0	1	0	1	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	72	0	72	1.1	77	0	77	1.1
Profit reserves	356	0	356	5.5	485	0	485	7.0
Legal reserves	49	0	49	0.7	52	0	52	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	316	0	316	4.8	440	0	440	6.4
Other profit reserves	-8	0	-8	-0.1	-7	0	-7	-0.1
Profit or loss	82	0	82	1.3	-101	0	-101	-1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	82	0	82	1.3	-101	0	-101	-1.5
Total Liabilities	2,547	3,982	6,529	100.0	2,969	3,956	6,925	100.0

HSBC Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	245	497	742	235	518	753
Letters of guarantee	244	178	422	235	267	502
Bank acceptances	0	41	41	0	17	17
Letters of credit	0	185	185	0	135	135
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	93	94	0	99	99
Commitments	2,458	1,946	4,404	2,014	1,317	3,331
Irrevocable commitments	2,458	1,946	4,404	2,014	1,317	3,331
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	7,571	16,382	23,952	3,728	12,319	16,047
Derivative finan. instruments held for hedging	0	0	0	69	90	159
Trading transactions	7,571	16,382	23,952	3,659	12,229	15,888
Custody and Pledged Securities	6,486	14,796	21,282	7,696	18,055	25,751
Items held in Custody	2,824	438	3,262	2,198	465	2,663
Pledged Items	2,262	2,546	4,808	3,493	3,922	7,416
Accepted independent guaran. and warran.	1,399	11,812	13,212	2,005	13,667	15,672
Total Off Balance Sheet Commitments	16,759	33,621	50,380	13,674	32,208	45,882

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	598	575
Interest on loans	421	513
Interest received from reserve deposits	6	4
Interest received from banks	97	3
Interest received from money market transactions	31	7
Interest received from marketable securities portfolio	42	46
Other interest income	1	1
Interest Expenses	234	305
Interest on deposits	165	216
Interest on money market transactions	61	69
Interest on funds borrowed	5	15
Interest on securities issued	0	0
Other interest expenses	3	5
Net Interest Income/Expenses	364	271
Net Fees and Commissions Income/Expenses	88	106
Fees and commissions received	99	119
Fees and commissions paid	11	12
Dividend Income	11	6
Trading Profit/Loss (net)	-133	18
Profit/loss on trading account securities	5	6
Profit/losses on derivative financial transactions	60	151
Foreign exchange profit/loss	-198	-138
Other Operating Income	72	64
Total Operating Income/Expenses	402	465
Provision for Loan Losses or other Receivables (-)	91	225
Specific provisions of banks loans and other receivables*	86	156
General provision expenses*	0	0
Other Operating Expenses (-)	266	340
Personnel Expenses*	115	159
Net Operating Profit/Loss	44	-100
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	44	-100
Provisions for Taxes on Income from Continuing Operations (±)	37	-1
Net Profit/Loss from Continuing Operations	82	-101
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	82	-101

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	17.6	20.4
Shareholders' Equity / Total Assets	10.4	9.3
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	6.5
Net On Balance Sheet Position / Total Shareholders' Equity	-185.9	-55.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.7	-13.0
Balance-Sheet Ratios		
TC Assets / Total Assets	63.0	54.2
TC Liabilities / Total Liabilities	39.0	42.9
FC Assets / FC Liabilities	60.7	80.2
TC Deposits / Total Deposits	29.3	39.7
TC Loans / Total Loans and Receivables	69.9	71.9
Total Deposits / Total Assets	66.5	62.2
Funds Borrowed / Total Assets	10.6	9.6
Assets Quality		
Financial Assets (net) / Total Assets	9.4	9.5
Total Loans and Receivables / Total Assets	61.8	58.1
Total Loans and Receivables / Total Deposits	92.9	93.4
Loans Under Follow-up (gross) / Total Loans and Receivables	5.7	10.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.8	3.2
Specific Provisions / Loans Under Follow-up	68.0	68.6
Permanent Assets / Total Assets	2.2	2.9
Consumer Loans / Total Loans and Receivables	27.3	38.6
Liquidity		
Liquid Assets / Total Assets	33.9	38.2
Liquid Assets / Short-term Liabilities	54.3	63.7
TC Liquid Assets / Total Assets	16.1	8.7
Profitability		
Average Return on Assets	-0.2	-0.9
Average Return on Shareholders' Equity	-2.5	-10.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	-1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.3	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.1	24.6
Non-interest Income (net) / Total Assets	0.6	2.8
Other Operating Expenses / Total Assets	4.1	4.9
Personnel Expenses / Other Operating Expenses	43.2	46.8
Non-interest Income (net) / Other Operating Expenses	14.5	57.0

ICBC Turkey Bank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	27	331	358	10.5	32	297	329	14.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	322	322	9.4	0	43	43	1.9
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	240	287	527	15.4	157	280	437	18.7
Securities representing a share in capital	0	1	1	0.0	0	1	1	0.0
Public sector debt securities	240	98	338	9.9	157	97	253	10.8
Other marketable securities	0	188	188	5.5	0	183	183	7.8
Loans and Receivables	976	1,047	2,023	59.2	669	772	1,441	61.7
Loans and Receivables	969	1,047	2,017	59.0	659	772	1,431	61.3
Loans granted to the Banks risk group	0	145	145	4.3	0	307	307	13.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	969	902	1,871	54.8	659	466	1,124	48.1
Loans under follow-up	26	0	26	0.7	33	0	33	1.4
Specific provisions (-)	19	0	19	0.6	22	0	22	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	54	76	131	3.8	27	26	52	2.2
Public sector debt securities	54	24	79	2.3	27	0	27	1.2
Other marketable securities	0	52	52	1.5	0	26	26	1.1
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	20	0	20	0.6	7	0	7	0.3
Financial subsidiaries	20	0	20	0.6	7	0	7	0.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	9	0	9	0.3	8	0	8	0.4
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.1	3	0	3	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.1	3	0	3	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	15	7	22	0.7	12	1	13	0.6
Total Assets	1,347	2,070	3,417	100.0	915	1,420	2,335	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	399	492	891	26.1	607	354	961	41.2
Deposits held by the Banks risk group	19	3	23	0.7	147	4	151	6.5
Other	379	489	868	25.4	460	350	810	34.7
Derivative Finan. Liabilities Held for Trading	4	0	4	0.1	0	0	0	0.0
Funds Borrowed	2	1,851	1,853	54.2	2	1,070	1,072	45.9
Money Market Takings	305	0	305	8.9	48	47	95	4.1
Interbank money market takings	169	0	169	4.9	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	136	0	136	4.0	48	47	95	4.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	0	2	0.1	2	0	2	0.1
Other External Resources	19	10	29	0.8	11	1	12	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	37	0	37	1.1	20	0	20	0.8
General provisions	28	0	28	0.8	11	0	11	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.1	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.2	6	0	6	0.2
Liabilities for Tax	7	0	7	0.2	4	0	4	0.2
Current liabilities for tax	7	0	7	0.2	4	0	4	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	289	1	290	8.5	174	-5	169	7.2
Paid-in capital	228	0	228	6.7	119	0	119	5.1
Supplementary capital	1	1	2	0.0	2	-5	-3	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-2	1	-1	0.0	0	-5	-6	-0.3
Revaluation changes of property and equip.	3	0	3	0.1	3	0	3	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	50	0	50	1.5	54	0	54	2.3
Legal reserves	3	0	3	0.1	3	0	3	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	32	0	32	0.9	34	0	34	1.5
Other profit reserves	15	0	15	0.4	16	0	16	0.7
Profit or loss	10	0	10	0.3	-1	0	-1	0.0
Prior years income/loss	-1	0	-1	0.0	-5	0	-5	-0.2
Current year income/loss	11	0	11	0.3	4	0	4	0.2
Total Liabilities	1,064	2,353	3,417	100.0	869	1,466	2,335	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	138	336	474	61	334	395
Letters of guarantee	138	306	444	61	274	335
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	18	18	0	22	22
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	12	12	0	37	37
Commitments	50	3	53	55	0	55
Irrevocable commitments	50	3	53	55	0	55
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	242	472	713	73	139	213
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	242	472	713	73	139	213
Custody and Pledged Securities	1,346	3,001	4,347	1,146	667	1,813
Items held in Custody	217	348	565	179	17	196
Pledged Items	1,129	2,653	3,782	966	651	1,617
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,776	3,812	5,588	1,335	1,141	2,476

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	195	131
Interest on loans	135	105
Interest received from reserve deposits	5	2
Interest received from banks	2	0
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	52	21
Other interest income	0	0
Interest Expenses	102	70
Interest on deposits	58	48
Interest on money market transactions	33	18
Interest on funds borrowed	11	4
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	93	60
Net Fees and Commissions Income/Expenses	16	6
Fees and commissions received	17	7
Fees and commissions paid	1	1
Dividend Income	3	0
Trading Profit/Loss (net)	-20	-6
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-17	-11
Foreign exchange profit/loss	-3	5
Other Operating Income	7	9
Total Operating Income/Expenses	99	69
Provision for Loan Losses or other Receivables (-)	25	12
Specific provisions of banks loans and other receivables*	3	7
General provision expenses*	18	2
Other Operating Expenses (-)	55	51
Personnel Expenses*	31	29
Net Operating Profit/Loss	19	6
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	19	6
Provisions for Taxes on Income from Continuing Operations (±)	-8	-2
Net Profit/Loss from Continuing Operations	11	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	11	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	14.4	19.8
Shareholders' Equity / Total Assets	8.5	7.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.4	6.1
Net On Balance Sheet Position / Total Shareholders' Equity	-82.2	14.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	-4.0
Balance-Sheet Ratios		
TC Assets / Total Assets	39.4	39.2
TC Liabilities / Total Liabilities	31.1	37.2
FC Assets / FC Liabilities	88.0	96.9
TC Deposits / Total Deposits	44.8	63.1
TC Loans / Total Loans and Receivables	48.2	46.4
Total Deposits / Total Assets	26.1	41.2
Funds Borrowed / Total Assets	54.2	45.9
Assets Quality		
Financial Assets (net) / Total Assets	19.3	21.0
Total Loans and Receivables / Total Assets	59.2	61.7
Total Loans and Receivables / Total Deposits	227.2	149.9
Loans Under Follow-up (gross) / Total Loans and Receivables	1.3	2.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.7
Specific Provisions / Loans Under Follow-up	74.7	68.7
Permanent Assets / Total Assets	1.1	1.1
Consumer Loans / Total Loans and Receivables	11.1	12.8
Liquidity		
Liquid Assets / Total Assets	35.3	34.7
Liquid Assets / Short-term Liabilities	82.5	72.0
TC Liquid Assets / Total Assets	7.8	8.1
Profitability		
Average Return on Assets	0.6	0.3
Average Return on Shareholders' Equity	6.9	3.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	91.8	77.0
Non-interest Income (net) / Total Assets	0.2	0.4
Other Operating Expenses / Total Assets	1.6	2.2
Personnel Expenses / Other Operating Expenses	55.5	56.7
Non-interest Income (net) / Other Operating Expenses	9.9	17.2

ING Bank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	122	1,954	2,076	14.8	118	1,833	1,951	13.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	111	52	163	1.2	81	71	152	1.1
Financial assets held for trading	111	52	163	1.2	81	71	152	1.1
Public sector debt securities	10	1	11	0.1	1	1	2	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	101	51	152	1.1	80	69	150	1.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	127	128	0.9	2	42	44	0.3
Money Market Securities	278	0	278	2.0	505	0	505	3.6
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	129	0	129	0.9
Receiv. from reverse repurchase agreements	278	0	278	2.0	375	0	375	2.7
Financial Assets Available for Sale (Net)	460	0	460	3.3	725	29	754	5.3
Securities representing a share in capital	2	0	2	0.0	2	29	31	0.2
Public sector debt securities	459	0	459	3.3	723	0	723	5.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	7,931	2,267	10,198	72.7	7,239	2,654	9,893	70.1
Loans and Receivables	7,799	2,267	10,066	71.8	7,115	2,654	9,769	69.2
Loans granted to the Banks risk group	39	0	39	0.3	29	1	30	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	7,760	2,267	10,027	71.5	7,086	2,653	9,739	69.0
Loans under follow-up	446	0	446	3.2	394	0	394	2.8
Specific provisions (-)	314	0	314	2.2	270	0	270	1.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	25	0	25	0.2	27	0	27	0.2
Financial subsidiaries	25	0	25	0.2	27	0	27	0.2
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	417	0	417	3.0	510	0	510	3.6
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	417	0	417	3.0	510	0	510	3.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	133	0	133	0.9	120	0	120	0.9
Intangible Assets (Net)	10	0	10	0.1	13	0	13	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	0	10	0.1	13	0	13	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	8	0	8	0.1	22	0	22	0.2
Current assets for tax	8	0	8	0.1	22	0	22	0.2
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	121	2	123	0.9	127	1	128	0.9
Total Assets	9,617	4,403	14,020	100.0	9,489	4,630	14,119	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	4,889	2,451	7,340	52.4	4,938	2,228	7,166	50.8
Deposits held by the Banks risk group	13	13	26	0.2	9	11	20	0.1
Other	4,876	2,438	7,314	52.2	4,929	2,217	7,146	50.6
Derivative Finan. Liabilities Held for Trading	74	50	124	0.9	107	57	163	1.2
Funds Borrowed	100	3,602	3,702	26.4	167	3,748	3,915	27.7
Money Market Takings	16	0	16	0.1	36	0	36	0.3
Interbank money market takings	0	0	0	0.0	36	0	36	0.3
Istanbul Stock Exc. money market takings	15	0	15	0.1	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	70	0	70	0.5
Bills	0	0	0	0.0	70	0	70	0.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	95	11	106	0.8	86	9	96	0.7
Other External Resources	56	4	59	0.4	86	6	91	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	6	1	7	0.0	9	2	11	0.1
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	6	1	7	0.0	9	2	11	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	220	0	220	1.6	205	0	205	1.5
General provisions	171	0	171	1.2	165	0	165	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	11	0	11	0.1	11	0	11	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	39	0	39	0.3	29	0	29	0.2
Liabilities for Tax	109	0	109	0.8	110	0	110	0.8
Current liabilities for tax	21	0	21	0.1	20	0	20	0.1
Deferred liabilities for tax	89	0	89	0.6	90	0	90	0.6
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	59	747	806	5.7	135	684	819	5.8
Shareholders' Equity	1,531	-1	1,529	10.9	1,411	25	1,437	10.2
Paid-in capital	924	0	924	6.6	991	0	991	7.0
Supplementary capital	75	-1	74	0.5	29	25	54	0.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-5	0	-5	0.0	-9	27	18	0.1
Revaluation changes of property and equip.	12	0	12	0.1	8	0	8	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	67	-1	66	0.5	29	-1	28	0.2
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	307	0	307	2.2	230	0	230	1.6
Legal reserves	39	0	39	0.3	28	0	28	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	268	0	268	1.9	201	0	201	1.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	224	0	224	1.6	162	0	162	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	224	0	224	1.6	162	0	162	1.1
Total Liabilities	7,155	6,865	14,020	100.0	7,361	6,758	14,119	100.0

ING Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	716	3,119	3,835	713	3,204	3,917
Letters of guarantee	716	1,050	1,766	713	1,098	1,811
Bank acceptances	0	21	21	0	31	31
Letters of credit	0	430	430	0	341	341
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1,617	1,617	0	1,733	1,733
Commitments	1,987	618	2,605	1,889	618	2,506
Irrevocable commitments	1,987	618	2,605	1,889	618	2,506
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	12,004	12,934	24,937	7,274	11,827	19,100
Derivative finan. instruments held for hedging	6,297	1,259	7,556	3,074	1,757	4,831
Trading transactions	5,707	11,674	17,381	4,199	10,070	14,269
Custody and Pledged Securities	60,501	8,714	69,215	59,805	7,685	67,491
Items held in Custody	281	386	667	153	409	561
Pledged Items	10,193	1,907	12,100	11,515	1,707	13,223
Accepted independent guaran. and warran.	50,027	6,421	56,448	48,137	5,569	53,707
Total Off Balance Sheet Commitments	75,208	25,385	100,593	69,681	23,334	93,014

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	1,314	1,193
Interest on loans	1,169	1,075
Interest received from reserve deposits	12	7
Interest received from banks	11	7
Interest received from money market transactions	57	11
Interest received from marketable securities portfolio	65	93
Other interest income	0	0
Interest Expenses	601	562
Interest on deposits	483	436
Interest on money market transactions	102	94
Interest on funds borrowed	11	28
Interest on securities issued	3	2
Other interest expenses	3	3
Net Interest Income/Expenses	713	631
Net Fees and Commissions Income/Expenses	142	118
Fees and commissions received	198	166
Fees and commissions paid	56	49
Dividend Income	13	10
Trading Profit/Loss (net)	-116	-59
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-7	243
Foreign exchange profit/loss	-109	-302
Other Operating Income	99	100
Total Operating Income/Expenses	851	801
Provision for Loan Losses or other Receivables (-)	169	168
Specific provisions of banks loans and other receivables*	134	149
General provision expenses*	17	8
Other Operating Expenses (-)	400	429
Personnel Expenses*	162	165
Net Operating Profit/Loss	282	204
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	282	204
Provisions for Taxes on Income from Continuing Operations (±)	-58	-41
Net Profit/Loss from Continuing Operations	224	162
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	224	162

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	19.9	17.7
Shareholders' Equity / Total Assets	10.9	10.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.8	8.2
Net On Balance Sheet Position / Total Shareholders' Equity	-142.8	-95.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	1.6
Balance-Sheet Ratios		
TC Assets / Total Assets	68.6	67.2
TC Liabilities / Total Liabilities	51.0	52.1
FC Assets / FC Liabilities	64.1	68.5
TC Deposits / Total Deposits	66.6	68.9
TC Loans / Total Loans and Receivables	77.8	73.2
Total Deposits / Total Assets	52.4	50.8
Funds Borrowed / Total Assets	26.4	27.7
Assets Quality		
Financial Assets (net) / Total Assets	7.4	10.0
Total Loans and Receivables / Total Assets	72.7	70.1
Total Loans and Receivables / Total Deposits	138.9	138.1
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	4.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.3
Specific Provisions / Loans Under Follow-up	70.5	68.4
Permanent Assets / Total Assets	2.1	2.0
Consumer Loans / Total Loans and Receivables	32.3	34.0
Liquidity		
Liquid Assets / Total Assets	22.1	24.1
Liquid Assets / Short-term Liabilities	41.2	47.4
TC Liquid Assets / Total Assets	6.9	10.1
Profitability		
Average Return on Assets	1.8	1.0
Average Return on Shareholders' Equity	16.8	10.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	3.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.0	60.3
Non-interest Income (net) / Total Assets	1.0	1.2
Other Operating Expenses / Total Assets	2.9	3.0
Personnel Expenses / Other Operating Expenses	40.4	38.4
Non-interest Income (net) / Other Operating Expenses	34.6	39.4

Intesa Sanpaolo S.p.A.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	504	504	17.9	1	272	273	16.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3	4	8	0.3	0	2	2	0.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	247	1,984	2,230	79.5	249	1,074	1,322	80.4
Loans and Receivables	247	1,984	2,230	79.5	249	1,074	1,322	80.4
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	247	1,984	2,230	79.5	249	1,074	1,322	80.4
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	62	0	62	2.2	47	0	47	2.8
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.0	0	0	0	0.0
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	2	3	0.1	1	0	1	0.0
Total Assets	313	2,494	2,807	100.0	297	1,349	1,646	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	1	1,413	1,414	50.4	26	455	480	29.2
Deposits held by the Banks risk group	0	1,360	1,360	48.5	0	435	435	26.4
Other	1	53	53	1.9	26	19	45	2.7
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	1,106	1,107	39.4	16	888	904	54.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	4	4	0.1	0	1	1	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	22	0	22	0.8	13	0	13	0.8
General provisions	22	0	22	0.8	13	0	13	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	3	0	3	0.1	2	0	2	0.2
Current liabilities for tax	3	0	3	0.1	2	0	2	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	257	0	257	9.2	245	0	245	14.9
Paid-in capital	179	0	179	6.4	192	0	192	11.7
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	78	0	78	2.8	53	0	53	3.2
Prior years income/loss	49	0	49	1.8	25	0	25	1.5
Current year income/loss	28	0	28	1.0	27	0	27	1.7
Total Liabilities	284	2,523	2,807	100.0	302	1,344	1,646	100.0

Intesa Sanpaolo S.p.A.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	12	18	30	2	12	14
Letters of guarantee	12	17	29	2	11	13
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	126	312	437
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	126	312	437
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	45	0	45	38	0	38
Items held in Custody	0	0	0	0	0	0
Pledged Items	45	0	45	38	0	38
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	57	18	75	165	324	489

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	56	42
Interest on loans	53	41
Interest received from reserve deposits	0	0
Interest received from banks	3	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	3	4
Interest on deposits	1	1
Interest on money market transactions	3	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	53	38
Net Fees and Commissions Income/Expenses	-2	2
Fees and commissions received	1	2
Fees and commissions paid	3	0
Dividend Income	0	0
Trading Profit/Loss (net)	3	5
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	3	-1
Foreign exchange profit/loss	0	6
Other Operating Income	0	0
Total Operating Income/Expenses	54	44
Provision for Loan Losses or other Receivables (-)	10	4
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	10	4
Other Operating Expenses (-)	6	5
Personnel Expenses*	2	2
Net Operating Profit/Loss	38	35
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	38	35
Provisions for Taxes on Income from Continuing Operations (±)	-10	0
Net Profit/Loss from Continuing Operations	28	35
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	-8
Net Profit/Loss from Terminated Operations	0	-8
Net Profit/Losses	28	27

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	23.8	15.1
Shareholders' Equity / Total Assets	9.2	14.9
(Shareholders' Equity - Permanent Assets) / Total Assets	9.2	14.9
Net On Balance Sheet Position / Total Shareholders' Equity	4.6	7.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.6	7.3
Balance-Sheet Ratios		
TC Assets / Total Assets	11.2	18.1
TC Liabilities / Total Liabilities	10.1	18.3
FC Assets / FC Liabilities	98.8	100.3
TC Deposits / Total Deposits	0.0	5.3
TC Loans / Total Loans and Receivables	11.1	18.8
Total Deposits / Total Assets	50.4	29.2
Funds Borrowed / Total Assets	39.4	54.9
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	79.5	80.4
Total Loans and Receivables / Total Deposits	157.8	275.4
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.0	0.0
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	18.2	16.7
Liquid Assets / Short-term Liabilities	29.6	68.3
TC Liquid Assets / Total Assets	0.1	0.0
Profitability		
Average Return on Assets	1.4	2.0
Average Return on Shareholders' Equity	10.8	11.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.9	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	97.4	85.8
Non-interest Income (net) / Total Assets	0.1	0.4
Other Operating Expenses / Total Assets	0.2	0.3
Personnel Expenses / Other Operating Expenses	35.4	41.4
Non-interest Income (net) / Other Operating Expenses	24.3	126.8

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	0	1	0.8	5	0	5	3.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	17	25	42	30.7	5	0	6	4.4
Financial assets held for trading	17	25	42	30.7	5	0	6	4.4
Public sector debt securities	17	25	42	30.7	5	0	5	4.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	90	90	66.5	0	112	112	88.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.5	1	0	1	0.5
Intangible Assets (Net)	1	0	1	0.4	0	0	0	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.4	0	0	0	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.3	0	0	0	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.3	0	0	0	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	1	1	0.9	0	2	2	2.0
Total Assets	19	116	136	100.0	12	115	126	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	13	0	13	9.8	4	0	4	3.4
Deposits held by the Banks risk group	2	0	2	1.8	4	0	4	3.4
Other	11	0	11	8.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.2	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	2.2	4	0	4	3.0
General provisions	1	0	1	0.7	1	0	1	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	1.4	2	0	2	1.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.2
Liabilities for Tax	1	0	1	0.9	1	0	1	0.8
Current liabilities for tax	1	0	1	0.9	1	0	1	0.8
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	118	0	118	86.9	117	0	117	92.7
Paid-in capital	27	0	27	19.5	28	0	28	22.5
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	-0.1
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	-0.1
Profit or loss	91	0	91	67.4	89	0	89	70.3
Prior years income/loss	83	0	83	61.1	80	0	80	63.2
Current year income/loss	9	0	9	6.3	9	0	9	7.1
Total Liabilities	136	0	136	100.0	126	0	126	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	8	0	8	0	0	0
Irrevocable commitments	8	0	8	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	140	140	279	102	102	204
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	140	140	279	102	102	204
Custody and Pledged Securities	1	0	1	1	0	1
Items held in Custody	1	0	1	1	0	1
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	148	140	288	103	102	205

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	27	10
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	20	7
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	6	2
Other interest income	0	0
Interest Expenses	4	1
Interest on deposits	4	1
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	23	8
Net Fees and Commissions Income/Expenses	7	6
Fees and commissions received	7	6
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-4	9
Profit/loss on trading account securities	2	5
Profit/losses on derivative financial transactions	-4	15
Foreign exchange profit/loss	-2	-11
Other Operating Income	0	0
Total Operating Income/Expenses	26	24
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	15	12
Personnel Expenses*	5	4
Net Operating Profit/Loss	11	11
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	11	11
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
Net Profit/Loss from Continuing Operations	9	9
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	9	9

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	107.1	112.5
Shareholders' Equity / Total Assets	86.9	92.7
(Shareholders' Equity - Permanent Assets) / Total Assets	86.1	91.8
Net On Balance Sheet Position / Total Shareholders' Equity	98.6	97.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	16.6	177.9
Balance-Sheet Ratios		
TC Assets / Total Assets	14.2	9.2
TC Liabilities / Total Liabilities	99.8	100.0
FC Assets / FC Liabilities	52,459.7	939,314.0
TC Deposits / Total Deposits	100.0	100.0
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	9.8	3.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	30.7	4.4
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.8	0.9
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	98.0	96.9
Liquid Assets / Short-term Liabilities	981.0	2,803.7
TC Liquid Assets / Total Assets	12.9	7.9
Profitability		
Average Return on Assets	6.8	6.5
Average Return on Shareholders' Equity	7.7	7.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	8.0	9.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	16.6	6.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.2	34.5
Non-interest Income (net) / Total Assets	2.4	12.4
Other Operating Expenses / Total Assets	10.9	9.6
Personnel Expenses / Other Operating Expenses	32.2	30.7
Non-interest Income (net) / Other Operating Expenses	22.3	129.0

MUFG Bank Turkey A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6	659	664	25.8	8	605	612	24.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	4	5	0.2	0	34	34	1.4
Financial assets held for trading	2	4	5	0.2	0	34	34	1.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	4	5	0.2	0	34	34	1.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	122	2	124	4.8	66	252	318	12.9
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	704	1,073	1,777	68.9	581	908	1,490	60.3
Loans and Receivables	704	1,073	1,777	68.9	581	908	1,490	60.3
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	704	1,073	1,777	68.9	581	908	1,490	60.3
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.0	1	0	1	0.0
Intangible Assets (Net)	4	0	4	0.2	7	0	7	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	0.2	7	0	7	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	0.1	5	0	5	0.2
Current assets for tax	0	0	0	0.0	5	0	5	0.2
Deferred assets for tax	4	0	4	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	0.0	1	0	1	0.0
Total Assets	843	1,737	2,580	100.0	669	1,799	2,469	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	77	633	710	27.5	60	814	874	35.4
Deposits held by the Banks risk group	51	594	645	25.0	43	796	840	34.0
Other	27	38	65	2.5	16	18	34	1.4
Derivative Finan. Liabilities Held for Trading	0	21	21	0.8	2	3	4	0.2
Funds Borrowed	0	1,649	1,649	63.9	0	1,405	1,405	56.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	6	6	0.2	0	5	5	0.2
Other External Resources	2	0	2	0.1	1	0	1	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	10	0	10	0.4	6	0	6	0.3
General provisions	7	0	7	0.3	4	0	4	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.1	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.0	1	0	1	0.0
Liabilities for Tax	5	0	5	0.2	5	0	5	0.2
Current liabilities for tax	5	0	5	0.2	1	0	1	0.0
Deferred liabilities for tax	0	0	0	0.0	4	0	4	0.2
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	178	0	178	6.9	168	0	168	6.8
Paid-in capital	140	0	140	5.4	150	0	150	6.1
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	1	0	1	0.0	0	0	0	0.0
Legal reserves	1	0	1	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	37	0	37	1.4	17	0	17	0.7
Prior years income/loss	16	0	16	0.6	6	0	6	0.2
Current year income/loss	21	0	21	0.8	12	0	12	0.5
Total Liabilities	272	2,308	2,580	100.0	242	2,227	2,469	100.0

MUFG Bank Turkey A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	31	81	112	12	63	75
Letters of guarantee	31	59	89	12	53	65
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	22	22	0	10	10
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	0	1	1
Commitments	7	47	54	1	2	3
Irrevocable commitments	7	47	54	1	2	3
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	748	1,215	1,964	633	1,680	2,313
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	748	1,215	1,964	633	1,680	2,313
Custody and Pledged Securities	0	158	158	0	152	152
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	158	158	0	152	152
Total Off Balance Sheet Commitments	786	1,503	2,288	646	1,898	2,544

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	104	68
Interest on loans	91	58
Interest received from reserve deposits	4	2
Interest received from banks	8	9
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	22	12
Interest on deposits	11	6
Interest on money market transactions	12	7
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	81	56
Net Fees and Commissions Income/Expenses	1	-1
Fees and commissions received	6	1
Fees and commissions paid	4	2
Dividend Income	0	0
Trading Profit/Loss (net)	-35	-25
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-36	30
Foreign exchange profit/loss	1	-55
Other Operating Income	0	3
Total Operating Income/Expenses	48	34
Provision for Loan Losses or other Receivables (-)	4	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	4	1
Other Operating Expenses (-)	17	18
Personnel Expenses*	7	6
Net Operating Profit/Loss	27	15
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	27	15
Provisions for Taxes on Income from Continuing Operations (±)	-6	-3
Net Profit/Loss from Continuing Operations	21	12
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	21	12

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	14.0	12.9
Shareholders' Equity / Total Assets	6.9	6.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.7	6.5
Net On Balance Sheet Position / Total Shareholders' Equity	-300.7	-266.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-481.3	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	32.7	27.1
TC Liabilities / Total Liabilities	10.5	9.8
FC Assets / FC Liabilities	75.3	80.8
TC Deposits / Total Deposits	10.9	6.9
TC Loans / Total Loans and Receivables	39.6	39.0
Total Deposits / Total Assets	27.5	35.4
Funds Borrowed / Total Assets	63.9	56.9
Assets Quality		
Financial Assets (net) / Total Assets	0.2	1.4
Total Loans and Receivables / Total Assets	68.9	60.3
Total Loans and Receivables / Total Deposits	250.4	170.4
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.2	0.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	30.8	39.1
Liquid Assets / Short-term Liabilities	72.1	75.6
TC Liquid Assets / Total Assets	5.0	3.0
Profitability		
Average Return on Assets	0.8	0.5
Average Return on Shareholders' Equity	10.3	5.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	168.8	166.3
Non-interest Income (net) / Total Assets	-1.3	-0.9
Other Operating Expenses / Total Assets	0.7	0.7
Personnel Expenses / Other Operating Expenses	38.0	32.6
Non-interest Income (net) / Other Operating Expenses	-192.9	-126.9

