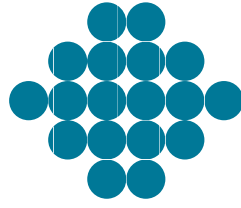


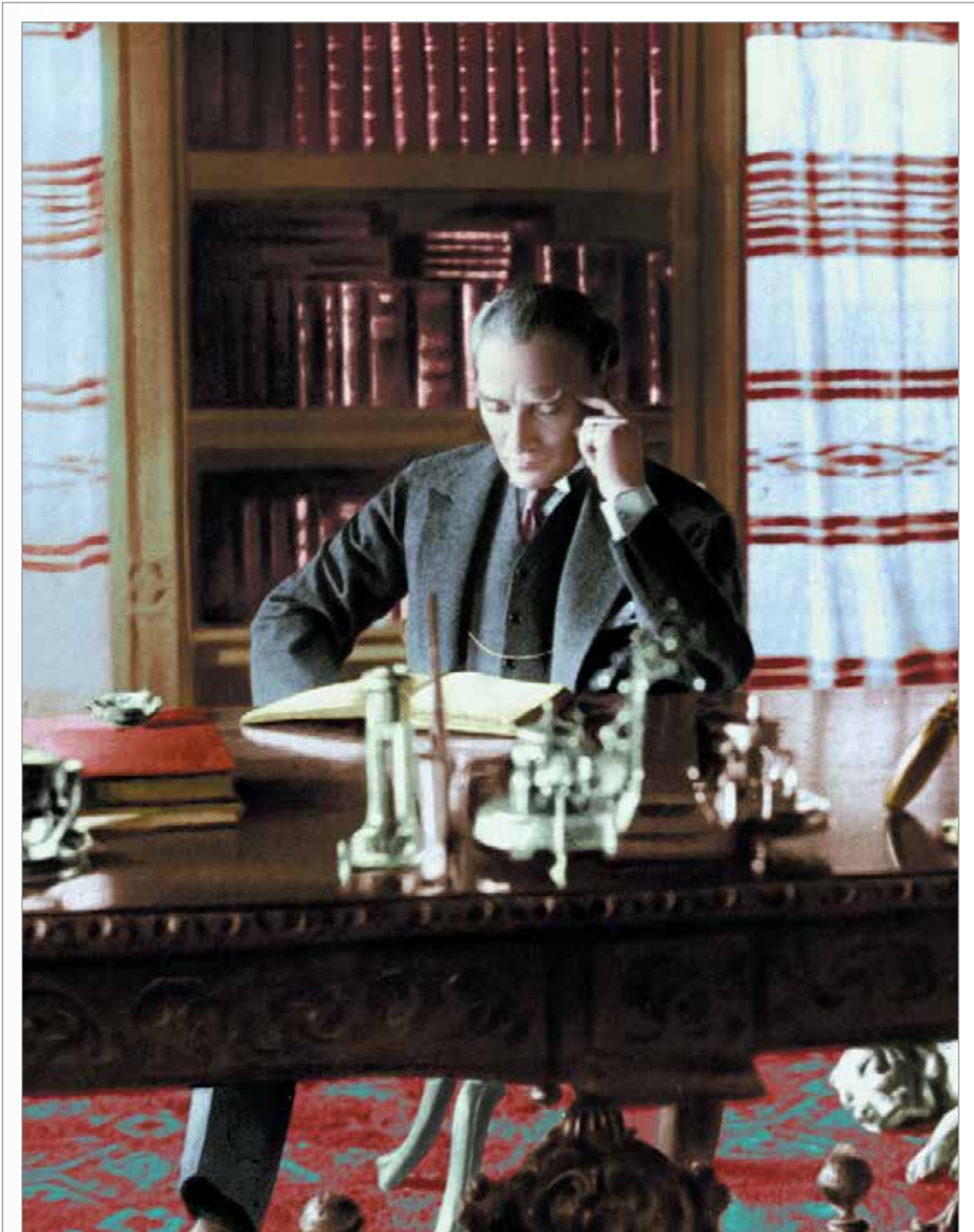
İLBANK  
TURKEY'S CONSTRUCTIVE POWER

ANNUAL REPORT  
**2018**



**ILBANK**  
TURKEY'S CONSTRUCTIVE POWER





“ *The Finance Bank should be established for the public services of the municipalities in the construction and installation of the cities.* ”

*H. Ortalini*

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## Agenda of the Ordinary General Assembly Meeting

### Date of General Assembly Meeting

Thursday, June 27, 2019 Time: 14:00

### Venue

JW Marriott Hotel

Kızılırmak District, Muhsin Yazıcıoğlu Street, No:1 Söğütözü Çankaya/ANKARA

### Agenda of the General Assembly Meeting

1. Opening & moment of silence,
2. Formation of the General Assembly Council and the authorization of the Council Chair to sign the Ordinary General Assembly Meeting minutes,
3. Reading, deliberating and approving the Board of Directors' Report and the Statutory Auditors' Report,
4. Reading, reviewing, deliberating and approving the Balance Sheet and Profit/Loss accounts having undergone independent audits, for year 2018,
5. Individual releases of each of the company's directors and statutory auditors
6. Determining the remuneration to be paid to the members of the Board of Directors and Statutory Auditors
7. Authorizing the Board of Directors members as per Articles 395 and 396 of the Turkish Commercial Code
8. Deciding on the cancellation of uncollected Bank receivables as required by Article 6 of the Bank Law,
9. Submission of the Amendment Text of İller Bank Articles of Association approved by the Banking Regulation and Supervision Agency and the Ministry of Commerce to the approval of the General Assembly,
10. Election of the members of the Board of Directors on behalf of Special Provincial Administrations and Municipalities in accordance with Article 7 of the Bank Law,
11. Authorization of the Bank's Board of Directors to be appointed to the next general meeting and signing of the contract for the Independent Audit Institution that will carry out Independent Audit of the Bank for 2019 and the following periods in accordance with the related regulation of the Banking Regulation and Supervision Agency,
9. Petitions and Suggestions
10. Closing



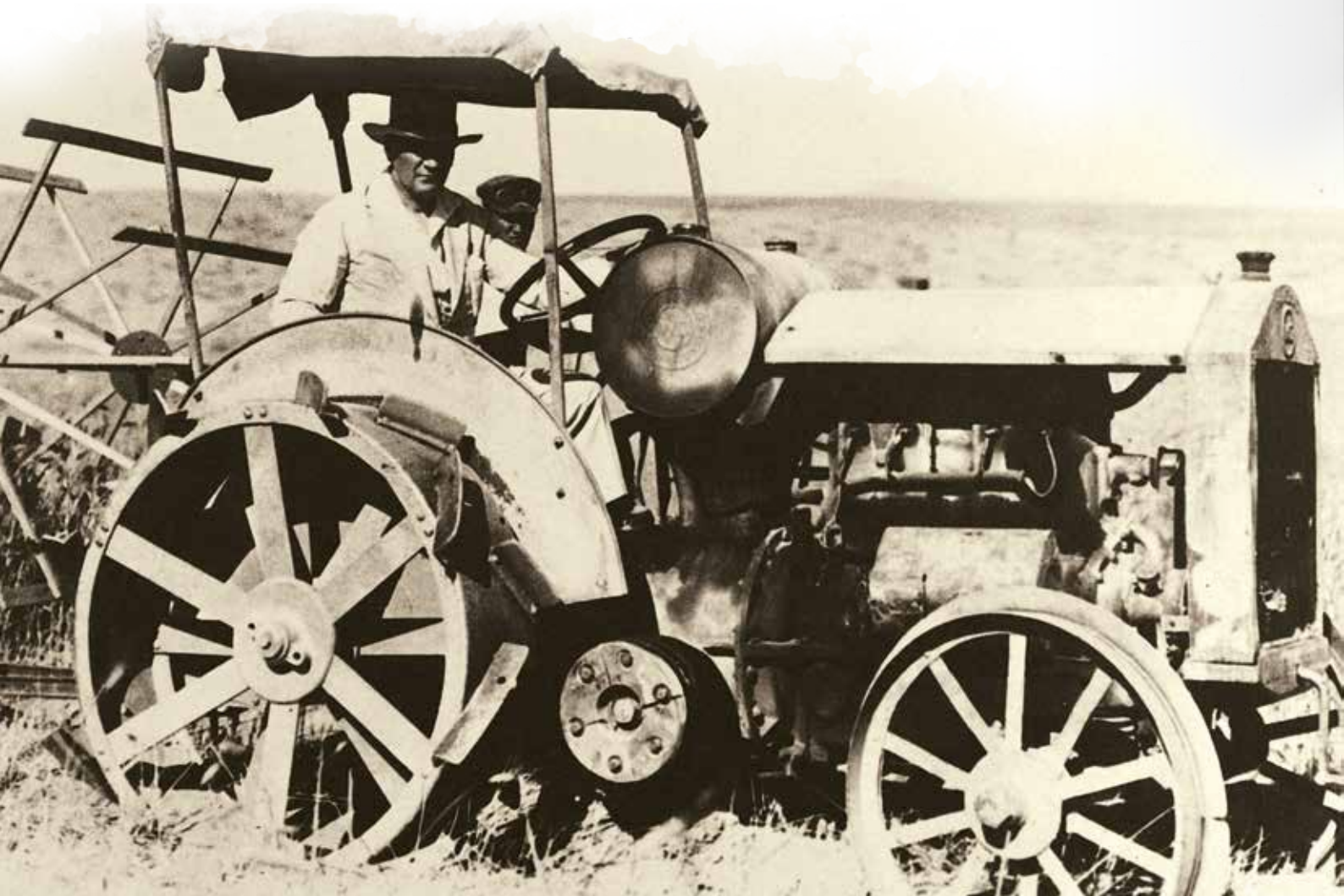
## Corporate Profile

On 11 June 1933 during the presidency of Mustafa Kemal Atatürk, a financial institution called “Municipalities Bank” (Belediyeler Bankası) was incorporated under Law no. 2301 with TRL 15 million capital in order to foster municipal prosperity and of providing credit support to such administrations as lacked financial resources and means.

One of the Republic’s oldest established institutions, being founded in 1933 as the Municipalities Bank, İller Bank is a proud and unique institution in the world’s history of development banking.

In recognition of the successful services that quickly resulted from the technical and financial support given to municipalities, “İller Bankası” (“Provinces Bank”) was established on 13 June 1945 under Law no. 4759. As the successor of the Municipalities Bank, the bank’s name was a reflection both of its expanded duties, authorities, and responsibilities and of its new legal status.

Under the Law no. 6107 published in issue 27840 of the Official Gazette on 8 February 2011, İller Bank was officially transformed into a joint-stock company (İller Bankası AŞ) as of the same date.



## Corporate Profile

### Article 3 of the Law no. 6107 governing İller Bank sets forth that;

#### In order to achieve these summarized objectives, İller Bank may;

Extend any and all types of short-, medium-, and long-term cash and non-cash loans to its shareholders;

Conduct, or arrange for the conduct of, research, project development and consultancy services in its fields of activity, and provide technical assistance in the same, Lead the way in the formation of companies as a bank, and transfer control of them, Act as an insurance agent,

Open branches and representative offices in Turkey and abroad, provided that necessary approvals are obtained, Cooperate with domestic and/or foreign financial institutions, become a member of national and international organizations of which they are members, It can obtain resources from domestic and international financial institutions, money and capital markets, and any kinds of funds.

