

## ODEABANK A.S

Unconsolidated Financial Statements as at June 30, 2017 and December 31, 2016

Prepared in accordance with Turkish Accounting Standards

ASSETS	THOUSAND TURKISH LIRA					
	CURRENT PERIOD (30/06/2017)			PRIOR PERIOD (31/12/2016)		
	(reviewed)			(audited)		
	TL	FC	Total	TL	FC	Total
<b>I. CASH AND BALANCES WITH THE CENTRAL BANK OF TURKEY</b>	<b>697.655</b>	<b>3.797.308</b>	<b>4.494.963</b>	<b>1.364.386</b>	<b>3.353.854</b>	<b>4.718.240</b>
<b>II. FINANCIAL ASSETS WHERE FAIR VALUE CHANGE IS REFLECTED TO INCOME STATEMENT (Net)</b>	<b>320.521</b>	<b>64.643</b>	<b>385.164</b>	<b>321.278</b>	<b>104.655</b>	<b>425.933</b>
2.1. Financial assets held for trading	320.521	64.643	385.164	321.278	104.655	425.933
2.1.1. Public sector debt securities	458	-	458	5.905	-	5.905
2.1.2. Securities representing a share in capital	-	-	-	-	-	-
2.1.3. Derivative financial assets held for trading	320.063	64.643	384.706	315.373	104.655	420.028
2.1.4. Other marketable securities	-	-	-	-	-	-
2.2. Financial assets where fair value change is reflected to income statement	-	-	-	-	-	-
2.2.1. Public sector debt securities	-	-	-	-	-	-
2.2.2. Securities representing a share in capital	-	-	-	-	-	-
2.2.3. Loans	-	-	-	-	-	-
2.2.4. Other marketable securities	-	-	-	-	-	-
<b>III. BANKS</b>	<b>1.200.663</b>	<b>442.150</b>	<b>1.642.813</b>	<b>139</b>	<b>118.585</b>	<b>118.724</b>
<b>IV. MONEY MARKET SECURITIES</b>	<b>1.968.561</b>	<b>-</b>	<b>1.968.561</b>	<b>4.412.052</b>	<b>-</b>	<b>4.412.052</b>
4.1. Interbank money market placements	-	-	-	-	-	-
4.2. Istanbul Stock Exchange money market placements	-	-	-	-	-	-
4.3. Receivables from reverse repurchase agreements	1.968.561	-	1.968.561	4.412.052	-	4.412.052
<b>V. FINANCIAL ASSETS AVAILABLE FOR SALE (Net)</b>	<b>443.827</b>	<b>496.145</b>	<b>939.972</b>	<b>425.565</b>	<b>479.890</b>	<b>905.455</b>
5.1. Securities representing a share in capital	4.897	2.305	7.202	-	1.927	1.927
5.2. Public sector debt securities	438.930	493.840	932.770	425.565	477.963	903.528
5.3. Other marketable securities	-	-	-	-	-	-
<b>VI. LOANS AND RECEIVABLES</b>	<b>15.668.682</b>	<b>11.111.861</b>	<b>26.780.543</b>	<b>13.342.398</b>	<b>13.105.388</b>	<b>26.447.786</b>
6.1. Loans and Receivables	14.987.420	11.111.861	26.099.281	12.955.273	13.105.388	26.060.661
6.1.1. Loans granted to the Bank's risk group	347	-	347	1.186	-	1.186
6.1.2. Public sector debt securities	-	-	-	-	-	-
6.1.3. Other	14.987.073	11.111.861	26.098.934	12.954.087	13.105.388	26.059.475
6.2. Loans under follow-up	1.150.020	-	1.150.020	688.443	-	688.443
6.3. Specific provisions (-)	468.758	-	468.758	301.318	-	301.318
<b>VII. FACTORING RECEIVABLES</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. INVESTMENTS HELD TO MATURITY (Net)</b>	<b>-</b>	<b>421.468</b>	<b>421.468</b>	<b>-</b>	<b>428.155</b>	<b>428.155</b>
8.1. Public sector debt securities	-	421.468	421.468	-	428.155	428.155