Odea Bank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	395	594	989	11.3	388	953	1,341	12.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	99	218	317	3.6	91	30	121	1.1
Financial assets held for trading	99	218	317	3.6	91	30	121	1.1
Public sector debt securities	0	0	0	0.0	2	0	2	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	99	12	112	1.3	90	30	119	1.1
Other marketable securities	0	205	205	2.3	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	76	76	0.9	0	34	34	0.3
Money Market Securities	727	0	727	8.3	1,254	0	1,254	11.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	727	0	727	8.3	1,254	0	1,254	11.5
Financial Assets Available for Sale (Net)	115	220	335	3.8	121	136	257	2.4
Securities representing a share in capital	1	1	2	0.0	0	1	1	0.0
Public sector debt securities	114	219	333	3.8	121	136	257	2.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	3,451	2,549	6,000	68.4	3,791	3,724	7,515	69.1
Loans and Receivables	3,284	2,549	5,833	66.5	3,681	3,724	7,405	68.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,284	2,549	5,833	66.5	3,681	3,724	7,405	68.1
Loans under follow-up	285	0	285	3.2	196	0	196	1.8
Specific provisions (-)	118	0	118	1.3	86	0	86	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	119	119	1.4	0	122	122	1.1
Public sector debt securities	0	119	119	1.4	0	122	122	1.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	28	0	28	0.3	37	0	37	0.3
Intangible Assets (Net)	24	0	24	0.3	28	0	28	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	24	0	24	0.3	28	0	28	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	17	0	17	0.2	26	0	26	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	17	0	17	0.2	26	0	26	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	45	0	45	0.5	12	0	12	0.1
Other Assets	52	47	100	1.1	66	65	130	1.2
Total Assets	4,954	3,822	8,777	100.0	5,814	5,063	10,877	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	2,729	3,611	6,339	72.2	3,062	5,251	8,313	76.4
Deposits held by the Banks risk group	0	155	155	1.8	5	340	344	3.2
Other	2,728	3,456	6,184	70.5	3,057	4,912	7,969	73.3
Derivative Finan. Liabilities Held for Trading	87	20	107	1.2	134	21	155	1.4
Funds Borrowed	1	779	780	8.9	2	974	976	9.0
Money Market Takings	0	0	0	0.0	1	65	66	0.6
Interbank money market takings	0	0	0	0.0	0	65	65	0.6
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	1	0	1	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	0	3	0.0	3	0	3	0.0
Other External Resources	42	33	75	0.9	46	10	56	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	108	40	148	1.7	118	35	153	1.4
General provisions	28	40	68	0.8	38	35	72	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.0	4	0	4	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	77	0	77	0.9	76	0	76	0.7
Liabilities for Tax	17	0	17	0.2	26	0	26	0.2
Current liabilities for tax	17	0	17	0.2	26	0	26	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	312	312	3.5	0	150	150	1.4
Shareholders' Equity	1,000	-4	996	11.4	981	-3	978	9.0
Paid-in capital	872	0	872	9.9	935	0	935	8.6
Supplementary capital	-5	-4	-9	-0.1	-6	-3	-9	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-5	-4	-9	-0.1	-6	-3	-8	-0.1
Revaluation changes of property and equip.	1	0	1	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	0.0	-1	0	-1	0.0
Profit reserves	48	0	48	0.5	0	0	0	0.0
Legal reserves	2	0	2	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	46	0	46	0.5	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	85	0	85	1.0	53	0	53	0.5
Prior years income/loss	0	0	0	0.0	-4	0	-4	0.0
Current year income/loss	85	0	85	1.0	57	0	57	0.5
Total Liabilities	3,986	4,791	8,777	100.0	4,373	6,504	10,877	100.0

Odea Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	242	441	683	291	533	824
Letters of guarantee	240	147	387	288	341	629
Bank acceptances	1	36	38	3	30	33
Letters of credit	0	224	224	0	162	162
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	34	34	0	0	0
Commitments	335	63	397	324	299	622
Irrevocable commitments	335	63	397	324	299	622
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	3,889	9,797	13,686	4,780	11,482	16,262
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,889	9,797	13,686	4,780	11,482	16,262
Custody and Pledged Securities	18,301	8,680	26,980	16,823	8,228	25,052
Items held in Custody	127	69	197	169	109	278
Pledged Items	18,174	8,610	26,784	16,655	8,119	24,774
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	22,767	18,980	41,747	22,218	20,542	42,760

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	919	783
Interest on loans	772	660
Interest received from reserve deposits	14	10
Interest received from banks	37	21
Interest received from money market transactions	61	61
Interest received from marketable securities portfolio	30	27
Other interest income	5	4
Interest Expenses	559	456
Interest on deposits	516	419
Interest on money market transactions	30	28
Interest on funds borrowed	0	5
Interest on securities issued	11	3
Other interest expenses	2	1
Net Interest Income/Expenses	360	327
Net Fees and Commissions Income/Expenses	41	30
Fees and commissions received	52	40
Fees and commissions paid	10	11
Dividend Income	0	0
Trading Profit/Loss (net)	-10	52
Profit/loss on trading account securities	60	96
Profit/losses on derivative financial transactions	-35	45
Foreign exchange profit/loss	-34	-89
Other Operating Income	4	4
Total Operating Income/Expenses	396	413
Provision for Loan Losses or other Receivables (-)	94	151
Specific provisions of banks loans and other receivables*	82	80
General provision expenses*	1	10
Other Operating Expenses (-)	196	187
Personnel Expenses*	81	81
Net Operating Profit/Loss	106	75
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	106	75
Provisions for Taxes on Income from Continuing Operations (±)	-21	-18
Net Profit/Loss from Continuing Operations	85	57
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	85	57

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	20.3	15.0
Shareholders' Equity / Total Assets	11.4	9.0
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	7.3
Net On Balance Sheet Position / Total Shareholders' Equity	-64.8	-95.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.5	6.1
Balance-Sheet Ratios		
TC Assets / Total Assets	56.4	53.4
TC Liabilities / Total Liabilities	45.4	40.2
FC Assets / FC Liabilities	79.8	77.8
TC Deposits / Total Deposits	43.0	36.8
TC Loans / Total Loans and Receivables	57.5	50.4
Total Deposits / Total Assets	72.2	76.4
Funds Borrowed / Total Assets	8.9	9.0
Assets Quality		
Financial Assets (net) / Total Assets	8.8	4.6
Total Loans and Receivables / Total Assets	68.4	69.1
Total Loans and Receivables / Total Deposits	94.7	90.4
Loans Under Follow-up (gross) / Total Loans and Receivables	4.8	2.6
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	1.5
Specific Provisions / Loans Under Follow-up	41.4	43.8
Permanent Assets / Total Assets	3.0	1.7
Consumer Loans / Total Loans and Receivables	11.5	10.5
Liquidity		
Liquid Assets / Total Assets	27.9	27.6
Liquid Assets / Short-term Liabilities	48.7	53.5
TC Liquid Assets / Total Assets	15.2	17.0
Profitability		
Average Return on Assets	0.8	0.4
Average Return on Shareholders' Equity	8.8	5.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.5	60.0
Non-interest Income (net) / Total Assets	0.4	0.8
Other Operating Expenses / Total Assets	2.2	1.7
Personnel Expenses / Other Operating Expenses	41.6	43.2
Non-interest Income (net) / Other Operating Expenses	18.1	45.8

QNB Finansbank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	565	3,646	4,211	12.6	548	3,175	3,724	12.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	606	67	673	2.0	740	60	800	2.8
Financial assets held for trading	603	67	670	2.0	733	60	794	2.8
Public sector debt securities	4	2	6	0.0	2	3	5	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	599	65	663	2.0	732	57	789	2.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	3	0	3	0.0	7	0	7	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	3	0	3	0.0	7	0	7	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	4	339	343	1.0	4	74	78	0.3
Money Market Securities	31	0	31	0.1	440	0	440	1.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	30	0	30	0.1	70	0	70	0.2
Receiv. from reverse repurchase agreements	0	0	0	0.0	370	0	370	1.3
Financial Assets Available for Sale (Net)	1,357	856	2,214	6.6	1,180	818	1,998	6.9
Securities representing a share in capital	1	19	20	0.1	1	13	14	0.0
Public sector debt securities	1,356	833	2,189	6.6	1,179	795	1,973	6.8
Other marketable securities	0	4	4	0.0	0	11	11	0.0
Loans and Receivables	16,820	5,098	21,918	65.7	14,221	3,653	17,873	62.0
Loans and Receivables	16,607	5,098	21,706	65.1	14,046	3,653	17,699	61.4
Loans granted to the Banks risk group	67	21	88	0.3	48	28	75	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	16,540	5,078	21,618	64.8	13,999	3,625	17,624	61.1
Loans under follow-up	1,148	0	1,148	3.4	1,091	0	1,091	3.8
Specific provisions (-)	936	0	936	2.8	917	0	917	3.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	992	909	1,901	5.7	962	715	1,677	5.8
Public sector debt securities	992	749	1,741	5.2	962	544	1,506	5.2
Other marketable securities	0	160	160	0.5	0	171	171	0.6
Investments and Associates (Net)	1	0	1	0.0	1	0	1	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	1	0	1	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	197	0	197	0.6	189	0	189	0.7
Financial subsidiaries	192	0	192	0.6	184	0	184	0.6
Non-financial subsidiaries	5	0	5	0.0	5	0	5	0.0
Joint Ventures (Business Partners) (Net)	41	0	41	0.1	37	0	37	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	41	0	41	0.1	37	0	37	0.1
Financial joint ventures	40	0	40	0.1	36	0	36	0.1
Non-financial joint ventures	1	0	1	0.0	1	0	1	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	762	13	775	2.3	969	10	978	3.4
Fair value hedges	521	4	525	1.6	667	5	672	2.3
Cash flow hedges	242	9	250	0.8	302	4	306	1.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	514	0	514	1.5	521	0	521	1.8
Intangible Assets (Net)	87	0	87	0.3	80	0	80	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	87	0	87	0.3	80	0	80	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	10	0	10	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	10	0	10	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	353	110	463	1.4	323	115	438	1.5
Total Assets	22,329	11,038	33,367	100.0	20,222	8,620	28,843	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	9,179	8,754	17,933	53.7	8,964	6,363	15,327	53.1
Deposits held by the Banks risk group	175	21	196	0.6	59	17	76	0.3
Other	9,004	8,733	17,737	53.2	8,905	6,346	15,251	52.9
Derivative Finan. Liabilities Held for Trading	496	53	549	1.6	678	61	739	2.6
Funds Borrowed	30	4,284	4,314	12.9	29	3,028	3,057	10.6
Money Market Takings	493	1,228	1,721	5.2	851	1,000	1,851	6.4
Interbank money market takings	0	0	0	0.0	426	0	426	1.5
Istanbul Stock Exc. money market takings	13	0	13	0.0	0	0	0	0.0
Funds provided under repurchase agreements	479	1,228	1,707	5.1	425	1,000	1,425	4.9
Marketable Securities Issued (Net)	816	1,282	2,098	6.3	320	906	1,225	4.2
Bills	789	15	804	2.4	320	15	335	1.2
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	28	1,266	1,294	3.9	0	890	890	3.1
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	699	864	1,563	4.7	629	1,247	1,876	6.5
Other External Resources	152	74	226	0.7	244	48	292	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	2	2	0.0	0	0	0	0.0
Finance leasing payables	0	2	2	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	79	62	140	0.4	56	65	121	0.4
Fair value hedges	4	52	57	0.2	0	54	54	0.2
Cash flow hedges	74	9	83	0.3	56	11	67	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	546	0	546	1.6	503	0	503	1.7
General provisions	370	0	370	1.1	366	0	366	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	95	0	95	0.3	79	0	79	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	81	0	81	0.2	58	0	58	0.2
Liabilities for Tax	121	0	121	0.4	53	0	53	0.2
Current liabilities for tax	107	0	107	0.3	53	0	53	0.2
Deferred liabilities for tax	14	0	14	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	931	931	2.8	0	919	919	3.2
Shareholders' Equity	3,263	-41	3,223	9.7	2,984	-106	2,877	10.0
Paid-in capital	888	0	888	2.7	895	0	895	3.1
Supplementary capital	128	-41	87	0.3	78	-106	-28	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	89	-47	42	0.1	78	-108	-30	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	55	6	61	0.2	11	2	13	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-17	0	-17	-0.1	-12	0	-12	0.0
Profit reserves	1,822	0	1,822	5.5	1,668	0	1,668	5.8
Legal reserves	134	0	134	0.4	126	0	126	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,688	0	1,688	5.1	1,542	0	1,542	5.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	425	0	425	1.3	342	0	342	1.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	425	0	425	1.3	342	0	342	1.2
Total Liabilities	15,876	17,491	33,367	100.0	15,310	13,532	28,843	100.0

QNB Finansbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,343	2,777	5,121	2,038	1,709	3,746
Letters of guarantee	2,338	1,511	3,849	2,034	1,037	3,071
Bank acceptances	5	793	799	2	355	357
Letters of credit	0	473	473	1	317	319
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	13,586	639	14,224	11,256	555	11,811
Irrevocable commitments	8,280	639	8,918	11,188	555	11,743
Revocable commitments	5,306	0	5,306	68	0	68
Derivative Financial Instruments	19,456	31,846	51,302	17,317	26,235	43,551
Derivative finan. instruments held for hedging	5,782	8,418	14,200	4,754	5,987	10,741
Trading transactions	13,674	23,427	37,101	12,563	20,248	32,810
Custody and Pledged Securities	163,324	29,231	192,556	147,337	25,204	172,542
Items held in Custody	2,724	414	3,138	2,484	632	3,116
Pledged Items	98,050	17,020	115,070	90,967	13,405	104,372
Accepted independent guaran. and warran.	62,550	11,797	74,347	53,887	11,167	65,054
Total Off Balance Sheet Commitments	198,709	64,493	263,202	177,948	53,703	231,650

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	2,899	2,478
Interest on loans	2,471	2,198
Interest received from reserve deposits	30	15
Interest received from banks	53	3
Interest received from money market transactions	14	21
Interest received from marketable securities portfolio	329	239
Other interest income	2	1
Interest Expenses	1,401	1,198
Interest on deposits	1,079	936
Interest on money market transactions	158	97
Interest on funds borrowed	44	82
Interest on securities issued	116	79
Other interest expenses	4	4
Net Interest Income/Expenses	1,498	1,280
Net Fees and Commissions Income/Expenses	447	387
Fees and commissions received	543	479
Fees and commissions paid	96	91
Dividend Income	4	0
Trading Profit/Loss (net)	-327	-192
Profit/loss on trading account securities	1	4
Profit/losses on derivative financial transactions	-333	-203
Foreign exchange profit/loss	5	6
Other Operating Income	35	117
Total Operating Income/Expenses	1,657	1,591
Provision for Loan Losses or other Receivables (-)	327	374
Specific provisions of banks loans and other receivables*	280	391
General provision expenses*	29	28
Other Operating Expenses (-)	787	796
Personnel Expenses*	332	323
Net Operating Profit/Loss	543	422
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	543	422
Provisions for Taxes on Income from Continuing Operations (±)	-118	-80
Net Profit/Loss from Continuing Operations	425	342
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	425	342

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	15.0	14.5
Shareholders' Equity / Total Assets	9.7	10.0
(Shareholders' Equity - Permanent Assets) / Total Assets	6.5	6.5
Net On Balance Sheet Position / Total Shareholders' Equity	-174.0	-136.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-14.6	-17.5
Balance-Sheet Ratios		
TC Assets / Total Assets	66.9	70.1
TC Liabilities / Total Liabilities	47.6	53.1
FC Assets / FC Liabilities	63.1	63.7
TC Deposits / Total Deposits	51.2	58.5
TC Loans / Total Loans and Receivables	76.7	79.6
Total Deposits / Total Assets	53.7	53.1
Funds Borrowed / Total Assets	12.9	10.6
Assets Quality		
Financial Assets (net) / Total Assets	16.7	18.9
Total Loans and Receivables / Total Assets	65.7	62.0
Total Loans and Receivables / Total Deposits	122.2	116.6
Loans Under Follow-up (gross) / Total Loans and Receivables	5.2	6.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.0
Specific Provisions / Loans Under Follow-up	81.5	84.0
Permanent Assets / Total Assets	3.2	3.5
Consumer Loans / Total Loans and Receivables	32.0	35.0
Liquidity		
Liquid Assets / Total Assets	22.4	24.4
Liquid Assets / Short-term Liabilities	41.9	47.3
TC Liquid Assets / Total Assets	7.7	10.1
Profitability		
Average Return on Assets	1.4	1.0
Average Return on Shareholders' Equity	14.5	9.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	73.5	55.8
Non-interest Income (net) / Total Assets	0.5	1.1
Other Operating Expenses / Total Assets	2.4	2.8
Personnel Expenses / Other Operating Expenses	42.2	40.6
Non-interest Income (net) / Other Operating Expenses	20.2	39.1

Rabobank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	24	24	6.3	0	18	18	5.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	1	3	0.7	0	0	0	0.0
Financial assets held for trading	1	1	3	0.7	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	1	3	0.7	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	59	0	60	15.8	69	0	69	20.3
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	39	0	39	11.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	39	0	39	11.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	167	121	288	76.5	115	97	211	62.2
Loans and Receivables	167	121	288	76.5	115	97	211	62.2
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	167	121	288	76.5	115	97	211	62.2
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	1	0	1	0.2
Intangible Assets (Net)	1	0	1	0.2	1	0	1	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	1	0	1	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	1	1	0.3	0	1	1	0.3
Total Assets	229	147	376	100.0	225	115	340	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	1	1	0.2	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	1	1	0.2	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	1	1	3	0.7	0	0	0	0.0
Funds Borrowed	0	146	146	38.9	0	117	117	34.5
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	1	0	1	0.3	1	0	1	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2	0	2	0.6	2	0	2	0.5
General provisions	2	0	2	0.6	2	0	2	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	2	0	2	0.4	1	0	1	0.2
Current liabilities for tax	2	0	2	0.4	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	222	0	222	59.0	219	0	219	64.5
Paid-in capital	181	0	181	48.2	194	0	194	57.2
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	23	0	23	6.2	13	0	13	3.9
Legal reserves	1	0	1	0.3	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	22	0	22	5.9	13	0	13	3.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	17	0	17	4.6	12	0	12	3.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	17	0	17	4.6	12	0	12	3.4
Total Liabilities	228	148	376	100.0	223	117	340	100.0

Rabobank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	100	100	0	59	60
Letters of guarantee	0	19	19	0	19	19
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	81	81	0	41	41
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	20	0	20
Irrevocable commitments	0	0	0	20	0	20
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	145	140	285	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	145	140	285	0	0	0
Custody and Pledged Securities	93	63	155	68	24	92
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	93	63	155	68	24	92
Total Off Balance Sheet Commitments	238	303	541	88	84	172

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	30	24
Interest on loans	23	9
Interest received from reserve deposits	0	0
Interest received from banks	6	6
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	9
Other interest income	0	0
Interest Expenses	1	0
Interest on deposits	0	0
Interest on money market transactions	1	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	30	24
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	32	26
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	9	10
Personnel Expenses*	4	4
Net Operating Profit/Loss	22	15
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	22	15
Provisions for Taxes on Income from Continuing Operations (±)	-4	-3
Net Profit/Loss from Continuing Operations	17	12
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	17	12

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	56.1	69.8
Shareholders' Equity / Total Assets	59.0	64.5
(Shareholders' Equity - Permanent Assets) / Total Assets	58.6	64.0
Net On Balance Sheet Position / Total Shareholders' Equity	1.1	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.1	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	60.8	66.1
TC Liabilities / Total Liabilities	60.6	65.5
FC Assets / FC Liabilities	99.3	98.2
TC Deposits / Total Deposits	0.5	27.8
TC Loans / Total Loans and Receivables	57.9	54.2
Total Deposits / Total Assets	0.2	0.0
Funds Borrowed / Total Assets	38.9	34.5
Assets Quality		
Financial Assets (net) / Total Assets	0.7	11.5
Total Loans and Receivables / Total Assets	76.5	62.2
Total Loans and Receivables / Total Deposits	49,751.1	646,933.9
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.3	0.5
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	22.8	37.0
Liquid Assets / Short-term Liabilities	330.8	5,049.8
TC Liquid Assets / Total Assets	16.1	31.8
Profitability		
Average Return on Assets	4.4	4.2
Average Return on Shareholders' Equity	7.3	5.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.7	4.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.9	7.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	93.5	92.6
Non-interest Income (net) / Total Assets	0.5	0.6
Other Operating Expenses / Total Assets	2.5	3.1
Personnel Expenses / Other Operating Expenses	43.2	40.7
Non-interest Income (net) / Other Operating Expenses	21.6	18.4

Société Générale (SA)

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	15	16	12.7	3	8	10	12.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	14	14	10.7	0	33	33	40.0
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	63	63	49.4	0	4	4	4.8
Loans and Receivables	0	63	63	49.4	0	4	4	4.8
Loans granted to the Banks risk group	0	2	2	1.9	0	4	4	4.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	60	60	47.5	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	27	0	27	21.4	29	0	29	34.5
Public sector debt securities	27	0	27	21.4	29	0	29	34.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.2
Intangible Assets (Net)	1	0	1	0.4	1	0	1	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.4	1	0	1	0.7
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.6	1	0	1	1.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.6	1	0	1	1.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	0	6	4.6	5	0	5	5.7
Total Assets	36	91	127	100.0	39	45	84	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	99	99	77.9	1	33	34	41.0
Deposits held by the Banks risk group	0	99	99	77.8	1	33	34	40.8
Other	0	0	0	0.1	0	0	0	0.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	6	6	5.0	14	12	25	29.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.6
Other External Resources	0	0	0	0.1	0	0	0	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4	0	4	2.9	5	0	5	5.7
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	1.1	2	0	2	2.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	1.8	3	0	3	3.3
Liabilities for Tax	0	0	0	0.3	0	0	0	0.5
Current liabilities for tax	0	0	0	0.3	0	0	0	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	17	0	17	13.8	18	0	18	22.1
Paid-in capital	36	0	36	28.2	38	0	38	45.8
Supplementary capital	7	0	7	5.4	7	0	7	8.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	2	0	2	1.6	2	0	2	2.6
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	5	0	5	3.8	5	0	5	6.2
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-25	0	-25	-19.8	-27	0	-27	-32.5
Prior years income/loss	-25	0	-25	-20.0	-16	0	-16	-19.7
Current year income/loss	0	0	0	0.2	-11	0	-11	-12.8
Total Liabilities	22	105	127	100.0	39	45	84	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	62	63	0	58	58
Letters of guarantee	0	50	50	0	51	51
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	12	12	0	7	7
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	0	0	0
Commitments	2	88	90	2	79	81
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	2	88	90	2	79	81
Derivative Financial Instruments	15	16	31	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	15	16	31	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	18	166	183	3	136	139

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	3	4
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2	3
Other interest income	0	0
Interest Expenses	1	2
Interest on deposits	0	0
Interest on money market transactions	1	0
Interest on funds borrowed	0	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-2	3
Foreign exchange profit/loss	1	-2
Other Operating Income	6	5
Total Operating Income/Expenses	7	8
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	6	7
Personnel Expenses*	4	5
Net Operating Profit/Loss	1	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	0
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	0	0
Net Profit/Loss Before Taxes from Terminated Operations	0	-11
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	-11
Net Profit/Losses	0	-11

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	32.5	21.2
Shareholders' Equity / Total Assets	13.8	22.1
(Shareholders' Equity - Permanent Assets) / Total Assets	13.2	21.2
Net On Balance Sheet Position / Total Shareholders' Equity	-80.5	-0.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.9	-0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	28.3	46.3
TC Liabilities / Total Liabilities	17.2	46.1
FC Assets / FC Liabilities	86.6	99.7
TC Deposits / Total Deposits	0.1	3.2
TC Loans / Total Loans and Receivables	0.0	0.0
Total Deposits / Total Assets	77.9	41.0
Funds Borrowed / Total Assets	5.0	29.9
Assets Quality		
Financial Assets (net) / Total Assets	21.4	34.5
Total Loans and Receivables / Total Assets	49.4	4.8
Total Loans and Receivables / Total Deposits	63.5	11.6
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.6	0.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	23.4	52.5
Liquid Assets / Short-term Liabilities	1,452.1	370.7
TC Liquid Assets / Total Assets	1.1	3.6
Profitability		
Average Return on Assets	-10.4	-4.5
Average Return on Shareholders' Equity	-49.8	-17.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.8	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	31.0	26.4
Non-interest Income (net) / Total Assets	3.9	6.8
Other Operating Expenses / Total Assets	5.1	8.5
Personnel Expenses / Other Operating Expenses	61.9	65.5
Non-interest Income (net) / Other Operating Expenses	77.4	79.4

Turkland Bank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	31	104	134	10.4	94	80	174	10.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.1	1	0	1	0.0
Financial assets held for trading	1	0	1	0.1	1	0	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	0	1	0.1	1	0	1	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	107	107	8.3	0	159	159	9.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	224	0	224	17.3	215	0	215	13.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	224	0	224	17.3	215	0	215	13.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	692	81	774	59.9	875	156	1,031	63.1
Loans and Receivables	640	81	721	55.8	832	156	989	60.4
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	640	81	721	55.8	832	156	989	60.4
Loans under follow-up	93	0	93	7.2	68	0	68	4.2
Specific provisions (-)	40	0	40	3.1	25	0	25	1.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1	0	1	0.0	0	0	0	0.0
Public sector debt securities	1	0	1	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	1	0	1	0.1	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.1	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.1	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	4	0	4	0.3	3	0	3	0.2
Intangible Assets (Net)	4	0	4	0.3	4	0	4	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	0.3	4	0	4	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	7	0	7	0.5	2	0	2	0.1
Current assets for tax	1	0	1	0.1	0	0	0	0.0
Deferred assets for tax	5	0	5	0.4	1	0	1	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	37	0	37	2.9	46	0	46	2.8
Total Assets	1,001	292	1,293	100.0	1,240	395	1,635	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	569	358	927	71.7	733	422	1,156	70.7
Deposits held by the Banks risk group	11	1	12	0.9	22	1	24	1.4
Other	557	358	915	70.8	711	421	1,132	69.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	1	0	1	0.1
Funds Borrowed	4	31	34	2.7	6	103	109	6.7
Money Market Takings	106	0	106	8.2	106	0	106	6.5
Interbank money market takings	106	0	106	8.2	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	106	0	106	6.5
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7	1	9	0.7	8	4	12	0.7
Other External Resources	9	0	9	0.7	13	1	13	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	12	0	13	1.0	19	0	19	1.2
General provisions	4	0	4	0.3	12	0	12	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.3	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.4	4	0	4	0.3
Liabilities for Tax	4	0	4	0.3	4	0	4	0.2
Current liabilities for tax	4	0	4	0.3	4	0	4	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	190	0	190	14.7	215	0	215	13.1
Paid-in capital	172	0	172	13.3	185	0	185	11.3
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-7	0	-7	-0.5	-8	0	-8	-0.5
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	7	0	7	0.5	8	0	8	0.5
Profit reserves	28	0	28	2.2	26	0	26	1.6
Legal reserves	1	0	1	0.1	1	0	1	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	24	0	24	1.8	22	0	22	1.3
Other profit reserves	3	0	3	0.3	3	0	3	0.2
Profit or loss	-11	0	-11	-0.8	4	0	4	0.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-11	0	-11	-0.8	4	0	4	0.2
Total Liabilities	901	391	1,293	100.0	1,106	530	1,635	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	354	415	768	431	215	646
Letters of guarantee	354	132	486	430	107	537
Bank acceptances	0	1	1	0	2	2
Letters of credit	0	66	66	0	67	67
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	173	173	0	0	0
Other guarantees and warranties	0	42	42	1	39	40
Commitments	47	3	51	59	10	69
Irrevocable commitments	47	3	51	59	10	69
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	27	60	88	25	57	82
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	27	60	88	25	57	82
Custody and Pledged Securities	22,642	2,877	25,519	23,462	2,562	26,023
Items held in Custody	189	12	201	159	9	168
Pledged Items	22,452	2,866	25,318	23,303	2,552	25,855
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	23,070	3,355	26,426	23,977	2,843	26,820

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	146	156
Interest on loans	112	133
Interest received from reserve deposits	2	2
Interest received from banks	1	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	29	19
Other interest income	1	1
Interest Expenses	107	102
Interest on deposits	92	93
Interest on money market transactions	2	2
Interest on funds borrowed	12	6
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	39	54
Net Fees and Commissions Income/Expenses	7	7
Fees and commissions received	7	8
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	-2
Foreign exchange profit/loss	1	1
Other Operating Income	17	15
Total Operating Income/Expenses	64	76
Provision for Loan Losses or other Receivables (-)	27	17
Specific provisions of banks loans and other receivables*	24	14
General provision expenses*	0	2
Other Operating Expenses (-)	52	54
Personnel Expenses*	25	23
Net Operating Profit/Loss	-15	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-15	5
Provisions for Taxes on Income from Continuing Operations (±)	4	-1
Net Profit/Loss from Continuing Operations	-11	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-11	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	14.1	16.0
Shareholders' Equity / Total Assets	14.7	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	10.0	10.1
Net On Balance Sheet Position / Total Shareholders' Equity	-0.1	-3.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	77.4	75.8
TC Liabilities / Total Liabilities	69.7	67.6
FC Assets / FC Liabilities	74.6	74.6
TC Deposits / Total Deposits	61.3	63.5
TC Loans / Total Loans and Receivables	89.5	84.9
Total Deposits / Total Assets	71.7	70.7
Funds Borrowed / Total Assets	2.7	6.7
Assets Quality		
Financial Assets (net) / Total Assets	17.4	13.2
Total Loans and Receivables / Total Assets	59.9	63.1
Total Loans and Receivables / Total Deposits	83.5	89.2
Loans Under Follow-up (gross) / Total Loans and Receivables	12.0	6.6
Loans Under Follow-up (net) / Total Loans and Receivables	6.8	4.1
Specific Provisions / Loans Under Follow-up	43.3	37.3
Permanent Assets / Total Assets	4.7	3.1
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	36.1	33.5
Liquid Assets / Short-term Liabilities	59.0	60.2
TC Liquid Assets / Total Assets	19.8	18.9
Profitability		
Average Return on Assets	0.2	0.1
Average Return on Shareholders' Equity	1.7	0.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-1.2	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	23.6	52.4
Non-interest Income (net) / Total Assets	1.9	1.3
Other Operating Expenses / Total Assets	4.1	3.3
Personnel Expenses / Other Operating Expenses	48.5	42.2
Non-interest Income (net) / Other Operating Expenses	47.4	40.7