Obtain resources from domestic and international financial institutions, money and capital markets, and any and all funds,

Engage in any and all kinds of development and investment banking transactions that will help it achieve its objectives;

Develop projects and construct special projects and urban infrastructure projects demanded by the Ministry, or arrange for the development and construction thereof, Execute, or arrange for the execution of, profit-making real estate investment projects and implementations in order to obtain funds for the Bank, provided that it shall not

incur any debts or enter into any conditional obligation in doing so, As constitutionally and statutorily prescribed organizations, local governments are the cradle of democracy and have an important place in, and contribution to, the inculcation of democratic ideals and principles in society.

İller Bank is a unique institution, which has no exact analogues anywhere else. Having a special place in the annals of development banking by virtue of its distinctive structure, İller Bank has been providing local governments with financial support as well as transforming that support into investment ever since the day it was founded.

İller Bank is a unique institution, which has no exact analogues anywhere else. Having a special place in the annals of development banking by virtue of its distinctive structure, İller Bank has been providing local governments with financial support as well as transforming that support into investment ever since the day it was founded.

İller Bank never ceases its efforts to execute its duties, responsibilities, and powers before local governments, with an organization based on 17 Departments as well as Legal Counsel, R&D Board, Board of Directors, Audit Committee Divisions, Secretariat, Media and Public Relations Division, and Recreation Facilities and Nursery Division at the Headquarters, and 18 Regional Directorates in the provinces, employing a total of 2533 personnel.



**İL BANK**  
TURKEY'S CONSTRUCTIVE POWER

#### The objectives of İller Bank are;

- To meet the financing needs of special provincial authorities, municipalities, and their affiliated organizations, and of local administrative associations of which only these may be members,
- To develop projects concerning locally-provided common services for the people dwelling within the boundaries of such administrations,
- To provide such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works,
- To perform any and all functions related to development and investment banking.

## Message From the Minister of Environment and Urbanization

**“As İller Bank; Throughout Turkey in 2018 a total of TRL 9 billion 906 million sources have quoted our local management, we respond effectively to the physical needs of our local government.”**

İller Bank, affiliated to our Ministry; With 86 years of experience, it is one of the most established institutions in our country.

Our Bank provides support in terms of ensuring the quality and efficiency of the services provided by our local governments, and effectively carries out technical and consultancy support.

Our bank, which takes our people and the needs of our people at the center of its activities, is an example to our municipalities with its structure open to developments in the world.

As the Ministry of Environment and Urbanization; We take into consideration the infrastructure and superstructure of our cities within the framework of sustainable planning and work hard to achieve a better and livable environment for our country and people.

The basic duties of the Ministry, such as the establishment and implementation of environmental policies, and the establishment of healthy urbanization, increase the responsibility of İller Bank, which is affiliated to our ministry, day by day.

As İller Bank; Throughout Turkey in 2018 a total of TRL 9 billion 906 million sources have quoted our local management, we respond effectively to the physical needs of our local government.

I wish that İller Bank's 2018 Annual Report will be beneficial for our country, nation and cities.



**Murat KURUM**

Minister of Environment and Urbanization



## Message from the Chairman

**“We, as the Ilbank family; Thanks to our 86 years of experience, strong financial structure and strategies, we aim to continue our activities in 2019 in line with our mission and vision. With the support we receive from our Ministry of Environment and Urbanization, our stakeholders and our employees and their trust in us, we are rapidly moving towards our goals.”**

We carry our institution, which has its signature in every corner from the villages of Turkey to the metropolitan cities, to the future with sure steps. Protecting our heritage from our strong history and building new, more livable and greener cities through new moves are among our main goals. Our Bank continues to serve by developing its high-quality service concept since the Republic and maintaining its sense of responsibility in order to enable our developing cities to reach a city texture where modern, quality living spaces are developed and reproduced.

Our Ministry of Environment and Urbanization is taking important steps in urban transformation projects, which is one of the most important problems of our country. ILBANK; by rapidly taking part in these transformation projects, it continues to provide all kinds of technical and financial support for the efforts of local administrations to create livable cities as in the previous years.

Today, our Bank contributes greatly to the solution of financial, technical infrastructure and superstructure problems of our local administrations with its strong financial structure and service-oriented working system.

While we end 2018 with positive financial indicators, we know that we need to work harder by setting larger targets in 2019. Our Bank, which has a strong equity capital, has transferred TRL 9.906 Million resources to local governments over the investment program determined within the framework of the 2018 investment and finance program, which was determined as TRL 7.650 million.

TRL 8,536 million of this amount was extended as a loan from our shareholders' equity and the remaining portion was financed from grant funds, loans provided from foreign financial institutions and the Bank's profit.

A total of 535 works, 94 drinking water from the construction works of local administrations financed from the bank's equity, 344 other infrastructure, 21 sewerage, 2 solid waste, 74 Municipal Structures sector, were completed in 2018 and were put into service for our people in the region.

Within the scope of the Water and Sewerage Infrastructure Project (SUKAP), a total of TRL 1.438 million was spent in 2018, of which TRL 548 million was granted from the grant fund and TRL 890 million was loan.

We, as the Ilbank family; Thanks to our 86 years of experience, strong financial structure and strategies, we aim to continue our activities in 2019 in line with our mission and vision. With the support we receive from our Ministry of Environment and Urbanization, our stakeholders and our employees and their trust in us, we are rapidly moving towards our goals.

Changed the face of our country, our cities Turkey, the Bank experienced and producing projects in towns and villages equipped team in every sense; It will continue to take part in all services that will guarantee the future of our country.



**Ertan YETİM**

Chairman of the Board of Directors

## Message from the General Manager

**“It is very clear that we have reached the point where we have come with the reconstruction of the hearts as well as the cities. In other words, we are building cities with a sustainable, efficient and environmentally sensitive approach to urbanization. We know that any service that does not come into contact with the human being is contrived and will be far from the hope of staying in the future.”**

Every service is a kind of mirror where we will see the reflections of our civilization. Being aware of the fact that cities constitute the essence of our civilization, our Bank has come to these days with a service approach worthy of our strong civilization by building the urbanization infrastructure of our country on projects that will leave a mark on the future.

It is very clear that we have reached the point where we have come with the reconstruction of the hearts as well as the cities. In other words, we are building cities with a sustainable, efficient and environmentally sensitive approach to urbanization. We know that any service that does not come into contact with the human being is contrived and will be far from the hope of staying in the future.

On the whole, we are going through a period in which significant achievements were achieved in terms of service in local governments and these gains were sustained with strong stability and the history of municipality was rewritten. We take strong and big steps to make brand values in each of our cities with the understanding of each city and country.

At a time when the concept of urbanism in the world is progressing so fast, in line with the vision of our Government in 2023, we take

steps to leave a mark on behalf of our country as İller Bank.

When the financial data of the Bank in 2018 are analyzed, it is seen that the asset size increased to TRL 32,221 million and increased by 29% compared to 2017 figures. Our profit increased by 68.6% and reached TRL 1,662 million in 2018. The return on assets, which is an indicator of the efficient use of the Bank's resources, was 5.16% and the return on equity was 8.95%.

In 2018, the Bank's paid-in capital increased by 13.15% and reached TRL 14,847 million. Our Bank ranks first in the banking sector with its paid-in capital. In 2018, the Bank's revenues increased by 63.5% compared to the previous year and reached TRL 3,108 million.

In the development of our cities, urban infrastructure and superstructure; As the Bank, we continue our efforts with all our efforts in order to realize environmentally sensitive, healthier and sustainable urbanism.

İller Bank, from 1933 to today, the first day's excitement and enthusiasm, strong local management, We serve our cherished nation with a strong understanding of Turkey. After that, we will continue to produce services with great efforts, determination and sincerity.



**Yusuf BÜYÜK**  
General Manager



## Our Corporate Message

### OUR VISION

To be an international development and investment bank which leads modern urban development and whose service quality is proven.



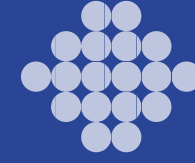
### OUR STRATEGY

To serve with a perspective of investment banking and total quality management.



### OUR MISSION

To contribute towards sustainable urbanization by creating and developing projects conforming to international standards, by supplying credit, by acting as a consultant, and by providing technical support in order to satisfy the urban needs of local governments.