8.2. Other marketable securities	-	-	-	-	-	-
<b>IX. INVESTMENTS AND ASSOCIATES (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
9.1. Accounted with equity method	-	-	-	-	-	-
9.2. Non-consolidated investments and associates	-	-	-	-	-	-
9.2.1. Financial investments and associates	-	-	-	-	-	-
9.2.2. Non-financial investments and associates	-	-	-	-	-	-
<b>X. SUBSIDIARIES (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
10.1. Non-consolidated financial subsidiaries	-	-	-	-	-	-
10.2. Non-consolidated non-financial subsidiaries	-	-	-	-	-	-
<b>XI. JOINT VENTURES (BUSINESS PARTNERS) (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
11.1. Accounted with equity method	-	-	-	-	-	-
11.2. Non-consolidated joint ventures	-	-	-	-	-	-
11.2.1. Financial joint ventures	-	-	-	-	-	-
11.2.2. Non-financial joint ventures	-	-	-	-	-	-
<b>XII. RECEIVABLES FROM LEASING TRANSACTIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
12.1. Finance lease receivables	-	-	-	-	-	-
12.2. Operational leasing receivables	-	-	-	-	-	-
12.3. Others	-	-	-	-	-	-
12.4. Unearned income (-)	-	-	-	-	-	-
<b>XIII. DERIVATIVE FINANCIAL ASSETS HELD FOR HEDGING</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
13.1. Fair value hedges	-	-	-	-	-	-
13.2. Cash flow hedges	-	-	-	-	-	-
13.3. Hedges for investments made in foreign countries	-	-	-	-	-	-
<b>XIV. PROPERTY AND EQUIPMENT (Net)</b>	<b>118.497</b>	<b>-</b>	<b>118.497</b>	<b>129.466</b>	<b>-</b>	<b>129.466</b>
<b>XV. INTANGIBLE ASSETS (Net)</b>	<b>87.581</b>	<b>-</b>	<b>87.581</b>	<b>98.807</b>	<b>-</b>	<b>98.807</b>
15.1. Goodwill	-	-	-	-	-	-
15.2. Other	87.581	-	87.581	98.807	-	98.807
<b>XVI. REAL ESTATES FOR INVESTMENT PURPOSE (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XVII. ASSETS FOR TAX</b>	<b>74.677</b>	<b>-</b>	<b>74.677</b>	<b>92.593</b>	<b>-</b>	<b>92.593</b>
17.1. Current assets for tax	8.145	-	8.145	-	-	-
17.2. Deferred assets for tax	66.532	-	66.532	92.593	-	92.593
<b>XVIII. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND HELD FROM TERMINATED OPERATIONS (Net)</b>	<b>114.005</b>	<b>-</b>	<b>114.005</b>	<b>42.094</b>	<b>-</b>	<b>42.094</b>
18.1. Held for sale purpose	114.005	-	114.005	42.094	-	42.094
18.2. Held from terminated operations	-	-	-	-	-	-
<b>XIX. OTHER ASSETS</b>	<b>210.910</b>	<b>199.982</b>	<b>410.892</b>	<b>230.979</b>	<b>228.116</b>	<b>459.095</b>
<b>TOTAL ASSETS</b>	<b>20.905.579</b>	<b>16.533.557</b>	<b>37.439.136</b>	<b>20.459.757</b>	<b>17.818.643</b>	<b>38.278.400</b>

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THOUSAND TURKISH LIRA

LIABILITIES	CURRENT PERIOD (30/06/2017)			PRIOR PERIOD (31/12/2016)		
	(reviewed)			(audited)		
	TL	FC	Total	TL	FC	Total
<b>I. DEPOSITS</b>	<b>11.491.086</b>	<b>16.891.170</b>	<b>28.382.256</b>	<b>10.774.307</b>	<b>18.480.089</b>	<b>29.254.396</b>
1.1. Deposits held by the Bank's risk group	10.190	660.883	671.073	16.644	1.194.888	1.211.532