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			%	Dec. 2016			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,024	6,834	8,858	10.3	1,911	4,848	6,759	8.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	578	125	703	0.8	763	234	996	1.2
Financial assets held for trading	578	125	703	0.8	763	234	996	1.2
Public sector debt securities	208	4	213	0.2	12	8	20	0.0
Securities representing a share in capital	7	0	7	0.0	6	0	6	0.0
Derivative financial assets held for trading	362	119	481	0.6	745	219	964	1.2
Other marketable securities	1	1	2	0.0	0	6	6	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	55	3,742	3,796	4.4	127	3,374	3,500	4.3
Money Market Securities	0	0	0	0.0	0	100	100	0.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	100	100	0.1
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	5,892	138	6,030	7.0	5,256	402	5,658	7.0
Securities representing a share in capital	11	57	68	0.1	12	44	55	0.1
Public sector debt securities	5,809	61	5,871	6.8	5,021	97	5,118	6.3
Other marketable securities	71	20	91	0.1	224	261	485	0.6
Loans and Receivables	37,895	17,695	55,590	64.5	33,737	19,130	52,867	65.5
Loans and Receivables	37,617	17,695	55,312	64.1	33,451	19,130	52,581	65.1
Loans granted to the Banks risk group	198	713	912	1.1	124	719	842	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	37,419	16,981	54,400	63.1	33,328	18,411	51,739	64.1
Loans under follow-up	1,434	0	1,434	1.7	1,498	0	1,498	1.9
Specific provisions (-)	1,156	0	1,156	1.3	1,213	0	1,213	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,420	3,177	6,598	7.7	3,449	3,268	6,717	8.3
Public sector debt securities	3,398	1,967	5,364	6.2	3,445	1,985	5,430	6.7
Other marketable securities	23	1,211	1,234	1.4	5	1,283	1,288	1.6
Investments and Associates (Net)	9	0	9	0.0	10	0	10	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	9	0	9	0.0	10	0	10	0.0
Financial investments and associates	8	0	8	0.0	9	0	9	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	746	988	1,734	2.0	689	781	1,470	1.8
Financial subsidiaries	718	988	1,706	2.0	660	781	1,441	1.8
Non-financial subsidiaries	28	0	28	0.0	30	0	30	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	142	30	172	0.2	23	145	167	0.2
Fair value hedges	24	3	27	0.0	21	3	24	0.0
Cash flow hedges	118	26	145	0.2	2	142	143	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	999	0	999	1.2	963	0	963	1.2
Intangible Assets (Net)	76	0	76	0.1	68	0	68	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	76	0	76	0.1	68	0	68	0.1
Real Estates for Investment Purpose (Net)	183	0	183	0.2	190	0	190	0.2
Assets for Tax	95	0	95	0.1	36	0	36	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	95	0	95	0.1	36	0	36	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	206	0	206	0.2	168	0	168	0.2
Other Assets	931	246	1,177	1.4	818	255	1,073	1.3
Total Assets	53,251	32,974	86,225	100.0	48,208	32,536	80,744	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	23,657	24,361	48,017	55.7	21,677	24,138	45,815	56.7
Deposits held by the Banks risk group	422	153	575	0.7	419	141	560	0.7
Other	23,235	24,208	47,442	55.0	21,258	23,997	45,255	56.0
Derivative Finan. Liabilities Held for Trading	625	104	730	0.8	741	252	994	1.2
Funds Borrowed	197	10,621	10,818	12.5	603	10,845	11,448	14.2
Money Market Takings	3,336	1,082	4,418	5.1	2,776	0	2,776	3.4
Interbank money market takings	3,105	1,032	4,137	4.8	711	0	711	0.9
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	231	50	281	0.3	2,065	0	2,065	2.6
Marketable Securities Issued (Net)	1,845	3,269	5,114	5.9	1,355	3,315	4,671	5.8
Bills	789	0	789	0.9	345	0	345	0.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	1,056	3,269	4,326	5.0	1,010	3,315	4,326	5.4
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,516	128	2,644	3.1	2,328	255	2,582	3.2
Other External Resources	563	197	760	0.9	613	235	847	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	2	0	2	0.0	5	0	5	0.0
Finance leasing payables	2	0	2	0.0	5	0	5	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	2	46	48	0.1	8	72	79	0.1
Fair value hedges	2	46	47	0.1	8	66	73	0.1
Cash flow hedges	0	1	1	0.0	0	6	6	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,605	67	1,672	1.9	1,291	20	1,311	1.6
General provisions	954	0	954	1.1	886	15	901	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	208	18	226	0.3	193	0	193	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	443	49	492	0.6	211	6	217	0.3
Liabilities for Tax	281	7	288	0.3	118	1	118	0.1
Current liabilities for tax	281	7	288	0.3	118	1	118	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	755	755	0.9	0	0	0	0.0
Shareholders' Equity	10,826	132	10,958	12.7	10,017	81	10,099	12.5
Paid-in capital	1,113	0	1,113	1.3	1,193	0	1,193	1.5
Supplementary capital	880	70	950	1.1	803	16	819	1.0
Share premium	3	0	3	0.0	3	0	3	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	352	51	403	0.5	179	-2	177	0.2
Revaluation changes of property and equip.	440	0	440	0.5	462	0	462	0.6
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	1	0	1	0.0
Hedging funds (active part)	-83	19	-64	-0.1	-33	19	-14	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	167	0	167	0.2	190	0	190	0.2
Profit reserves	7,150	62	7,212	8.4	6,580	65	6,645	8.2
Legal reserves	348	0	348	0.4	339	4	343	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,803	0	6,803	7.9	6,242	2	6,244	7.7
Other profit reserves	0	62	62	0.1	0	59	59	0.1
Profit or loss	1,682	0	1,682	2.0	1,441	0	1,441	1.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,682	0	1,682	2.0	1,441	0	1,441	1.8
Total Liabilities	45,455	40,770	86,225	100.0	41,530	39,214	80,744	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,150	9,313	14,463	4,867	10,697	15,564
Letters of guarantee	5,145	5,179	10,324	4,860	5,791	10,650
Bank acceptances	4	407	411	8	597	604
Letters of credit	1	3,682	3,683	0	4,265	4,265
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	45	45	0	44	44
Commitments	11,852	2,884	14,736	11,182	2,910	14,091
Irrevocable commitments	11,811	1,612	13,423	11,175	1,587	12,762
Revocable commitments	41	1,272	1,313	7	1,323	1,329
Derivative Financial Instruments	32,194	61,873	94,066	28,810	58,815	87,625
Derivative finan. instruments held for hedging	1,646	8,966	10,613	2,629	7,184	9,813
Trading transactions	30,547	52,906	83,454	26,181	51,630	77,811
Custody and Pledged Securities	185,102	151,893	336,995	173,572	139,870	313,442
Items held in Custody	10,652	9,849	20,501	10,694	11,401	22,095
Pledged Items	174,450	142,044	316,494	162,878	128,469	291,347
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	234,298	225,962	460,259	218,431	212,291	430,722

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	7,054	5,943
Interest on loans	5,592	4,769
Interest received from reserve deposits	59	68
Interest received from banks	81	25
Interest received from money market transactions	3	2
Interest received from marketable securities portfolio	1,255	1,017
Other interest income	64	63
Interest Expenses	3,218	2,790
Interest on deposits	2,221	1,956
Interest on money market transactions	301	269
Interest on funds borrowed	309	284
Interest on securities issued	381	274
Other interest expenses	6	8
Net Interest Income/Expenses	3,836	3,153
Net Fees and Commissions Income/Expenses	976	896
Fees and commissions received	1,293	1,177
Fees and commissions paid	317	281
Dividend Income	2	2
Trading Profit/Loss (net)	-508	-225
Profit/loss on trading account securities	-103	82
Profit/losses on derivative financial transactions	-856	-211
Foreign exchange profit/loss	451	-96
Other Operating Income	260	388
Total Operating Income/Expenses	4,566	4,214
Provision for Loan Losses or other Receivables (-)	838	800
Specific provisions of banks loans and other receivables*	426	673
General provision expenses*	112	46
Other Operating Expenses (-)	1,728	1,739
Personnel Expenses*	720	701
Net Operating Profit/Loss	2,000	1,675
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	161	113
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2,161	1,788
Provisions for Taxes on Income from Continuing Operations (±)	-479	-347
Net Profit/Loss from Continuing Operations	1,682	1,441
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,682	1,441

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	18.7	16.2
Shareholders' Equity / Total Assets	12.7	12.5
(Shareholders' Equity - Permanent Assets) / Total Assets	8.9	8.8
Net On Balance Sheet Position / Total Shareholders' Equity	-54.6	-48.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.8	3.5
Balance-Sheet Ratios		
TC Assets / Total Assets	61.8	59.7
TC Liabilities / Total Liabilities	52.7	51.4
FC Assets / FC Liabilities	80.9	83.0
TC Deposits / Total Deposits	49.3	47.3
TC Loans / Total Loans and Receivables	68.2	63.8
Total Deposits / Total Assets	55.7	56.7
Funds Borrowed / Total Assets	12.5	14.2
Assets Quality		
Financial Assets (net) / Total Assets	15.7	16.8
Total Loans and Receivables / Total Assets	64.5	65.5
Total Loans and Receivables / Total Deposits	115.8	115.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.6	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5
Specific Provisions / Loans Under Follow-up	80.6	80.9
Permanent Assets / Total Assets	3.8	3.7
Consumer Loans / Total Loans and Receivables	31.5	31.6
Liquidity		
Liquid Assets / Total Assets	22.5	21.1
Liquid Assets / Short-term Liabilities	40.8	39.6
TC Liquid Assets / Total Assets	9.9	10.0
Profitability		
Average Return on Assets	1.9	1.8
Average Return on Shareholders' Equity	15.5	14.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.0	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.7	58.9
Non-interest Income (net) / Total Assets	0.8	1.3
Other Operating Expenses / Total Assets	2.0	2.2
Personnel Expenses / Other Operating Expenses	41.7	40.3
Non-interest Income (net) / Other Operating Expenses	42.2	61.0

Development and Investment Banks

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	95	324	419	14.2	84	239	323	11.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	14	0	14	0.5	3	1	4	0.1
Financial assets held for trading	14	0	14	0.5	3	1	4	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	0	2	0.1	3	1	4	0.1
Other marketable securities	11	0	11	0.4	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3	35	38	1.3	10	148	158	5.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	212	117	329	11.2	215	89	305	11.2
Securities representing a share in capital	0	1	1	0.0	0	0	0	0.0
Public sector debt securities	166	21	187	6.3	135	18	153	5.6
Other marketable securities	46	95	141	4.8	80	71	151	5.6
Loans and Receivables	1,145	686	1,832	62.2	1,011	662	1,673	61.7
Loans and Receivables	1,124	686	1,811	61.5	1,003	662	1,665	61.4
Loans granted to the Banks risk group	242	428	670	22.7	223	523	746	27.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	883	258	1,141	38.8	780	139	919	33.9
Loans under follow-up	51	0	51	1.7	29	0	29	1.1
Specific provisions (-)	30	0	30	1.0	22	0	22	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	11	57	67	2.3	15	0	15	0.5
Public sector debt securities	0	0	0	0.0	8	0	8	0.3
Other marketable securities	11	57	67	2.3	6	0	6	0.2
Investments and Associates (Net)	2	3	5	0.2	2	3	5	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	3	5	0.2	2	3	5	0.2
Financial investments and associates	2	3	5	0.2	2	3	5	0.2
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	90	0	90	3.1	75	0	75	2.8
Financial subsidiaries	2	0	2	0.1	2	0	2	0.1
Non-financial subsidiaries	88	0	88	3.0	73	0	73	2.7
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	65	0	65	2.2	65	0	65	2.4
Intangible Assets (Net)	12	0	12	0.4	19	0	19	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	12	0	12	0.4	19	0	19	0.7
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	19	0	19	0.6	0	0	0	0.0
Other Assets	50	5	55	1.9	63	5	69	2.5
Total Assets	1,717	1,227	2,944	100.0	1,562	1,148	2,710	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	2	1	2	0.1	1	1	2	0.1
Funds Borrowed	99	902	1,001	34.0	44	758	802	29.6
Money Market Takings	187	104	292	9.9	148	72	219	8.1
Interbank money market takings	136	0	136	4.6	36	0	36	1.3
Istanbul Stock Exc. money market takings	37	0	37	1.3	0	0	0	0.0
Funds provided under repurchase agreements	13	104	118	4.0	112	72	184	6.8
Marketable Securities Issued (Net)	615	123	738	25.1	740	163	902	33.3
Bills	93	0	93	3.2	27	0	27	1.0
Asset backed securities	7	0	7	0.2	0	0	0	0.0
Bonds	515	123	637	21.6	713	163	875	32.3
Funds	42	304	346	11.8	21	216	237	8.7
Borrower funds	42	304	346	11.8	21	216	237	8.7
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	66	79	145	4.9	56	130	185	6.8
Other External Resources	11	2	13	0.4	11	1	12	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.0	0	2	2	0.1
Finance leasing payables	0	1	1	0.0	0	2	2	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	74	0	74	2.5	40	0	40	1.5
General provisions	16	0	16	0.5	24	0	24	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	12	0	12	0.4	7	0	7	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	47	0	47	1.6	9	0	9	0.3
Liabilities for Tax	6	0	6	0.2	8	0	8	0.3
Current liabilities for tax	6	0	6	0.2	7	0	7	0.3
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	325	2	327	11.1	301	-2	299	11.0
Paid-in capital	274	0	274	9.3	265	0	265	9.8
Supplementary capital	-7	2	-5	-0.2	-4	-2	-6	-0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-7	2	-5	-0.2	-5	-2	-7	-0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	11	0	11	0.4	8	0	8	0.3
Legal reserves	8	0	8	0.3	7	0	7	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3	0	3	0.1	2	0	2	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	47	0	47	1.6	32	0	32	1.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	47	0	47	1.6	32	0	32	1.2
Total Liabilities	1,427	1,517	2,944	100.0	1,370	1,340	2,710	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	166	180	346	149	115	264
Letters of guarantee	161	144	304	143	114	257
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	36	36	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	5	0	5	6	0	6
Commitments	1,899	48	1,947	1,129	19	1,148
Irrevocable commitments	169	48	217	112	19	131
Revocable commitments	1,730	0	1,730	1,017	0	1,017
Derivative Financial Instruments	397	639	1,036	231	382	613
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	397	639	1,036	231	382	613
Custody and Pledged Securities	6,471	3,968	10,439	3,994	1,597	5,591
Items held in Custody	878	283	1,160	850	258	1,108
Pledged Items	5,593	3,685	9,279	3,144	1,339	4,483
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	8,933	4,835	13,768	5,503	2,113	7,615

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	287	228
Interest on loans	245	200
Interest received from reserve deposits	5	1
Interest received from banks	3	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	33	25
Other interest income	1	1
Interest Expenses	135	125
Interest on deposits	0	0
Interest on money market transactions	25	21
Interest on funds borrowed	15	12
Interest on securities issued	93	92
Other interest expenses	1	0
Net Interest Income/Expenses	152	102
Net Fees and Commissions Income/Expenses	44	28
Fees and commissions received	67	40
Fees and commissions paid	23	12
Dividend Income	4	0
Trading Profit/Loss (net)	-10	4
Profit/loss on trading account securities	2	3
Profit/losses on derivative financial transactions	-13	1
Foreign exchange profit/loss	1	0
Other Operating Income	25	10
Total Operating Income/Expenses	215	145
Provision for Loan Losses or other Receivables (-)	60	14
Specific provisions of banks loans and other receivables*	15	7
General provision expenses*	0	3
Other Operating Expenses (-)	93	89
Personnel Expenses*	29	33
Net Operating Profit/Loss	62	41
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	62	41
Provisions for Taxes on Income from Continuing Operations (±)	-15	-10
Net Profit/Loss from Continuing Operations	47	32
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	47	32

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	13.4	12.7
Shareholders' Equity / Total Assets	11.1	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	3.9	4.7
Net On Balance Sheet Position / Total Shareholders' Equity	-9.0	-11.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	58.3	57.6
TC Liabilities / Total Liabilities	48.5	50.6
FC Assets / FC Liabilities	80.9	85.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	62.5	60.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	34.0	29.6
Assets Quality		
Financial Assets (net) / Total Assets	13.9	11.9
Total Loans and Receivables / Total Assets	62.2	61.7
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	0.5
Specific Provisions / Loans Under Follow-up	58.9	74.0
Permanent Assets / Total Assets	7.2	6.4
Consumer Loans / Total Loans and Receivables	29.7	28.3
Liquidity		
Liquid Assets / Total Assets	27.2	29.1
Liquid Assets / Short-term Liabilities	55.7	70.8
TC Liquid Assets / Total Assets	11.0	11.5
Profitability		
Average Return on Assets	1.7	1.3
Average Return on Shareholders' Equity	14.7	10.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.7	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.1	65.8
Non-interest Income (net) / Total Assets	2.1	1.6
Other Operating Expenses / Total Assets	3.2	3.3
Personnel Expenses / Other Operating Expenses	30.8	36.4
Non-interest Income (net) / Other Operating Expenses	67.2	47.3

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	18	18	4.9	0	43	43	9.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	1	3	0.7	2	2	3	0.7
Financial assets held for trading	2	1	3	0.7	2	2	3	0.7
Public sector debt securities	1	0	1	0.4	2	0	2	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	1	1	0.4	0	2	2	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	1	1	0.3	2	10	11	2.4
Money Market Securities	63	0	63	16.6	7	0	7	1.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	63	0	63	16.6	7	0	7	1.5
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	19	0	19	5.0	19	0	19	3.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	19	0	19	5.0	19	0	19	3.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	69	174	243	64.5	122	235	357	74.8
Loans and Receivables	60	174	234	62.1	108	235	343	71.8
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	60	174	234	62.1	108	235	343	71.8
Loans under follow-up	15	0	15	4.1	22	0	22	4.5
Specific provisions (-)	6	0	6	1.6	7	0	7	1.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	1	0	1	0.3	1	0	1	0.2
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	1	0	1	0.3	1	0	1	0.2
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	1	1	0.3	0	4	4	0.9
Finance lease receivables	0	1	1	0.3	0	5	5	1.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.1
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.2	1	0	1	0.2
Intangible Assets (Net)	2	0	2	0.5	2	0	2	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.5	2	0	2	0.4
Real Estates for Investment Purpose (Net)	15	0	15	4.1	17	0	17	3.5
Assets for Tax	1	0	1	0.2	1	0	1	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.2	1	0	1	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	9	0	9	2.4	10	0	10	2.1
Total Assets	182	196	377	100.0	183	294	478	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	1	1	1	0.3	0	0	1	0.1
Funds Borrowed	0	90	90	23.8	2	190	192	40.2
Money Market Takings	8	0	8	2.1	5	0	5	1.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	4	0	4	1.2	0	0	0	0.0
Funds provided under repurchase agreements	4	0	4	1.0	5	0	5	1.1
Marketable Securities Issued (Net)	28	141	169	44.8	15	150	165	34.5
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	28	141	169	44.8	15	150	165	34.5
Funds	4	1	5	1.2	1	5	6	1.2
Borrower funds	4	1	5	1.2	1	5	6	1.2
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	5	7	1.8	2	4	6	1.2
Other External Resources	0	0	1	0.2	1	0	1	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	0.7	4	0	4	0.8
General provisions	1	0	1	0.2	2	0	2	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.2	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.3	1	0	1	0.3
Liabilities for Tax	0	0	0	0.1	1	0	1	0.1
Current liabilities for tax	0	0	0	0.1	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	94	0	94	24.8	98	0	98	20.5
Paid-in capital	89	0	89	23.7	96	0	96	20.1
Supplementary capital	12	0	12	3.1	11	0	11	2.4
Share premium	5	0	5	1.4	6	0	6	1.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.3	0	0	0	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	5	0	5	1.3	5	0	5	1.1
Profit reserves	30	0	30	8.0	32	0	32	6.8
Legal reserves	4	0	4	1.1	5	0	5	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	26	0	26	6.9	28	0	28	5.9
Other profit reserves	0	0	0	-0.1	0	0	0	0.0
Profit or loss	-37	0	-37	-9.9	-42	0	-42	-8.7
Prior years income/loss	-39	0	-39	-10.3	-46	0	-46	-9.6
Current year income/loss	1	0	1	0.4	4	0	4	0.9
Total Liabilities	139	238	377	100.0	128	350	478	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	47	42	89	45	83	127
Letters of guarantee	47	26	73	45	63	107
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	12	12	0	16	16
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	4	4	0	4	4
Commitments	70	95	166	0	4	4
Irrevocable commitments	70	95	166	0	4	4
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	35	112	146	33	91	124
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	35	112	146	33	91	124
Custody and Pledged Securities	257	1,497	1,754	304	1,499	1,804
Items held in Custody	31	291	322	20	197	217
Pledged Items	226	1,206	1,432	284	1,302	1,587
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	409	1,747	2,156	382	1,677	2,058

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	29	35
Interest on loans	24	31
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	3	1
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	17	18
Interest on deposits	0	0
Interest on money market transactions	6	7
Interest on funds borrowed	0	0
Interest on securities issued	11	10
Other interest expenses	0	0
Net Interest Income/Expenses	12	16
Net Fees and Commissions Income/Expenses	1	2
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	1	2
Foreign exchange profit/loss	-2	-3
Other Operating Income	2	9
Total Operating Income/Expenses	15	27
Provision for Loan Losses or other Receivables (-)	0	4
Specific provisions of banks loans and other receivables*	0	4
General provision expenses*	0	0
Other Operating Expenses (-)	13	16
Personnel Expenses*	5	7
Net Operating Profit/Loss	2	7
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	7
Provisions for Taxes on Income from Continuing Operations (±)	0	-3
Net Profit/Loss from Continuing Operations	1	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	26.2	17.9
Shareholders' Equity / Total Assets	24.8	20.5
(Shareholders' Equity - Permanent Assets) / Total Assets	21.4	16.7
Net On Balance Sheet Position / Total Shareholders' Equity	-27.4	-34.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	37.1	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	48.1	38.4
TC Liabilities / Total Liabilities	36.8	26.8
FC Assets / FC Liabilities	82.1	84.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	28.4	34.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	23.8	40.2
Assets Quality		
Financial Assets (net) / Total Assets	5.8	4.6
Total Loans and Receivables / Total Assets	64.5	74.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	6.3	6.1
Loans Under Follow-up (net) / Total Loans and Receivables	3.8	4.0
Specific Provisions / Loans Under Follow-up	39.6	34.6
Permanent Assets / Total Assets	3.4	3.8
Consumer Loans / Total Loans and Receivables	0.3	5.5
Liquidity		
Liquid Assets / Total Assets	27.5	17.6
Liquid Assets / Short-term Liabilities	337.2	348.3
TC Liquid Assets / Total Assets	22.2	6.2
Profitability		
Average Return on Assets	0.9	-0.4
Average Return on Shareholders' Equity	4.0	-2.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	76.2	45.1
Non-interest Income (net) / Total Assets	0.8	2.3
Other Operating Expenses / Total Assets	3.4	3.4
Personnel Expenses / Other Operating Expenses	43.0	46.2
Non-interest Income (net) / Other Operating Expenses	24.3	69.1

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	1.0	0	0	0	0.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	0	0	0.1
Financial assets held for trading	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	0	0	0	0.1	0	0	0	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	6	6	14.1	1	6	6	15.4
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	2	0	2	3.9	2	0	2	4.6
Securities representing a share in capital	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	2	0	2	3.8	2	0	2	4.5
Loans and Receivables	33	0	33	80.4	33	0	33	78.8
Loans and Receivables	33	0	33	80.4	33	0	33	78.8
Loans granted to the Banks risk group	18	0	18	44.6	20	0	20	46.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15	0	15	35.8	13	0	13	32.0
Loans under follow-up	1	0	1	1.6	1	0	1	1.7
Specific provisions (-)	1	0	1	1.6	1	0	1	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.0
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.2	0	0	0	0.2
Total Assets	35	6	41	100.0	36	6	42	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	1	1	1.5	1	0	1	3.6
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	5	5	13.2	0	6	6	13.9
Borrower funds	0	5	5	13.2	0	6	6	13.9
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.1	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.3	0	0	0	1.1
General provisions	0	0	0	1.1	0	0	0	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	0	0	0	0.6	0	0	0	0.6
Current liabilities for tax	0	0	0	0.6	0	0	0	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	34	0	34	83.3	34	0	34	80.8
Paid-in capital	16	0	16	38.8	17	0	17	40.6
Supplementary capital	1	0	1	1.5	1	0	1	1.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	1.5	1	0	1	1.6
Profit reserves	15	0	15	36.9	13	0	13	32.1
Legal reserves	1	0	1	2.0	1	0	1	1.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	14	0	14	34.9	13	0	13	30.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	6.1	3	0	3	6.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	6.1	3	0	3	6.5
Total Liabilities	35	6	41	100.0	36	6	42	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	26	7	34	30	9	39
Letters of guarantee	26	2	28	30	1	32
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	6	6	0	7	7
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	23	0	23	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	23	0	23	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	49	7	57	31	9	40

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	4	4
Interest on loans	4	4
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	4	4
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	5	5
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	1	1
Net Operating Profit/Loss	3	3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3	3
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	2	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	3

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	52.8	51.9
Shareholders' Equity / Total Assets	83.3	80.8
(Shareholders' Equity - Permanent Assets) / Total Assets	83.0	80.7
Net On Balance Sheet Position / Total Shareholders' Equity	-0.3	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	85.6	86.1
TC Liabilities / Total Liabilities	85.4	86.1
FC Assets / FC Liabilities	98.4	100.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	1.5	3.6
Assets Quality		
Financial Assets (net) / Total Assets	4.0	4.7
Total Loans and Receivables / Total Assets	80.4	78.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	2.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.3	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	19.0	21.0
Liquid Assets / Short-term Liabilities	128.3	118.9
TC Liquid Assets / Total Assets	4.6	7.0
Profitability		
Average Return on Assets	6.5	7.1
Average Return on Shareholders' Equity	7.6	8.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	7.6	8.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	10.8	10.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	95.1	87.3
Non-interest Income (net) / Total Assets	0.6	1.5
Other Operating Expenses / Total Assets	3.5	3.5
Personnel Expenses / Other Operating Expenses	50.3	54.5
Non-interest Income (net) / Other Operating Expenses	15.8	44.0

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	4	4	5.2	0	5	5	7.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.2
Financial assets held for trading	0	0	0	0.0	0	0	0	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	0.6	0	0	0	0.5
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.1	0	0	0	0.4
Securities representing a share in capital	0	0	0	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.4
Loans and Receivables	52	8	59	75.1	52	0	52	68.3
Loans and Receivables	52	8	59	75.1	52	0	52	68.3
Loans granted to the Banks risk group	0	8	8	9.9	3	0	3	3.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	51	0	51	65.2	49	0	49	64.4
Loans under follow-up	1	0	1	1.3	1	0	1	1.5
Specific provisions (-)	1	0	1	1.3	1	0	1	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.0	0	0	0	0.0
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	14	0	14	18.0	17	0	17	22.1
Other Assets	0	0	1	0.9	1	0	1	1.2
Total Assets	67	12	79	100.0	71	6	76	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.5	0	0	0	0.0
Funds Borrowed	0	2	2	2.4	2	3	5	6.3
Money Market Takings	4	0	4	4.9	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	4	0	4	4.9	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	3	32	35	44.0	1	36	37	48.7
Borrower funds	3	32	35	44.0	1	36	37	48.7
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.5	1	0	1	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	0.8	1	0	1	1.4
General provisions	0	0	0	0.5	1	0	1	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
Liabilities for Tax	1	0	1	0.7	0	0	0	0.5
Current liabilities for tax	1	0	1	0.7	0	0	0	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	36	0	36	46.0	32	0	32	41.6
Paid-in capital	13	0	13	16.8	14	0	14	18.7
Supplementary capital	1	0	1	0.9	1	0	1	1.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.9	1	0	1	1.0
Profit reserves	16	0	16	19.7	12	0	12	16.2
Legal reserves	1	0	1	1.6	1	0	1	1.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	14	0	14	18.1	11	0	11	14.6
Other profit reserves	0	0	0	0.1	0	0	0	0.1
Profit or loss	7	0	7	8.6	4	0	4	5.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	8.6	4	0	4	5.7
Total Liabilities	45	34	79	100.0	37	39	76	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	201	67	268	145	68	213
Letters of guarantee	201	67	268	145	68	213
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	20	19	40	25	25	50
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	20	19	40	25	25	50
Custody and Pledged Securities	977	429	1,406	854	418	1,272
Items held in Custody	1	0	1	1	0	1
Pledged Items	139	12	152	97	12	109
Accepted independent guaran. and warran.	837	417	1,254	756	406	1,162
Total Off Balance Sheet Commitments	1,198	515	1,714	1,024	511	1,535

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	12	9
Interest on loans	12	9
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	2	2
Interest on deposits	0	0
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	10	8
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-2	-3
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	3
Foreign exchange profit/loss	-2	-6
Other Operating Income	1	1
Total Operating Income/Expenses	11	8
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	3	3
Personnel Expenses*	1	2
Net Operating Profit/Loss	8	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	8	5
Provisions for Taxes on Income from Continuing Operations (±)	-2	-1
Net Profit/Loss from Continuing Operations	7	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	7	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	15.1	15.3
Shareholders' Equity / Total Assets	46.0	41.6
(Shareholders' Equity - Permanent Assets) / Total Assets	27.9	19.4
Net On Balance Sheet Position / Total Shareholders' Equity	-53.5	-79.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	84.6	92.7
TC Liabilities / Total Liabilities	57.3	49.0
FC Assets / FC Liabilities	35.9	14.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	87.3	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	2.4	6.3
Assets Quality		
Financial Assets (net) / Total Assets	0.1	0.6
Total Loans and Receivables / Total Assets	75.1	68.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.8	2.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	18.1	22.2
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	5.8	8.2
Liquid Assets / Short-term Liabilities	27.0	28.5
TC Liquid Assets / Total Assets	0.3	0.9
Profitability		
Average Return on Assets	8.6	4.5
Average Return on Shareholders' Equity	19.3	13.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	10.6	7.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	12.6	9.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.7	85.4
Non-interest Income (net) / Total Assets	1.4	1.0
Other Operating Expenses / Total Assets	3.3	3.4
Personnel Expenses / Other Operating Expenses	57.9	62.7
Non-interest Income (net) / Other Operating Expenses	44.3	29.5

İller Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	461	10	472	7.1	1,332	17	1,349	21.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	5,504	438	5,941	89.7	4,281	331	4,611	74.3
Loans and Receivables	5,504	438	5,941	89.7	4,281	331	4,611	74.3
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,504	438	5,941	89.7	4,281	331	4,611	74.3
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	1	0	1	0.0	1	0	1	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	38	0	38	0.6	39	0	39	0.6
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	78	0	78	1.2	134	0	134	2.2
Assets for Tax	26	0	26	0.4	22	0	22	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	26	0	26	0.4	22	0	22	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	67	0	68	1.0	48	2	49	0.8
Total Assets	6,176	449	6,625	100.0	5,858	349	6,207	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	447	447	6.8	0	347	347	5.6
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	1,617	0	1,617	24.4	1,664	0	1,664	26.8
Borrower funds	1	0	1	0.0	0	0	0	0.0
Others	1,616	0	1,616	24.4	1,664	0	1,664	26.8
Miscellaneous Payables	42	1	43	0.6	27	2	29	0.5
Other External Resources	109	0	109	1.7	9	0	9	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	129	0	129	1.9	111	0	111	1.8
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	26	0	26	0.4	28	0	28	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	103	0	103	1.5	83	0	83	1.3
Liabilities for Tax	34	0	34	0.5	36	0	36	0.6
Current liabilities for tax	34	0	34	0.5	36	0	36	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	4,245	0	4,245	64.1	4,011	0	4,011	64.6
Paid-in capital	3,479	0	3,479	52.5	3,322	0	3,322	53.5
Supplementary capital	278	0	278	4.2	252	0	252	4.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	46	0	46	0.7	2	0	2	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	232	0	232	3.5	249	0	249	4.0
Profit reserves	204	0	204	3.1	186	0	186	3.0
Legal reserves	0	0	0	0.0	132	0	132	2.1
Status reserves	133	0	133	2.0	55	0	55	0.9
Extraordinary reserves	72	0	72	1.1	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	284	0	284	4.3	251	0	251	4.1
Prior years income/loss	23	0	23	0.3	18	0	18	0.3
Current year income/loss	261	0	261	3.9	233	0	233	3.8
Total Liabilities	6,177	448	6,625	100.0	5,858	349	6,207	100.0