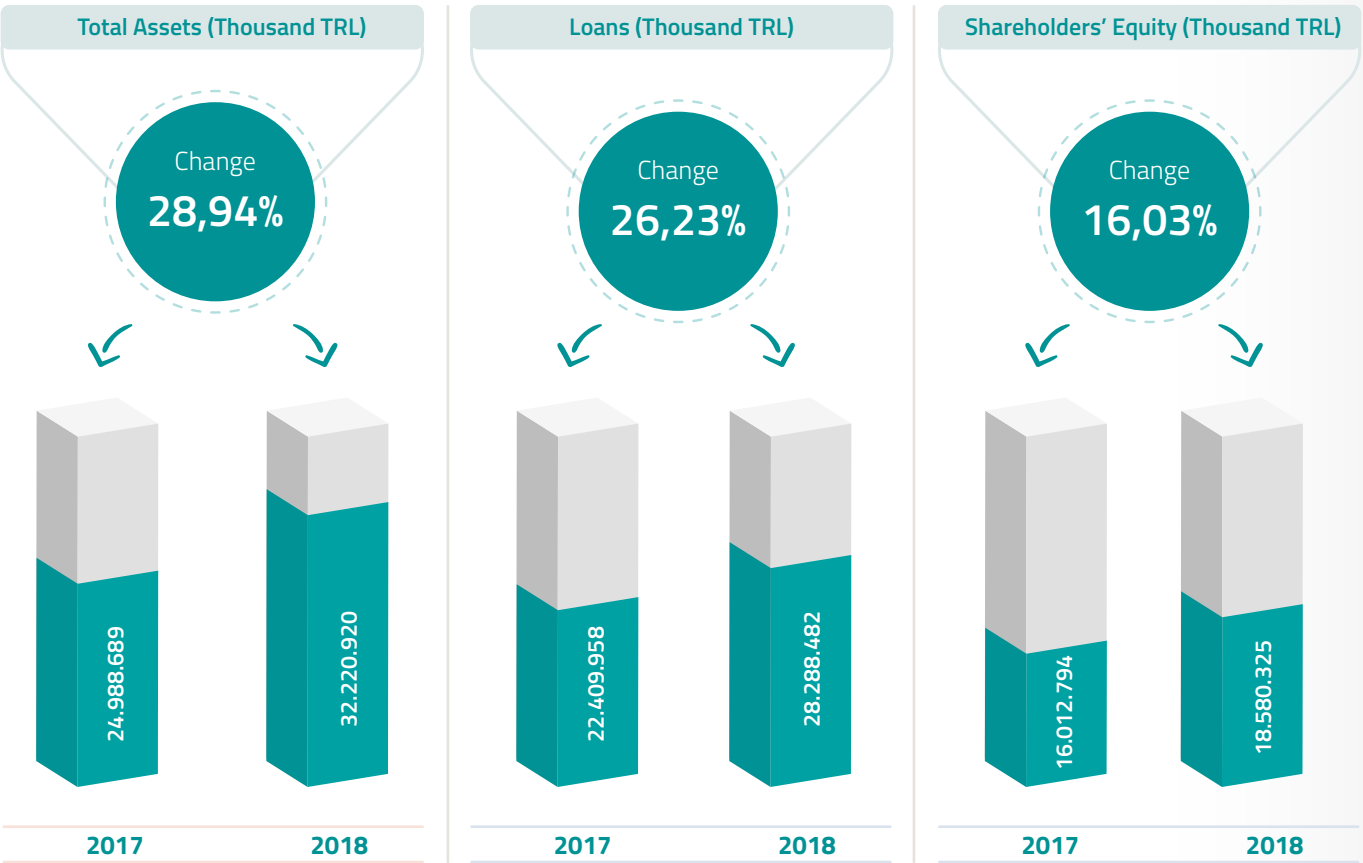


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TURKEY'S CONSTRUCTIVE POWER



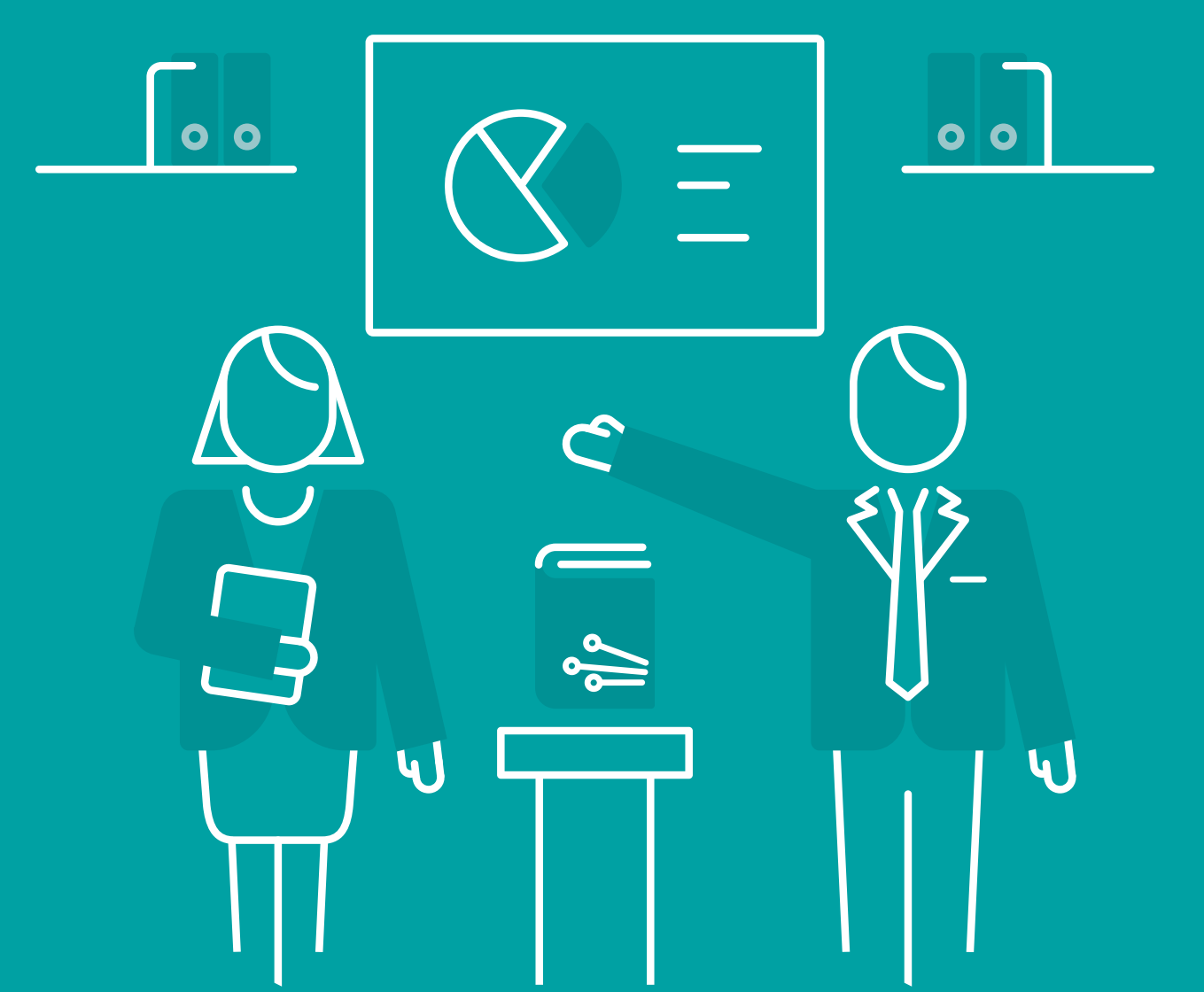


Summary Financial Results



	2017	2018	Amount of Change	Change Percentage (%)
Total Assets	24.988.689	32.220.920	7.232.231	28,94
Liquid Assets and Banks	1.779.939	2.839.526	1.059.587	59,53
loans	22.409.958	28.288.482	5.878.524	26,23
Shareholders Equity	16.012.794	18.580.325	2.567.531	16,03
Paid-in capital	13.122.184	14.847.536	1.725.352	13,15
Interest Incomes	1.482.495	2.326.957	844.462	56,96
Interest Expenses	30.286	328.586	298.300	984,94
Non-interest expenses	885.095	1.117.262	232.167	26,23
Non-interest incomes	418.694	781.245	362.551	86,59
Profit before tax	1.232.887	2.106.120	873.233	70,83
Net Period Profit / Loss	985.808	1.662.354	676.546	68,63

Summary Financial Results



Ratio (%)	2017	2018
Loans / Total Assets	89,68	87,80
Capital Adequacy Ratio	47,81	46,08
Liquid Assets / Total Assets	7,12	8,81
Shareholder's Equity / Total Assets	64,08	57,67
Earnings on Assets	3,95	5,16
Earnings on Equity	6,16	8,95

## Capital and Partnership Structure

**In 2018, the Bank's paid-up capital increased by %13,15 and reached TRL 14.847.536 Thousand.**

In paragraph 2 of the article 4 of "the Law No. 6107 on İller Bank Joint Stock Company" states; that the bank's capital is TRL\* 9.000.000.000 (Nine Billion TRL) and that this capital can be increased up to five times by the Decree of the Council of Ministers,

**Its capital resources will consist of the following:**

- ➔ According to Law no. 5779 on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities dated 2 July 2008, sums equal to 2% of total tax revenue allotments to be distributed by the Ministry of Finance and İller Bank, which sums will be deducted monthly,
- ➔ 30% share that will be set aside from the bank's annual net profit after the bank's tax and other legal obligations will be deducted,
- ➔ Funds approved to be transferred into the bank's capital as per the provisions of other legislation, and any and all donations and contributions made to be added to the capital.

Owing to this structure, the bank's capital is not divided into shares and the registered capital system is not employed.

**As of December 31, 2018, TRL 14.847.536 thousand of TRL 18 billion of capital is paid.**

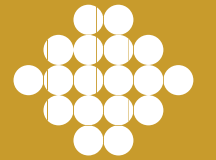
Neither the chairman nor any member of the bank's Board of Directors, nor any audit committee member, nor the general manager or any vice president is a shareholder in the bank.

Nominal capital of the Bank over the years, the collection of capital, paid and unpaid capital situation are presented in the table below.

**İller Bank's Capital Movements In The Past Ten Years (Thousand TRL)**

Years	Nominal Capital	Annual Capital Collection	Paid-up Capital	Outstanding Capital
2009	9.000.000	864.963	4.688.528	4.311.472
2010	9.000.000	1.216.366	5.904.894	3.095.106
2011	9.000.000	1.040.512	6.945.406	2.054.594
2012	9.000.000	789.784	7.735.190	1.264.810
2013	9.000.000	793.125	8.528.315	471.685
2014	18.000.000	874.065	9.402.380	8.597.620
2015	18.000.000	1.081.365	10.483.745	7.516.255
2016	18.000.000	1.207.004	11.690.749	6.309.251
2017	18.000.000	1.431.435	13.122.184	4.877.816
2018	18.000.000	1.725.352	14.847.536	3.152.464

**As of December 31, 2018, TRL 14.847.536 thousand of TRL 18 billion of capital is paid.**



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TURKEY'S CONSTRUCTIVE POWER

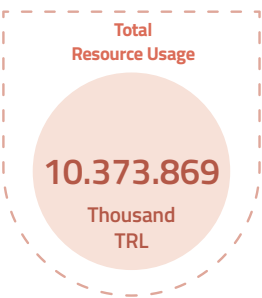


Bank’s 2018 Annual Activities

**Iller Bank is a development and investment bank whose activities are governed by Article 77 of the Banking Law (Nr. 5411).**

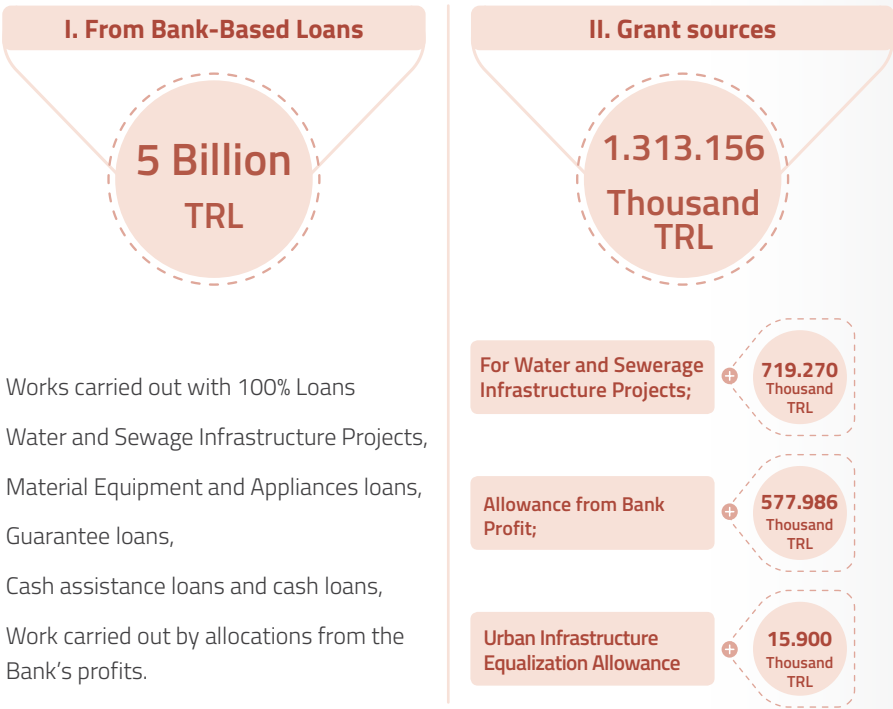
The Bank’s duties are spelled out in a law concerning its incorporation, where they are defined as satisfying the financing need of special provincial authorities, municipalities and their affiliated organizations; develop projects concerning locally-provided common services for the people dwelling within the boundaries of such administrations; providing such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works, and performing any and all development and investment banking functions.

The Bank fulfils these tasks with own resources, funds and grants from the general budget and financial re-sources provided from foreign banks and institutions.