1.2. Other	11.480.896	16.230.287	27.711.183	10.757.663	17.285.201	28.042.864
<b>II. DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING</b>	<b>329.073</b>	<b>100.601</b>	<b>429.674</b>	<b>472.909</b>	<b>72.966</b>	<b>545.875</b>
<b>III. FUNDS BORROWED</b>	<b>9.506</b>	<b>3.498.474</b>	<b>3.507.980</b>	<b>8.616</b>	<b>3.656.881</b>	<b>3.665.497</b>
<b>IV. INTERBANK MONEY MARKET</b>	<b>356</b>	-	<b>356</b>	<b>2.457</b>	-	<b>2.457</b>
4.1. Interbank money market payables	-	-	-	-	-	-
4.2. Istanbul Stock Exchange money market payables	-	-	-	-	-	-
4.3. Funds provided under repurchase agreements	356	-	356	2.457	-	2.457
<b>V. MARKETABLE SECURITIES ISSUED (Net)</b>	<b>100.614</b>	-	<b>100.614</b>	-	-	-
5.1. Bills	100.614	-	100.614	-	-	-
5.2. Asset backed securities	-	-	-	-	-	-
5.3. Bonds	-	-	-	-	-	-
<b>VI. FUNDS</b>	-	-	-	-	-	-
6.1. Borrower funds	-	-	-	-	-	-
6.2. Other	-	-	-	-	-	-
<b>VII. MISCELLANEOUS PAYABLES</b>	<b>27.261</b>	<b>1.577</b>	<b>28.838</b>	<b>9.179</b>	<b>722</b>	<b>9.901</b>
<b>VIII. OTHER EXTERNAL RESOURCES</b>	<b>250.256</b>	<b>71.806</b>	<b>322.062</b>	<b>162.257</b>	<b>35.941</b>	<b>198.198</b>
<b>IX. FACTORING PAYABLES</b>	-	-	-	-	-	-
<b>X. LEASING TRANSACTIONS PAYABLES</b>	-	-	-	-	-	-
10.1. Finance leasing payables	-	-	-	-	-	-
10.2. Operational leasing payables	-	-	-	-	-	-
10.3. Other	-	-	-	-	-	-
10.4. Deferred finance leasing expenses ( - )	-	-	-	-	-	-
<b>XI. DERIVATIVE FINANCIAL LIABILITIES HELD FOR HEDGING</b>	-	-	-	-	-	-
11.1. Fair value hedges	-	-	-	-	-	-
11.2. Cash flow hedges	-	-	-	-	-	-
11.3. Hedges for investments made in foreign countries	-	-	-	-	-	-
<b>XII. PROVISIONS</b>	<b>315.935</b>	<b>151.856</b>	<b>467.791</b>	<b>414.936</b>	<b>122.541</b>	<b>537.477</b>
12.1. General provisions	102.236	151.856	254.092	132.295	122.541	254.836
12.2. Restructuring reserves	-	-	-	-	-	-
12.3. Reserves for employee benefit	13.279	-	13.279	14.915	-	14.915
12.4. Insurance technical reserves (Net)	-	-	-	-	-	-
12.5. Other provisions	200.420	-	200.420	267.726	-	267.726
<b>XIII. LIABILITIES FOR TAX</b>	<b>55.603</b>	-	<b>55.603</b>	<b>93.027</b>	-	<b>93.027</b>
13.1. Current - Liabilities for tax	55.603	-	55.603	93.027	-	93.027
13.2. Deferred - Liabilities for tax	-	-	-	-	-	-
<b>XIV. LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND HELD FROM TERMINATED OPERATIONS</b>	-	-	-	-	-	-
14.1. Held for sale purpose	-	-	-	-	-	-
14.2. Held from terminated operations	-	-	-	-	-	-
<b>XV. SUBORDINATED LOANS</b>	-	<b>528.215</b>	<b>528.215</b>	-	<b>528.417</b>	<b>528.417</b>
<b>XVI. SHAREHOLDERS' EQUITY</b>	<b>3.611.666</b>	<b>4.081</b>	<b>3.615.747</b>	<b>3.452.080</b>	<b>-8.925</b>	<b>3.443.155</b>
16.1. Paid-in capital	3.288.842	-	3.288.842	3.288.842	-	3.288.842
16.2. Supplementary capital	-9.477	4.081	-5.396	-22.014	-8.925	-30.939
16.2.1. Share premium	-	-	-	-	-	-
16.2.2. Share cancellation profits	-	-	-	-	-	-