İller Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	126	1	127	137	1	138
Letters of guarantee	126	1	127	137	1	138
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	2,623	1,163	3,786	3,362	1,147	4,509
Irrevocable commitments	2,623	604	3,227	3,362	488	3,850
Revocable commitments	0	558	558	0	659	659
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	1,403	167	1,570	1,047	146	1,192
Items held in Custody	1,174	166	1,340	812	145	957
Pledged Items	229	1	230	234	1	235
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,152	1,330	5,482	4,546	1,293	5,839

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	393	344
Interest on loans	346	256
Interest received from reserve deposits	0	0
Interest received from banks	45	87
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	2	1
Interest Expenses	8	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	8	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	385	344
Net Fees and Commissions Income/Expenses	4	4
Fees and commissions received	4	4
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	102	115
Total Operating Income/Expenses	490	463
Provision for Loan Losses or other Receivables (-)	25	16
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	138	132
Personnel Expenses*	76	76
Net Operating Profit/Loss	327	315
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	327	315
Provisions for Taxes on Income from Continuing Operations (±)	-66	-82
Net Profit/Loss from Continuing Operations	261	233
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	261	233

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	47.8	49.6
Shareholders' Equity / Total Assets	64.1	64.6
(Shareholders' Equity - Permanent Assets) / Total Assets	63.5	64.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	93.2	94.4
TC Liabilities / Total Liabilities	93.2	94.4
FC Assets / FC Liabilities	100.1	100.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	92.6	92.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	6.8	5.6
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	89.7	74.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.6	0.6
Consumer Loans / Total Loans and Receivables	0.1	0.2
Liquidity		
Liquid Assets / Total Assets	7.1	21.7
Liquid Assets / Short-term Liabilities	45.4	130.5
TC Liquid Assets / Total Assets	7.0	21.5
Profitability		
Average Return on Assets	3.2	4.5
Average Return on Shareholders' Equity	4.9	6.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.9	5.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.8	5.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	78.6	74.4
Non-interest Income (net) / Total Assets	1.6	1.9
Other Operating Expenses / Total Assets	2.1	2.1
Personnel Expenses / Other Operating Expenses	55.3	57.3
Non-interest Income (net) / Other Operating Expenses	76.0	90.0

İstanbul Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,516	1,179	2,695	96.2	1,247	945	2,193	96.4
Money Market Securities	6	0	6	0.2	6	0	6	0.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	6	0	6	0.2	6	0	6	0.3
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	53	0	53	1.9	28	0	28	1.2
Loans and Receivables	53	0	53	1.9	28	0	28	1.2
Loans granted to the Banks risk group	38	0	38	1.4	28	0	28	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	0.5	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	10	0	10	0.3	13	0	13	0.6
Public sector debt securities	10	0	10	0.3	13	0	13	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	1	0	1	0.0	1	0	1	0.1
Financial subsidiaries	1	0	1	0.0	1	0	1	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	0.1	4	0	4	0.2
Intangible Assets (Net)	26	0	26	0.9	24	0	24	1.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	26	0	26	0.9	24	0	24	1.1
Real Estates for Investment Purpose (Net)	3	0	3	0.1	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	0	6	0.2	4	0	4	0.2
Total Assets	1,622	1,179	2,801	100.0	1,329	946	2,275	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	204	629	834	29.8	151	531	682	30.0
Money Market Takings	9	0	9	0.3	12	0	12	0.5
Interbank money market takings	9	0	9	0.3	12	0	12	0.5
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,036	547	1,583	56.5	832	412	1,244	54.7
Other External Resources	16	0	16	0.6	20	0	20	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	22	0	22	0.8	16	0	16	0.7
General provisions	13	0	13	0.5	9	0	9	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.1	3	0	3	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	6	0	6	0.2	3	0	3	0.1
Liabilities for Tax	7	0	7	0.2	5	0	5	0.2
Current liabilities for tax	7	0	7	0.2	0	0	0	0.0
Deferred liabilities for tax	0	0	0	0.0	5	0	5	0.2
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	330	0	330	11.8	297	0	297	13.0
Paid-in capital	159	0	159	5.7	170	0	170	7.5
Supplementary capital	10	0	10	0.4	11	0	11	0.5
Share premium	9	0	9	0.3	9	0	9	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.0	1	0	1	0.1
Profit reserves	87	0	87	3.1	54	0	54	2.4
Legal reserves	18	0	18	0.6	15	0	15	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	69	0	69	2.5	40	0	40	1.7
Other profit reserves	1	0	1	0.0	0	0	0	0.0
Profit or loss	74	0	74	2.6	61	0	61	2.7
Prior years income/loss	1	0	1	0.0	1	0	1	0.0
Current year income/loss	73	0	73	2.6	60	0	60	2.6
Total Liabilities	1,624	1,177	2,801	100.0	1,332	943	2,275	100.0

İstanbul Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,677	0	4,677	3,060	0	3,060
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4,677	0	4,677	3,060	0	3,060
Commitments	79	0	79	88	0	88
Irrevocable commitments	79	0	79	88	0	88
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	821,209	314	821,522	699,033	318	699,351
Items held in Custody	814,477	0	814,477	693,627	0	693,627
Pledged Items	6,731	314	7,045	5,406	318	5,723
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	825,964	314	826,278	702,181	318	702,499

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	108	84
Interest on loans	5	4
Interest received from reserve deposits	0	0
Interest received from banks	100	78
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	2
Other interest income	0	0
Interest Expenses	23	14
Interest on deposits	0	0
Interest on money market transactions	21	14
Interest on funds borrowed	2	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	85	69
Net Fees and Commissions Income/Expenses	40	31
Fees and commissions received	44	34
Fees and commissions paid	4	3
Dividend Income	0	2
Trading Profit/Loss (net)	0	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	0	1
Total Operating Income/Expenses	125	104
Provision for Loan Losses or other Receivables (-)	4	4
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	4	4
Other Operating Expenses (-)	28	25
Personnel Expenses*	12	13
Net Operating Profit/Loss	92	75
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	92	75
Provisions for Taxes on Income from Continuing Operations (±)	-19	-15
Net Profit/Loss from Continuing Operations	73	60
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	73	60

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	15.2	22.8
Shareholders' Equity / Total Assets	11.8	13.0
(Shareholders' Equity - Permanent Assets) / Total Assets	10.8	11.7
Net On Balance Sheet Position / Total Shareholders' Equity	0.8	0.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	57.9	58.4
TC Liabilities / Total Liabilities	58.0	58.6
FC Assets / FC Liabilities	100.2	100.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	29.8	30.0
Assets Quality		
Financial Assets (net) / Total Assets	0.4	0.6
Total Loans and Receivables / Total Assets	1.9	1.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.0	1.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	96.4	96.7
Liquid Assets / Short-term Liabilities	110.7	112.8
TC Liquid Assets / Total Assets	54.3	55.1
Profitability		
Average Return on Assets	2.7	2.8
Average Return on Shareholders' Equity	22.7	21.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.3	3.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.0	66.4
Non-interest Income (net) / Total Assets	1.4	1.5
Other Operating Expenses / Total Assets	1.0	1.1
Personnel Expenses / Other Operating Expenses	44.0	54.4
Non-interest Income (net) / Other Operating Expenses	143.8	141.3

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	3	5	4.5	0	3	3	6.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	33	0	33	29.8	10	0	10	22.4
Financial assets held for trading	33	0	33	29.8	10	0	10	22.4
Public sector debt securities	33	0	33	29.8	10	0	10	22.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	47	1	48	43.0	0	4	4	9.5
Money Market Securities	0	0	0	0.0	16	0	16	34.6
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	16	0	16	34.6
Financial Assets Available for Sale (Net)	0	0	0	0.3	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.3	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	5	5	4.6	0	5	5	11.1
Loans and Receivables	0	5	5	4.6	0	5	5	11.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	5	5	4.6	0	5	5	11.1
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	2	0	2	4.6
Financial subsidiaries	0	0	0	0.0	2	0	2	4.6
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.5
Intangible Assets (Net)	0	0	0	0.4	0	0	0	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.4	0	0	0	0.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	1.4	3	0	3	5.8
Current assets for tax	0	0	0	0.0	0	0	0	0.3
Deferred assets for tax	2	0	2	1.4	2	0	2	5.5
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	18	0	18	15.9	2	0	2	4.7
Total Assets	102	9	111	100.0	34	12	45	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	5	5	4.5	0	5	5	11.4
Money Market Takings	19	0	19	16.8	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	19	0	19	16.8	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	3	0	3	2.9	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5	3	8	7.0	3	3	6	13.6
General provisions	0	0	0	0.2	0	0	0	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	3	7	6.4	3	3	6	12.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	1	0.5	0	0	0	0.5
Liabilities for Tax	3	0	3	2.5	0	0	0	0.6
Current liabilities for tax	3	0	3	2.5	0	0	0	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	73	0	73	66.3	34	0	34	74.4
Paid-in capital	13	0	13	12.0	14	0	14	31.4
Supplementary capital	0	0	0	0.2	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.2	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	41	0	41	36.9	22	0	22	48.4
Legal reserves	2	0	2	2.1	1	0	1	2.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	39	0	39	34.8	21	0	21	46.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	19	0	19	17.2	-2	0	-2	-5.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	19	0	19	17.2	-2	0	-2	-5.4
Total Liabilities	103	8	111	100.0	37	8	45	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	7	0	7	0	0	0
Irrevocable commitments	7	0	7	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	83	30	113	0	0	0
Items held in Custody	83	30	113	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	90	30	120	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	8	5
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	2	0
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	3	4
Other interest income	1	0
Interest Expenses	2	3
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	2	3
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	5	2
Net Fees and Commissions Income/Expenses	27	0
Fees and commissions received	31	0
Fees and commissions paid	3	0
Dividend Income	0	0
Trading Profit/Loss (net)	-1	-2
Profit/loss on trading account securities	-1	-3
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	2
Other Operating Income	15	10
Total Operating Income/Expenses	47	10
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	23	13
Personnel Expenses*	14	8
Net Operating Profit/Loss	24	-3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	24	-3
Provisions for Taxes on Income from Continuing Operations (±)	-5	1
Net Profit/Loss from Continuing Operations	19	-2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	19	-2

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	102.2	80.0
Shareholders' Equity / Total Assets	66.3	74.4
(Shareholders' Equity - Permanent Assets) / Total Assets	65.7	68.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.6	10.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	10.0
Balance-Sheet Ratios		
TC Assets / Total Assets	92.3	74.2
TC Liabilities / Total Liabilities	92.7	81.6
FC Assets / FC Liabilities	105.3	140.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	0.0	0.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	4.5	11.4
Assets Quality		
Financial Assets (net) / Total Assets	30.2	22.4
Total Loans and Receivables / Total Assets	4.6	11.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.6	5.6
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	77.6	72.8
Liquid Assets / Short-term Liabilities	381.9	10,701.4
TC Liquid Assets / Total Assets	74.5	58.1
Profitability		
Average Return on Assets	9.9	4.9
Average Return on Shareholders' Equity	18.4	11.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	21.5	-6.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.8	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	11.3	19.8
Non-interest Income (net) / Total Assets	37.5	18.0
Other Operating Expenses / Total Assets	20.7	29.3
Personnel Expenses / Other Operating Expenses	59.0	63.6
Non-interest Income (net) / Other Operating Expenses	181.4	61.5

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	67	17	84	18.6	16	8	24	7.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	1	1	0.2
Financial assets held for trading	0	0	0	0.1	0	1	1	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	1	1	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	6	6	1.4	11	15	27	8.0
Money Market Securities	0	0	0	0.0	12	0	12	3.6
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	12	0	12	3.6
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	13	23	36	8.0	12	1	13	3.9
Securities representing a share in capital	10	0	10	2.2	8	0	8	2.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.1
Other marketable securities	3	23	26	5.8	4	1	5	1.5
Loans and Receivables	197	84	281	62.4	117	91	208	62.2
Loans and Receivables	197	84	281	62.4	117	91	208	62.2
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	197	84	281	62.4	117	91	208	62.2
Loans under follow-up	1	0	1	0.2	0	0	0	0.0
Specific provisions (-)	1	0	1	0.2	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	13	0	13	3.9
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	1	0	1	0.2
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	1	0	1	0.3	6	0	6	1.7
Assets for Tax	0	0	0	0.1	1	0	1	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	1	0	1	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	35	40	8.9	4	26	29	8.8
Total Assets	286	165	451	100.0	193	141	334	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	4	1	5	1.1	3	0	4	1.1
Funds Borrowed	1	55	56	12.5	3	40	43	12.8
Money Market Takings	0	16	16	3.5	4	0	4	1.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	4	0	4	1.3
Funds provided under repurchase agreements	0	16	16	3.5	0	0	0	0.1
Marketable Securities Issued (Net)	169	0	169	37.6	149	0	149	44.8
Bills	148	0	148	32.9	123	0	123	36.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	21	0	21	4.7	27	0	27	8.0
Funds	17	33	51	11.2	0	2	3	0.8
Borrower funds	17	33	51	11.2	0	2	3	0.8
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	69	70	15.6	1	59	60	17.9
Other External Resources	2	0	3	0.6	2	1	3	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4	0	4	0.9	5	0	5	1.5
General provisions	4	0	4	0.8	4	0	4	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
Liabilities for Tax	3	0	3	0.6	3	0	3	0.8
Current liabilities for tax	3	0	3	0.6	3	0	3	0.8
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	15	15	3.4	0	15	15	4.5
Shareholders' Equity	59	0	59	13.0	45	0	45	13.5
Paid-in capital	33	0	33	7.4	13	0	13	3.8
Supplementary capital	9	0	9	1.9	9	0	9	2.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	8	0	8	1.8	7	0	7	2.1
Revaluation changes of property and equip.	1	0	1	0.1	1	0	1	0.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	2	0	2	0.6
Profit reserves	2	0	2	0.4	12	0	12	3.7
Legal reserves	1	0	1	0.3	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1	0	1	0.1	11	0	11	3.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	15	0	15	3.4	11	0	11	3.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	15	0	15	3.4	11	0	11	3.2
Total Liabilities	261	190	451	100.0	216	117	334	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	102	59	161	97	57	154
Letters of guarantee	102	44	146	97	36	133
Bank acceptances	0	1	1	0	18	18
Letters of credit	0	14	14	0	2	2
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	167	0	167	109	0	109
Irrevocable commitments	0	0	1	0	0	0
Revocable commitments	166	0	166	109	0	109
Derivative Financial Instruments	152	237	390	149	144	293
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	152	237	390	149	144	293
Custody and Pledged Securities	563	215	778	406	82	489
Items held in Custody	39	72	110	69	11	79
Pledged Items	524	143	667	338	71	409
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	984	511	1,495	762	284	1,045

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	54	40
Interest on loans	49	38
Interest received from reserve deposits	1	0
Interest received from banks	1	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	1
Other interest income	0	0
Interest Expenses	26	16
Interest on deposits	0	0
Interest on money market transactions	4	2
Interest on funds borrowed	1	1
Interest on securities issued	22	14
Other interest expenses	0	0
Net Interest Income/Expenses	27	24
Net Fees and Commissions Income/Expenses	2	0
Fees and commissions received	6	2
Fees and commissions paid	4	2
Dividend Income	0	0
Trading Profit/Loss (net)	-3	-8
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-8	-4
Foreign exchange profit/loss	4	-4
Other Operating Income	4	6
Total Operating Income/Expenses	29	22
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	0	2
Other Operating Expenses (-)	9	7
Personnel Expenses*	4	3
Net Operating Profit/Loss	19	13
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	19	13
Provisions for Taxes on Income from Continuing Operations (±)	-4	-3
Net Profit/Loss from Continuing Operations	15	11
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	15	11

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	18.0	17.3
Shareholders' Equity / Total Assets	13.0	13.5
(Shareholders' Equity - Permanent Assets) / Total Assets	12.8	13.1
Net On Balance Sheet Position / Total Shareholders' Equity	-40.6	51.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.5	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	63.4	57.8
TC Liabilities / Total Liabilities	57.8	64.8
FC Assets / FC Liabilities	86.7	120.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	70.0	56.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	12.5	12.8
Assets Quality		
Financial Assets (net) / Total Assets	8.1	4.1
Total Loans and Receivables / Total Assets	62.4	62.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.3	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	99.0	100.0
Permanent Assets / Total Assets	0.2	0.3
Consumer Loans / Total Loans and Receivables	0.0	0.6
Liquidity		
Liquid Assets / Total Assets	28.1	22.9
Liquid Assets / Short-term Liabilities	97.3	100.3
TC Liquid Assets / Total Assets	17.9	15.5
Profitability		
Average Return on Assets	3.8	2.7
Average Return on Shareholders' Equity	30.9	20.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.2	3.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.9	7.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	91.1	107.3
Non-interest Income (net) / Total Assets	0.4	-0.5
Other Operating Expenses / Total Assets	2.1	2.1
Personnel Expenses / Other Operating Expenses	41.3	49.6
Non-interest Income (net) / Other Operating Expenses	18.9	-23.1

Pasha Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	18	21	8.6	4	6	10	6.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.6	0	0	0	0.1
Financial assets held for trading	1	0	1	0.6	0	0	0	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.1
Other marketable securities	1	0	1	0.6	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	20	20	8.2	5	3	8	5.7
Money Market Securities	0	0	0	0.0	4	0	4	3.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	4	0	4	3.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	4	2	6	2.4	4	2	6	4.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	1	0	1	0.6	2	0	2	1.2
Other marketable securities	2	2	4	1.8	2	2	4	2.8
Loans and Receivables	129	51	180	75.7	88	26	115	79.1
Loans and Receivables	129	51	180	75.7	88	26	115	79.1
Loans granted to the Banks risk group	0	0	0	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	129	51	180	75.7	88	26	115	79.1
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	4	5	9	3.8	0	0	0	0.0
Finance lease receivables	6	5	10	4.4	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	1	0	1	0.6	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	0.4	1	0	1	0.9
Total Assets	142	95	238	100.0	108	37	145	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.3
Funds Borrowed	10	80	91	38.1	13	41	55	37.6
Money Market Takings	17	0	17	7.0	5	0	5	3.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	14	0	14	6.1	3	0	3	2.2
Funds provided under repurchase agreements	2	0	2	0.9	1	0	1	0.9
Marketable Securities Issued (Net)	23	25	48	20.3	11	0	11	7.3
Bills	23	0	23	9.7	11	0	11	7.3
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	25	25	10.5	0	0	0	0.0
Funds	2	4	5	2.2	1	0	1	0.8
Borrower funds	2	4	5	2.2	1	0	1	0.8
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.3
Other External Resources	2	3	4	1.9	1	0	1	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	1.1	2	0	2	1.3
General provisions	2	0	2	0.8	1	0	1	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.3
Liabilities for Tax	1	0	1	0.3	1	0	1	0.4
Current liabilities for tax	1	0	1	0.3	1	0	1	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	69	0	69	29.1	70	0	70	47.9
Paid-in capital	68	0	68	28.4	72	0	72	50.0
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.1
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.1
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	0.6	-3	0	-3	-2.1
Prior years income/loss	-3	0	-3	-1.2	-7	0	-7	-4.8
Current year income/loss	4	0	4	1.8	4	0	4	2.7
Total Liabilities	126	111	238	100.0	103	42	145	100.0

Pasha Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	54	43	97	37	19	56
Letters of guarantee	54	33	87	37	12	49
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	2	2
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	9	9	0	6	6
Commitments	1	1	1	0	0	0
Irrevocable commitments	1	1	1	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	14	14	28	7	7	14
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	14	14	28	7	7	14
Custody and Pledged Securities	132	97	229	57	30	87
Items held in Custody	3	0	3	1	0	1
Pledged Items	129	85	214	56	17	73
Accepted independent guaran. and warran.	0	12	12	0	13	13
Total Off Balance Sheet Commitments	201	154	355	101	56	157

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	17	11
Interest on loans	16	10
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	0
Other interest income	1	0
Interest Expenses	7	2
Interest on deposits	0	0
Interest on money market transactions	3	1
Interest on funds borrowed	1	0
Interest on securities issued	3	0
Other interest expenses	0	0
Net Interest Income/Expenses	11	9
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	1	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	2	2
Other Operating Income	0	0
Total Operating Income/Expenses	12	10
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	6	5
Personnel Expenses*	3	2
Net Operating Profit/Loss	5	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	5	5
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	4	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	4	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	31.4	53.8
Shareholders' Equity / Total Assets	29.1	47.9
(Shareholders' Equity - Permanent Assets) / Total Assets	28.9	47.6
Net On Balance Sheet Position / Total Shareholders' Equity	-3.0	11.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	3.6
Balance-Sheet Ratios		
TC Assets / Total Assets	59.9	74.7
TC Liabilities / Total Liabilities	53.1	71.2
FC Assets / FC Liabilities	85.6	88.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	71.4	77.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	38.1	37.6
Assets Quality		
Financial Assets (net) / Total Assets	2.9	4.1
Total Loans and Receivables / Total Assets	75.7	79.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.2	0.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	19.8	19.5
Liquid Assets / Short-term Liabilities	89.0	93.6
TC Liquid Assets / Total Assets	3.2	12.3
Profitability		
Average Return on Assets	2.4	3.3
Average Return on Shareholders' Equity	6.2	5.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.3	3.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.4	6.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.3	83.5
Non-interest Income (net) / Total Assets	0.6	1.2
Other Operating Expenses / Total Assets	2.5	3.3
Personnel Expenses / Other Operating Expenses	47.8	49.9
Non-interest Income (net) / Other Operating Expenses	26.3	36.2

Standard Chartered Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.1	0	0	0	0.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	16	0	16	70.2	16	0	16	70.6
Money Market Securities	0	0	0	0.0	0	0	0	0.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	1	0	1	6.0	1	0	1	6.2
Specific provisions (-)	1	0	1	6.0	1	0	1	6.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	4.2	1	0	1	4.6
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	1.8	0	0	0	1.9
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	1.8	0	0	0	1.9
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	0	5	23.7	5	0	5	22.7
Total Assets	22	0	22	100.0	23	0	23	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.3	0	0	0	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2	0	2	9.3	2	0	2	8.8
General provisions	0	0	0	0.9	0	0	0	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	8.4	2	0	2	7.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	0	0	0	1.6	0	0	0	1.6
Current liabilities for tax	0	0	0	1.6	0	0	0	1.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	20	0	20	88.8	20	0	20	89.3
Paid-in capital	11	0	11	47.9	11	0	11	49.7
Supplementary capital	2	0	2	7.9	2	0	2	8.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.9	0	0	0	0.9
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	7.1	2	0	2	7.3
Profit reserves	12	0	12	52.0	12	0	12	53.4
Legal reserves	1	0	1	3.3	1	0	1	3.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11	0	11	48.8	12	0	12	50.3
Other profit reserves	0	0	0	-0.1	0	0	0	0.0
Profit or loss	-4	0	-4	-19.1	-5	0	-5	-22.1
Prior years income/loss	-6	0	-6	-27.6	-7	0	-7	-29.4
Current year income/loss	2	0	2	8.5	2	0	2	7.3
Total Liabilities	22	0	22	100.0	23	0	23	100.0

Standard Chartered Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	0	0	0	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	2	1
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	2	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	1
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	6	6
Total Operating Income/Expenses	8	7
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	5	5
Personnel Expenses*	3	3
Net Operating Profit/Loss	3	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3	2
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	2	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	2

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	104.1	108.2
Shareholders' Equity / Total Assets	88.8	89.3
(Shareholders' Equity - Permanent Assets) / Total Assets	84.6	84.7
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	99.9	99.8
TC Liabilities / Total Liabilities	100.0	100.0
FC Assets / FC Liabilities	-	-
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.2	4.6
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	70.3	70.8
Liquid Assets / Short-term Liabilities	29,439.0	13,669.1
TC Liquid Assets / Total Assets	70.3	70.7
Profitability		
Average Return on Assets	8.9	2.6
Average Return on Shareholders' Equity	10.0	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	11.5	9.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	8.2	6.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	24.1	21.0
Non-interest Income (net) / Total Assets	25.8	24.5
Other Operating Expenses / Total Assets	22.5	21.5
Personnel Expenses / Other Operating Expenses	52.0	53.3
Non-interest Income (net) / Other Operating Expenses	115.0	113.9

Türk Eximbank

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	168	168	0.7	0	105	105	0.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	3	7	0.0	4	33	37	0.2
Financial assets held for trading	4	3	7	0.0	4	33	37	0.2
Public sector debt securities	3	0	3	0.0	3	0	3	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	3	4	0.0	1	33	34	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	51	501	552	2.4	34	681	716	3.7
Money Market Securities	220	0	220	1.0	105	0	105	0.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	220	0	220	1.0	105	0	105	0.5
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	8	0	8	0.0	6	0	6	0.0
Securities representing a share in capital	8	0	8	0.0	6	0	6	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,410	18,871	21,281	94.0	2,286	15,220	17,507	90.2
Loans and Receivables	2,383	18,871	21,254	93.9	2,261	15,220	17,481	90.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,383	18,871	21,254	93.9	2,261	15,220	17,481	90.1
Loans under follow-up	78	0	78	0.3	66	0	66	0.3
Specific provisions (-)	51	0	51	0.2	41	0	41	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	48	0	48	0.2	28	0	28	0.1
Public sector debt securities	48	0	48	0.2	28	0	28	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	20	15	35	0.2	101	30	131	0.7
Fair value hedges	20	3	24	0.1	101	19	119	0.6
Cash flow hedges	0	12	12	0.1	0	11	11	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.0	2	0	2	0.0
Intangible Assets (Net)	2	0	2	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	1	0	1	0.0	1	0	1	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	139	171	311	1.4	148	616	764	3.9
Total Assets	2,906	19,729	22,635	100.0	2,716	16,686	19,401	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	6	96	102	0.5	0	12	12	0.1
Funds Borrowed	0	17,861	17,861	78.9	0	14,696	14,696	75.7
Money Market Takings	40	0	40	0.2	20	0	20	0.1
Interbank money market takings	4	0	4	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	37	0	37	0.2	20	0	20	0.1
Marketable Securities Issued (Net)	0	2,725	2,725	12.0	0	2,224	2,224	11.5
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,725	2,725	12.0	0	2,224	2,224	11.5
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	172	177	0.8	4	777	781	4.0
Other External Resources	2	65	67	0.3	1	54	55	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	3	47	50	0.2	0	42	43	0.2
Fair value hedges	3	47	50	0.2	0	42	43	0.2
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	71	0	71	0.3	65	0	65	0.3
General provisions	35	0	35	0.2	37	0	37	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	16	0	16	0.1	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	21	0	21	0.1	14	0	14	0.1
Liabilities for Tax	3	0	3	0.0	2	0	2	0.0
Current liabilities for tax	3	0	3	0.0	2	0	2	0.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	8	8	0.0	0	25	25	0.1
Shareholders' Equity	1,531	0	1,531	6.8	1,478	0	1,478	7.6
Paid-in capital	1,273	0	1,273	5.6	1,051	0	1,051	5.4
Supplementary capital	5	0	5	0.0	3	0	3	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	6	0	6	0.0	3	0	3	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	103	0	103	0.5	304	0	304	1.6
Legal reserves	93	0	93	0.4	93	0	93	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	10	0	10	0.0	204	0	204	1.1
Other profit reserves	0	0	0	0.0	6	0	6	0.0
Profit or loss	151	0	151	0.7	120	0	120	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	151	0	151	0.7	120	0	120	0.6
Total Liabilities	1,660	20,974	22,635	100.0	1,570	17,831	19,401	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	1,655	1,655	0	1,098	1,098
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1,655	1,655	0	1,098	1,098
Commitments	745	5,541	6,286	693	4,877	5,570
Irrevocable commitments	0	4	4	0	830	830
Revocable commitments	745	5,537	6,283	693	4,047	4,740
Derivative Financial Instruments	1,328	11,524	12,851	1,082	6,909	7,992
Derivative finan. instruments held for hedging	1,058	5,520	6,577	1,008	4,533	5,541
Trading transactions	270	6,004	6,274	74	2,377	2,451
Custody and Pledged Securities	975	18,830	19,805	39	5,212	5,251
Items held in Custody	0	0	0	0	0	0
Pledged Items	91	505	597	6	58	64
Accepted independent guaran. and warran.	884	18,325	19,209	32	5,154	5,187
Total Off Balance Sheet Commitments	3,048	37,550	40,598	1,814	18,097	19,911

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	593	467
Interest on loans	555	446
Interest received from reserve deposits	0	0
Interest received from banks	18	11
Interest received from money market transactions	15	2
Interest received from marketable securities portfolio	6	7
Other interest income	0	0
Interest Expenses	325	223
Interest on deposits	0	0
Interest on money market transactions	197	113
Interest on funds borrowed	0	0
Interest on securities issued	124	105
Other interest expenses	4	5
Net Interest Income/Expenses	269	244
Net Fees and Commissions Income/Expenses	-2	4
Fees and commissions received	6	10
Fees and commissions paid	8	6
Dividend Income	0	0
Trading Profit/Loss (net)	-75	-96
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-181	188
Foreign exchange profit/loss	107	-284
Other Operating Income	57	40
Total Operating Income/Expenses	249	192
Provision for Loan Losses or other Receivables (-)	21	7
Specific provisions of banks loans and other receivables*	13	4
General provision expenses*	0	0
Other Operating Expenses (-)	78	65
Personnel Expenses*	35	30
Net Operating Profit/Loss	151	120
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	151	120
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	151	120
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	151	120

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	13.6	13.4
Shareholders' Equity / Total Assets	6.8	7.6
(Shareholders' Equity - Permanent Assets) / Total Assets	6.6	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-75.2	-78.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	12.8	14.0
TC Liabilities / Total Liabilities	7.3	8.1
FC Assets / FC Liabilities	94.1	93.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	11.3	13.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	78.9	75.7
Assets Quality		
Financial Assets (net) / Total Assets	0.4	1.0
Total Loans and Receivables / Total Assets	94.0	90.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	0.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	65.2	61.7
Permanent Assets / Total Assets	0.1	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	4.2	5.0
Liquid Assets / Short-term Liabilities	54.4	646.9
TC Liquid Assets / Total Assets	1.3	0.8
Profitability		
Average Return on Assets	0.7	0.9
Average Return on Shareholders' Equity	9.5	9.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	1.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	102.6	125.0
Non-interest Income (net) / Total Assets	-0.1	-0.3
Other Operating Expenses / Total Assets	0.3	0.3
Personnel Expenses / Other Operating Expenses	45.1	46.4
Non-interest Income (net) / Other Operating Expenses	-25.1	-79.6