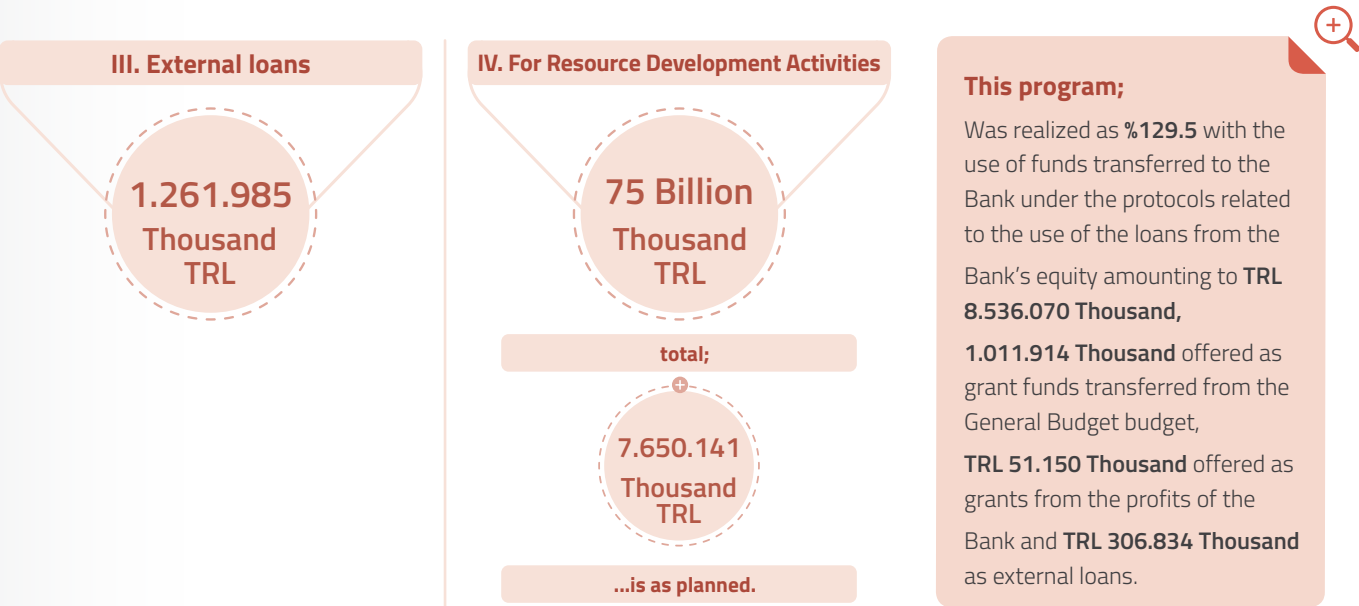


**2018 Investment and Financing Program**

Iller Bank transferred total of TRL 9.905.968 thousand to local governments across Turkey within the scope of investment and financing program for 2018. Source expense amounting to TRL 467 million 901 thousand was made for source development activities of the Bank. Total source utilization is defined as TRL 10.373.869 Thousand.



Bank’s 2018 Annual Activities



**Works carried out with 100% Credits Financed by Bank Equity.**

In addition to the bank’s investment program, local administrations have been allocated with credits for the works requested, and combined administrations have been able to implement sewerage, drinking water, maps, zoning, renewable energy, expropriation, road transport system, road construction, Highway intersections, Underpass-Overpass and urban trans-formation projects.

A total of 535 of the local adminstration works have been completed, of which 94 are drinking water, 344 other infrastructure, 21 sewerage, 74 municipal constructions works and 2 in the solid waste sector.

Sector	Number of Works in Progress	Number of Works Completed
Drinking water	228	94
Other Infrastructure	951	344
Sewage	51	21
Municipality Construction	8	2
Solid waste	431	74
Total	1.669	535

A total of 44 works, including 2 maps, 3 drinking water projects, 4 sewerage projects, 3 drinking water drilling, 4 geotechnics, 2 GIS, 23 renewable energy, 1 unit and 2 superstructure projects, have been completed from the project works of local administrations.

Sector	Number of Works in Progress	Number of Works Completed
Zoning plan	7	0
Maps	2	2
Geotechnical	5	4
GIS (City Information System)	4	2
Drinking Water Project	4	2
Sewerage Project	6	3
Drinking Water Drilling	4	4
Renewable Energy	25	23
Wastewater Treatment - Sea Discharge-Solid Waste	2	1
Superstructure Project	4	2
Total	63	44

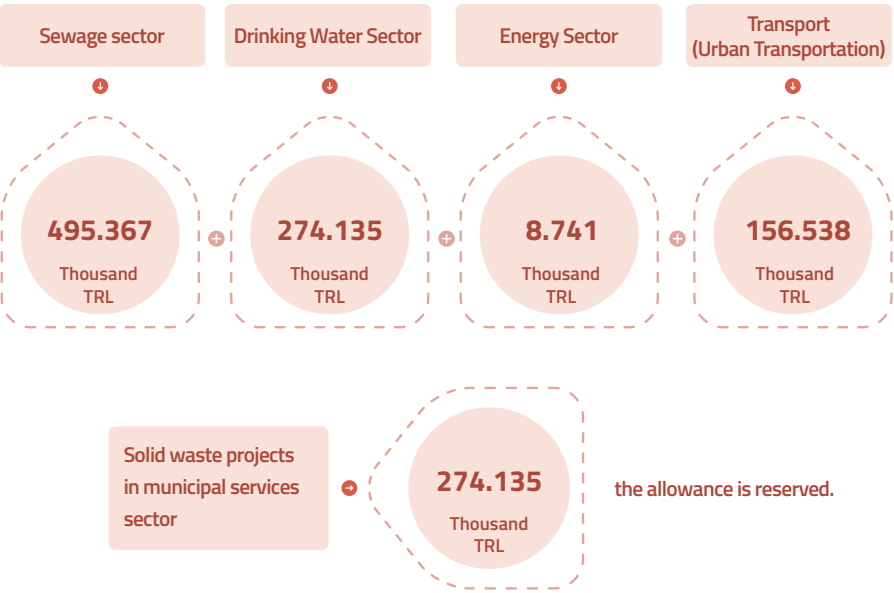


Bank’s 2018 Annual Activities

2018 Annual Official Investment Program

Iller Bank’s Investment Program for the Year 2018 entered into force as TRL 1.096.948 thousand upon its publication in the Official Gazette issue 30224 (repeating) dated October 28, 2018.

Within the scope of the published Investment Program;



For the projects with external loans included in the investment program of Iller Bank, which are not included in the investment ceiling, but in which the appropriation is not included in the investment ceiling, an expenditure of TRL 1,261,985 Thousand and TRL 15,900 Thousand for urban infrastructure projects are planned.

In the investment program, which is determined as TRL 274.135 Thousand, the amount of TRL 118.292 Thousand and TRL 495.367 Thousand in Sewerage Projects is determined as TRL 144.522 Thousand and TRL 162.167 Thousand) TRL 22.989 Thousand expenditure has been made and 27.7% realization has been achieved according to the official program.

In 2018, a total of 2 projects, 1 in the drinking water sector and 1 in the sewerage sector, were completed in the Investment Program.

Realization Status of Investment by Year 2018 Official Program

2018 INVESTMENT AND REALIZATIONS (THOUSAND TRL)									
Sector	2018 Project Count	Total Out		External Loan		The Ministry Of Finance			
						Urban Infrastructure (From The Balance Allowance) SUKAP		SUKAP	
		Planned	Realized	Planned	Realized	Planned	Realized	Planned	Realized
Urbanization (Development Plan Geological Geotechnical)	2	175	-	-	-	-	-	-	-
Potable water	16	212.978	-	274.135	118.292	7.650	-	219.270	179.933
Sewage	28	88.581	6.490	495.367	144.522	8.250	6.993	500.000	366.985
Municipal Services (Solid Waste)	6	22.157	-	162.167	18.067	-	-	-	-
Energy	2	162	-	8.741	-	-	-	-	-
Transportation (Urban Transportation)	5	18.469	-	156.538	22.989	-	-	-	-
Total	59	342.522	6.490	1.096.948	303.870	15.900	6.993	719.270	546.918

Bank’s 2018 Annual Activities

Urban Infrastructure Equalization Allowance

In accordance with the Provisional Article 1 of the Law No. 5779 on the Share of General Budget Tax Revenues to the Provincial Private Administrations and Municipalities, the appropriation transferred to the Iller Bank within the scope of the 'Regulation on the Use of the Allowance for the Municipal Infrastructure Needs of Municipalities Genel, It is used in the financing of drinking water, wastewater, solid waste, sea discharge, project and construction works.

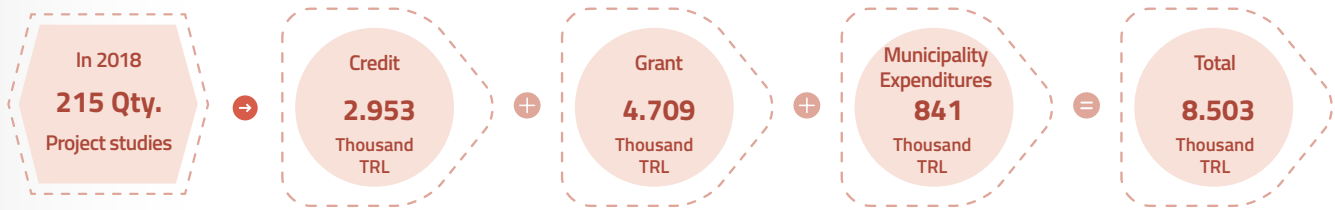
The use of the Urban Infrastructure Settlement Allowance within the sector in 2018;

TRL 6.993 Thousand expenditure has been made in sewerage and treatment plant works.

In the year 2018, TRL 2.257 Thousand from the external loan obtained from the World Bank, TRL 281.433 Thousand from the External Credit provided by the World Bank and TRL 23.144 Thousand from the Islamic Development Bank TRL 306,834 Thousand external expenditure was realized.

Survey and Project Studies

In 2018, 215 projects of the project were completed. A total of TRL 8.503 Thousand expenditure has been incurred for these activities, amounting to TRL 2.953 Thousand loan, TRL 4.709 Thousand grant and TRL 841 Thousand municipal sourced expenditure.



Project Sector		Completed Projects in 2018		Number of Tendered Projects	Number of projects in Progress in 2019	
		Expenditures from bank	Other Works		Expenditures from bank	Other Works
Potable Water Project	Grid	56	19	23	18	31
	Treatment	9	6	6	5	10
Superstructure Project Sector	Grid	25	34	2	12	23
	Treatment	35	12	0	9	22
	Marine Discharge/Solid Waste	3	-	-	2	1
Superstructure Project	Superstructure	8	4	9	6	7
Potable Water Drilling	Drilling	3	-	2	1	-
Drinking Water Drilling	Energy	1	-	-	-	-
Total		140	75	42	53	94

Bank’s 2018 Annual Activities

Works Executed with Financing from the Grants-in-aid from the General Budget and the Grants-in-aid out of the Profits of the Bank

Project to Support the Infrastructure of Municipalities (BELDES)

BELDES is a program to support the development of good quality potable water systems throughout Turkey. Under the “Municipal Infrastructure Support (BELDES) Project” which was launched pursuant to High Planning Council resolutions 2007/6 dated 1 March 2007 and 2007/49 dated 22 June 2007, Iller Bank prepares projects for, and organizes the construction of, potable water systems in municipalities whose populations are less than 10,000 people and which either lack potable water systems or whose systems are inadequate. These projects are financed by grants allocated from the General Budget. Under this project, appropriations amounting in total to TRL 74,650 thousand has been allocated for transfer to Iller Bank from the General Budget for the construction of potable water systems in 69 municipalities. This consisted of TRL 33,500 thousand for 49 municipal potable water systems

in 2007 along with another TRL 41,150 thousand for 20 municipal potable water systems in 2008, the latter group of which were covered by High Planning Council resolutions 2008 /12 dated 30 April 2008 and 2008/64 dated 20 November 2008.

Total appropriations reached TRL 129,650 thousand with the additional sum of TRL 55,000 allocated in 2011.