16.2.3. Valuation changes in marketable securities	-10.530	4.081	-6.449	-19.816	-8.925	-28.741
16.2.4. Revaluation changes of property and equipment	3.251	-	3.251	-	-	-
16.2.5. Revaluation changes of intangible assets	-	-	-	-	-	-
16.2.6. Revaluation changes of real estates for investment purpose	-	-	-	-	-	-
16.2.7. Free shares from investment and associates, subsidiaries and joint ventures (business partners)	-	-	-	-	-	-
16.2.8. Hedging funds (Active part)	-	-	-	-	-	-
16.2.9. Value increase in property and equipment held for sale purpose and held from terminated operations	-	-	-	-	-	-
16.2.10. Other capital reserves	-2.198	-	-2.198	-2.198	-	-2.198
16.3. Profit reserves	182.001	-	182.001	-	-	-
16.3.1. Legal reserves	9.263	-	9.263	-	-	-
16.3.2. Statutory reserves	-	-	-	-	-	-
16.3.3. Extraordinary reserves	172.738	-	172.738	-	-	-
16.3.4. Other profit reserves	-	-	-	-	-	-
<b>16.4. Profit or loss</b>	<b>150.300</b>	-	<b>150.300</b>	<b>185.252</b>	-	<b>185.252</b>
16.4.1. Prior year income/loss	-	-	-	-15.102	-	-15.102
16.4.2. Current year income/loss	150.300	-	150.300	200.354	-	200.354
16.5. Minority shares	-	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>16.191.356</b>	<b>21.247.780</b>	<b>37.439.136</b>	<b>15.389.768</b>	<b>22.888.632</b>	<b>38.278.400</b>

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	THOUSAND TURKISH LIRA					
	CURRENT PERIOD (30/06/2017)			PRIOR PERIOD (31/12/2016)		
	(reviewed)			(audited)		
	TL	FC	Total	TL	FC	Total
<b>A. OFF BALANCE SHEET COMMITMENTS</b>	<b>19.881.461</b>	<b>40.965.797</b>	<b>60.847.258</b>	<b>18.985.010</b>	<b>43.335.254</b>	<b>62.320.264</b>
<b>I. GUARANTEES AND WARRANTIES</b>	<b>1.227.254</b>	<b>1.529.635</b>	<b>2.756.889</b>	<b>1.023.257</b>	<b>1.876.881</b>	<b>2.900.138</b>
1.1.Letters of guarantee	1.220.983	739.793	1.960.776	1.013.390	1.200.672	2.214.062
1.1.1.Guarantees subject to State Tender Law	-	-	-	-	-	-
1.1.2.Guarantees given for foreign trade operations	-	-	-	-	-	-
1.1.3.Other letters of guarantee	1.220.983	739.793	1.960.776	1.013.390	1.200.672	2.214.062
1.2.Bank acceptances	6.271	85.223	91.494	9.867	104.656	114.523
1.2.1.Import letter of acceptance	6.271	85.223	91.494	9.867	104.656	114.523
1.2.2.Other bank acceptances	-	-	-	-	-	-
1.3.Letters of credit	-	704.619	704.619	-	571.553	571.553
1.3.1.Documentary letters of credit	-	704.619	704.619	-	571.553	571.553
1.3.2.Other letters of credit	-	-	-	-	-	-
1.4.Prefinancing given as guarantee	-	-	-	-	-	-
1.5.Endorsements	-	-	-	-	-	-
1.5.1.Endorsements to the Central Bank of Turkey	-	-	-	-	-	-
1.5.2.Other endorsements	-	-	-	-	-	-
1.6.Securities issue purchase guarantees	-	-	-	-	-	-
1.7.Factoring guarantees	-	-	-	-	-	-
1.8.Other guarantees	-	-	-	-	-	-
1.9.Other warranties	-	-	-	-	-	-
<b>II. COMMITMENTS</b>	<b>1.840.676</b>	<b>1.102.926</b>	<b>2.943.602</b>	<b>1.138.614</b>	<b>1.051.410</b>	<b>2.190.024</b>