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	113	241	354	14.9	202	157	360	18.0
Money Market Securities	86	0	86	3.6	3	0	3	0.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	84	0	84	3.5	0	0	0	0.0
Receiv. from reverse repurchase agreements	3	0	3	0.1	3	0	3	0.1
Financial Assets Available for Sale (Net)	41	27	68	2.9	30	25	55	2.7
Securities representing a share in capital	2	0	2	0.1	2	0	2	0.1
Public sector debt securities	34	8	42	1.8	25	5	30	1.5
Other marketable securities	5	19	24	1.0	3	20	22	1.1
Loans and Receivables	104	1,733	1,837	77.1	75	1,467	1,542	77.0
Loans and Receivables	90	1,733	1,824	76.6	53	1,467	1,520	76.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	90	1,733	1,824	76.6	53	1,467	1,520	76.0
Loans under follow-up	33	0	33	1.4	36	0	36	1.8
Specific provisions (-)	19	0	19	0.8	14	0	14	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	6	0	6	0.3
Public sector debt securities	0	0	0	0.0	6	0	6	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	10	12	0.5	3	5	8	0.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	10	12	0.5	3	5	8	0.4
Financial investments and associates	0	10	10	0.4	0	5	5	0.3
Non-financial investments and associates	3	0	3	0.1	3	0	3	0.1
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	17	0	17	0.7	20	0	20	1.0
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	1	5	0.2	4	0	5	0.2
Total Assets	370	2,011	2,382	100.0	346	1,655	2,001	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	1,939	1,940	81.4	0	1,644	1,644	82.1
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	4	67	71	3.0	4	0	4	0.2
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	4	67	71	3.0	4	0	4	0.2
Miscellaneous Payables	4	1	5	0.2	2	3	5	0.3
Other External Resources	1	0	2	0.1	98	1	99	4.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	29	0	29	1.2	26	0	26	1.3
General provisions	19	0	19	0.8	16	0	16	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	10	0	10	0.4	10	0	10	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	2	0	2	0.1	3	0	3	0.1
Current liabilities for tax	2	0	2	0.1	3	0	3	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	332	1	333	14.0	220	0	220	11.0
Paid-in capital	133	0	133	5.6	45	0	45	2.3
Supplementary capital	58	1	59	2.5	60	0	59	3.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	1	3	0.1	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	55	0	55	2.3	59	0	59	3.0
Profit reserves	108	0	108	4.5	95	0	95	4.8
Legal reserves	9	0	9	0.4	9	0	9	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	98	0	98	4.1	85	0	85	4.3
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	34	0	34	1.4	20	0	20	1.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	34	0	34	1.4	20	0	20	1.0
Total Liabilities	373	2,009	2,382	100.0	353	1,648	2,001	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	24	24
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	24	24
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	59	613	671	125	253	378
Irrevocable commitments	0	3	3	0	3	3
Revocable commitments	59	609	668	125	250	375
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	648	6,018	6,666	531	5,532	6,063
Items held in Custody	1	0	1	1	0	1
Pledged Items	646	6,015	6,661	530	5,531	6,061
Accepted independent guaran. and warran.	1	4	4	0	0	1
Total Off Balance Sheet Commitments	706	6,631	7,337	656	5,809	6,465

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	99	62
Interest on loans	69	49
Interest received from reserve deposits	0	0
Interest received from banks	18	8
Interest received from money market transactions	8	2
Interest received from marketable securities portfolio	4	3
Other interest income	0	0
Interest Expenses	25	15
Interest on deposits	0	0
Interest on money market transactions	25	15
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	74	47
Net Fees and Commissions Income/Expenses	3	6
Fees and commissions received	4	6
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	-1	0
Other Operating Income	2	3
Total Operating Income/Expenses	78	56
Provision for Loan Losses or other Receivables (-)	11	6
Specific provisions of banks loans and other receivables*	6	1
General provision expenses*	4	5
Other Operating Expenses (-)	24	24
Personnel Expenses*	16	16
Net Operating Profit/Loss	44	26
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	44	26
Provisions for Taxes on Income from Continuing Operations (±)	-10	-6
Net Profit/Loss from Continuing Operations	34	20
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	34	20

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	16.7	13.4
Shareholders' Equity / Total Assets	14.0	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	12.2	8.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.8	3.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	3.3
Balance-Sheet Ratios		
TC Assets / Total Assets	15.5	17.3
TC Liabilities / Total Liabilities	15.7	17.7
FC Assets / FC Liabilities	100.1	100.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	5.6	4.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	81.4	82.1
Assets Quality		
Financial Assets (net) / Total Assets	2.9	3.0
Total Loans and Receivables / Total Assets	77.1	77.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.8	2.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	1.4
Specific Provisions / Loans Under Follow-up	58.9	39.8
Permanent Assets / Total Assets	1.8	2.5
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	21.4	20.9
Liquid Assets / Short-term Liabilities	2,335.5	2,802.4
TC Liquid Assets / Total Assets	10.1	11.8
Profitability		
Average Return on Assets	1.7	1.4
Average Return on Shareholders' Equity	11.6	9.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	86.4	81.8
Non-interest Income (net) / Total Assets	0.2	0.4
Other Operating Expenses / Total Assets	1.0	1.2
Personnel Expenses / Other Operating Expenses	66.4	67.8
Non-interest Income (net) / Other Operating Expenses	17.4	37.3

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	222	225	2.9	46	175	221	3.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	51	35	87	1.1	37	71	108	1.6
Financial assets held for trading	51	35	87	1.1	37	71	108	1.6
Public sector debt securities	0	0	0	0.0	1	0	1	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	51	35	87	1.1	36	71	107	1.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	2	2	0.0	4	14	18	0.3
Money Market Securities	0	0	0	0.0	18	54	72	1.1
Interbank money market placements	0	0	0	0.0	0	54	54	0.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	18	0	18	0.3
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	543	275	818	10.7	583	290	872	12.8
Securities representing a share in capital	11	7	18	0.2	9	5	14	0.2
Public sector debt securities	483	268	751	9.8	518	275	793	11.6
Other marketable securities	49	0	49	0.6	56	10	66	1.0
Loans and Receivables	1,031	4,863	5,894	76.9	738	4,184	4,921	72.2
Loans and Receivables	1,031	4,863	5,894	76.9	738	4,184	4,921	72.2
Loans granted to the Banks risk group	28	61	89	1.2	70	60	130	1.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,003	4,802	5,805	75.7	668	4,123	4,791	70.3
Loans under follow-up	13	0	13	0.2	13	0	14	0.2
Specific provisions (-)	13	0	13	0.2	13	0	14	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	354	52	406	5.3	338	53	391	5.7
Public sector debt securities	354	52	406	5.3	338	53	391	5.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	82	0	82	1.1	63	0	63	0.9
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	82	0	82	1.1	63	0	63	0.9
Financial investments and associates	82	0	82	1.1	63	0	63	0.9
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	36	0	36	0.5	37	0	37	0.5
Financial subsidiaries	36	0	36	0.5	36	0	36	0.5
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	17	17	0.2	0	1	1	0.0
Finance lease receivables	0	20	20	0.3	0	1	1	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	3	3	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	13	0	13	0.2	15	0	15	0.2
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	10	0	10	0.1	4	0	4	0.1
Current assets for tax	10	0	10	0.1	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	4	0	4	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	18	56	74	1.0	18	79	96	1.4
Total Assets	2,143	5,522	7,665	100.0	1,900	4,920	6,820	100.0

Liabilities

(USD Million)

	Dec. 2017			% Distr.	Dec. 2016			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	33	29	62	0.8	31	60	91	1.3
Funds Borrowed	51	4,902	4,953	64.6	28	4,473	4,501	66.0
Money Market Takings	173	43	216	2.8	240	17	257	3.8
Interbank money market takings	54	0	54	0.7	173	0	173	2.5
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	119	43	162	2.1	67	17	84	1.2
Marketable Securities Issued (Net)	0	993	993	13.0	0	991	991	14.5
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	993	993	13.0	0	991	991	14.5
Funds	0	3	3	0.0	0	1	2	0.0
Borrower funds	0	3	3	0.0	0	1	2	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	13	15	0.2	29	21	49	0.7
Other External Resources	30	1	31	0.4	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	21	21	0.3	0	15	15	0.2
Fair value hedges	0	21	21	0.3	0	15	15	0.2
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	117	0	117	1.5	79	0	79	1.2
General provisions	40	0	40	0.5	51	0	51	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.0	3	0	3	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	74	0	74	1.0	26	0	26	0.4
Liabilities for Tax	14	0	14	0.2	3	0	3	0.0
Current liabilities for tax	14	0	14	0.2	3	0	3	0.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	304	304	4.0	0	0	0	0.0
Shareholders' Equity	934	3	937	12.2	840	-8	832	12.2
Paid-in capital	636	0	636	8.3	583	0	583	8.5
Supplementary capital	25	3	28	0.4	8	-8	1	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	16	3	19	0.3	-2	-8	-9	-0.1
Revaluation changes of property and equip.	9	0	9	0.1	10	0	10	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	115	0	115	1.5	113	0	113	1.7
Legal reserves	63	0	63	0.8	61	0	61	0.9
Status reserves	20	0	20	0.3	21	0	21	0.3
Extraordinary reserves	31	0	31	0.4	30	0	30	0.4
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	158	0	158	2.1	135	0	135	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	158	0	158	2.1	135	0	135	2.0
Total Liabilities	1,353	6,312	7,665	100.0	1,251	5,570	6,820	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2017			Dec. 2016		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	149	533	682	60	415	474
Letters of guarantee	149	242	391	60	217	277
Bank acceptances	0	5	5	0	5	5
Letters of credit	0	286	286	0	192	192
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	223	1,036	1,259	436	1,782	2,218
Irrevocable commitments	115	86	201	68	85	153
Revocable commitments	108	950	1,057	368	1,697	2,066
Derivative Financial Instruments	1,506	9,193	10,699	1,813	7,939	9,752
Derivative finan. instruments held for hedging	0	2,805	2,805	0	2,202	2,202
Trading transactions	1,506	6,388	7,893	1,813	5,737	7,550
Custody and Pledged Securities	15,592	63,788	79,380	12,143	54,098	66,241
Items held in Custody	91	65	156	68	37	105
Pledged Items	11,830	36,327	48,156	8,997	32,098	41,095
Accepted independent guaran. and warran.	3,671	27,397	31,067	3,078	21,962	25,040
Total Off Balance Sheet Commitments	17,470	74,550	92,020	14,452	64,233	78,685

Income-Expenditure

(USD Million)

	Dec. 2017	Dec. 2016
Interest Income	484	391
Interest on loans	344	240
Interest received from reserve deposits	1	1
Interest received from banks	9	3
Interest received from money market transactions	14	46
Interest received from marketable securities portfolio	115	100
Other interest income	1	0
Interest Expenses	209	170
Interest on deposits	0	0
Interest on money market transactions	86	69
Interest on funds borrowed	53	59
Interest on securities issued	70	43
Other interest expenses	0	0
Net Interest Income/Expenses	276	221
Net Fees and Commissions Income/Expenses	4	1
Fees and commissions received	6	3
Fees and commissions paid	2	2
Dividend Income	5	9
Trading Profit/Loss (net)	-12	-16
Profit/loss on trading account securities	2	2
Profit/losses on derivative financial transactions	-58	0
Foreign exchange profit/loss	45	-17
Other Operating Income	9	4
Total Operating Income/Expenses	281	220
Provision for Loan Losses or other Receivables (-)	53	18
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	0	8
Other Operating Expenses (-)	35	33
Personnel Expenses*	22	21
Net Operating Profit/Loss	193	169
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	193	169
Provisions for Taxes on Income from Continuing Operations (±)	-35	-33
Net Profit/Loss from Continuing Operations	158	135
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	158	135

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2017	Dec. 2016
Capital Ratios		
Capital Adequacy Ratio	17.0	14.3
Shareholders' Equity / Total Assets	12.2	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	10.5	10.5
Net On Balance Sheet Position / Total Shareholders' Equity	-34.5	-34.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	-0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	28.0	27.9
TC Liabilities / Total Liabilities	17.7	18.3
FC Assets / FC Liabilities	87.5	88.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	17.5	15.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	64.6	66.0
Assets Quality		
Financial Assets (net) / Total Assets	17.1	20.1
Total Loans and Receivables / Total Assets	76.9	72.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.2	0.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.7	1.7
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	14.8	18.9
Liquid Assets / Short-term Liabilities	408.9	411.3
TC Liquid Assets / Total Assets	7.8	10.1
Profitability		
Average Return on Assets	2.2	2.2
Average Return on Shareholders' Equity	18.0	17.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	2.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	97.5	100.4
Non-interest Income (net) / Total Assets	0.1	0.0
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	62.3	62.9
Non-interest Income (net) / Other Operating Expenses	16.4	-4.0

Appendix

Table 1 Turkish Banks - Ranked by Total Assets, as of December 31, 2017
(USD Million)

	Banks	Groups	Date of Estab.	Total Assets	Total Loans and Receiv.*	Total Deposits	Total Shareholders' Equity	Paid-in Capital	Net Income/Loss	Off Balance Sheet Commit.	No.of Branch Offices	No.of Employees
1	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit B.	1863	115,134	79,074	70,623	12,463	1,485	2,105	390,763	1,781	24,554
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit B.	1924	96,066	63,672	54,018	11,425	1,193	1,407	248,383	1,364	24,868
3	Türkiye Garanti Bankası A.Ş.	Foreign B.	1946	86,225	55,590	48,017	10,958	1,113	1,682	460,259	945	18,850
4	Akbank T.A.Ş.	Privately-owned Deposit B.	1948	83,786	50,507	49,022	10,717	1,060	1,601	406,019	801	13,884
5	Türkiye Halk Bankası A.Ş.	State-owned Deposit B.	1938	80,954	53,942	51,228	6,728	331	988	305,183	969	17,851
6	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit B.	1944	78,955	51,688	44,897	7,980	1,152	958	424,919	866	17,944
7	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit B.	1954	71,734	48,774	41,167	6,166	663	987	596,140	927	16,097
8	QNB Finansbank A.Ş.	Foreign B.	1987	33,367	21,918	17,933	3,223	888	425	263,202	580	12,007
9	Denizbank A.Ş.	Foreign B.	1997	32,092	20,177	19,949	3,397	879	498	199,714	697	12,257
10	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit B.	1927	22,736	16,780	14,734	2,391	584	283	96,251	504	9,464
11	Türk Eximbank	Dev't and Inv't B.	1987	22,635	21,281	0	1,531	1,273	151	40,598	11	635
12	ING Bank A.Ş.	Foreign B.	1984	14,020	10,198	7,340	1,529	924	224	100,593	261	4,935
13	Odea Bank A.Ş.	Foreign B.	2011	8,777	6,000	6,339	996	872	85	41,747	47	1,185
14	Şekerbank T.A.Ş.	Privately-owned Deposit B.	1953	8,311	5,481	5,230	719	307	30	154,480	273	3,591
15	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1950	7,665	5,894	0	937	636	158	92,020	3	375
16	İller Bankası A.Ş.	Dev't and Inv't B.	1933	6,625	5,941	0	4,245	3,479	261	5,482	19	2,439
17	HSBC Bank A.Ş.	Foreign B.	1990	6,529	4,033	4,340	680	173	82	50,380	82	2,478
18	Fibabanka A.Ş.	Privately-owned Deposit B.	1984	5,333	3,841	3,254	388	250	44	48,560	80	1,633
19	Alternatifbank A.Ş.	Foreign B.	1991	5,126	3,480	2,993	429	260	17	22,979	53	947
20	Burgan Bank A.Ş.	Foreign B.	1991	4,456	3,516	2,367	401	314	29	25,994	43	978
21	Anadolubank A.Ş.	Privately-owned Deposit B.	1996	4,006	2,911	3,131	471	159	41	29,244	112	1,817
22	ICBC Turkey Bank A.Ş.	Foreign B.	1986	3,417	2,023	891	290	228	11	5,588	44	810
23	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	2,944	1,832	0	327	274	47	13,768	8	656
24	Intesa Sanpaolo S.p.A.	Foreign B.	2013	2,807	2,230	1,414	257	179	28	75	1	30
25	İstanbul Takas ve Saklama Bankası A.Ş.	Dev't and Inv't B.	1995	2,801	53	0	330	159	73	826,278	1	281

	Banks	Groups	Date of Estab.	Total Assets	Total Loans and Receiv.*	Total Deposits	Total Shareholders' Equity	Paid-in Capital	Net Income/Loss	Off Balance Sheet Commit.	No. of Branch Offices	No. of Emp'ees
26	MUFG Bank Turkey A.Ş.	Foreign B.	2012	2,580	1,777	710	178	140	21	2,288	1	70
27	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1975	2,382	1,837	0	333	133	34	7,337	1	553
28	Citibank A.Ş.	Foreign B.	1981	2,249	1,188	1,789	378	9	71	22,769	7	421
29	Arap Türk Bankası A.Ş.	Foreign B.	1977	1,342	526	980	208	117	21	984	7	259
30	Turkland Bank A.Ş.	Foreign B.	1991	1,293	774	927	190	172	-11	26,426	33	523
31	Deutsche Bank A.Ş.	Foreign B.	1988	806	455	248	135	36	15	20,198	1	119
32	Birleşik Fon Bankası A.Ş.	B. Under the Dep.Ins.Fund	1958	697	275	24	170	122	18	3,733	1	225
33	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	451	281	0	59	33	15	1,495	1	49
34	Turkish Bank A.Ş.	Privately-owned Deposit B.	1981	416	324	313	53	46	1	1,005	12	230
35	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1998	377	243	0	94	89	1	2,156	1	79
36	Rabobank A.Ş.	Foreign B.	2013	376	288	1	222	181	17	541	1	35
37	Bank Mellat	Foreign B.	1984	268	2	188	78	53	14	406	3	50
38	Pasha Yatırım Bankası A.Ş.	Dev't and Inv't B.	1987	238	180	0	69	68	4	355	1	45
39	JPMorgan Chase Bank N.A.	Foreign B.	1984	136	0	13	118	27	9	288	1	60
40	Société Générale (SA)	Foreign B.	1989	127	63	99	17	36	0	183	1	47
41	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't B.	1992	111	5	0	73	13	19	120	1	47
42	GSD Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	79	59	0	36	13	7	1,714	1	31
43	Habib Bank Limited	Foreign B.	1982	48	13	19	17	8	2	67	1	18
44	Diler Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	41	33	0	34	16	2	57	1	19
45	Standard Chartered Yatırım Bankası Türk A.Ş.	Dev't and Inv't B.	1990	22	0	0	20	11	2	0	1	29
46	Adabank A.Ş.	Privately-owned Deposit B.	1984	14	0	0	13	21	1	0	1	29
	Total			820,552	549,160	454,197	91,474	20,181	12,483	4,940,740	10,550	193,504

* Total Loans and Receivables = Loans and Receivables + Loans under Follow up - Specific Provisions

Table 2 Number of Branches and Employees by the Banks and Groups, as of December 31, 2017

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
Sector Total	47	10,550	193,504	Banks Under Depo. Insurance Fund	1	1	225
Deposit Banks	34	10,500	188,266	Birleşik Fon Bankası A.Ş.		1	225
State-owned Banks	3	3,677	58,502	Foreign Banks	21	2,809	56,079
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,781	24,554	Alternatifbank A.Ş.		53	947
Türkiye Halk Bankası A.Ş.		969	17,851	Arap Türk Bankası A.Ş.		7	259
Türkiye Vakıflar Bankası T.A.O.		927	16,097	Bank Mellat		3	50
Privately-owned Banks	9	4,013	73,460	Bank of China Turkey A.Ş.*		-	-
Adabank A.Ş.		1	29	Burgan Bank A.Ş.		43	978
Akbank T.A.Ş.		801	13,884	Citibank A.Ş.		7	421
Anadolubank A.Ş.		112	1,817	Denizbank A.Ş.		697	12,257
Fibabanka A.Ş.		80	1,633	Deutsche Bank A.Ş.		1	119
Şekerbank T.A.Ş.		273	3,591	Habib Bank Limited		1	18
Turkish Bank A.Ş.		12	230	HSBC Bank A.Ş.		82	2,478
Türk Ekonomi Bankası A.Ş.		504	9,464	ICBC Turkey Bank A.Ş.		44	810
Türkiye İş Bankası A.Ş.		1,364	24,868	ING Bank A.Ş.		261	4,935
Yapı ve Kredi Bankası A.Ş.		866	17,944	Intesa Sanpaolo S.p.A.		1	30
				JPMorgan Chase Bank N.A.		1	60
				MUFG Bank Turkey A.Ş.		1	70

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
<i>Foreign Banks continued...</i>				Development and Investment Banks	13	50	5,238
Odea Bank A.Ş.	47	1,185		Aktif Yatırım Bankası A.Ş.		8	656
QNB Finansbank A.Ş.	580	12,007		BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	79
Rabobank A.Ş.	1	35		Diler Yatırım Bankası A.Ş.		1	19
Société Générale (SA)	1	47		GSD Yatırım Bankası A.Ş.		1	31
Turkland Bank A.Ş.	33	523		İller Bankası A.Ş.		19	2,439
Türkiye Garanti Bankası A.Ş.	945	18,850		İstanbul Takas ve Saklama Bankası A.Ş.		1	281
				Merrill Lynch Yatırım Bank A.Ş.		1	47
				Nurol Yatırım Bankası A.Ş.		1	49
				Pasha Yatırım Bankası A.Ş.		1	45
				Standard Chartered Yatırım Bankası Türk A.Ş.		1	29
				Türk Eximbank		11	635
				Türkiye Kalkınma Bankası A.Ş.		1	553
				Türkiye Sınai Kalkınma Bankası A.Ş.		3	375

*Bank of China Turkey A.Ş. has become a member of The Banks Association of Turkey as of December 18, 2017, but has not started its banking operations yet.

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of December 31, 2017
(USD Million)

	Demand	Up to 1 Month	1-3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Un-distributed	Total
Assets								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Balances with the Central Bank of Turkey	38,466	51,834	49	20	5	0	0	90,374
Due from banks	6,556	13,119	762	266	1,079	0	0	21,781
Financial assets where fair value change is reflected to income statement	74	1,244	1,266	4,521	3,524	1,345	0	11,973
Money market placements	0	4,321	3	0	0	0	0	4,324
Marketable securities available for sale	344	672	1,205	5,196	34,890	28,670	363	71,340
Loans	5,208	61,642	45,361	143,161	220,565	69,420	3,583	548,940
Investments held to maturity	0	760	1,068	1,985	14,997	12,818	2,827	34,455
Other assets	2,711	2,147	97	224	1,782	295	30,109	37,365
Total assets	53,358	135,738	49,810	155,373	276,843	112,548	36,882	820,552
Liabilities								
Interbank deposits	5,127	16,383	2,806	1,916	154	0	0	26,386
Other deposits	87,830	252,999	56,752	29,328	890	11	0	427,811
Funds provided from other financial instruments	21	9,333	14,216	46,987	29,207	18,384	72	118,221
Money market takings	0	47,164	1,873	1,374	4,538	643	0	55,592
Marketable securities issued	0	2,987	5,467	4,958	21,933	7,638	0	42,983
Miscellaneous payables	2,767	13,969	197	346	873	85	755	18,992
Other liabilities	2,520	3,788	1,806	6,156	7,020	5,074	104,204	130,567
Total liabilities	98,266	346,624	83,117	91,065	64,615	31,834	105,031	820,552
Liquidity Gap	-44,908	-210,886	-33,308	64,308	212,228	80,714	-68,149	0

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of December 31, 2017
(based on repricing dates)

(USD Million)	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Demand	Total
Assets							
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	54,698	575	0	0	0	35,100	90,374
Due from banks	13,767	972	616	18	0	6,408	21,781
Financial assets where fair value change is reflected to income statement	1,624	1,427	1,386	1,810	784	4,944	11,974
Money market placements	4,321	2	0	0	0	1	4,323
Financial assets available for sale	6,742	10,187	17,784	19,454	15,840	1,333	71,340
Loans	144,420	60,962	141,348	158,274	39,426	4,510	548,940
Investments held to maturity	4,074	6,401	7,236	7,266	8,474	1,005	34,455
Other assets	550	572	103	747	224	35,170	37,365
Total assets	230,196	81,098	168,473	187,568	64,748	88,470	820,552
Liabilities							
Interbank deposits	16,579	2,815	1,915	55	0	5,021	26,386
Other deposits	252,680	56,641	29,205	856	1	88,428	427,811
Money market takings	48,055	5,139	2,094	356	25	20	55,689
Miscellaneous payables	2,448	161	124	29	0	16,201	18,963
Marketable securities issued	3,003	6,995	6,321	19,922	6,597	149	42,987
Funds provided from other financial institutions	24,657	41,733	38,355	6,836	4,770	1,798	118,149
Other liabilities	1,478	1,742	3,825	5,571	2,833	115,119	130,567
Total liabilities	348,900	115,225	81,839	33,625	14,226	226,737	820,552
On balance sheet interest sensitivity gap-Long	5,136	2,767	87,471	155,114	50,957	36	301,482
On balance sheet interest sensitivity gap-Short	-123,843	-36,895	-838	-1,171	-436	-138,300	-301,482
Off balance sheet interest sensitivity gap-Long	21,254	29,111	11,331	5,190	3,137	7,609	77,631
Off balance sheet interest sensitivity gap-Short	-6,642	-7,948	-12,427	-30,407	-9,966	-7,628	-75,017
Total position	-104,095	-12,964	85,537	128,726	43,692	-138,283	2,614

Table 5 Information on Currency Risk, as of December 31, 2017

(USD Million)

	EURO	USD	Other FC	Total
Assets				
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	18,064	40,364	14,398	72,826
Due from banks	5,838	11,400	984	18,221
Financial assets where fair value change is reflected to income statement	380	1,753	29	2,161
Money market placements	311	424	0	735
Financial assets available for sale	2,527	14,976	179	17,682
Loans	95,805	100,478	2,435	198,718
Invest. and associates, subsidiaries and joint ventures (bus. partners)	4,674	302	370	5,346
Investments held to maturity	1,356	12,208	71	13,634
Derivative financial assets held for hedging	15	131	0	146
Property and equipment	2	4	1	6
Intangible assets	1	0	1	2
Other assets	1,663	2,386	147	4,196
Total Assets	130,634	184,426	18,616	333,675
Liabilities				
Interbank deposits	7,895	10,668	1,404	19,967
Foreign currency deposits	67,585	111,342	8,803	187,731
Money market takings	445	16,001	0	16,446
Funds provided from other financial institutions	42,153	69,621	2,082	113,856
Marketable securities issued	2,049	28,689	267	31,005
Miscellaneous payables	2,650	1,267	89	4,006
Derivative financial liabilities held for hedging	25	144	0	168
Other liabilities	1,220	6,838	724	8,781
Total Liabilities	124,021	244,570	13,368	381,959
Net On Balance Sheet Position	6,613	-60,144	5,247	-48,284
Net Off Balance Sheet Position	-6,684	60,284	-5,298	48,302
Financial derivative assets	42,286	149,544	6,659	198,489
Financial derivative liabilities	48,971	89,260	11,957	150,188
Non-cash loans	34,132	48,130	4,393	86,656

Table 6 Saving Deposits, as of December 31, 2017 (USD Million)

Number of Saving Deposit Accounts

Range of Accounts (TRY)	Terms	State-owned Banks	Privately-owned Banks	Banks under the Deposit Insurance Fund	Foreign Banks	Total	State-owned Banks	Privately-owned Banks	Banks under the Deposit Insurance Fund	Foreign Banks	Total
0-50	Demand	39	25	0	21	85	54,840,384	42,129,635	203,119	26,357,442	123,530,580
	Time	0	0	0	1	1	897,873	3,941,610	0	2,304,595	7,144,078
	Total	40	26	0	21	87	55,738,257	46,071,245	203,119	28,662,037	130,674,658
51-250	Demand	120	74	0	57	250	3,831,719	2,204,320	717	1,739,860	7,776,616
	Time	2	2	0	5	9	62,066	49,069	0	141,868	253,003
	Total	122	75	0	61	259	3,893,785	2,253,389	717	1,881,728	8,029,619
251-1,000	Demand	525	325	0	218	1,068	3,824,835	2,226,029	784	1,511,391	7,563,039
	Time	15	12	0	21	49	98,719	81,817	0	146,801	327,337
	Total	540	337	0	239	1,117	3,923,554	2,307,846	784	1,658,192	7,890,376
1,001-5,000	Demand	1,715	1,581	0	1,041	4,338	3,190,158	2,591,058	320	1,735,286	7,516,822
	Time	246	267	0	228	740	343,742	378,107	0	335,968	1,057,817
	Total	1,961	1,848	0	1,269	5,078	3,533,900	2,969,165	320	2,071,254	8,574,639
5,001-25,000	Demand	3,111	2,341	0	1,486	6,938	1,266,831	843,580	90	546,911	2,657,412
	Time	2,885	2,461	0	2,044	7,390	820,712	717,608	0	609,134	2,147,454
	Total	5,996	4,802	0	3,530	14,328	2,087,543	1,561,188	90	1,156,045	4,804,866
25,001-100,000	Demand	2,807	2,028	0	1,088	5,923	303,527	171,498	17	93,190	568,232
	Time	9,581	8,010	0	6,834	24,424	698,695	588,555	1	502,729	1,789,980
	Total	12,388	10,038	0	7,921	30,347	1,002,222	760,053	18	595,919	2,358,212
100,001+	Demand	1,930	1,833	0	795	4,557	43,773	29,157	2	13,630	86,562
	Time	28,592	35,883	7	25,236	89,717	332,785	352,648	6	301,201	986,640
	Total	30,522	37,715	7	26,031	94,275	376,558	381,805	8	314,831	1,073,202
Total	Demand	10,246	8,207	1	4,706	23,159	67,301,227	50,195,277	205,049	31,997,710	149,699,263
	Time	41,322	46,634	7	34,367	122,330	3,254,592	6,109,414	7	4,342,296	13,706,309
	Total	51,568	54,841	8	39,073	145,489	70,555,819	56,304,691	205,056	36,340,006	163,405,572

Table 7 Number of Deposit Accounts, as of December 31, 2017

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Deposit Banks	163,405,572	513,104	11,415,973	15,136	16,694,493	758,976	3,732,175	196,535,429
State-owned Banks	70,555,819	441,623	2,604,570	2,390	5,706,987	511,502	1,889,531	81,712,422
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	51,897,485	199,530	1,123,617	1,248	3,907,436	269,442	660,176	58,058,934
Türkiye Halk Bankası A.Ş.	6,819,272	42,145	550,629	406	421,607	87,456	774,963	8,696,478
Türkiye Vakıflar Bankası T.A.O.	11,839,062	199,948	930,324	736	1,377,944	154,604	454,392	14,957,010
Privately-owned Banks	56,304,691	48,201	4,579,723	7,433	7,109,892	180,533	1,323,157	69,553,630
Adabank A.Ş.	44	0	13	0	15	0	0	72
Akbank T.A.Ş.	20,927,193	27,737	1,372,091	5,947	1,417,331	45,492	316,597	24,112,388
Anadolubank A.Ş.	175,479	33	65,002	65	26,951	615	605	268,750
Fibabanka A.Ş.	159,916	31	22,116	29	21,885	311	197	204,485
Şekerbank T.A.Ş.	628,634	605	74,130	134	80,223	46,923	16,435	847,084
Turkish Bank A.Ş.	8,111	2	978	86	5,048	132	64	14,421
Türk Ekonomi Bankası A.Ş.	6,126,327	4,792	887,480	363	1,131,631	9,198	87,790	8,247,581
Türkiye İş Bankası A.Ş.	21,525,525	13,091	1,427,419	478	3,756,464	64,856	842,618	27,630,451
Yapı ve Kredi Bankası A.Ş.	6,753,462	1,910	730,494	331	670,344	13,006	58,851	8,228,398