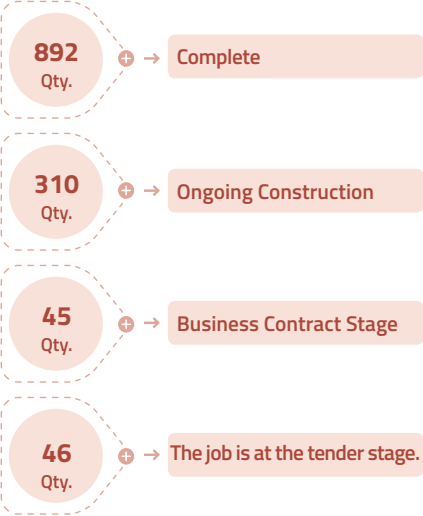
Within the scope of BELDES Project, 67 projects have been completed in previous years. The amount of expenditure made for these projects in 2018 is TRL 1.812 Thousand. The total amount of expenditure made up to date has reached TRL 129.650 Thousand.

The existing work within the scope of the project will continue with the BELDES allowance and the works within the scope of the project will be considered within the scope of SUKAP.

BELDES Projects



Under SUKAP;  
1.293 Works As Of 31.12.2018;



Water and Sewer Systems Infrastructure Project (SUKAP)

With the decision of the High Planning Council, municipalities with a population of 25.000 and under are provided with 50% of the project amount allocated from the General Budget and the remaining 50% is provided by Iller Bank to the municipality.

The Bank allocates credit to the municipalities with a population of more than 25,000 and in the annex of the YPK decision without complying with the debt stock limit in the Law No. 5393.

In addition, the projects of municipalities whose projects are not ready are primarily projected by Iller Bank.

Between 2011 and 2018, a total of TRL 3,922,854 Thousand of appropriation was transferred to the Iller Bank through the Central Government Budget Law.

During the reporting period, a total of TRL 1,437,845 Thousand expenditures have been incurred in 2018, amounting to TRL 890,202 Thousand and TRL 547,643 Thousand.

Within the scope of SUKAP, a total of TRL 8,974,182 Thousand has been allocated as TRL 3,518,458 Thousand grants and TRL 5,458,724 Thousand loans for drinking water and sewerage investments.

Bank’s 2018 Annual Activities

Sectoral Breakdown of Works Assigned to Finance with Water and Sewerage Infrastructure Project (SUKAP) (2011-2018)

	Potable Water	Waste Water	Total
Number of finished Works	315	577	892
Number of Works Under Construction	140	170	310
Number of Works Under Contract	16	29	45
Number of Works Contracted	21	25	46
Number of Works in Progress	492	801	1293
Amount of Total Appropriation	2.991.425	5.982.757	8.974.182
Amount of Loans Extended	1.859.337	3.596.387	5.455.724
Amount of Grants Extended	1.132.088	2.386.370	3.518.458
Total Disbursement in year 2018	407.820	1.030.025	1.437.845
Amount of Disbursements out of Loans in Year 2018	249.275	640.927	890.202
Amount of Disbursements out of Grants in Year 2018	158.545	389.098	547.643

Works Being Conducted With Appropriations Made From the Bank’s Profits

Pursuant to Article 13 of Law nr. 6107 governing Iller Bank Inc. , 51% of the Bank's net profit for the year is made available as grants-in-aid for financing technical and social infrastructure services in villages which are carried out by special provincial authorities; for financing the development of mapping, zoning plans, potable water, waste water, solid waste, city information system and similar urban infrastructure projects in municipalities with a population of less than 200,000 people, as well as for the financing of the construction of the said projects pertaining to municipalities with a population of less than 25,000 people.

Article 3 of the Law Amending the Tax Laws and Certain Laws and Decree Laws published in the Official Gazette dated 18 January 2019 and numbered 30659 with Bazı (3) Percentage of net profit generated by the General Assembly in accordance with the balance sheet approved by the General Assembly fifty-one uses the urban regeneration practices of local governments, map, zoning plan, infrastructure and superstructure projects and the financing of the construction works of these projects as a grant for the financing of the technical and social infrastructure services of the villages or for the financing of the

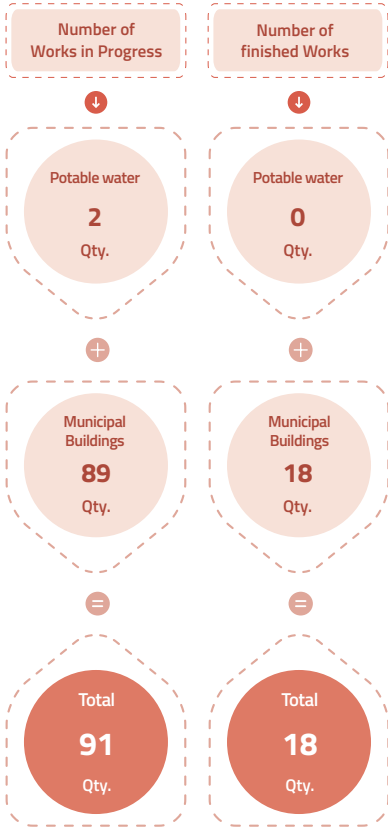
financing by the special provincial administrations. The procedures and principles regarding the implementation of this paragraph shall be regulated by the regulation to be issued by the Board of Directors.

Map, zoning plan, drinking water, wastewater, treatment plant, sea discharges, solid waste landfill, geothermal power plant, city information system, survey and project work financing 50% a credit to the municipality.

In 2017, an appropriation of TRL 492.555 thousand has been allocated for the financing of the above mentioned works including 15% income tax withholding tax. According to the “Regulation on the Benefit of Iller Bank from the Annual Profit of the Villages and Municipalities for Infrastructure Project and Construction Works landrıl, this amount is TRL 429,113 Thousand municipalities and TRL 63,432 Thousand is allocated to villages.

In 2018, 18 works were completed in the municipal buildings sector with the allowances allocated from the annual Bank profit.

Sectoral Breakdown of Construction Works with Bank Profit in 2018



Bank’s 2018 Annual Activities

56 jobs in map sector, 48 in zoning plan sector, 53 in geotechnical sector, 34 in drinking water project sector, 7 in sewerage project sector, 3 in drinking water treatment sector, 38 jobs in wastewater treatment, sea discharge and solid waste sector. A total of 257 jobs were completed.

Sectoral Breakdown of Construction Works with Bank Profit in 2018

Sector	Number of Works in Progress	Number of finished Works
Map	77	56
Zoning Plan	186	48
Geotechnical	88	53
Drinking Water Project	45	34
Sewerage Project	17	7
Water Treatment	7	3
Wastewater Treatment Sea Discharge-Solid Waste	48	38
Total	468	239

Within the scope of the Regulation on the Use of the Grant Allocated from Iller Bank’s Annual Profit in the Infrastructure Project and Construction Works of Vil-lages and Municipalities reden, In 2018, a total of TRL 51.150 Thousand was paid together with the construction and project works and the procurement of ma-terials purchased for the water needs of the municipalities, TRL 642 Thousand for construction works in the drinking water sector, TRL 1.381 Thousand in the mapping sector in project works, TRL 2.995 Thousand in the development plan se-ctor, TRL 917 Thousand in the geotechnical sector, TRL 1.572 Thousand in drinking water project sector, In the sewerage project sector, a total of TRL 7.645 Thousand loans, of which TRL 138 Thousand, was extended.

Improvement of Grant and Incentive Practices to Low Regions of Development Index

In 2018, according to the SEGE-2011 index, the Bank extended loans and grants amounting to TRL 965.433 Thousand to the provinces with the lowest level of development in the low development group.



**In Project Works;**  
56 works in the Map Sector, 48 in the Zoning Plan Sector, 53 in the Geotechnical Sector, 34 in the Drinking Water Project Sector, 7 in the Sewage Project Sector, 3 in the Drinking Water Treatment Sector, 3 in the Waste Water Treatment, Sea Discharge and 38 in the Solid Waste Sector are Completed. A total of 257 works have been completed.





## Bank's 2018 Annual Activities

### Ministry of Environment and Urbanization Ministry with Works made under the Protocols

T.C. Ministry of Environment and urbanism and Iller Bank A.S. within the framework of the "protocol for supporting infrastructure projects" signed on 8 August 2014, municipalities with a population of more than 200,000 include all kinds of projects and/or feasibility studies related to drinking water, wastewater, deep sea discharge, solid waste, rainwater facilities from infrastructure projects.

50 % of the costs of the infrastructure projects that will be conducted within the framework of the protocol will be financed (including all kinds of work increases) by from the circulating capital of the Ministry, and the remaining 50% will be financed by the grant-in-aids allocated from the Bank's annual net profit. Survey works, tender and all kinds of work and operations upon the completion of tender, project supervision, and project approval processes pertaining to the projects and/or feasibility studies for potable water, wastewater, treatment facility, marine outfall, deep sea discharge solid waste, rainwater plants will be conducted by our Bank.

#### The Protocol on Supporting the Urban Regulations of Local Administrations (KENT-DES)

T.C. Ministry of Environment and Urbanization and Iller Bank Inc. The Protocol on Supporting Urban Regulations of Local Governments regarding the environmental and infrastructure regulation works that will affect urban life positively, especially in Eastern and Southeastern Anatolia, has been signed on 21 October 2016 and a total of 59 Municipalities have been determined in accordance with the protocol and the total financing cost is TRL 95.950 Thousand (50% of the Ministry and 50% of the Bank will be covered by the Bank.)

59 municipalities within the scope of KENT-DES; A total of 109 works have been tendered, 72 of which are for road construction and 37 for park construction. The total contract value of 109 road / park construction works is 137.195 thousand, and a total of 85.761 Thousand TRL arrears have been arranged.

All the progress payments made within the scope of this protocol have been made and TRL 42.312 Thousand of TRL 85.761 Thousand has been paid by the Ministry of Environment and Urbanization and TRL 43.449 Thousand by Iller Bankası Inc. funded by.

#### WORKS ON THE 100-DAY ACTION PLAN

##### 5,000 Village Mansion Work

In the Action Table declared by the Republic of Turkey Ministry of Environment and Urbanization; within the scope of the Günlük 100-Day Execution Program, there is the activity of 00 Construction of 5.000 Village Houses to be completed in 5 years by Iller Bank, within the scope of this activity, in line with the needs of our villages, it is planned to design and construct 1,000 village multi-purpose "Village Mansions" from Iller Bank's resources since 2019.

It was requested from Governorships on 16 August 2018 that the villages of 51 provincial boundaries within the boundaries of the province were sent to our Bank by making the need and situation determinations and the confirmation of the data obtained from the Governorates was requested from our Regional Directorates. A commission has been established with the purpose of carrying out the activities to the Directorate General. Works on village mansion works are ongoing.



In this context, a total of TRL 56.951 thousand has been spent from the Ministry for 368 work and TRL 28.475 thousand from Iller Bank and TRL 273 thousand of these works have been completed and 20 projects are continuing.

## Bank's 2018 Annual Activities

3,000 Km Bike and  
3,000 Km Green Walkway,  
30 Km Eco-Friendly Street and  
60,000 M<sup>2</sup> Noise Barrier  
Support Project

T.C. Ministry of Environment and Urbanization and Iller Bank Inc. in cooperation with; Within the scope of the 100 Days Action Plan, for the creation of cities with habitable environment and identity; protocol for the construction of bicycle path, green walking path, environmentally friendly street and noise barrier for the purpose of reducing the effects of traffic pollution and noise exposure, protecting the physical and mental health, improving the quality of life and raising the awareness of environmental protection as well as contributing to the aesthetics of the city. Signed in 2018.



75 applications were made to our Bank in this scope.