2.1.Irrevocable commitments	1.840.676	1.102.926	2.943.602	1.138.614	1.051.410	2.190.024
2.1.1.Asset purchase and sales commitments	541.448	794.033	1.335.481	144.856	637.280	782.136
2.1.2.Deposit purchase and sales commitments	-	-	-	-	-	-
2.1.3.Share capital commitment to associates and subsidiaries	-	-	-	-	-	-
2.1.4.Loan granting commitments	303.210	302.560	605.770	222.455	407.924	630.379
2.1.5.Securities issue brokerage commitments	-	-	-	-	-	-
2.1.6.Commitments for reserve deposit requirements	-	-	-	-	-	-
2.1.7.Payment commitments for checks	102.413	-	102.413	102.372	-	102.372
2.1.8.Tax and fund liabilities from export commitments	-	-	-	-	-	-
2.1.9.Commitments for credit card expenditure limits	893.605	-	893.605	668.931	-	668.931
2.1.10.Commitments for credit cards and banking services promotions	-	-	-	-	-	-
2.1.11.Receivables from short sale commitments	-	-	-	-	-	-
2.1.12.Payables for short sale commitments	-	-	-	-	-	-
2.1.13.Other irrevocable commitments	-	6.333	6.333	-	6.206	6.206
2.2.Revocable commitments	-	-	-	-	-	-
2.2.1.Revocable loan granting commitments	-	-	-	-	-	-
2.2.2.Other revocable commitments	-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	<b>16.813.531</b>	<b>38.333.236</b>	<b>55.146.767</b>	<b>16.823.139</b>	<b>40.406.963</b>	<b>57.230.102</b>
3.1.Derivative financial instruments held for hedging	-	-	-	-	-	-
3.1.1.Fair value hedges	-	-	-	-	-	-
3.1.2.Cash flow hedges	-	-	-	-	-	-
3.1.3.Hedges for investments made in foreign countries	-	-	-	-	-	-
3.2.Trading transactions	16.813.531	38.333.236	55.146.767	16.823.139	40.406.963	57.230.102
3.2.1.Forward foreign currency buy/sell transactions	1.053.375	1.799.385	2.852.760	1.443.317	2.887.100	4.330.417
3.2.1.1.Forward foreign currency transactions-buy	560.989	872.715	1.433.704	872.631	1.281.244	2.153.875
3.2.1.2.Forward foreign currency transactions-sell	492.386	926.670	1.419.056	570.686	1.605.856	2.176.542
3.2.2.Swap transactions related to foreign currency and interest rates	11.723.129	28.763.873	40.487.002	11.842.400	26.807.263	38.649.663
3.2.2.1.Foreign currency swap-buy	3.151.690	10.825.622	13.977.312	2.997.882	10.540.022	13.537.904
3.2.2.2.Foreign currency swap-sell	6.605.659	7.471.967	14.077.626	6.426.736	7.251.743	13.678.479
3.2.2.3.Interest rate swaps-buy	982.890	5.233.142	6.216.032	1.208.891	4.507.749	5.716.640
3.2.2.4.Interest rate swaps-sell	982.890	5.233.142	6.216.032	1.208.891	4.507.749	5.716.640
3.2.3.Foreign currency, interest rate and security options	4.037.027	7.769.978	11.807.005	3.537.422	10.712.600	14.250.022
3.2.3.1.Foreign currency options-buy	1.857.864	3.790.770	5.648.634	1.494.471	5.352.121	6.846.592
3.2.3.2.Foreign currency options-sell	2.179.163	3.535.516	5.714.679	2.042.951	4.880.569	6.923.520
3.2.3.3.Interest rate options-buy	-	221.846	221.846	-	239.955	239.955
3.2.3.4.Interest rate options-sell	-	221.846	221.846	-	239.955	239.955