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Banks Under Depo. Insurance Fund	205,056	25	108,950	119	11,938	29	88	326,205
Birleşik Fon Bankası A.Ş.	205,056	25	108,950	119	11,938	29	88	326,205
Foreign Banks	36,340,006	23,255	4,122,730	5,194	3,865,676	66,912	519,399	44,943,172
Alternatifbank A.Ş.	115,075	1,179	69,300	60	63,713	422	1,799	251,548
Arap Türk Bankası A.Ş.	2,597	0	1,292	160	8,123	19	0	12,191
Bank Mellat	158	0	966	95	2,046	9	0	3,274
Burgan Bank A.Ş.	64,400	47	17,092	32	55,537	1,240	0	138,348
Citibank A.Ş.	3	3	1,640	99	1,510	11	0	3,266
Denizbank A.Ş.	11,936,544	10,039	2,696,772	3,534	1,817,366	27,991	143,320	16,635,566
Deutsche Bank A.Ş.	0	0	307	4	187	5	0	503
Habib Bank Limited	345	0	248	11	917	0	0	1,521
HSBC Bank A.Ş.	847,961	2,549	14,139	53	224,506	114	7,212	1,096,534
ICBC Turkey Bank A.Ş.	87,705	30	4,222	15	14,092	561	0	106,625
ING Bank A.Ş.	9,572,856	3,710	383,752	252	509,028	12,311	23,049	10,504,958
Intesa Sanpaolo S.p.A.	0	0	26	3	18	0	0	47
JPMorgan Chase Bank N.A.	0	0	2	10	0	0	0	12
MUFG Bank Turkey A.Ş.	0	0	130	35	134	2	0	301
Odea Bank A.Ş.	494,608	48	14,747	44	35,811	237	177	545,672
QNB Finansbank A.Ş.	4,157,515	1,477	223,263	366	277,929	4,287	197,942	4,862,779
Rabobank A.Ş.	0	0	11	0	5	0	0	16
Société Générale (SA)	1,123	0	13	1	4	0	0	1,141
Turkland Bank A.Ş.	15,830	4	5,901	13	7,612	113	0	29,473
Türkiye Garanti Bankası A.Ş.	9,043,286	4,169	688,907	407	847,138	19,590	145,900	10,749,397

Table 8 Maturity Structure of Deposits, as of December 31, 2017

(USD Million)

	Demand Deposits	With 7 days maturity	Up to 1 month	1-3 Month	3-6 Month	6 Month-1 Year	1 Year and over	Cumulative deposit	Total Deposits
State-owned Banks	33,757	0	19,763	83,842	8,253	9,193	8,153	57	163,018
Saving Deposits	10,246	0	1,823	36,134	2,401	473	436	54	51,568
Public Sector Deposits	4,061	0	4,238	5,073	627	3,730	63	0	17,792
Commercial Deposits	4,232	0	4,495	10,605	1,213	1,045	75	0	21,666
Interbank Deposits	1,794	0	4,658	4,082	316	628	266	0	11,744
Foreign Currency Deposits	9,957	0	3,421	24,302	3,095	2,923	7,202	3	50,904
Other Institutions Deposits	1,626	0	1,116	3,511	588	386	100	0	7,327
Precious Metals Deposits	1,840	0	12	135	13	7	11	0	2,018
Privately-owned Banks	35,022	0	29,283	91,892	6,982	5,945	5,461	13	174,598
Saving Deposits	8,207	0	6,833	37,149	1,797	415	428	12	54,841
Public Sector Deposits	271	0	7	50	3	0	0	0	332
Commercial Deposits	8,243	0	5,533	10,543	817	560	281	0	25,977
Interbank Deposits	905	0	3,179	2,718	506	255	58	0	7,622
Foreign Currency Deposits	15,685	0	13,474	39,668	3,254	4,022	4,603	1	80,706
Other Institutions Deposits	232	0	232	1,557	580	471	75	0	3,147
Precious Metals Deposits	1,478	0	26	207	26	220	16	0	1,974
Banks Under the Dep. Ins. Fund	11	0	0	13	0	0	0	0	24
Saving Deposits	1	0	0	7	0	0	0	0	8
Public Sector Deposits	0	0	0	0	0	0	0	0	0
Commercial Deposits	3	0	0	6	0	0	0	0	9
Interbank Deposits	1	0	0	0	0	0	0	0	1
Foreign Currency Deposits	7	0	0	0	0	0	0	0	7
Other Institutions Deposits	0	0	0	0	0	0	0	0	0
Precious Metals Deposits	0	0	0	0	0	0	0	0	0

	Demand Deposits	With 7 days maturity	Up to 1 month	1-3 Month	3-6 Month	6 Month-1 Year	1 Year and over	Cumulative deposit	Total Deposits
Foreign Banks	24,212	32	17,886	61,545	3,841	3,057	5,959	23	116,556
Saving Deposits	4,706	0	6,097	26,031	1,127	441	664	7	39,073
Public Sector Deposits	386	0	17	31	8	0	1	0	444
Commercial Deposits	4,909	0	3,896	5,380	288	259	647	0	15,379
Interbank Deposits	2,472	32	1,949	904	410	496	756	0	7,019
Foreign Currency Deposits	10,679	0	5,785	28,352	1,799	1,683	3,176	15	51,490
Other Institutions Deposits	124	0	116	758	200	167	611	0	1,976
Precious Metals Deposits	937	0	26	89	8	9	104	2	1,175
Total	93,002	32	66,933	237,293	19,076	18,195	19,574	93	454,197
Saving Deposits	23,159	0	14,753	99,320	5,325	1,330	1,529	73	145,489
Public Sector Deposits	4,719	0	4,262	5,154	638	3,730	65	0	18,568
Commercial Deposits	17,387	0	13,924	26,534	2,319	1,864	1,002	0	63,031
Interbank Deposits	5,172	32	9,786	7,704	1,232	1,380	1,080	0	26,386
Foreign Currency Deposits	36,328	0	22,680	92,322	8,148	8,628	14,981	18	183,107
Other Institutions Deposits	1,982	0	1,464	5,826	1,367	1,025	786	0	12,450
Precious Metals Deposits	4,255	0	64	431	47	237	131	2	5,167

Table 9 Classification of Deposits, as of December 31, 2017

(USD Million)

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Sector Total	145,489	18,568	63,031	26,386	183,107	12,450	5,167	454,197
State-owned Deposit Banks	51,568	17,792	21,666	11,744	50,904	7,327	2,018	163,018
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	26,845	6,939	5,586	4,075	23,837	2,259	1,084	70,623
Türkiye Halk Bankası A.Ş.	13,350	3,678	10,067	5,077	15,964	2,581	510	51,228
Türkiye Vakıflar Bankası T.A.O.	11,373	7,175	6,013	2,592	11,103	2,487	424	41,167
Privately-owned Deposit Banks	54,841	332	25,977	7,622	80,706	3,147	1,974	174,598
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	15,299	91	7,971	3,436	20,989	852	385	49,022
Anadolubank A.Ş.	1,389	3	560	90	1,040	38	9	3,131
Fibabanka A.Ş.	929	12	698	159	1,424	31	1	3,254
Şekerbank T.A.Ş.	2,191	12	755	226	1,846	143	57	5,230
Turkish Bank A.Ş.	77	0	16	60	159	1	0	313
Türk Ekonomi Bankası A.Ş.	5,058	65	2,810	74	5,711	833	184	14,734
Türkiye İş Bankası A.Ş.	17,679	80	6,640	1,387	26,475	754	1,004	54,018
Yapı ve Kredi Bankası A.Ş.	12,219	68	6,527	2,190	23,063	496	334	44,897

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Banks Under Depo. Insurance Fund	8	0	9	1	7	0	0	24
Birleşik Fon Bankası A.Ş.	8	0	9	1	7	0	0	24
Foreign Banks	39,073	444	15,379	7,019	51,490	1,976	1,175	116,556
Alternatifbank A.Ş.	686	2	565	137	1,579	23	2	2,993
Arap Türk Bankası A.Ş.	3	0	2	801	173	1	0	980
Bank Mellat	0	0	1	135	52	0	0	188
Burgan Bank A.Ş.	754	2	155	25	1,410	21	0	2,367
Citibank A.Ş.	0	1	1,020	119	646	3	0	1,789
Denizbank A.Ş.	7,467	177	2,840	1,613	7,112	568	173	19,949
Deutsche Bank A.Ş.	0	0	47	118	81	2	0	248
Habib Bank Limited	0	0	12	0	7	0	0	19
HSBC Bank A.Ş.	917	2	329	400	2,623	1	68	4,340
ICBC Turkey Bank A.Ş.	319	0	58	19	491	3	0	891
ING Bank A.Ş.	4,210	71	593	393	2,043	10	21	7,340
Intesa Sanpaolo S.p.A.	0	0	1	1,406	8	0	0	1,414
JPMorgan Chase Bank N.A.	0	0	0	13	0	0	0	13
MUFG Bank Turkey A.Ş.	0	0	27	645	38	0	0	710
Odea Bank A.Ş.	2,131	4	572	158	3,444	19	12	6,339
QNB Finansbank A.Ş.	6,433	34	2,545	622	7,848	134	318	17,933
Rabobank A.Ş.	0	0	0	0	1	0	0	1
Société Générale (SA)	0	0	0	99	0	0	0	99
Turkland Bank A.Ş.	351	0	212	0	358	5	0	927
Türkiye Garanti Bankası A.Ş.	15,801	151	6,401	318	23,577	1,187	582	48,017

Table 10 Number of Deposit Accounts by Geographical Regions and Provinces, as of December 31, 2017

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Istanbul	35,988,465	43,115	2,611,644	8,342	5,367,900	119,271	731,282	44,870,019
West Marmara	8,327,817	32,664	607,134	279	563,199	58,308	194,598	9,783,999
Balıkesir	2,707,855	10,347	183,770	90	224,131	16,739	68,442	3,211,374
Çanakkale	1,335,044	5,056	99,120	30	72,303	10,992	41,611	1,564,156
Edirne	1,169,368	3,838	98,666	35	73,601	10,810	26,109	1,382,427
Kırklareli	890,995	4,266	67,401	26	55,088	7,004	19,862	1,044,642
Tekirdağ	2,224,555	9,157	158,177	98	138,076	12,763	38,574	2,581,400
Aegean	25,654,191	68,487	1,857,425	850	2,299,159	108,940	577,184	30,566,236
Afyonkarahisar	1,344,263	7,414	91,001	35	122,138	7,625	30,126	1,602,602
Aydın	2,554,452	5,823	202,869	61	244,057	10,348	63,513	3,081,123
Denizli	2,297,817	5,364	185,408	66	215,518	8,317	71,398	2,783,888
İzmir	11,269,319	24,067	790,226	469	1,080,648	54,091	239,096	13,457,916
Kütahya	1,322,570	5,492	73,013	35	84,789	5,355	31,981	1,523,235
Manisa	3,409,637	10,511	256,951	74	163,313	10,674	60,297	3,911,457
Muğla	2,635,156	6,723	202,857	91	302,395	9,453	62,450	3,219,125
Uşak	820,977	3,093	55,100	19	86,301	3,077	18,323	986,890
East Marmara	15,711,252	45,418	1,071,123	616	1,293,216	73,303	362,941	18,557,869
Bilecik	610,580	2,425	28,550	11	30,684	3,576	18,308	694,134
Bolu	672,768	5,109	48,595	14	47,220	3,749	16,287	793,742
Bursa	5,748,904	12,114	412,281	218	492,294	27,451	125,420	6,818,682
Düzce	711,603	2,618	54,424	16	49,366	3,413	14,674	836,114
Eskişehir	2,038,192	6,767	115,577	50	162,097	8,682	47,873	2,379,238
Kocaeli (İzmit)	3,659,061	7,856	231,940	228	313,187	13,355	86,910	4,312,537
Sakarya (Adapazarı)	1,769,079	7,213	151,946	66	144,916	8,931	43,590	2,125,741
Yalova	501,065	1,316	27,810	13	53,452	4,146	9,879	597,681
West Anatolia	17,712,603	49,461	1,180,938	1,217	2,004,206	112,854	474,698	21,535,977
Ankara	13,601,828	34,106	840,575	1,090	1,636,375	94,984	363,000	16,571,958
Karaman	510,240	1,571	37,892	10	47,862	2,423	15,527	615,525
Konya	3,600,535	13,784	302,471	117	319,969	15,447	96,171	4,348,494

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	20,130,556	53,596	1,464,755	640	1,854,792	80,446	387,116	23,971,901
Adana	4,315,039	12,310	305,828	182	325,402	17,070	76,514	5,052,345
Antalya	5,869,704	13,048	493,150	167	723,867	21,161	110,900	7,231,997
Burdur	755,893	2,555	46,719	15	41,312	3,416	16,879	866,789
Hatay (Antakya)	2,494,002	6,868	141,278	68	238,007	8,835	48,964	2,938,022
Isparta	1,179,565	3,288	61,833	9	81,380	4,746	24,778	1,355,599
İçel (Mersin)	3,372,098	6,921	270,565	130	273,097	15,205	55,798	3,993,814
Kahramanmaraş	1,411,533	6,278	92,513	49	131,566	6,901	37,130	1,685,970
Osmaniye	732,722	2,328	52,869	20	40,161	3,112	16,153	847,365
Mid-Anatolia	7,291,412	38,154	495,587	205	810,755	39,472	179,015	8,854,600
Aksaray	671,686	2,653	48,234	15	101,854	2,487	17,262	844,191
Kayseri	2,400,050	9,197	162,699	98	296,441	8,864	61,446	2,938,795
Kırıkkale	568,497	3,516	33,502	7	35,431	1,807	12,324	655,084
Kırşehir	498,024	2,833	28,566	7	64,936	2,290	9,707	606,363
Nevşehir	581,928	2,955	42,883	25	73,576	2,656	12,090	716,113
Niğde	553,798	2,493	45,122	10	35,446	4,276	11,643	652,788
Sivas	1,247,637	9,921	70,893	26	110,628	12,272	30,785	1,482,162
Yozgat	769,792	4,586	63,688	17	92,443	4,820	23,758	959,104
West Black Sea	9,456,515	54,442	658,592	230	671,818	61,600	240,942	11,144,139
Amasya	770,388	5,809	56,713	10	42,027	5,743	19,655	900,345
Bartın	452,553	1,865	24,170	8	36,220	3,258	11,463	529,537
Çankırı	354,534	5,121	21,759	14	23,068	2,884	9,949	417,329
Çorum	1,027,176	11,411	77,031	25	93,010	8,835	23,971	1,241,459
Karabük	649,540	2,394	29,455	11	29,867	4,394	16,005	731,666
Kastamonu	864,450	6,241	61,688	29	39,489	5,189	21,805	998,891
Samsun	2,472,112	6,432	199,654	63	190,411	13,968	62,864	2,945,504
Sinop	410,781	3,800	24,443	17	32,205	4,359	16,176	491,781
Tokat	1,062,465	4,483	86,437	24	64,715	4,910	28,223	1,251,257
Zonguldak	1,392,516	6,886	77,242	29	120,806	8,060	30,831	1,636,370
East Black Sea	5,815,226	28,545	413,560	158	456,248	29,887	129,539	6,873,163
Artvin	439,814	2,089	36,622	16	27,775	2,460	12,854	521,630
Giresun	1,008,925	5,833	63,617	24	74,280	3,625	20,724	1,177,028
Gümüşhane	239,054	2,519	12,372	5	20,604	1,948	7,179	283,681
Ordu	1,387,208	5,763	93,024	28	100,521	6,114	33,670	1,626,328
Rize	948,595	6,549	92,197	22	56,005	5,736	18,743	1,127,847
Trabzon	1,791,630	5,792	115,728	63	177,063	10,004	36,369	2,136,649

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
North East Anatolia	3,343,365	34,189	184,193	69	202,930	20,118	69,586	3,854,450
Ağrı	482,291	2,509	24,760	9	25,812	1,350	9,320	546,051
Ardahan	202,928	3,267	14,714	4	8,956	3,276	4,516	237,661
Bayburt	148,238	2,008	8,147	4	13,934	959	3,498	176,788
Erzincan	563,357	7,505	24,649	10	37,626	4,176	10,625	647,948
Erzurum	1,208,354	11,726	62,215	26	67,288	7,430	28,357	1,385,396
İğdır	253,667	1,596	17,079	5	25,580	959	5,117	304,003
Kars	484,530	5,578	32,629	11	23,734	1,968	8,153	556,603
Middle East Anatolia	4,834,293	23,621	238,061	74	319,550	22,747	134,887	5,573,233
Bingöl	318,818	1,870	14,425	4	28,092	1,128	8,904	373,241
Bitlis	352,617	2,156	18,231	8	14,680	1,817	12,399	401,908
Elazığ	932,699	5,978	48,604	18	82,963	4,236	23,351	1,097,849
Hakkari	316,990	1,328	9,426	0	15,061	943	11,176	354,924
Malatya	1,228,141	3,866	69,461	23	83,262	7,038	42,811	1,434,602
Muş	374,001	2,527	18,220	8	19,770	2,091	8,450	425,067
Tunceli	202,213	1,469	6,733	1	23,651	1,343	4,654	240,064
Van	1,108,814	4,427	52,961	12	52,071	4,151	23,142	1,245,578
South-East Anatolia	8,740,137	41,005	606,486	316	638,404	30,202	249,031	10,305,581
Adıyaman	694,996	3,969	44,099	11	43,574	3,826	31,416	821,891
Batman	565,030	2,809	30,791	7	39,246	1,495	12,413	651,791
Diyarbakır	1,707,190	5,121	109,364	34	111,860	6,210	42,215	1,981,994
Gaziantep	2,646,070	7,422	215,893	198	243,003	7,218	76,033	3,195,837
Kilis	194,965	1,346	12,631	5	11,232	777	6,532	227,488
Mardin	727,762	5,047	52,857	18	59,380	3,311	20,444	868,819
Siirt	351,087	4,674	14,565	7	15,900	1,769	7,941	395,943
Şanlıurfa	1,444,888	6,767	109,439	30	75,963	4,397	37,065	1,678,549
Şırnak	408,149	3,850	16,847	6	38,246	1,199	14,972	483,269
Turkish Republic of Northern Cyprus Foreign Countries	398,432	406	24,695	97	175,451	1,751	1,347	602,179
	1,308	1	1,780	2,043	36,865	77	9	42,083
Total	163,405,572	513,104	11,415,973	15,136	16,694,493	758,976	3,732,175	196,535,429

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

Table 11 Deposits by Geographical Regions and Provinces, as of December 31, 2017
(USD Million)

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Istanbul	53,876	1,674	34,788	19,795	94,647	5,625	1,707	212,113
West Marmara	6,485	438	960	0	3,074	160	195	11,311
Balikesir	2,277	105	330	0	1,310	48	79	4,149
Çanakkale	927	109	131	0	252	27	40	1,486
Edirne	876	49	111	0	432	22	19	1,511
Kırklareli	770	71	77	0	271	13	19	1,221
Tekirdağ	1,634	104	311	0	808	49	38	2,944
Aegean	22,763	981	4,366	0	15,386	582	672	44,750
Afyonkarahisar	712	81	130	0	654	16	36	1,628
Aydın	2,206	88	297	0	1,213	35	54	3,892
Denizli	1,836	90	411	0	1,590	41	62	4,030
İzmir	12,230	441	2,660	0	8,631	350	331	24,643
Kütahya	401	67	103	0	399	25	46	1,042
Manisa	1,807	82	348	0	587	52	59	2,935
Muğla	2,954	93	324	0	1,672	50	63	5,157
Uşak	617	38	93	0	641	12	21	1,423
East Marmara	11,128	988	3,598	0	8,678	564	486	25,442
Bilecik	220	43	45	0	75	7	17	406
Bolu	369	35	69	0	167	10	20	671
Bursa	4,923	175	1,468	0	3,945	186	176	10,872
Düzce	283	35	67	0	194	7	14	599
Eskişehir	1,510	189	383	0	1,035	74	74	3,264
Kocaeli (İzmit)	2,556	427	1,299	0	2,323	225	119	6,949
Sakarya (Adapazarı)	883	47	216	0	653	38	51	1,888
Yalova	384	36	52	0	287	18	15	792
West Anatolia	16,757	10,598	10,887	2,224	21,852	4,227	668	67,213
Ankara	14,674	10,393	10,152	2,224	19,759	4,149	524	61,876
Karaman	249	50	44	0	274	12	17	646
Konya	1,833	155	691	0	1,819	66	127	4,691

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	15,145	810	2,830	9	10,430	430	444	30,099
Adana	3,661	119	789	0	1,693	124	87	6,473
Antalya	5,195	194	881	9	4,450	112	134	10,975
Burdur	357	32	55	0	214	10	22	690
Hatay (Antakya)	1,690	130	271	0	1,461	45	40	3,637
Isparta	631	78	94	0	394	21	39	1,256
İçel (Mersin)	2,733	158	521	0	1,528	75	69	5,084
Kahramanmaraş	548	50	161	0	604	30	35	1,429
Osmaniye	330	50	58	0	86	13	17	554
Mid-Anatolia	3,736	427	909	0	4,777	133	207	10,190
Aksaray	368	34	71	0	632	12	20	1,137
Kayseri	1,403	112	461	0	2,146	54	71	4,247
Kırıkkale	229	42	42	0	86	7	18	423
Kırşehir	261	37	33	0	365	5	11	712
Nevşehir	289	34	71	0	481	7	18	899
Niğde	277	46	59	0	146	16	13	556
Sivas	586	79	115	0	499	23	37	1,340
Yozgat	323	43	59	0	422	9	19	875
West Black Sea	5,124	455	962	0	3,282	166	262	10,251
Amasya	289	33	69	0	178	8	21	597
Bartın	290	27	32	0	180	7	9	545
Çankırı	154	35	23	0	62	7	12	293
Çorum	478	44	93	0	374	9	34	1,032
Karabük	298	31	61	0	274	10	18	693
Kastamonu	394	48	69	0	120	11	26	667
Samsun	1,506	85	358	0	997	29	69	3,044
Sinop	273	39	35	0	159	6	12	524
Tokat	385	46	87	0	178	13	29	737
Zonguldak	1,058	68	136	0	761	66	32	2,120
East Black Sea	3,125	346	578	0	1,763	81	153	6,046
Artvin	212	51	30	0	69	6	13	381
Giresun	547	32	72	0	331	17	23	1,022
Gümüşhane	88	27	15	0	54	3	6	193
Ordu	739	46	130	0	290	12	33	1,250
Rize	366	101	85	0	156	18	28	755
Trabzon	1,173	89	245	0	863	25	51	2,446

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
North East Anatolia	1,104	423	316	0	571	53	71	2,538
Ağrı	131	85	51	0	52	5	8	333
Ardahan	68	20	12	0	15	3	3	121
Bayburt	39	26	11	0	37	1	3	118
Erzincan	233	46	39	0	172	8	12	510
Erzurum	340	152	150	0	148	28	34	852
Iğdır	111	25	17	0	107	2	4	266
Kars	182	70	35	0	40	5	7	338
Middle East Anatolia	2,008	480	552	0	1,172	72	129	4,412
Bingöl	101	43	34	0	67	8	7	259
Bitlis	95	58	39	0	20	4	10	225
Elazığ	469	43	121	0	372	12	33	1,050
Hakkari	84	93	26	0	25	7	5	240
Malatya	649	65	124	0	456	15	44	1,352
Muş	96	64	37	0	42	9	8	255
Tunceli	154	38	12	0	109	6	3	322
Van	359	77	161	0	82	11	19	709
South-East Anatolia	3,677	948	1,247	0	3,141	180	170	9,364
Adıyaman	292	77	57	0	128	6	22	582
Batman	212	94	67	0	91	6	13	483
Diyarbakır	801	102	276	0	323	39	37	1,578
Gaziantep	1,318	168	510	0	2,122	72	45	4,235
Kilis	52	94	14	0	34	5	4	203
Mardin	266	70	87	0	173	20	12	630
Siirt	95	102	24	0	23	9	6	259
Şanlıurfa	513	123	162	0	161	21	24	1,004
Şırnak	128	118	49	0	85	3	7	389
Turkish Republic of Northern Cyprus Foreign Countries	540	0	174	23	785	49	2	1,573
	20	0	864	4,335	13,547	128	0	18,894
Total	145,489	18,568	63,031	26,386	183,107	12,450	5,167	454,197

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

Table 12 Loans by Geographical Regions and Provinces, as of December 31, 2017

(USD Million)

Regions and Provinces*	Specialized Loans							Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other			
Istanbul	236	163	15	5	108	2,638	216,597	219,761	
West Marmara	1,553	78	5	0	39	362	11,595	13,632	
Balikesir	451	14	4	0	19	103	3,654	4,245	
Çanakkale	264	20	1	0	10	64	1,550	1,910	
Edirne	296	11	0	0	2	36	1,299	1,645	
Kırklareli	194	10	0	0	3	49	1,075	1,332	
Tekirdağ	348	23	0	0	4	109	4,016	4,501	
Aegean	3,311	228	19	3	160	1,446	51,611	56,777	
Afyonkarahisar	331	15	1	0	4	66	1,595	2,012	
Aydın	553	30	2	0	35	193	3,705	4,519	
Denizli	359	21	0	0	13	180	8,410	8,984	
İzmir	914	104	11	1	41	573	26,980	28,624	
Kütahya	137	8	4	0	2	52	1,162	1,364	
Manisa	665	33	0	0	6	257	4,245	5,207	
Muğla	235	14	0	2	58	96	4,429	4,835	
Uşak	116	3	0	0	1	29	1,084	1,233	
East Marmara	1,393	110	6	0	58	905	34,924	37,396	
Bilecik	56	3	0	0	0	18	646	724	
Bolu	99	3	0	0	15	23	826	966	
Bursa	546	51	4	0	31	417	14,762	15,810	
Düzce	96	6	0	0	1	28	894	1,024	
Eskişehir	207	7	1	0	1	98	3,200	3,515	
Kocaeli (İzmit)	130	19	1	0	3	205	10,396	10,755	
Sakarya (Adapazarı)	229	19	0	0	2	106	3,228	3,584	
Yalova	31	2	0	0	3	10	973	1,018	
West Anatolia	1,857	117	24	0	26	981	72,545	75,550	
Ankara	751	91	8	0	24	748	63,030	64,652	
Karaman	125	3	0	0	0	13	685	826	
Konya	981	23	16	0	2	220	8,830	10,072	

Regions and Provinces*	Specialized Loans							Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other			
Mediterranean	3,207	189	21	1	322	1,210	43,952	48,903	
Adana	815	21	1	0	3	220	8,642	9,702	
Antalya	798	55	17	1	307	344	18,027	19,550	
Burdur	156	6	0	0	3	39	653	857	
Hatay (Antakya)	345	48	1	0	2	170	5,321	5,887	
Isparta	172	5	0	0	1	32	985	1,195	
İçel (Mersin)	595	37	0	0	3	187	6,086	6,909	
Kahramanmaraş	211	12	0	0	3	158	3,331	3,714	
Osmaniye	115	6	0	0	0	59	907	1,088	
Mid-Anatolia	1,695	54	1	0	9	365	10,657	12,781	
Aksaray	181	5	0	0	0	33	696	916	
Kayseri	364	11	0	0	1	112	5,237	5,725	
Kırıkkale	82	3	0	0	0	18	606	710	
Kırşehir	219	6	0	0	2	29	539	795	
Nevşehir	115	6	0	0	2	28	764	914	
Niğde	181	7	0	0	0	37	680	906	
Sivas	286	7	0	0	3	41	1,404	1,741	
Yozgat	267	8	0	0	1	66	730	1,072	
West Black Sea	1,245	79	2	0	25	512	11,552	13,416	
Amasya	172	6	0	0	2	44	780	1,004	
Bartın	18	1	0	0	2	10	454	485	
Çankırı	117	4	0	0	0	23	481	625	
Çorum	223	11	0	0	1	58	1,536	1,829	
Karabük	19	8	0	0	1	28	784	840	
Kastamonu	148	9	0	0	10	57	799	1,023	
Samsun	287	24	1	0	4	184	3,707	4,207	
Sinop	50	4	0	0	2	29	443	530	
Tokat	180	8	0	0	1	48	1,066	1,304	
Zonguldak	32	4	0	0	2	30	1,502	1,570	
East Black Sea	419	37	1	0	17	298	7,167	7,939	
Artvin	36	5	0	0	2	24	454	522	
Giresun	92	7	0	0	2	41	1,044	1,187	
Gümüşhane	40	2	0	0	0	12	226	281	
Ordu	161	8	0	0	3	87	1,547	1,806	
Rize	21	4	0	0	2	28	1,195	1,250	
Trabzon	69	10	0	0	7	107	2,700	2,894	

Regions and Provinces*	Specialized Loans						Non-specialized Loans		Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other			
North East Anatolia	799	25	1	0	17	87	4,101	5,030	
Ağrı	77	3	0	0	0	14	476	569	
Ardahan	117	1	0	0	0	5	155	278	
Bayburt	32	1	0	0	0	6	89	129	
Erzincan	91	1	0	0	0	9	392	493	
Erzurum	230	11	0	0	14	36	2,270	2,562	
Iğdır	85	1	0	0	0	7	296	390	
Kars	166	7	0	0	1	10	423	608	
Middle East Anatolia	708	33	1	0	6	143	5,392	6,284	
Bingöl	36	1	0	0	0	7	266	310	
Bitlis	91	2	0	0	0	14	334	442	
Elazığ	99	4	0	0	0	21	1,346	1,470	
Hakkari	20	1	0	0	0	8	210	238	
Malatya	229	15	0	0	1	32	1,485	1,762	
Muş	102	4	0	0	1	24	263	394	
Tunceli	33	2	0	0	1	7	160	203	
Van	99	4	0	0	3	32	1,328	1,465	
South-East Anatolia	1,649	99	3	0	9	593	19,839	22,191	
Adıyaman	137	8	1	0	1	63	960	1,170	
Batman	60	1	0	0	0	9	631	702	
Diyarbakır	315	30	1	0	1	35	2,640	3,021	
Gaziantep	444	26	0	0	4	200	11,579	12,254	
Kilis	53	2	0	0	0	6	169	229	
Mardin	151	7	0	0	1	43	1,156	1,357	
Siirt	49	3	0	0	0	13	334	398	
Şanlıurfa	419	23	1	0	1	212	2,001	2,657	
Şırnak	22	1	0	0	0	11	369	403	
İller Bankası A.Ş.**	0	0	0	0	0	5,934	7	5,941	
Turkish Republic of Northern Cyprus	20	0	0	0	64	0	1,102	1,186	
Foreign Countries	0	0	0	0	0	2	19,287	19,289	
Total****	18,091	1,212	100	9	859	15,476	510,328	546,075	

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

** Because the distribution of the loan which is extended by İller Bankası A.Ş. to the provinces does not exist, it is shown as a separate line.

*** Total Loans = Loans except "Loans under follow-up" and "Specific provisions"

****Some of the bank's total loans include "Loans" shown under "Financial assets where fair value change is reflected to income statement".