25 Qty.

Green Walk  
(approx. 45 km)

3 Qty.

Eco-Friendly Street

1 Qty.

Noise Barrier

46 Qty.

Bicycle Path  
(Approx. 130 km)

Rize (Center) Municipality Cycling Road Project (9.8 km), Mediterranean (Mersin) Municipality Cycling Road Project (6.7 km), Pendik (Istanbul) Municipality Cycling Road Project (50 km), Tomarza (Kayseri) Municipality Cycling Road Project (4.4 km) approved by the commission.

Commission studies on applications are in progress.



#### Van Millet Garden Project Support Protocol

Van Province, province of Van province of Akköprü 17 island 67 which belongs to the Treasury owned by the Metropolitan Municipality of Van as an asphalt construction site used 63,819 m<sup>2</sup> area and also assigned to the General Directorate of Forestry afforestation area 17 island 72 number of parcels to ensure the project integrity Van Millet In order to determine the level of mutual responsibility and cooperation for the Project (including Bicycle Road and Hiking Road), the Ministry of Environment and Urbanization and Iller Bank Inc. Van Millet Bahçesi Project Support Protocol 8 was signed on 19 November 2018. Studies are ongoing under the protocol.



## Bank's 2018 Annual Activities

### Resource Development Activities and Urban Transformation Projects

In accordance with our Bank's Law No. 6107, the activities of our Bank have been added to "Implement or make applications with profitable real estate investment projects so as not to enter into any obligations and conditional obligations for the project resource to provide funds to the bank".

Within this scope, with the resource development activities, it is aimed to produce brand projects in order to strengthen the "İLBANK" brand in "superstructure" investments besides "infrastructure investments" in the field of activity of our Bank and thus to serve our partners more strongly. For this purpose, our Bank develops jointly profit-oriented real estate projects on its own and on the municipalities of municipalities and special provincial administrations, other public and private institutions and individual.

In this context, in accordance with the relevant legislation, olup land-based revenue sharing method ile has the qualification to be evaluated by the İller Bank also deemed appropriate by the Municipality real estate;

➤ **Purchase by bank,**

➤ **Implementing co-implementation with municipalities by using the land-based income sharing method on these,**

With the options, it is possible to offset the debts of Municipalities to İller Bank.

In addition, İller Bank also played an active role in the Urban Transformation Projects and Brand Cities Development Project realized under the Law on Transformation of Areas Under Disaster Risk. Within this scope, İller Bank transfers both the projects and half of the profit from real estate projects to the Ministry Urban Transformation Special Account for use in urban transformation projects.

**The following activities are carried out within the scope of İller Bank's resource development activities;**

**Revenue Sharing  
Tenders for Land Sale:**

In the real estates owned or in the possession of İller Bank, İller Bank prepares contracts and specifications for revenue sharing tenders and realizes contracts and executes the contract within the scope of Tender Regulation for Sale, Lease and Sale of Land.

**Projects Performed with  
Municipalities, Public and Private  
Organizations and Individuals:**

We carry out protocols with the aim of carrying out studies to develop a common real estate project on properties owned by İller Bank, Municipalities, public institutions and real persons / legal entities. Following the planning studies, the said immovables are tendered by means of revenue sharing for the sale of the land, and the obtained revenue is shared with the project stakeholders.

**Real Estate Sales:**

İller Bank carries out real estate purchase, sale, exchange, leasing and renting activities within the scope of the related legislation in order to secure funds.

**Urban Transformation Projects:**

İller Bank is in the field of application declared within the scope of the Law Concerning Transformation of Disaster Risk Areas No 6306 or in the areas declared urban transformation and development area within the scope of Article 73 of Municipality Law No 5393, the Ministry of Environment and Urbanization and / Or authorized institutions / organizations, performs the

urban transformation projects within the scope of the protocols made and makes applications within the scope of the Tender Regulation of the Sales, Leasing and Land Sale Equivalence Revenue Sharing of İller Bank.

In 2018, it was planned to use **TRL 75 million** resources for resource development activities and **TRL 468 million** expenditures were realized.

İller Bank, within which are owned and technical consulting services in exchange for the Bank on transfer as properties acquired in the projects as they deem appropriate and will see the Bank's appropriate rate and sales direct sales, is engaged in real estate investment transactions with revenue sharing and in return method.

Within this context, revenue of TRL 263.313 Thousand was obtained from sales transactions in 2018.

Within the scope of the urban transformation projects carried out with the Ministry of Environment and Urbanization, 10 million TRL has been transferred to the Bank by the Ministry in 2013 for the Ağrı Patnos Urban Transformation Project. In 2018, within the scope of Ağrı Patnos Urban Transformation Project, TRL 9.433 Thousand of expenditure has been made and the utilization of the allocated resource has been completed.

## Bank's 2018 Annual Activities

**Silopi (Şırnak) Karşıyaka neighborhood Preparation of the reserve with the Urban Renewal Project to be implemented in the construction field;**

Şırnak, Silopi district of Karşıyaka neighborhood Künzür is owned and involving the ownership of İller Bank, in 2017 the Ministry of Environment and transferred to the treasury to be allocated to the Ministry of Urbanism 302 islands 4, 5, 21 and 25. With involving parcels preparation work scope of urban transformation projects to be implemented in approximately 28.1 hectares;

Decision of the Board of Directors, the Bank has signed the contract on November 1, 2016. Area 516 is located in the residential housing consists of 3 types. Type1 54 blocks, 39 block type 2, type 3 is designed to be 42 blocks. Type 1 residential block in the 2, 4 residential block in type 2, type 3 is located in a residential block of 6 residential units. Ministry of Environmental Planning, Ministry December 2nd 2016 and 46 427 numbered instructions in accordance with the contract pertaining to these reserve areas pursuant to Article 12 application projects (architectural, structural, mechanical, electrical projects with animation-rendering) was approved on December 14, 2016.



**İzmir (Karabağlar) Declared the application to be carried out in Risky Areas**

İzmir (Karabağlar) Declared Risky Areas Related to the Application to be executed in about 101 hectares; Ministry of Environment and Urbanization Ministry with Provincial Bank Inc between the protocol was signed on December 16, 2016. 6 The contract was signed in December 2017 on business. Within the scope of work; 11334/1 parcel of 6 blocks, 4 blocks parcel 11336/1, 11339/1 total of 20 residential blocks including 10 blocks in the plot, 10 parcel 11334/1 and 11336/1 15 workplace workplace workplace were arranged in a total of 25 plots, social facilities, indoor parking lots, there are ornamental and swimming pools. Preliminary project is conditionally approved on June 5, 2017. August 3, 2017 date of the application which has been submitted to the Provincial Bank projects related to Presidential approved:

Also; "Installation of Floor Easement Deed and the Directorate for İzmir Karabağlar Disclosure Procedures of the Independent Land Registry Department" delivered replication and distribution projects to be approved were made.

On 26 November 2018, Mahal Lists and Detail Projects were approved and the work was completed.





Bank’s 2018 Annual Activities

Profile of Credits Provided out of the Equity of Iller Bank

Works Carried Out By Municipalities and Special Provincial Authorities Under The Local Government In-vestments Program

Loans on 5- to 10-year terms for various projects and facilities related to local governments’ public services which are placed in the Bank’s investment program by the Ministry of Development and loans extended since 2005 for infrastructure and superstructure investments which are included in the bank’s and in local governments’ investment programs and which are carried out by the bank and by local governments either directly or through tenders, for;

- ➔ Sewage,
- ➔ Potable water,
- ➔ Rail transportation systems,
- ➔ Road constructions,
- ➔ Highway intersections,
- ➔ Underpass-Overpass,
- ➔ Renewable Energy
- ➔ City Information System,
- ➔ Urban Transformation etc.

are used for the performance of the projects in this framework.

In year 2018, a total of TRL 8.214.555 thousand was budgeted to be offered as loans for Material, Equipment, Vehicles and other Requisites in addition to Cash Support Loan requests and the projects included in the investment programs of local governments.

94 of the construction works included in the investment program of local administrations, 344 other infrastructure, 21 sewerage, 74 municipalities and 2 solid waste sectors, 535 of them with a total of 535 work, 2 maps, 3 water projects, 4 sewage project, 3 pieces of Drinking Water Drilling, 4 Geotechnical, 2 CBS, 23 units of renewable energy, 1 wastewater treatment-sea discharge-solid waste and 2 superstructure projects including a total of 44 projects including 579 work It has been completed.

Cash Support Loans

In addition to loans for investments of Local Administrations, Iller Bank has started to use the cash support loan for; the Payments of severance and indemnity that will be paid to the retirement personnel of the local administrations since 2010, the cadre will receive more personnel and paying for other corporate debts in 2011, Local Government cash payments in 2012, and the urgent current payments of municipalities since 2015, this practice was continued in 2018.

In 2018; TRL 15.340 thousand of notice and severance pay, TRL 57.032 thousand cash, TRL 1.500 thousand current payments, total TRL 73.872 thousand. has provided cash support loans.



Loans for Materials, Equipment, Tools and Supplies and Expropriation

In order to meet the needs of all kinds of materials, equipment, tools and equipment required by the local administrations in the fulfillment of urban services, a total of TRL 842.721 Thousand of loans has been provided by Iller Bank in 2018, amounting to TRL 672.122 Thousand and TRL 169.662 Thousand for Expropriations.

In 2018, Iller Bank extended a total amount of TRL 672,122 Thousand and TRL 169,662 Thousand for Expropriations, totaling TRL 841,784 Thousand.

Bank’s 2018 Annual Activities

Short-Term Loans

No. 5779 “Loans for short-term specialized loans given to local administrations for short-term specialized loans for the shares distributed to Iller Bank within the framework of the Law on Granting of Special Provincial Administrations and Municipal Budget Tax Revenues to the municipalities and the municipalities in their investment programs.

Iller Bank ceased to extend short-term credits in 2007 as a matter of principle, save for in exceptional situations. However Iller Bank issues letters of guarantee for loans that local governments obtain from financial institutions other than the ban. When such administrations default on their installments etc., the bank, in its capacity as guarantor, is responsible for making the payments whenever the beneficiary of the letter so demands. Such payments are booked to the local governments’ accounts as “short-term loans”.

In addition, a commission fee is charged once every three months on the outstanding balances of letters of guarantee issued by the bank. These amounts are then charged to local governments’ accounts as “short-term credit”.

Medium- and Long Term Directed Loans

Loans on 5- to 10-year terms for various projects and facilities related to local governments’ public services which are placed in the Bank’s investment program by the Ministry of Development and loans extended since 2005 for infrastructure and superstructure investments which are included in the bank’s and in local governments’ investment programs and which are carried out by the bank and by local governments either directly or through tenders, for; sewage, potable water, rail transportation systems, road constructions, highway intersections, underpass-overpass, urban information system, urban transformation etc. are used for the performance of the projects in this framework.

Non-cash Loans

As per “The Law on the Payment of Shares to Special Provincial Administrations and Municipalities out of the Tax Revenues of the General Budget” no. 5779, non-cash loans are extended by issuing letters of credits with reference to the estimated amounts calculated once the debt installments to the Bank and other agencies are deducted out of the shares distributed to local governments by Iller Bank.