3.2.3.5.Securities options-buy	-	-	-	-	-	-
3.2.3.6.Securities options-sell	-	-	-	-	-	-
3.2.4.Foreign currency futures	-	-	-	-	-	-
3.2.4.1.Foreign currency futures-buy	-	-	-	-	-	-
3.2.4.2.Foreign currency futures-sell	-	-	-	-	-	-
3.2.5.Interest rate futures	-	-	-	-	-	-
3.2.5.1.Interest rate futures-buy	-	-	-	-	-	-
3.2.5.2.Interest rate futures-sell	-	-	-	-	-	-
3.2.6.Other	-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGED SECURITIES (IV+V+VI)</b>	<b>70.667.557</b>	<b>29.654.654</b>	<b>100.322.211</b>	<b>59.204.924</b>	<b>28.957.022</b>	<b>88.161.946</b>
<b>IV. ITEMS HELD IN CUSTODY</b>	<b>594.345</b>	<b>355.612</b>	<b>949.957</b>	<b>593.366</b>	<b>384.751</b>	<b>978.117</b>
4.1.Assets under management	190.242	-	190.242	197.238	-	197.238
4.2.Investment securities held in custody	19.970	32.435	52.405	16.921	38.986	55.907
4.3.Checks received for collection	10.196	250.835	261.031	46.741	239.459	286.200
4.4.Commercial notes received for collection	373.937	72.342	446.279	332.466	106.306	438.772
4.5.Other assets received for collection	-	-	-	-	-	-
4.6.Assets received for public offering	-	-	-	-	-	-
4.7.Other items under custody	-	-	-	-	-	-
4.8.Custodians	-	-	-	-	-	-
<b>V. PLEDGED ITEMS</b>	<b>70.073.212</b>	<b>29.299.042</b>	<b>99.372.254</b>	<b>58.611.558</b>	<b>28.572.271</b>	<b>87.183.829</b>
5.1.Marketable securities	-	-	-	-	-	-
5.2.Guarantee notes	25.837.665	3.876.710	29.714.375	21.099.168	3.555.888	24.655.056
5.3.Commodity	4.280.445	-	4.280.445	4.137.127	-	4.137.127
5.4.Warranty	-	-	-	-	-	-
5.5.Immovables	28.992.991	14.429.774	43.422.765	24.665.080	14.654.317	39.319.397
5.6.Other pledged items	10.962.111	10.992.558	21.954.669	8.710.183	10.362.066	19.072.249
5.7.Pledged itemsOdepository	-	-	-	-	-	-
<b>VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES</b>	-	-	-	-	-	-
<b>TOTAL OFF BALANCE SHEET COMMITMENTS</b>	<b>90.549.018</b>	<b>70.620.451</b>	<b>161.169.469</b>	<b>78.189.934</b>	<b>72.292.276</b>	<b>150.482.210</b>

## ODEABANK A.S

Unconsolidated Financial Statements as at June 30, 2017 and June 30, 2016

Prepared in accordance with Turkish Accounting Standards

INCOME STATEMENT	THOUSAND TURKISH LIRA	
	(01/01/2017-30/06/2017)	(01/01/2016-30/06/2016)
	(reviewed)	(reviewed)
<b>I. INTEREST INCOME</b>	<b>1.727.541</b>	<b>1.294.685</b>
1.1. Interest on loans	1.448.263	1.073.886
1.2. Interest received from reserve deposits	22.223	19.213
1.3. Interest received from banks	57.014	42.779
1.4. Interest received from money market transactions	146.119	108.654
1.5. Interest received from marketable securities portfolio	44.960	42.466
1.5.1. Financial assets held for trading	197	897
1.5.2. Financial assets where value change is reflected to income statement	-	-
1.5.3. Financial assets available for sale	37.080	35.273
1.5.4. Investments held to maturity	7.683	6.296
1.6. Finance lease income	-	-
1.7. Other interest income	8.962	7.687