Table 13 Classification of Loans, as of December 31, 2017
(USD Million)

	Specialized Loans							Non-specialized Loans	Total*
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total		
Sector Total	18,091	1,212	100	9	859	15,476	35,748	510,328	546,075
Deposit Banks	18,091	1,212	100	6	543	9,412	29,365	479,141	508,506
State-owned Banks	14,475	1,193	100	6	530	6,302	22,607	158,496	181,103
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14,429	0	0	0	0	0	14,429	64,585	79,014
Türkiye Halk Bankası A.Ş.	46	1,193	100	6	530	6,302	8,178	45,412	53,590
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	48,499	48,499
Privately-owned Banks	604	19	0	0	13	3,109	3,746	190,385	194,130
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	0	50,467	50,467
Anadolubank A.Ş.	37	0	0	0	0	2,825	2,862	0	2,862
Fibabanka A.Ş.	0	0	0	0	0	0	0	3,921	3,921
Şekerbank T.A.Ş.	565	0	0	0	0	0	565	4,795	5,361
Türkish Bank A.Ş.	1	19	0	0	13	284	318	0	318
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	16,593	16,593
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	63,472	63,472
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	51,137	51,137
Banks Under Depo. Insurance Fund	0	0	0	0	0	0	0	275	275
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	275	275

	Specialized Loans							Non-specialized Loans	Total*
	Specialized Loans								
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total		
Foreign Banks	3,012	0	0	0	0	0	3,012	129,985	132,998
Alternatifbank A.Ş.	0	0	0	0	0	0	0	3,411	3,411
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	525	525
Bank Mellat	0	0	0	0	0	0	0	1	1
Burgan Bank A.Ş.	0	0	0	0	0	0	0	3,473	3,473
Citibank A.Ş.	0	0	0	0	0	0	0	1,183	1,183
Denizbank A.Ş.	3,012	0	0	0	0	0	3,012	16,949	19,961
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	455	455
Habib Bank Limited	0	0	0	0	0	0	0	13	13
HSBC Bank A.Ş.	0	0	0	0	0	0	0	3,960	3,960
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	2,016	2,017
ING Bank A.Ş.	0	0	0	0	0	0	0	10,066	10,066
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	5,833	5,833
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	1,777	1,777
Odea Bank A.Ş.	0	0	0	0	0	0	0	5,833	5,833
QNB Finansbank A.Ş.	0	0	0	0	0	0	0	21,709	21,709
Rabobank A.Ş.	0	0	0	0	0	0	0	288	288
Société Générale (SA)	0	0	0	0	0	0	0	63	63
Türkland Bank A.Ş.	0	0	0	0	0	0	0	1	1
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	55,312	55,312
Development and Investment Banks	0	0	0	3	316	6,064	6,383	31,187	37,569
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1,811	1,811
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	234	234
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	33	33
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	59	59
İller Bankası A.Ş.	0	0	0	0	0	5,934	5,934	7	5,941
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	53	53
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	5	5
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	281	281
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	180	180
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	3	47	130	179	21,075	21,254
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	269	0	269	1,554	1,824
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	5,894	5,894

* This table is generated by using the figures of the "Loans by Geographical Regions and Provinces".

Table 14 Sectoral Risk Concentrations of Non-cash Loans, as of December 31, 2017
(USD Million)

	Current Period					
	TC	(%)	FC	(%)	Total	(%)
Agricultural						
Farming and Raising livestock	255	0.4	420	0.4	675	0.4
Forestry	204	0.3	350	0.4	553	0.3
Fishing	45	0.1	34	0.0	79	0.0
	7	0.0	35	0.0	42	0.0
Manufacturing	18,072	26.5	44,493	46.4	62,565	38.1
Mining	663	1.0	1,432	1.5	2,095	1.3
Production	11,240	16.5	38,700	40.4	49,940	30.4
Electric, gas and water	6,169	9.0	4,361	4.5	10,530	6.4
Construction	14,400	21.1	16,014	16.7	30,413	18.5
Services	33,421	48.9	28,697	29.9	62,118	37.8
Wholesale and retail trade	14,375	21.0	12,785	13.3	27,160	16.5
Hotel, food and beverage services	492	0.7	1,029	1.1	1,521	0.9
Transportation and telecommunication	2,297	3.4	4,213	4.4	6,510	4.0
Financial Institutions	12,308	18.0	6,647	6.9	18,954	11.5
Real estate and renting services	2,357	3.5	2,216	2.3	4,573	2.8
Self-employment services	744	1.1	462	0.5	1,205	0.7
Education services	168	0.2	56	0.1	224	0.1
Health and social services	681	1.0	1,290	1.3	1,970	1.2
Other	2,156	3.2	6,264	6.5	8,420	5.1
Total	68,304	100.0	95,888	100.0	164,191	100.0

Table 15 Capital Structure by Groups, as of December 31, 2017
(%)

	Shares Offered to the Public						Shares Unoffered to the Public									
	Paid-up Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits		Domestic			Foreign						
							Paid-up Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits	Paid-up Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits
Sector Total	11.9	23.6	23.8	23.1	24.6		53.2	51.3	50.8	51.9	49.1	34.9	25.1	25.4	25.0	26.2
Deposit Banks	15.3	25.4	24.8	24.3	24.6		35.5	47.3	48.4	48.9	49.1	49.1	27.2	26.8	26.8	26.2
State-owned Banks	13.3	19.1	21.5	21.3	21.7		86.7	80.9	78.5	78.7	78.3	0.0	0.0	0.0	0.0	0.0
Privately-owned Banks	25.9	31.7	30.3	29.4	30.0		55.5	54.8	54.4	54.7	54.5	18.5	13.5	15.3	15.9	15.5
Banks Under Depo. Insurance Fund	0.0	0.0	0.0	0.0	0.0		100.0	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0
Foreign Banks	8.7	23.3	21.1	20.9	20.8		0.7	0.3	0.3	0.2	0.3	90.6	76.3	78.6	78.9	78.9
Development and Investment Banks	4.2	4.8	6.8	6.5	-		93.1	92.0	91.3	92.6	-	2.7	3.2	1.9	1.0	-

Annotations:

1. Offered to the Public : The percentage of shares "Offered to the Public". The status of ownership is not taken into consideration.
2. The distributions of "Shareholder's Equity", "Total Assets", "Total Loans" and "Total Deposits" are calculated on the basis of "Paid-up Capital".
3. Domestic : Indicates the percentage of shares owned by Turkish companies.
4. Foreign : Indicates the percentage of shares owned by foreign companies.
5. "Sector Total" = "Deposit Banks" + "Development and Investment Banks"
6. Shares Offered to the Public + Domestic + Foreign = 100.0

Table 16 Share in Group and Share in Sector, as of December 31, 2017

	Share in Group			Share in Sector			Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits		Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Deposit Banks	100.0	100.0	100.0	94.3	93.1	100.0	Foreign Banks	26.6	26.2	25.7	25.1	24.4	25.7
State-owned Banks	34.6	35.5	35.9	32.6	33.1	35.9	Alternatifbank A.Ş.	0.7	0.7	0.7	0.6	0.6	0.7
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14.9	15.5	15.5	14.0	14.4	15.5	Arap Türk Bankası A.Ş.	0.2	0.1	0.2	0.2	0.1	0.2
Türkiye Halk Bankası A.Ş.	10.5	10.5	11.3	9.9	9.8	11.3	Bank Mellat	0.0	0.0	0.0	0.0	0.0	0.0
Türkiye Vakıflar Bankası T.A.O.	9.3	9.5	9.1	8.7	8.9	9.1	Burgan Bank A.Ş.	0.6	0.7	0.5	0.5	0.6	0.5
Privately-owned Banks	38.7	38.2	38.4	36.5	35.5	38.4	Citibank A.Ş.	0.3	0.2	0.4	0.3	0.2	0.4
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	Denizbank A.Ş.	4.1	3.9	4.4	3.9	3.7	4.4
Akbank T.A.Ş.	10.8	9.9	10.8	10.2	9.2	10.8	Deutsche Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Anadolubank A.Ş.	0.5	0.6	0.7	0.5	0.5	0.7	Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
Fibabanka A.Ş.	0.7	0.8	0.7	0.6	0.7	0.7	HSBC Bank A.Ş.	0.8	0.8	1.0	0.8	0.7	1.0
Şekerbank T.A.Ş.	1.1	1.1	1.2	1.0	1.0	1.2	ICBC Turkey Bank A.Ş.	0.4	0.4	0.2	0.4	0.4	0.2
Türk Ekonomi Bankası A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	ING Bank A.Ş.	1.8	2.0	1.6	1.7	1.9	1.6
Türkiye İş Bankası A.Ş.	2.9	3.3	3.2	2.8	3.1	3.2	Intesa Sanpaolo S.p.A.	0.4	0.4	0.3	0.3	0.4	0.3
Yapı ve Kredi Bankası A.Ş.	12.4	12.4	11.9	11.7	11.6	11.9	JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.0	0.0
Tasarruf Mevduatı Sig. Fon. Devr. B.	0.1	0.1	0.0	0.1	0.1	0.0	MUFG Bank Turkey A.Ş.	0.3	0.3	0.2	0.3	0.3	0.2
Birleşik Fon Bankası A.Ş.	0.1	0.1	0.0	0.1	0.1	0.0	Odea Bank A.Ş.	1.1	1.2	1.4	1.1	1.1	1.4
							QNB Finansbank A.Ş.	4.3	4.3	3.9	4.1	4.0	3.9
							Rabobank A.Ş.	0.0	0.1	0.0	0.0	0.1	0.0
							Société Générale (SA)	0.0	0.0	0.0	0.0	0.0	0.0
							Turkland Bank A.Ş.	0.2	0.2	0.2	0.2	0.1	0.2
							Türkiye Garanti Bankası A.Ş.	11.1	10.9	10.6	10.5	10.1	10.6
							Development and Investment Banks	100.0	100.0	-	5.7	6.9	-
							Aktif Yatırım Bankası A.Ş.	6.3	4.9	-	0.4	0.3	-
							BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0.8	0.6	-	0.0	0.0	-
							Diler Yatırım Bankası A.Ş.	0.1	0.1	-	0.0	0.0	-
							GSD Yatırım Bankası A.Ş.	0.2	0.2	-	0.0	0.0	-
							İller Bankası A.Ş.	14.3	15.8	-	0.8	1.1	-
							İstanbul Takas ve Saklama Bankası A.Ş.	6.0	0.1	-	0.3	0.0	-
							Merrill Lynch Yatırım Bank A.Ş.	0.2	0.0	-	0.0	0.0	-
							Nurol Yatırım Bankası A.Ş.	1.0	0.7	-	0.1	0.1	-
							Pasha Yatırım Bankası A.Ş.	0.5	0.5	-	0.0	0.0	-
							Standard Chartered Yatırım Bankası Türk A.Ş.	0.0	0.0	-	0.0	0.0	-
							Türk Eximbank	48.8	56.5	-	2.8	3.9	-
							Türkiye Kalkınma Bankası A.Ş.	5.1	4.9	-	0.3	0.3	-
							Türkiye Sınai Kalkınma Bankası A.Ş.	16.5	15.7	-	0.9	1.1	-

Table 17 Bank Employees by Gender and Education, as of December 31, 2017

Banks	Primary School		High School		Undergraduate		Postgraduate		Total		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Sector Total	881	126	17,505	8,825	69,776	82,335	7,051	7,005	95,213	98,291	193,504
Deposit Banks	672	101	17,063	8,721	67,749	81,123	6,328	6,509	91,812	96,454	188,266
State-owned Banks	208	6	5,326	1,620	25,057	21,564	2,403	2,318	32,994	25,508	58,502
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	67	2	2,568	521	11,149	8,035	1,159	1,053	14,943	9,611	24,554
Türkiye Halk Bankası A.Ş.	55	1	2,078	636	7,423	6,409	670	579	10,226	7,625	17,851
Türkiye Vakıflar Bankası T.A.O.	86	3	680	463	6,485	7,120	574	686	7,825	8,272	16,097
Privately-owned Banks	191	16	5,481	3,296	25,541	34,495	2,174	2,266	33,387	40,073	73,460
Adabank A.Ş.	1	0	4	3	9	12	0	0	14	15	29
Akbank T.A.Ş.	30	0	466	201	5,408	6,578	589	612	6,493	7,391	13,884
Anadolubank A.Ş.	5	0	217	66	751	687	40	51	1,013	804	1,817
Fibabanka A.Ş.	10	2	188	60	568	669	73	63	839	794	1,633
Şekerbank T.A.Ş.	20	2	196	132	1,526	1,580	75	60	1,817	1,774	3,591
Türkish Bank A.Ş.	9	0	22	15	65	87	21	11	117	113	230
Türk Ekonomi Bankası A.Ş.	21	6	830	436	3,158	4,328	361	324	4,370	5,094	9,464
Türkiye İş Bankası A.Ş.	75	2	2,607	1,476	8,927	10,723	504	554	12,113	12,755	24,868
Yapı ve Kredi Bankası A.Ş.	20	4	951	907	5,129	9,831	511	591	6,611	11,333	17,944
Banks Under Depo. Insurance Fund	14	2	74	21	51	51	8	4	147	78	225
Birleşik Fon Bankası A.Ş.	14	2	74	21	51	51	8	4	147	78	225

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	259	77	336	6,182	3,784	9,966	17,100	25,013	42,113	1,743	1,921	3,664	25,284	30,795	56,079
Alternatifbank A.Ş.	12	0	12	96	26	122	317	388	705	68	40	108	493	454	947
Arap Türk Bankası A.Ş.	10	1	11	43	11	54	80	74	154	22	18	40	155	104	259
Bank Mellat	3	0	3	9	1	10	29	7	36	1	0	1	42	8	50
Burgan Bank A.Ş.	6	0	6	58	33	91	331	462	793	46	42	88	441	537	978
Citibank A.Ş.	0	0	0	33	15	48	120	169	289	36	48	84	189	232	421
Denizbank A.Ş.	110	67	177	2,144	2,261	4,405	3,347	3,792	7,139	253	283	536	5,854	6,403	12,257
Deutsche Bank A.Ş.	1	0	1	2	0	2	32	55	87	17	12	29	52	67	119
Habib Bank Limited	1	0	1	5	0	5	6	5	11	0	1	1	12	6	18
HSBC Bank A.Ş.	1	0	1	178	132	310	630	1,331	1,961	96	110	206	905	1,573	2,478
ICBC Turkey Bank A.Ş.	11	3	14	71	25	96	263	359	622	38	40	78	383	427	810
ING Bank A.Ş.	16	0	16	304	184	488	1,714	2,342	4,056	202	173	375	2,236	2,699	4,935
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	11	7	18	7	5	12	18	12	30
JPMorgan Chase Bank N.A.	4	1	5	1	3	4	19	18	37	9	5	14	33	27	60
MUFG Bank Turkey A.Ş.	0	0	0	2	0	2	26	21	47	14	7	21	42	28	70
Odea Bank A.Ş.	5	0	5	32	8	40	394	591	985	87	68	155	518	667	1,185
QNB Finans Bank A.Ş.	47	4	51	1,432	542	1,974	3,583	5,688	9,271	318	393	711	5,380	6,627	12,007
Rabobank A.Ş.	0	0	0	2	2	4	5	8	13	14	4	18	21	14	35
Société Générale (SA)	4	0	4	4	5	9	11	14	25	7	2	9	26	21	47
Turkland Bank A.Ş.	4	0	4	72	31	103	149	221	370	23	23	46	248	275	523
Türkiye Garanti Bankası A.Ş.	24	1	25	1,694	505	2,199	6,033	9,461	15,494	485	647	1,132	8,236	10,614	18,850
Development and Investment Banks	209	25	234	442	104	546	2,027	1,212	3,239	723	496	1,219	3,401	1,837	5,238
Aktif Yatırım Bankası A.Ş.	3	0	3	58	21	79	300	179	479	57	38	95	418	238	656
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	0	1	3	3	6	32	32	64	6	2	8	42	37	79
Diler Yatırım Bankası A.Ş.	0	0	0	2	0	2	4	8	12	2	3	5	8	11	19
GSD Yatırım Bankası A.Ş.	0	0	0	3	0	3	20	7	27	0	1	1	23	8	31
İller Bankası A.Ş.	123	9	132	243	43	286	967	431	1,398	390	233	623	1,723	716	2,439
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	5	1	6	121	86	207	34	30	64	163	118	281
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	12	13	25	13	9	22	25	22	47
Nurul Yatırım Bankası A.Ş.	2	1	3	2	1	3	19	16	35	5	3	8	28	21	49
Pasha Yatırım Bankası A.Ş.	1	0	1	2	0	2	12	18	30	8	4	12	23	22	45
Standard Chartered Yatırım Bankası Türk A.Ş.	2	2	4	2	4	6	3	8	11	2	6	8	9	20	29
Türk Eximbank	32	10	42	58	12	70	218	129	347	99	77	176	407	228	635
Türkiye Kalkınma Bankası A.Ş.	32	0	32	48	13	61	210	153	363	59	38	97	349	204	553
Türkiye Sınai Kalkınma Bankası A.Ş.	10	2	12	16	6	22	109	132	241	48	52	100	183	192	375

Table 18 Bank Employees by Geographical Regions and Provinces, as of December 31, 2017

Regions and Provinces	No. of Employees	Regions and Provinces	No. of Employees	Regions and Provinces	No. of Employees
Istanbul	83,276	Mediterranean	15,767	North East Anatolia	2,885
West Marmara	5,953	Adana	3,823	Ağrı	261
Balıkesir	1,944	Antalya	5,570	Ardahan	128
Çanakkale	908	Burdur	392	Bayburt	91
Edirne	787	Hatay (Antakya)	1,521	Erzincan	288
Kırklareli	621	Isparta	630	Erzurum	1,658
Tekirdağ	1,693	İçel (Mersin)	2,494	İğdir	178
Aegean	20,988	Kahramanmaraş	898	Kars	281
Afyonkarahisar	925	Osmaniye	439	Middle East Anatolia	2,909
Aydın	1,869	Mid-Anatolia	5,389	Bingöl	150
Denizli	1,966	Aksaray	402	Bitlis	215
İzmir	11,029	Kayseri	2,264	Elazığ	665
Kütahya	626	Kırkkale	325	Hakkari	134
Manisa	1,924	Kırşehir	299	Malatya	775
Muğla	2,109	Nevşehir	398	Muş	177
Uşak	540	Niğde	345	Tunceli	119
East Marmara	16,694	Sivas	830	Van	674
Bilecik	313	Yozgat	526	South-East Anatolia	6,623
Bolu	440	West Anatolia	21,257	Adıyaman	439
Bursa	5,353	Ankara	17,910	Batman	316
Düzce	428	Karaman	300	Diyarbakır	1,434
Eskişehir	1,728	Konya	3,047	Gaziantep	2,463
Kocaeli (İzmit)	6,789	West Black Sea	7,126	Kilis	104
Sakarya (Adapazarı)	1,303	Amasya	456	Mardin	515
Yalova	340	Bartın	239	Siirt	177
East Black Sea	3,878	Çankırı	246	Şanlıurfa	958
Artvin	316	Çorum	731	Şırnak	217
Giresun	560	Karabük	356	Turkish Republic of Northern Cyprus	459
Gümüşhane	141	Kastamonu	567	Foreign Countries	300
Ordu	827	Samsun	2,746	Total	193,504
Rize	497	Sinop	278		
Trabzon	1,537	Tokat	633		
		Zonguldak	874		

* The classification of "Statistical Regional Units", in the Decree No.2002/4720 of Council of Ministers(Official Gazette dated September 22, 2002 and No.24884) is used in this table.

Table 19 Number of ATM, POS and Merchants by Geographical Regions and Provinces, as of December 31, 2017

Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants	Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants	Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants
Istanbul	11,601	566,110	606,169	Mediterranean	5,257	263,147	296,102	North East Anatolia	749	31,708	38,445
West Marmara	2,378	95,650	116,878	Adana	1,028	54,583	59,703	Ağrı	90	4,231	5,158
Balıkesir	776	33,405	41,149	Antalya	1,946	94,143	103,628	Ardahan	37	1,312	1,774
Çanakkale	367	15,921	19,943	Burdur	138	6,866	8,582	Bayburt	27	1,351	1,679
Edirne	315	11,853	13,846	Hatay (Antakya)	562	28,020	32,662	Erzincan	120	4,785	5,764
Kırklareli	262	9,372	11,429	Isparta	248	10,965	13,072	Erzurum	330	13,948	16,538
Tekirdağ	658	25,099	30,511	İçel (Mersin)	814	43,017	48,603	İğdir	52	2,243	2,761
Aegean	7,208	327,676	375,793	Kahramanmaraş	348	16,828	19,513	Kars	93	3,838	4,771
Afyonkarahisar	322	15,728	18,479	Osmaniye	173	8,725	10,339	Middle East Anatolia	1,062	49,721	57,937
Aydın	784	35,223	39,990	Mid-Anatolia	1,761	91,383	104,420	Bingöl	58	2,790	3,566
Denizli	549	29,572	33,690	Aksaray	143	7,929	9,231	Bitlis	75	3,704	4,374
İzmir	3,231	149,055	170,614	Kayseri	681	34,394	38,155	Elazığ	201	10,300	12,505
Kütahya	270	13,088	15,780	Kırkkale	143	6,421	7,202	Hakkari	67	2,659	2,816
Manisa	737	31,066	36,926	Kırşehir	90	4,906	5,717	Malatya	312	14,582	16,920
Muğla	1,133	44,366	49,166	Nevşehir	160	8,865	10,092	Muş	66	3,625	4,305
Uşak	182	9,578	11,148	Niğde	118	6,791	7,856	Tunceli	45	1,609	1,814
East Marmara	5,182	200,746	237,221	Sivas	270	13,104	15,761	Van	238	10,452	11,637
Bilecik	134	4,506	6,073	Yozgat	156	8,973	10,406	South-East Anatolia	2,037	108,497	117,712
Bolu	197	8,643	10,665	West Anatolia	4,973	238,908	268,346	Adıyaman	153	8,915	10,071
Bursa	1,933	74,478	88,538	Ankara	4,067	178,278	199,434	Batman	111	7,550	7,894
Düzce	197	8,994	11,297	Karaman	98	5,933	7,107	Diyarbakır	392	20,211	20,972
Eskişehir	620	22,411	25,696	Konya	808	54,697	61,805	Gaziantep	683	37,062	40,807
Kocaeli (İzmit)	1,354	48,909	56,839	West Black Sea	2,208	113,573	135,998	Kilis	45	1,935	2,297
Sakarya (Adapazarı)	557	25,671	29,807	Amasya	168	9,394	10,708	Mardin	153	9,237	10,153
Yalova	190	7,134	8,306	Bartın	96	4,672	6,120	Siirt	76	3,527	3,912
East Black Sea	1,318	65,609	81,376	Çankırı	89	3,685	4,398	Şanlıurfa	338	16,524	18,029
Artvin	121	4,189	5,838	Çorum	233	12,873	15,394	Şırnak	86	3,536	3,577
Giresun	204	10,364	13,257	Karabük	159	6,443	7,727	Turkish Republic of Northern Cyprus	217	16,367	13,294
Gümüşhane	60	2,325	3,163	Kastamonu	184	8,912	11,060	Foreign Countries	19	376	209
Ordu	304	15,880	19,449	Samsun	642	36,030	41,440	Total	45,970	2,169,471	2,449,900
Rize	206	8,927	11,360	Sinop	92	5,030	6,329				
Trabzon	423	23,924	28,309	Tokat	217	12,863	15,284				
				Zonguldak	328	13,671	17,538				

* The classification of "Statistical Regional Units", in the Decree No.2002/4720 of Council of Ministers(Official Gazette dated September 22, 2002 and No.24884) is used in this table.

Table 20 Equity Participations and Affiliated Companies of Turkish Banks Abroad, as of December 31, 2017

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Akbank T.A.Ş. Akbank AG (AC)	Banking	2006	2006	Levent Çelebioğlu	Banu Özcan	Akbank AG Taunustor 1 D-60310 Frankfurt am Main Germany	49-69-29717100	49-69-29717104
Anadolubank A.Ş. Anadolubank Nederland B.V. (AC)	Banking	2006	2006	Mehmet Rüştü Başaran	Selim Yakar Dirk Van Leeuwen	De Boelelaan 7 1063 HJ Amsterdam, The Netherlands	31-20- 5171900	31-20- 5171909 / 1911
Aktif Yatırım Bankası A.Ş. Euroasian Leasing Company	Leasing	2012	2014	Khaled Mohammed Al Aboodi	Airat Ganiev	Vishnevsky Street 26, Office 201 Kazan Tatarstan	7843-5265477	7843-5265483
Kazakhstan Ijara Company	Leasing	2012	2012	Khaled Mohammed Al Aboodi	Yusuf Karşı	Office 63, 51/78 Kabanbay Batyr Kaldayakov Street Almaty Kazakhstan	7-727-2281818	7-727-2281818
Denizbank A.Ş. CJSC Deniz Bank Moscow (AC)	Banking	1998	2003	Hakan Ateş	Oğuz Yalçın	2nd Zvenigorodskaya Str. No 13/42 6 th Floor 123022 Moscow Russian Federation	7-495-7251020	7-495-7251025
Denizbank AG (AC)	Banking	1996	2002	Hakan Ateş	Ahmet Mesut Ersoy	Thomas Klestil Platz 1 A 1030 Vienna Austria	43-1-5051052020	43-1-5051052029
Euro Deniz International Banking Unit Ltd. (AC)	Banking	1996	2002	Derya Kumru	Olcay Yilmazer Seral	14. Şerif Arzık Sok. Lefkoşa K.K.T.C.	392-2283153	392-2272542
ING Bank A.Ş. ING European Financial Services Plc. (AC)	Finance	1994	1994	John T. Mc Carthy	-	Block 4, Dundrum Town Centre Sandyford Road, Dundrum, Dublin 16 Ireland	353-1-6384083	353-1-6384080

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Şekerbank T.A.Ş.								
Şekerbank International Banking Unit Ltd. (AC)	Banking	1994	1994	Hasan Basri Gökten	Ayhan Akgönül	Muhtar Yusuf Galleria F Blok Kat 3 Atatürk Cad. Lefkoşa K.K.T.C.	392-2289109	392-2289134
Şekerbank Kıbrıs Ltd. (AC)	Banking	1996	1996	Hasan Basri Gökten	Özcan Tekgümüş	Muhtar Yusuf Galleria F Blok Kat 2 Atatürk Cad. Lefkoşa K.K.T.C.	392-2280677	392-2280670
Zahlunsdienst Gmbh Der Şekerbank T.A.Ş. (AC)	Financial Services	2011	2011	-	Yusuf Baylan	Komödienstr.9. 50667 Köln Am Main Germany	49-221-735573	49-221-731682
T.C. Ziraat Bankası A.Ş.								
Azer Türk Bank ASC	Banking	1995	1995	Famil İsmayilov	Orkhan Huseynov	C.Memmedkuluzade Küc.85 192/193 Baku Azerbaijan Republic	994-12-4041445-49 51-54	994-12-5991011
JSC Ziraat Bank Georgia (AC)	Banking	2017	2017	Hüseyin Aydın	Mehmet Uçar	Sanapiro Street No 6 PO Box 0105 Tbilisi Georgia	995-322-943704	-
Kazakhstan Ziraat International Bank (AC)	Banking	1993	1993	Musa Arda	A. Zeki Arifioğlu	Klockhov Street No 132 480057 Almaty Kazakhstan	7-727-2506080	7-727-2506082
Turkmen Turkish Joint Stock Commercial Bank	Banking	1993	1993	Polat Allaguliyev	Kazım Gündoğar	Mahdumguly Avenue 11/2 74400 Ashgabat Turkmenistan	993-12-938359	993-12-938347
ZiraatBank BH D.D.(AC)	Banking	1996	1996	Ali Kırbaş	Ali Rıza Akbaş	Ul. Zmaja od Bosne 47C 71000 Sarajevo Bosnia and Herzegovina	387-33-564100	387-33-564101
Ziraat Bank Azerbaycan ASC (AC)	Banking	2014	2016	Peyami Ömer Özdilek	Avni Demirci	Caspian Business Centre 40 J.Jabbarlı Str. AZ1065 Baku Azerbaijan Republic	994-12-5055616	-
Ziraat Bank International AG (AC)	Banking	2001	2001	Süleyman Türeken	Ayten Türkmen Ali Kıvanç Ünal	Am Hauptbahnhof 16 60329 Frankfurt Am Main Germany	49-69-298050	49-69-280122
Ziraat Bank Montenegro AD (AC)	Banking	2015	2015	Savaş Kölemen	Mustafa Şenman	Ulica Slobode 84, 81000 Podgorica Montenegro	382-20442200	-
Ziraat Bank (Moscow) CJSC (AC)	Banking	1993	1993	Muharrem Karslı	Ahmet Cemal Yıldırım	Mosalarکو Plaza One, Marksistkaya 109147 Moscow Russian Federation	7-495-2326737	7-495-2326736
Ziraat Bank Uzbekistan JSC (AC)	Banking	1993	1993	Hüseyin Aydın	Ercan Bulut	Bunyodkor Kochasi No 15/B 100043 Tashkent Uzbekistan	998-71-2738324	998-71-2739051

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Türkiye Garanti Bankası A.Ş.								
G Netherlands BV (AC)	Financial Institution	2007	2010	Gökhan Erün	-	Orange Nassaulan 12 1075 AN Amsterdam The Netherlands	31-20-3050994	-
Garanti Bank International NV. (AC)	Banking	1990	1990	Gökhan Erün	Suat Erhan Zeyneloğlu	Keizersgracht 569 - 575 1017 DR Amsterdam The Netherlands	31-20-5539700	31-20-6242466
Garanti Holding B.V. (AC)	Financial Institution	2007	2010	-	-	Orange Nassaulan 12 1075 AN Amsterdam The Netherlands	31-20-3050994	-
Garanti Bank SA (AC)	Banking	2009	2010	Ali Fuat Erbil	Ufuk Tandoğan	Fabrica De Glucoza Street, No 5, Novopark 3 Buss.Cent. F Builid., Floor 5, Distict 2, Bucharest, 020331, Romania	40-21-2089260	40-21-2089286
Motoractive IFN SA (AC)	Leasing	1998	2010	Ufuk Tandoğan	Okan Murat Yurtsever	Fabrica De Glucoza Street, No 5, Novopark 3 Buss.Cent. F Builid., Floor 4, Distict 2, Bucharest, 020331, Romania	40-21-3878146	40-21-3878001
Ralfi IFN SA (AC)	Financing Institution	1997	2010	Ufuk Tandoğan	Bogdan Dobre	Fabrica De Glucoza Street, No 5, Novopark 3 Buss.Cent. F Builid., Floor 4, Distict 2, Bucharest, 020331, Romania	40-21-3878107	40-21-3878001
Türkiye Halk Bankası A.Ş.								
Demir - Halk Bank (Nederland) N.V.	Banking	1992	1992	Henk Sliedrecht	Kayhan Acardağ	Parklaan 8-12 3016 BB Rotterdam, The	31-10-4369151	31-10-4369252
Halk Banka A.D. Skopje (AC)	Banking	1993	2011	Levend Torusdağ	Bilal Sucubaşı	Sv. Kiril i Metodij Blvd. No. 54, BB 1000 Skopje / Macedonia	389-02-3240 800	-
Halkbank A.D. Beograd (AC)	Banking	1956	2015	Selahattin Süleymanoğlu	Kenan Bozkurt	Bulevar Milutina Milankovica 9e / Belgrade Belgrade Serbia	381- 0112041800	-
Türkiye İş Bankası A.Ş.								
İşbank AG (AC)	Banking	1992	1992	Adnan Bali	Hasan Cahit Çınar	İşbank AG, Zeil 123, 60313 Frankfurt Main Frankfurt Germany	49-0-6929901199	49-0-6929901116
Joint Stock Company(JSC) İşbank (AC)	Banking	1994	2011	Suat Ince	Tunç Türker	13D Namestina Str. 117420 Moscow Russian Federation	74-95-2321234	74-95-2322871
JSC Isbank Georgia (AC)	Banking	2015	2015	Murat Bilgiç	Ozan Gür	Agmashenebeli Street, No:140/B, 0102 Tbilisi Georgia	995-32-2310515	995-32-2310516