In 2018, a total of 252 letters of guarantee were issued to local governments, 250 of which were worth TRL 1,587,690 Thousand, 1 of USD 855 Thousand and 1 of Euro 7,350 Thousand. Previous years held in letters of guarantee a letter of guarantee in the amount of one thousand Turkish lira from TRL 25.467 Thousand in the year 2018 has been returned. The commission rate applied to the letters of guarantee was determined as 2% with the decision of the Board of Directors of the Bank of Provinces No. 10/271 dated April 15, 2015;

Letters of Guarantee Issued for Local Governments (Thousand TRL)

Year	Quantity	Letter Amount
2008	355	701.275
2009	465	1.428.342
2010	515	314.670
2011	501	154.820
2012	451	421.363
2013	281	327.786
2014	199	296.441
2015	142	210.502
2016	170	199.944
2017	140	269.429
2018	250	1.587.690

Letters of Foreign Currency Guarantee Provided for Local Administration

Year	Quantity	Letter Amount
2008	1	3.102.000 Euro
2009	1	75.000 US Dollar
2010	1	35.000 US Dollar
2011	25	2.635.790 US Dollar
2012	4	66.000 US Dollar
2013	-	-
2014	-	-
2015	-	-
2016	-	-
2017	-	-
2018	2	854.999,46 US Dollar 7.350.000 Euro

## Bank's 2018 Annual Activities

### Relations with International Financial Institutions

In parallel to the Bank's vision "to be an international investment bank which takes part in modern urban development and whose service quality is proven", its priority strategic objectives include intensification of existing cooperations and contacts with international financial institutions operating in its sector.

Another priority is to ensure that the Bank becomes a player outside the country. In this respect, it is aimed to establish the infrastructure required to contribute to the development of projects in countries Turkey engages in crucial bilateral cooperation efforts, making use of the experience commanded by İller Bank, as well as the services it provides.

In 2018, İller Bank continued to channel the long-term external funds which it secures under collaborations that it has developed with international financial institutions including the World Bank, the Japan International Cooperation Agency (JICA), and the European Investment Bank (EIB) to meet the investment needs of local governments.



#### World Bank Loan-Municipal Project (I)

Efforts were started in 2003 jointly with the T.C. Prime Ministry Undersecretariat of Treasury and the Ministry of Development to develop the Municipal Services Projects for utilizing the World Bank loan, as a way of securing international financing for improvements in our country's environmental infrastructure.

With this project;

- Carrying out investments needed in the areas of water, wastewater and solid waste categories
- Creating a sustainable financing mechanisms
- Strengthening of İller Banks's capabilities institutionally

Construction of water, wastewater and solid waste projects. The amount of 212,900 thousand Euro will be used for the loan. and the World Bank signed a Loan Agreement on 8 February 2006 and a Guarantee Agreement was signed between the Prime Ministry Undersecretariat of Treasury and the World Bank.

Within the framework of the project, secondary agreements totalling EUR 212.096 thousand were signed with the municipalities of Muğla (Merkez), Ödemiş (İzmir), Bergama (İzmir), Denizli (Merkez), Polatlı (Ankara), Gelibolu (Çanakkale), Kütahya (Merkez), Ilica (Manavgat-Antalya), Elbistan (Kahramanmaraş) and with the MESKI (Mersin Water and Sewage Administration) and ASAT (Antalya) authorities.

98,40 % (amounting to EUR 206.239 thousand) of the Municipal Services Project loan had been used. Loan had been closed as of 31 December 2012. However, in order to make the payments for works, deliveries and services conducted till the closing date, the project expenditures continued until 30 April 2013 and the used had been completed on the same date.

## Bank's 2018 Annual Activities

#### World Bank Loan-Municipal Services Project (II)

Negotiations among the T.R. Prime Ministry Undersecretariat of Treasury, Ministry of Development and the World Bank that were begun in January 2008 to discuss additional financing for the Municipal Services under the Country Partnership Strategy (CPS) financing program that serves as the framework for the financial and technical support which the World Bank is providing in 2008-2011 were completed.

On 29 June 2010, a loan agreement in the amount of EUR 178.200 thousand was signed between İller Bank and the World Bank within the framework of the Municipal Services Project (II) (Additional Financing). A guarantee agreement covering the loan has also been signed by the R.T. Prime Ministry Undersecretariat of Treasury and the World Bank on the same date. Secondary loan agreements were signed with the municipalities of Kayseri (Metropolitan), Denizli (Merkez), Kırşehir (Merkez) and Beypazarı (Ankara) and with the ASAT (Antalya), MESKI (Mersin) and İSKİ (Istanbul Water and Sewage Administration) authorities under the Municipal Services Project (II).

In year 2012, İSKİ (Istanbul Water and Sewage Administration) authorities terminated the secondary loan agreement with a view to paying for Akfırat (Tuzla) Waste Water Basin Tunnel, Collector and System Project from its own sources and the request in question was agreed to by the Bank. The secondary loan cancelled by İSKİ was then extended to Denizli Water and Sewage Administration (DESKİ) as of 31 December 2014.

As of 31 December 2018, 94.13% of total credit amounts (EUR 167.733 thousand) were used.

The loan has been closed as of November 30, 2016 and project expenditures will continue until March 31, 2017, in order to be able to make payments for work, deliveries and services until the closing date.



#### World Bank Sustainable Cities Project-1

In addition to water, waste water, solid waste sectors covered in previous projects financed by the World Bank, this project covers transportation, energy efficiency, and comprehensive city development zoning plans. Regarding the sustainable Cities Project, the sustainability of the three basic elements of international experience in the financial and social and environment sustainability is planned to be implemented in Turkey.

Project for Sustainable Cities "loan agreement amounting to EUR 121.200 thousand was signed on 26 December 2016 by İller Bankası A.Ş. and the World Bank, and a Guarantee Agreement was signed between the Undersecretary of Treasury and the World Bank on the same date.

In this frame, 67.450 Thousand Euros for the financing of Muğla Metropolitan Municipality General Directorate of Water and Sewerage Administration (MUSKI) and Muğla Wastewater Project, and Sub-credit agreements amounting to EUR 121.200 thousand, of which 53.750 thousand Euros for the financing of Denizli Metropolitan Municipality Water and Sewage Administration (DESKİ) General Directorate and Denizli Drinking Water, Wastewater and Stormwater Improvement Projects were signed on 28 December 2016.

As of 31 December 2018, 0,40% of the total loan amount (EUR 482 thousand) has been used. The loan amount used in the period of 01 January 2018 - 31 December 2018 is 482 Thousand Euro (0.40%).

#### World Bank Sustainable Cities Project-2

Within the scope of "Sustainable Cities Project-2", the loan agreement amounting to EUR 73.500 thousand was signed between İller Bank and the World Bank on 16 May 2018 and the guarantee agreement was signed between the Treasury of the Prime Ministry and the World Bank on 16 May 2018.

In this context, EUR 15,500 Thousand for the financing of Muğla Metropolitan Municipality Water and Sewerage Administration (MUSKI) General Directorate and Muğla Wastewater Project-2 and Antalya Metropolitan Municipality Water and Wastewater Administration (ASAT) and Antalya Sustainable Water and Wastewater Project. for the financing of the Bank, amounting to EUR 73.500 Thousand, of which EUR 58 million was signed on 17 May 2018.

#### Sustainable City Project Component A "Sustainable City Planning and management systems" Grant

Sustainability Environmental having three essential elements, in the framework of the implementation in Turkey of international experience in the financial and social sustainability, "Sustainable Cities Project on" between the European Union and the World Bank signed on March 2, 2017 25 Million of Euro Management Agreement was signed.

However, for a remaining portion of the World Bank's management fee of 7.5% (EUR 1,875 thousand), a grant agreement amounting to EUR 23,125 thousand was signed between İLBANK and the World Bank on September 28, 2017 and allocated to our Bank. Within the scope of the Sustainable City Planning and Management Systems Project, ten (10) Metropolitan Municipality, which is the final beneficiary, is planning to use this grant.

As of 31 December 2018, 0.58% of the total amount of the grant has been used. The amount of the grant used in the period of January 1, 2018 - December 31, 2018 is EUR 133 Thousand (0.58%).



## Bank's 2018 Annual Activities



### Japan International Cooperation Agency (JICA) Loan – Municipal Sewer System and Waste Water Treatment Plants Development Project

With a view to ensuring the widespread use of sewage and waste water treatment systems in Turkey and improving the water quality in the receptive environments, the "Municipal Sewer System and Waste Water Treatment Plants Development Project" Credit Agreement at an amount of 12,784,000 thousand Japanese Yen (EUR 95.865 thousand) was signed under Treasury guarantee on 22 June, 2011 by and between the Bank and Japan International Cooperation Agency (JICA), for the improvement of sewage and waste water treatment systems of medium-sized municipalities. Within the framework of the said credit agreement, 9 secondary credit agreements were signed and put into implementation.

### Japan International Cooperation Agency (JICA), Local Governments Infrastructure Development Project

Water of local governments where the Syrians under temporary protection in our country, in order to meet the demand for wastewater and solid waste projects in the sector, May 15, 2015 Japan International Cooperation Agency (JICA) and the Provincial Bank Inc 45 billion in Japanese yen (EUR 337.446 thousand) amounting Treasury guaranteed "Local Government Infrastructure Development Project" is the Loan Agreement is signed, the scope of the said project on December 30, 2015 Gaziantep Water and Sewerage Administration (GASKİ) with 11 350 million JPY, Hatay Water and Sewerage Administration (HATS) with 5,150 million JPY, Istanbul Water and Sewerage Administration (KASKİ) and 3,700 million JPY, Istanbul Water and Sewerage Administration (ASKİ) and 4,400 million JPY, with Kilis Municipality of 2,000 million JPY, Sanliurfa Water and Sewerage Administration (Suski) and 6,000 million JPY Malatya Water and Sewerage administration (MAS's) with 6,250 million JPY, with Osmaniye Municipality of 2,700 million JPY, Gaziantep Metropolitan Municipality, with 900 million JPY and signed lower credit agreements are 2,550 million JPY in the amount of Adiyaman Municipality and was put into practice.

As of 31 December 2018, total amount of TRL 10,623,493 Thousand (TRL 270,722 Thousand) has been used. The loan amount used for the period between 1 January 2018 and 31 December 2018 is TRL 1,246,919 Thousand (TRL 55,346 Thousand).

As of 31 December 2018, total amount of TRL 12,706,783 Thousand (TRL 481,402 Thousand) has been used. The loan amount used for the period between 1 January 2018 and 31 December 2018 is TRL 6.743.844 Thousand (TRL 288.602 Thousand).

Within the scope of credit; A sub-loan agreement amounting to EUR 11,500 thousand was signed with the Municipality of Burdur and EUR 6 million with the Municipality of Yerköy. As of 31 December 2018, no loan was utilized.

### European Investment Bank (EIB) Loan- Urban Infrastructure Projects

In order to further collaboration in the field of water, waste water and solid waste priority sectors within the framework of Turkey's accession to the European Union (EU), a 150 million EUR worth Loan Agreement on "Urban Infrastructure Projects" with Treasury Guarantee was signed on 28 June 2012, by and between the European Investment (EIB) and İller Bank.

Within the scope of credit; A sub-loan agreement amounting to EUR 11,500 thousand was signed with the Municipality of Burdur and EUR 6 million with the Municipality of Yerköy. As of 31 December 2018, no loan was utilized. Selection and preparation of the projects to be financed by using the EIB loan continues.

## Bank's 2018 Annual Activities

### Credits for Municipality Contribution Shares within the framework of European Union Instrument for Pre-Accession Assistance (IPA)

Municipality contribution shares amounting to approximately 9% of the investment figure for municipal environment infrastructure projects, where EU Instrument for Pre-Accession Assistance (IPA) Operational Program on Environment (2007-2013) Budget grants are used, can be paid for through İller Bank loans, should the grant recipient municipalities request so. The EU projects where municipality shares were paid through İller Bank loans, are monitored by the Headquarters and Provincial Organizations of the Bank.