<b>II. INTEREST EXPENSE</b>	<b>969.458</b>	<b>796.240</b>
2.1. Interest on deposits	898.619	732.360
2.2. Interest on funds borrowed	61.429	43.763
2.3. Interest on money market transactions	69	9.700
2.4. Interest on securities issued	2.920	6.621
2.5. Other interest expense	6.421	3.796
<b>III. NET INTEREST INCOME/EXPENSE (I - II)</b>	<b>758.083</b>	<b>498.445</b>
<b>IV. NET FEES AND COMMISSIONS INCOME/EXPENSES</b>	<b>91.512</b>	<b>60.600</b>
4.1. Fees and commissions received	112.496	78.229
4.1.1. Non-cash loans	18.710	15.292
4.1.2. Other	93.786	62.937
4.2. Fees and commissions paid	20.984	17.629
4.2.1. Non-cash loans	-	-
4.2.2. Other	20.984	17.629
<b>V. DIVIDEND INCOME</b>	<b>-</b>	<b>-</b>
<b>VI. TRADING PROFIT/LOSS (Net)</b>	<b>-179.650</b>	<b>68.172</b>
6.1. Profit/losses on trading account securities	57	166.529
6.2. Profit/losses on derivative financial transactions	-146.928	-5.300
6.2. Foreign exchange profit/losses	-32.779	-93.057
<b>VII. OTHER OPERATING INCOME</b>	<b>12.863</b>	<b>10.114</b>
<b>VIII. TOTAL OPERATING INCOME/EXPENSES (III+IV+V+VI+VII)</b>	<b>682.808</b>	<b>637.331</b>
<b>IX. PROVISION FOR LOAN OR OTHER RECEIVABLES LOSSES (-)</b>	<b>129.481</b>	<b>229.830</b>
<b>X. OTHER OPERATING EXPENSES (-)</b>	<b>363.040</b>	<b>327.047</b>
<b>XI. NET OPERATING PROFIT/LOSS (VIII-IX-X)</b>	<b>190.287</b>	<b>80.454</b>
<b>XII. SURPLUS WRITTEN AS GAIN AFTER MERGER</b>	<b>-</b>	<b>-</b>
<b>XIII. PROFIT/LOSS FROM EQUITY METHOD APPLIED SUBSIDIARIES</b>	<b>-</b>	<b>-</b>
<b>XIV. NET MONETARY POSITION GAIN/LOSS</b>	<b>-</b>	<b>-</b>
<b>XV. PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XI+...+XIV)</b>	<b>190.287</b>	<b>80.454</b>
<b>XVI. PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)</b>	<b>-39.987</b>	<b>-20.139</b>
16.1. Current tax provision	-19.499	-33.541
16.2. Deferred tax provision	-20.488	13.402
<b>XVII. NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XV±XVI)</b>	<b>150.300</b>	<b>60.315</b>
<b>XVIII. INCOME FROM TERMINATED OPERATIONS</b>	<b>-</b>	<b>-</b>
18.1. Property and equipment income held for sale	-	-
18.2. Sale profits from associates, subsidiaries and joint ventures (business partners)	-	-
18.3. Other income from terminated operations	-	-
<b>XIX. EXPENSES FROM TERMINATED OPERATIONS (-)</b>	<b>-</b>	<b>-</b>
19.1. Property and equipment expense held for sale	-	-
19.2. Sale losses from associates, subsidiaries and joint ventures (business partners)	-	-
19.3. Other expenses from terminated operations	-	-
<b>XX. PROFIT/LOSS BEFORE TAXES FROM TERMINATED OPERATIONS (XVIII-XIX)</b>	<b>-</b>	<b>-</b>
<b>XXI. PROVISION FOR TAXES ON INCOME FROM TERMINATED OPERATIONS (±)</b>	<b>-</b>	<b>-</b>
21.1. Current tax provision	-	-
21.2. Deferred tax provision	-	-
<b>XXII. NET PROFIT/LOSS FROM TERMINATED OPERATIONS (XX±XXI)</b>	<b>-</b>	<b>-</b>
<b>XXIII. NET PROFIT/LOSSES (XVII+XXII)</b>	<b>150.300</b>	<b>60.315</b>