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Türkiye Kalkınma Bankası A.Ş. İstanbul Venture Capital Initiative (IVCI)	Venture Capital	2007	2007	Tuna Şahin	-	Registered Office 5, Allée Scheffer, L-1882 Luxembourg	352-4818 281	352- 4818 28 3461
Türkiye Vakıflar Bankası T.A.O. Kıbrıs Vakıflar Bankası Ltd.	Banking	1982	1989	Hüseyin Erçelik	M. Cengiz Erçağ	66 Atatürk Cad. PO.Box. 212 Leikoşa K.K.T.C.	392-6006020	392-2275169
Vakıfbank International A.G.(AC)	Banking	1999	1999	Ramazan Gündüz	Ömer Kızıltaş	Prinz Eugen Strasse 8-10 1040 Wien Austria	43-1-5123520	43-1-512352020
Yapı ve Kredi Bankası A.Ş. Banque De Commerce Et De Placements S.A.	Banking	1963	1996	Alain Bruno Levy	Naci Sığın	1, Rue De la Fontain, PO Box 3069 1211 Geneva 3 Switzerland	41-22-9091919	41-22-9091900
Stichting Custody Services YKB (AC)	Custody Services	2001	2001	-	-	Rembrandt Tower Amstelplein 1 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Bank Malta Ltd.(AC)	Banking	2014	2014	Niccolo Ubertaini (Acting)	Rinaldo Minuti	Aragon House Business Centre, Fifth Floor, Dragonara Road, St. Julian's STJ 3140 Malta	356-224 77 222	356-2137 4560
Yapı Kredi Bank Azerbaycan Closed Joint Stock Company (AC)	Banking	1998	1998	Niccolo Ubertaini (Acting)	Çenk Yüksel	Yasamal District Cafer Cabbarlı Str. 32/12 AZ 1085 Baku Azerbaijan Republic	99-412-4977795	99-412-4970276
Yapı Kredi Bank Nederland N.V. (AC)	Banking	2001	2001	Niccolo Ubertaini (Acting)	Semin Ulugöi	Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Holding BV. (AC)	Finance	1999	1999	Niccolo Ubertaini (Acting)	-	Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331

AC : Affiliated Company

Table 21 Branches and Representative Offices of Turkish Banks Abroad, as of December 31, 2017

Country	City	Banks	Address	Phone	Fax
Bulgaria	Kircaali	T.C.Ziraat Bankası (B)	2A Bulair Str. Kardzhali 6600 Bulgaria	359-361-54650-58	359-36-154659
	Plovdiv	T.C.Ziraat Bankası (B)*	4 Tsabribrod 4000 Plovdiv Bulgaria	359-32-511921-24	359-32-511925
Egypt	Sofia	T.C.Ziraat Bankası (B)	Todor Alexandrov Blvd. Tzar Samuil Str. No 87 1301 Sofia Bulgaria	359-2-9806661	359-2-9802113
	Varna	T.C.Ziraat Bankası (B)*	24 Slivniza Str. Varna Bulgaria	359-52-912500/502	359-52-912505
	Cairo	Türkiye İş Bankası (R)	Nile City Towers, 2005 C Cornish El Nil, North Tower, 27th Floor Cairo Egypt	20-22-4619811	20-22-4619810
	Dusseldorf	Türkiye Garanti Bankası (R)	Heinrich-Heine Allee 1 40213 Düsseldorf Deutschland	49-211-86222301	49-211-86222350
Germany	Athens	T.C.Ziraat Bankası (B)	Ermou 2 5th Floor 10563 Athens Greece	30-210-3223038	30-210-3221796
	Komotini	T.C.Ziraat Bankası (B)	Platia Irinis 17 & Papaflesa 1 T.K. 69100 Komotini Greece	30-253-1085930	30-253-1085927
Greece	Xanthi	T.C.Ziraat Bankası (B)	M. Karaoli 68 67100 Xanthi Greece	30-254-1069420	30-254-1066641
	Tehran	T.C.Ziraat Bankası (R)	Unit 72, 9th Floor AYTEK Building No 13 Golshehr Boulevard Africa Boulevard Tehran Iran	98-21 22051811	98-21-22656428
	Tehran	Türkiye Halk Bankası (R)	3rd Floor Building 114, Ghaem Magham Farahani Ave. Tehran Iran	98-21-88304715	98-21-88301000
Iraq	Baghdad	T.C.Ziraat Bankası (B)	Weziriyeh Area 301St. District No 19 Baghdad Iraq	964-790-4181390	-
	Erbil	Türkiye İş Bankası (B)	Weziriyeh Area 301St. District, Str. No 4, No 7 Baghdad Iraq	964-770-9194450	-
Kingdom of Bahrain	Erbil	T.C.Ziraat Bankası (B)	Gulan District 100. Str. No 159/735 Erbil Iraq	964-750-7540888	-
	Erbil	Türkiye İş Bankası (B)	Gulan Street UB Plaza Bakhtiari 48640 Erbil Iraq	964-750-3745486	-
	Erbil	Türkiye Vakıflar Bankası (B)	Gulan Street Star Tower, Erbil Iraq	964-66-2246237	-
	Manama	Denizbank (B)	Al Jasrah Tower 6 th Floor Office No 62/63 P.O.Box 10357 Diplomatic Area Manama Kingdom of Bahrain	973-17-541137	973-17-541139
	Manama	QNB Finansbank (B)	Unitag House 5th Floor P.O.Box 2435 Manama Kingdom of Bahrain	973-17-211322	973-17-211339
	Manama	Türkiye Halk Bankası (B)	Almoayyed Tower, 33rd Floor, Suite 3302, Al Seef District, P.O. Box 11378 Manama Bahrain	973-17-537711	973-17-535463
	Manama	T.C.Ziraat Bankası (B)	Unit 509, 5th Floor, Harbour Towers-East, Financial Centre, No 504, Building 1398, 4626 Road, Block 346, P.O.Box 60677 Manama Bahrain	973-17-650718	973-17-580521
Kingdom of Bahrain	Erbil	Türkiye İş Bankası (B)	Al Jasrah Tower 8th Floor Building 95 Road 1702 Block 317 Diplomatic Area Manama Kingdom of Bahrain	973-17-549222	973-17-549218
	Manama	Türkiye Vakıflar Bankası (B)	1704 Road, Al Rossais Tower, 10th Floor, Off. Nr. 102&103, P.O. Box 10242 Diplomatic Area, Manama Kingdom of Bahrain	973-17-538662	973-17-0514496
	Manama	Yapı ve Kredi Bankası (B)	Wind Tower 10th Floor, Suite:101, Building No:403, Road No:1705, Block No:317 Diplomatic Area Manama Bahrain	973-17-541055	973-17-541056

Country	City	Banks	Address	Phone	Fax
Kosova	Prishtina	T.C.Ziraat Bankası (B) Türkiye İş Bankası (B)	Pashko Vasa 18, 10000 Prishtina Kosova	381-38-222000	-
The Kingdom of Saudi Arabia	Prizren	Türkiye İş Bankası A.Ş. (B)	Ruga UCK No 43 Phrshitina Kosova	381-38-245245	381-38-224542
	Cidde	T.C.Ziraat Bankası (B)	Rt. Zahir Pajaziti nr.KK Lakurqi 2-Blok A-1 20000 Prizren Kosova	381-29-245255	381-29-245244
Malta	Portomaso	Akbank (B)	Al Rawdah Dist. 1.Ai Rawdah Str. PO. Box 54759 Jeddah 21524 The Kingdom of Saudi Arabia	966-2-6655433	966-2-6643516
People Republic of China	Sliema	Türkiye Garanti Bankası (B)	Portomaso Business Tower Level 6 Portomaso PTM 01 St.Julians Portomaso Malta	356-21-383400	356-21-383666
	Shangai	Türkiye Garanti Bankası (R)	36/4-5 Strand Towers The Strand Sliema Malta	356-23288000	356-23288160
Singapore	Singapore	Türkiye İş Bankası (R)	Pudong Ave. Marine Tower No 1, Room 1304 200120 Shanghai, People Republic of China	86-21-58797900	86-21-58793896
	Singapore	Türkiye Halk Bankası ©	4407 Jin Mao Tower 88 Century Boulevard 200121, Pudong New Area, Shanghai People Republic of China	86-21-50470882	86-21-50470885
T.R.N.C.	Famagusto	Türk Ekonomi Bankası (B)	10 Collyer Quay #40-09/10 Ocean Financial Centre, 049315 Singapore	65-6808 6430	65-6808 6299
	Famagusto	T.C.Ziraat Bankası (B)	İsmet İnönü Bulvarı No 43 Sakarya Famagusto T.R.N.C.	392-3655920	392-3655931
T.R.N.C.	Famagusto	T.C.Ziraat Bankası (B)	Dr. Fazıl Küçük Mah. Ordu Sok. No 1 Akdoğan Famagusto T.R.N.C.	392-3777606	392-3777613
	Famagusto	T.C.Ziraat Bankası (B)	İsmet İnönü Bulvarı No 41 Famagusto T.R.N.C.	392-3655691-92	392-3655699
T.R.N.C.	Famagusto	Türkiye Garanti Bankası (B)	Sakarya Mah. Eşref Bitlis Caddesi, No 20 Famagusto T.R.N.C.	392-6300300	392-6300320
	Famagusto	Türkiye Halk Bankası (B)	İsmet İnönü Bulvarı Hasipoğlu Residence ve Güney Business Center A Blok No 7 Famagusto T.R.N.C.	392-3656701	392-3656706
T.R.N.C.	Famagusto	Türkiye İş Bankası (B)	İsmet İnönü Bulvarı No 56 Famagusto T.R.N.C.	392-3653866	392-3653859
	Famagusto	Türkiye İş Bankası (B)	Eşref Bitlis Cad. No 10 Famagusto T.R.N.C.	392-3656822	392-3656827
Kyrenia	Kyrenia	Türkiye İş Bankası (B)	Ordu Cad. No 25A Akdoğan - Famagusto T.R.N.C.	392-3777621	392-3777620
	Kyrenia	Türk Ekonomi Bankası (B)	Bedreddin Demirel Cad. No 12/12B Kyrenia T.R.N.C.	392-8158510	392-8154814
Kyrenia	Kyrenia	T.C.Ziraat Bankası (B)	Atatürk Cad. Kordonboyu Phelecia Court Sitesi No 37 Kyrenia T.R.N.C.	392-8152210	392-8152584
	Kyrenia	T.C.Ziraat Bankası (B)	Dr. Bekir Paşaoğlu İş Merkezi, No 5-6 Karaoğlanoğlu Kyrenia T.R.N.C.	392-8223632 / 34	392-8223633
Kyrenia	Kyrenia	Türkiye Garanti Bankası (B)	Atatürk Cad. No 56 Kyrenia T.R.N.C.	392-6505330	392-6505350
	Kyrenia	Türkiye Garanti Bankası (B)	Mete Adanır Cad. No 18/A Kyrenia T.R.N.C.	392-6505300	392-6505320
Kyrenia	Kyrenia	Türkiye Halk Bankası (B)	Yukarı Girne Mah. Hakkı Borataş Cad. Kyrenia T.R.N.C.	392-8160230-32	392-8160234
	Kyrenia	Türkiye İş Bankası (B)	Bedrettin Demirel Cad. No.29 Kyrenia T.R.N.C.	392-8161203	392-8161207
Kyrenia	Kyrenia	Türkiye İş Bankası (B)	Ziya Rizki Cad. No 119 Kyrenia T.R.N.C.	392-8153313	392-8151090

Country	City	Banks	Address	Phone	Fax
	Morphou	T.C.Ziraat Bankası (B) Türkiye Garanti Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) Türk Ekonomi Bankası (B) Türk Ekonomi Bankası (B) T.C.Ziraat Bankası (B)	Ecevit Cad. No 231 Morphou T.R.N.C. Ecevit Caddesi No: 29 / A Morphou T.R.N.C. Ecevit Cad. No 24/B Morphou T.R.N.C. Orta Doğu Teknik Üniversitesi, Kuzey Kıbrıs Kampüsü, Kalkanlı Morphou T.R.N.C. Lefke Avrupa Üniversitesi Kampüsü, Gemikonagi - Lefke Morphou T.R.N.C. Mehmet Akif Cad. No 86 Köşklüçiftlik Nicosia T.R.N.C. Girne Cad. No 20 Lefkoşa K.K.T.C. Yüzbaşı Tekin Yurdabak Cad. Şht. Mustafa Mehmet Sok. No 8 Taşkinköy Nicosia T.R.N.C.	392-7142148 392-6603000 392-7146860 392-6611951 392-6602037 392-2292040 392-2280255 392-2257342	392-7142763 392-6603020 392-7146859 392-6611954 392-6604003 392-2290762 392-2280302 392-2257341
	Nicosia	T.C.Ziraat Bankası (B) Türkiye Garanti Bankası (B) Türkiye Garanti Bankası (B) Türkiye Garanti Bankası (B) Türkiye Halk Bankası (B) Türkiye Halk Bankası (B) Türkiye Halk Bankası (B)* Türkiye İş Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) Türkiye İş Bankası (B) T.C.Ziraat Bankası (B) Türkiye İş Bankası (B) Türkiye Vakıflar Bankası (B) T.C.Ziraat Bankası (B) Türkiye Garanti Bankası (R) Türkiye Halk Bankası (R) Türkiye İş Bankası (B) Türkiye İş Bankası A.Ş. (B)	Günaydın Sok. No 1 Gönyeli Nicosia T.R.N.C. Bedreddin Demirel Cad. No 114 Nicosia T.R.N.C. Düzyol Sokak No 12/B Gönyeli Nicosia T.R.N.C. Şehit Mustafa Ruso Caddesi No 86/A Küçükkaymaklı T.R.N.C. Köşklü Çiftlik Mah. Osmanpaşa Cad. Ümit Apt. No 1 Nicosia T.R.N.C. Cebeci Sokak, No 4 Yenikent Gönyeli K.K.T.C. 28'inci Mknz. P. Tüm.K.İği Paşaköy Nicosia T.R.N.C. Dr. Fazıl Küçük Bulvarı No 12 Hamitköy Lefkoşa T.R.N.C. Cebeci Sokak, No 19 Yenikent Gönyeli T.R.N.C. Kemal Aşık Cad. No 56/A Küçükkaymaklı Nicosia T.R.N.C. Şehit Mustafa Mehmet Sokak No 10 Taşkinköy Nicosia T.R.N.C. Yakın Doğu Üniversitesi Kampüsü, Dikmen Nicosia T.R.N.C. Girne Cad. No 9 Nicosia T.R.N.C. Makenzi Cad. İpar İş Merkezi No 5 Trikomo T.R.N.C. Lamaka Bulvarı, Köseoğlu Center No 1 Bahçeler Trikomo T.R.N.C. 36th Floor, 1177 Avenue of the Americas, New York N.Y.10036 U.S.A. Basildon House 7/11 Moorgate / London EC2R 6 DB England Fifth Floor 192 Sloane Street London SW1X 9QX England 48 Dover Street, Floor 1, London, W1S 4FF England 8 Princes Street London EC 2R 8H England 14 South Mall, Edmonton Green Shopping Centre, London N9 0TN England	392-2240516 392-6005300 392-6803000 392-6005400 392-2288546 392-6804000 392-2369151 392-2252808 392-2231702 392-2270415 392-2256801 392-2231354 392-2283133 392-3300277-78 392-3300246 1-212-6219400 44-20-76004985 44-20-77612500 44-20-71514132 44-20-73971400 44-20-73971440	392-2240724 392-6005320 392-6803020 392-6005420 392-2282900 392-2239374 392-2369153 392-2257208 392-2236707 392-2277602 392-2256635 392-3160264 392-2280802 392-3300283 392-3300251 1-212-7078745 44-20-76004987 44-20-72459239 44-20-71514131 44-20-77262566 44-20-88870636

(B) : Branch (R) : Representative Office * Affiliated Branch

Table 22 Representative Offices in Turkey, as of December, 31 2017

Banks	Head Office	Address	Phone	Fax
Aareal Bank A.G.	Germany	Ebulula Mardin Cad. Maya Meridyen İş Merkezi D 2 Blok 11 Akatlar İstanbul	212-349 02 00	212-349 02 99
ABC International Bank PLC	United Kingdom	Eski Büyükdere Cad. Ayazağa Yolu Sok. İz Plaza No 9 Kat 19 Daire 69 34398 Maslak İstanbul	212-290 68 90	212-290 68 91
Alubaf Arab International Bank B.S.C.	Bahrain	Örnek Mah. Finans Çıkmazı Sok. No 4 Kat 3 Ataşehir İstanbul	216-472 72 83	216-472 72 84
Banca Monte Dei Paschi Di Siena S.P.A.	Italy	Askerocağı Cad. Süzer Plaza No 9 Kat 25 Daire 2505 34367 Elmadağ İstanbul	212-251 40 87-89	212-251 30 01
Banco Popular Espanol S.A.	Spain	Büyükdere Cad. No 201 Levent Loft Kat 1 Daire 16 Esentepe 34330 Levent İstanbul	212-280 10 34 212-280 10 35	212-280 10 33
Banco Sabadell S.A.	Spain	Mete Cad. Yeni Apt. No 10/4 Taksim İstanbul	212-249 78 92	212-249 78 90
Bank Al Habib Limited	Pakistan	Esentepe Mah. Büyükdere Cad. No 209 Kat 8 Daire No 14 Şişli İstanbul	212-371 85 80	-
Bank Julius Baer & Co.Ltd.	Switzerland	Maçka Cad. No 22/7 Vehbi Bey Apt. 34367 Teşvikiye Şişli İstanbul	212-368 82 13	212-296 79 72
Bank of Bahrain & Kuwait	Bahrain	Ofispark Bağlar Cad. No 14 C Blok Zemin Kat 01 Kağıthane İstanbul	212-709 80 40	212-801 57 87
Bank of China Limited	China	Esentepe Mah. Büyükdere Cad. No 209 Kat 21 Levent İstanbul	212-260 88 88	212-279 88 66
BNP Paribas S.A.	France	Yener Sok. No 1 Kat 10 Gayrettepe İstanbul	212-293 00 32 212-251 74 10	212-251 43 85
Caixabank S.A.	Spain	Levent Mah. Cömert Sok. Yapı Kredi Plaza C Blok No 1C Kat 12 34330 Levent İstanbul	212-279 95 02-03	212-279 95 80
Citibank N.A.	U.S.A.	Büyükdere Cad. Maya Akar Center No 100/1-2 Esentepe İstanbul	212-336 05 13-14	212-319 46 37
Commerzbank A.G.	Germany	Nispetiye Cad. Akmerkez Residence 9 D2 Etiler Beşiktaş İstanbul	212-280 55 24	212-279 41 76
Credit Europe Bank N.V.	Hollanda	Vişnezade Mah. Süleyman Seba Cad. BJK Plaza A Blok No 35-36 Akaretler Beşiktaş İstanbul	212-310 05 50	-
Credit Industriel et Commercial	France	Süleyman Seba Cad. BJK Plaza A Blok No 48 K4 Daire 41 34357 Akaretler Beşiktaş İstanbul	212-227 67 39-40	212-227 67 44
DEG-Deutsche Investitions-und Entwicklungsgesellschaft MBH	Germany	Büyükdere Cad. Kanyon Ofis Bloğu Kat 7 No 185 34394 Levent İstanbul	212-317 81 91	212- 353 52 40
Demir-Halk Bank (Nederland) N.V.	Netherlands	Askerocağı Cad. Süzer Plaza No 15 Kat 24 Oda 2406 34367 Elmadağ Şişli İstanbul	212-292 12 20	212-292 19 40
Doha Bank	Qatar	Bağdat Caddesi Bağdat Palas Plaza No 302/1 Kat 4 Daire 14 Caddebostan Kadıköy İstanbul	216-356 29 28-29	216-356 29 27
Dubai Islamic Bank	United Arab Emirates	Ömer Avni Mah. İnebolu Sok. Sümbülkonak Apt. No 69 Kat 5 Beyoğlu İstanbul	212-293 70 65-66	212-293 70 50
DZ Bank A.G.	Germany	Maya Akar Center Büyükdere Cad. No 100-102 B Blok Kat 15 Daire 59 Esentepe Şişli İstanbul	212-249 77 22 212-249 77 44	212-249 77 55
EFG Bank AG	Switzerland	Süzer Plaza Asker Ocağı Cad. No 6 Kat 21 Daire 2101 Elmadağ Şişli İSTANBUL	212-244 90 42	212-244 91 87
Emirates NBD Bank P.J.S.C.	United Arab Emirates	Windowist Tower Eski Büyükdere Cad. No 26 Kat 6 Ofis No 612 Maslak 34467 Sarıyer İstanbul Türkiye	212-214 70 90-91	-
Garantibank International N.V.	Netherlands	Ayazağa Yolu No 9 İz Plaza Giz Kat 12 Maslak İstanbul	212-366 43 01	212-366 43 20
Hungarian Export-Import Bank PLC.	Hungary	Kağıthane Polat Ofis İmrahor Cad. No 23 B Blok Kat 2 Kağıthane 34400 İstanbul	212-222 18 31	212-210 30 64
ING Bank N.V.	Netherlands	Eski Büyükdere Cad. Ayazağa Köy Yolu No 6 A Kat 10 34398 Maslak İstanbul	212-335 20 64	212-276 58 46 -47
JSC Bank of Georgia	Georgia	Büyükdere Cad. Tekfen Tower No 209 Kat 8 Levent Şişli İstanbul	212-260 21 91	212-359 57 72
KEB Hana Bank	South Korea	Büyükdere Cad. No 100-102 Maya Akar Center Kat 14 Daire 52 34393 Esentepe Şişli İstanbul	212-356 80 40-41	-
Kentbank D.D.		Harbiye Mah. Asker Ocağı Cad. No 15 Kat 26 34367 Şişli İstanbul	212-334 40 72	-
KFW (Kreditanstalt Für Wiederaufbau)	Germany	Büyükdere Cad. Kanyon Ofis Bloğu No 185 Kat 7 34394 Levent İstanbul	212-317 90 91	212-353 10 36
IPEX-Bank GMBH	Germany	Ebulula Mardin Cad. Maya Meridyen İş Merkezi Kat 9 No 24 34335 Akatlar Beşiktaş İstanbul	212-351 89 89	212-351 89 50
Landesbank Baden Württemberg	Germany	Büyükdere Cad. Tekfen Tower No 209 Kat 8 4. Levent İstanbul	212-371 84 74	-
Mizuho Corporate Bank Ltd.	Japan	Yapı Kredi Plaza B Blok Kat 6 34330 4. Levent İstanbul	212-581 03 72-75-76 212-281 07 35-36	212-281 08 65
Natixis SA	France	Halaskargazi Cad. No 138 Şişli İstanbul	212-234 87 79	212-234 79 12
Near East Bank Limited	T.R.N.C.	Askerocağı Caddesi Süzer Plaza No 6 Şişli İstanbul	212-316 79 00	-
Nomura Bank International PLC	United Kingdom			
Oyak Anker Bank GMBH	Germany	Büyükdere Cad. Kırgülü Sok. No 4 Metrocity AVM D Blok Kat 4 34394 Levent İstanbul	212-319 18 30	212-319 38 02
QInvest LLC	Qatar	Büyükdere Cad. No 127 Astoria Residence A Blok D 1901 Esentepe İstanbul	212-215 20 66	212- 215 20 63
Rabobank International	Netherlands	Büyükdere Cad. Kırgülü Sok. No 4 Metrocity AVM D Blok Kat 4 Oda 40 34394 Levent İstanbul	212-326 72 00	212-326 72 02
State Bank of India	India	Büyükdere Cad. No 127 Astoria Kuleleri B Blok Kat 15 34394 Esentepe	212-296 03 50	212-296 66 32
Sumitomo Mitsui Banking Corporation	Japan	Büyükdere Cad. Kırgülü Sok. No 4 Metrocity AVM D Blok Kat 7/A 34394 Levent İstanbul	212-371 84 86	212-371 85 50
The Bank of New York Mellon	U.S.A.	Askerocağı Cad. Süzer Plaza No 6 Kat 16 Daire A1601 34367 Elmadağ Şişli İstanbul	212-381 75 00	212-259 04 47
The Export-Import Bank of Korea	South Korea	Maslak Mah. 55. Sok. 42 Maslak Multi Ofis A Blok kat 9 Daire12 Sarıyer/İstanbul	212-286 52 24	-
UBS A.G.	Switzerland	Büyükdere Cad. Kanyon Ofis Bloğu No 185 Kat 7 34394 Levent İstanbul	212-319 20 50	212-319 20 55
Union Bancaire Privée, UBP SA	Switzerland	Ahmet Adnan Saygun Cad. Ulus Yolu Akmerkez Residence No 3 D 1A2 Etiler Beşiktaş İstanbul	212-296 20 40	212-296 35 70
Wells Fargo Bank N.A.	U.S.A.	Büyükdere Cad. İş Kuleleri Kule 2 Kat 9 34335 Levent İstanbul	212-319 09 00	212-319 09 28
Ziraat Bank International AG	Germany	Büyükdere Cad. No 237 Noramin İş Merkezi Kat 2 Ofis No 207 Maslak Sarıyer İstanbul	212-285 19 59	212-285 19 60

Source: Banking Regulation and Supervision Agency

Glossary

1. Terms used in Financial Statements

TC: Turkish Currency **FC:** Foreign Currency

Fin.ass.where fair value cha. is refl.to I/S (Net): Financial assets where fair value change is reflected to income statement

Fin.assets clas. as fair value change is refl.to I/S: Financial assets where fair value change is reflected to income statement

Hedges for invest. made in foreign countries: Hedges for investments made in foreign countries

Prop.&Equ.for Sale p. and from Term.Op.(Net) : Property and equipment held for sale purpose and held from terminated operations

Derivative Finan. Liabilities Held for Trading: Derivative Financial Liabilities Held for Trading

Derivative Finan. Liabilities Held for Hedging: Derivative Financial Liabilities Held for Hedging

Lia.for Prop.&Equ.for Sale p. and from Term.Op.(Net) : Liabilities for Property and equipment held for sale purpose and held from terminated operations

Revaluation changes of property and equip.: Revaluation changes of property and equipment

Revaluation changes of real est.for inv. pur.: Revaluation changes of real estates for investment purpose

Free shares from inv.&ass.,subs.& joint vent.: Free shares from investment and associates, subsidiaries and joint ventures (business partners)

Val.inc.in pro.& equ.held for sale p.and term.ope.: Value increase in property and equipment held for sale purpose and held from terminated operations

Derivative finan. instruments held for hedging: Derivative financial instruments held for hedging

Accepted independent guaran. and warran.: Accepted independent guaranties and warranties

2. Formulas Used in the Calculation of Ratios

Capital Adequacy Ratio (Shareholders' Equity / (Total Risk Weighted Items)*100) : "Capital Adequacy Ratio" that is calculated in the "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Financial assets (net) = Financial assets where fair value change is reflected to income statement (net) + Financial Assets Available for Sale (net) + Investments held to Maturity (net) + Derivative Financial Assets Held for Hedging

Total Loans and Receivables = Loans and Receivables + Loans Under Follow-up - Specific Provisions

Loans Under Follow-up (net) = Loans Under Follow-up - Specific Provisions

Permanent Assets = Investments and Associates (net) + Subsidiaries (net) + Joint Ventures (net) + Property and Equipment (net) + Intangible Assets (net) + Property and Equipment Held for Sale Purpose and from Terminated Operations (Net) + Loans Under Follow-up - Specific Provisions

Net On Balance- Sheet Position: Used from the "Information on currency risk of the bank" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Net Off Balance- Sheet Position: Used from the "Information on currency risk of the bank" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

TC: Turkish Currency **FC:** Foreign Currency

Consumer Loans : Used the sum of the table "Consumer Loans, Individual Credit Cards, Personnel Loans and Personnel Credit Cards" from "Information and Disclosures Related to Assets" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Liquid Assets = Cash and Balances with the Central Bank of Turkey + Financial assets where fair value change is reflected to income statement (net) + Banks + Money Market Placements + Financial Assets Available for Sale (Net)

Short-term Liabilities: "Demand" and "Up to 1 Month" columns of the "Liquidity Risk" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Average Return on Assets = The Sum of Net Profit (Loss) for the last 4 individual quarters (year-end Net Profit(Loss) for Decembers) / Average of "Total Assets" for the last 4 quarters

Average Return on Shareholders' Equity = The Sum of Net Profit (Loss) for the last 4 individual quarters (year-end Net Profit(Loss) for Decembers) / Average of "Total Shareholders' Equity" for the last 4 quarters

Net Interest Income after Provisions = Net Interest Income - Specific Provisions for Loans and Other Receivables

Non-interest Income (net) = Net Fees and Commissions Income/Expenses + Dividend Income + Trading Profit/Loss (net) + Other Operating Income

Personnel Expenses: Used from the table from "Information and Disclosures related to Income Statement" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

3. Exchange Rates (TRY/ US Dollar)

Year	Period	TRY/US Dollar	Year	Period	TRY/US Dollar
2016	December	3.5192	2017	December	3.7719

4. This book is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks and development and investment banks that are operating in Turkey under the rules of Banking Law), that are sent to the Banks Association of Turkey and prepared according to related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public-

5. Some of the tables in the "Appendix" section of the book are prepared using the data from the "Related Explanation and Footnotes". The differences between some figures of "Financial Tables" and the figures from "Footnotes" are due to the differences in the tables of some banks.

6. The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this book.

7. Bank of China Turkey A.Ş. took permission to make banking operations, with the resolution Nr: 7612 of BRBSB, dated 1 December 2017, which was published in Official Gazette 7 December 2017, Nr:30263. The bank became the member of the Banks' Association of Turkey in December 2017. Because the bank has not started its banking activities, the name of the bank was excluded from the year-end financial tables.

8. The title of "Finans Bank A.Ş." was changed to "QNB Finansbank A.Ş." in the General Meeting held on the date of 17 January, 2018.

9. The title of the bank was changed to "MUFG Bank Turkey A.Ş." in the General Meeting held on the date of 23 March, 2018.

THE BANKS ASSOCIATION OF TURKEY

Nispetiye Caddesi
Akmerkez B3 Blok Kat 13
Etiler 34340 İstanbul
Phone: +90 212 282 09 73
Fax: +90 212 282 09 46
E-mail: tbb@tbb.org.tr
www.tbb.org.tr