In this context, the Bank's loans are utilized by relevant municipalities for Amasya Water and Waste Water Project, Diyarbakır Water and Waste Water Project, Erdemli (Mersin) Water and Waste Water Project, Dogubayazit (Ağrı) Potable Water Project, Ceyhan (Adana) Water and Waste Water Project, Manavgat (Antalya) Water and Waste Water Project, Polatlı (Ankara) Water and Waste Water Project, Nizip (Gaziantep) Water and Waste Water Project, Merzifon (Amasya) Waste Water Project, Kütahya Atıksu Water and Waste Water Project, Balıkesir Solid Waste Management Project, Bulancak (Giresun) Waste Water Project, Siverek (Sanliurfa) Waste Water Project, Akçaabat (Trabzon) Potable Water and Waste Water Project, Erçis (Van) Potable Water Construction Project, Çarsamba (Samsun) Waste Water Project, Soma (Manisa) Waste Water Project, Adiyaman Waste Water Treatment Plant Project, Seydisehir (Konya) Waste Water Treatment Plant Project, Silvan (Diyarbakır) Potable Water Project, Sorgun (Yozgat) Waste Water Treatment Plant Project, and Kahramanmaraş Waste Water Treatment Plant Project.

Within the scope of these loans; A total of TRL 128.022 Thousand of loans has been allocated by İller Bank for 22 municipal environmental infrastructure projects and as of 31 December 2018, the total loan amount used is TRL 101.617 Thousand. During the period between 1 January 2018 and 31 December 2018, TRL 1.093 Thousand loan utilization was realized.

### Financial Assistance to Refugees in Turkey (FRIT-II) Project and Related Studies

Financial Assistance to Refugees in Turkey (FRIT-II) covered (Water, Wastewater, Solid Waste, Recreation and Technical Assistance), including "Municipal Infrastructure Sector" allocated EUR 380 million in the orientation meeting held in Brussels on November 30, 2018 to it was.

On 13 November 2018, an information meeting was held with the international financial institutions that will be the intermediary for the use of this fund. The deadline for the declaration of intent for international financial institutions is 15 March 2019. In the second half of 2019, it is planned to sign the Contribution Agreement with the international financial institutions to be determined. Work on the project list continues simultaneously.

### European Investment Bank (EIB) Loan II-Urban Infrastructure Projects II

In order to finance the priority investment projects of the local governments in the urban transport, water, wastewater and solid waste sectors, to improve public health and the environment and to contribute to the implementation of the EU acquis in Turkey in the scope of Urban Transportation and Environmental Loan, a 250 million EUR worth Loan Agreement with the guarantee by Prime Ministry, Treasury Undersecretariat was signed on 6 October 2015, by and between the European Investment (EIB) and İller Bank. The selection and preparations for the projects to be financed through EIB loans is in progress.

### Islamic Development Ban Loan for Urban Transportation Projects

Within the scope of "Urban Transportation Projects", the Framework Agreement with the amount of 150 million Euros was signed between İller Bank and Islamic Development Bank on 29 August 2016 in order to provide local governments with financing of urban transportation projects and the Guarantee Agreement was signed between the Undersecretary of Treasury and the Islamic Development Bank on the same date.

In this context, a sub-financing agreement was signed on 31 August 2016 amounting to 39.588 Thousand EUR so as to finance the project "Antalya 2nd Stage Square-Airport- Expo Rail System Vehicle Purchase and Additional Construction Works".

As of 31.12.2018, 67.67% (EUR 26.790 Thousand) of the total financing amount was used in the scope of Sub-Financing Agreement signed with Antalya Metropolitan Municipality. The amount of financing used in the period between January 1, 2018 and December 31, 2018 is EUR 4,943 Thousand.

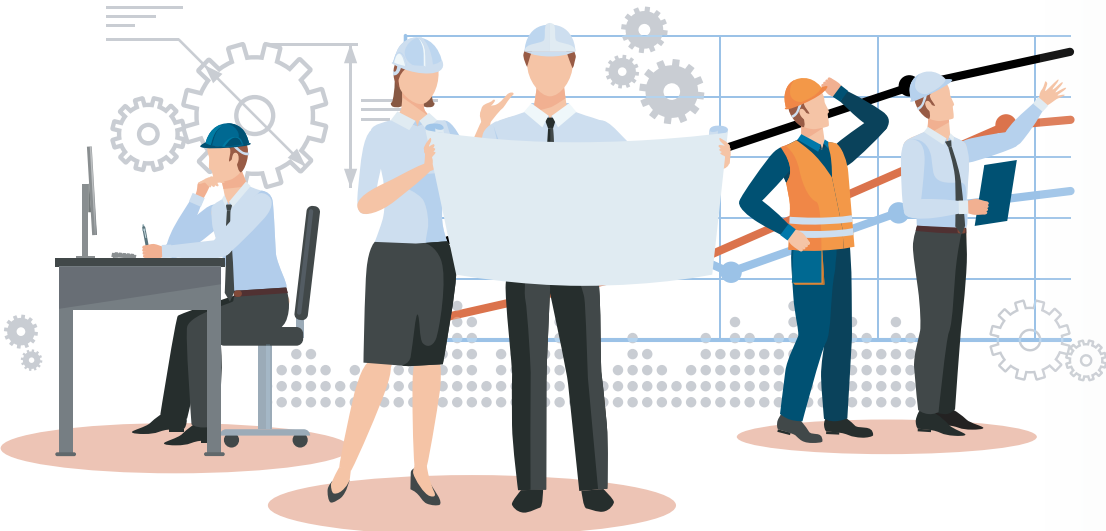


Bank’s 2018 Annual Activities

Categorical Breakdown of Works Completed in 2019

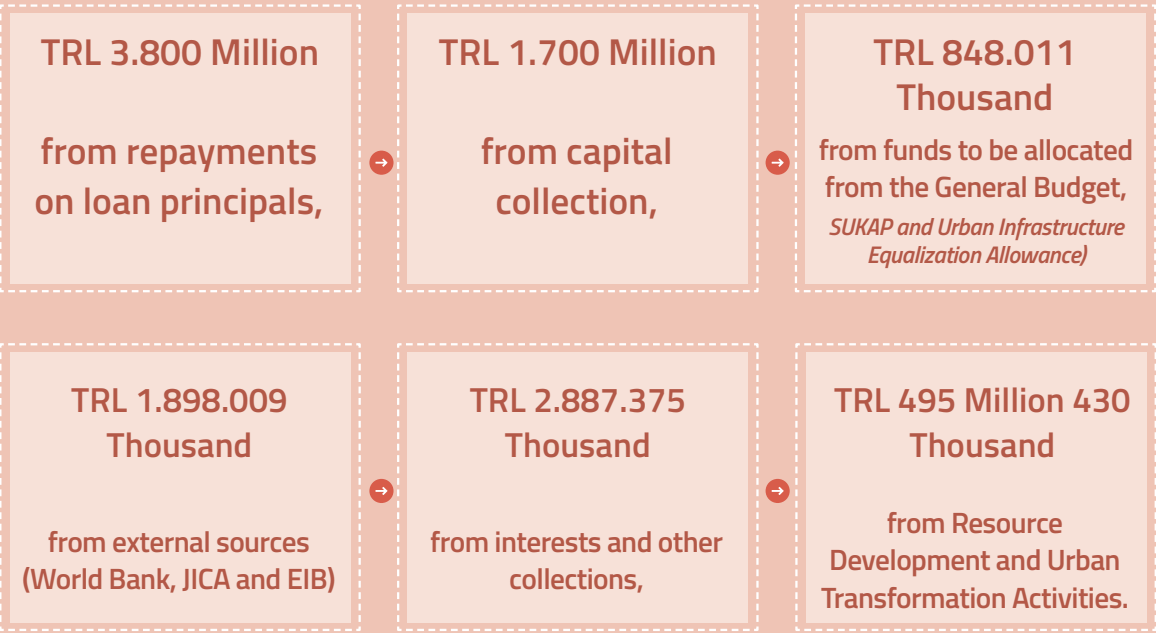


TRL 1.649.651 Thousand corresponding to 57 works will be carried out under the Bank’s investment program, whereas other works will be carried out under the investment program of municipalities and special provincial authorities.



Bank’s 2018 Annual Activities

These investments are projected to be financed as follows,



ILLER BANK INC. 2019 - SUMMARY OF INVESTMENT PROGRAM FOR 2021 (THOUSAND TRL)									
Sector	Number of Projects	Project Amount		End of 2018		2019 Investment			
				Cumulative Spending		Non-Total		Foreign Credits	Total
		Foreign Credits	Total	Foreign Credits	Total	Grant	Other		
Settlement-Urbanization	2	-	186	-	11	-	175	-	-
Energy	1	50.421	50.421	-	-	-	-	5.042	5.042
Drinking water	17	1.691.197	4.171.582	-	707.366	749.184	7.250	284.551	400.815
Sewage	26	3.354.844	8.088.199	334.127	2.867.725	551.204	19.000	586.780	642.144
Municipal Services (Solid Waste)	5	590.656	687.898	-	-	-	-	40.318	46.667
Transportation (Urban Transportation)	6	2.023.863	2.211.960	101.612	101.612	-	-	554.983	554.983
Total	57	7.710.981	15.210.246	435.739	3.676.714	1.300.388	26.425	1.471.674	1.649.651

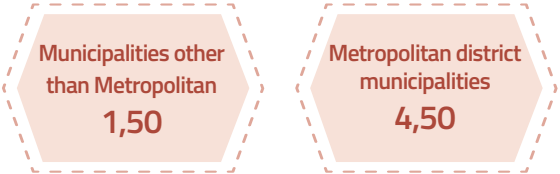
(\*) The loans included in the Total column in the loans provided by external credit institutions (JICA - EIB) are included in the VAT to be paid by the local administrations.

Bank’s 2018 Annual Activities

Statutory Shares Transferred to Local Governments

Allotments Made to Municipalities

Under Laws nr. 5779 on “Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities”, and on the Amendment of Certain Laws and Decrees with the Force ofLaw”(Lawno.5237 until 1 March 1981 and subsequently by Law no. 2380 until 15 August 2008), Iller Bank has, based on population and development index criteria, been required to distribute;



The Amount of the Shares by Years is shown in the Table below.

Municipal Shares Transferred to Iller Bank Broken Down By Year (Thousand TRL)

Years	Transferred Municipal Shares	Distributed During the Year	Carried Forward to the Next Year
1948-2002	7.790.701	7.457.351	333.350
2003	2.920.323	2.970.453	283.220
2004	4.496.119	4.237.926	541.413
2005	5.287.598	5.261.485	567.527
2006	6.247.598	6.171.950	643.174
2007	7.048.162	6.885.751	805.586
2008	8.368.934	8.331.671	842.849
2009	8.854.892	8.890.731	807.010
2010	11.271.002	10.892.290	1.185.722
2011	13.242.202	13.037.973	1.389.951
2012	14.441.742	14.253.326	1.578.367
2013	16.908.947	16.716.796	1.770.518
2014	19.518.799	19.184.212	2.105.105
2015	23.734.206	23.474.843	2.364.468
2016	26.721.739	25.821.952	3.264.255
2017	31.095.285	30.857.214	3.502.326
2018	36.635.518	36.062.135	4.075.709
Total	244.583.767	240.508.059	

In 2018, the transfer balance to the following year is the amount that is sent from the Treasury as a share in November at the end of December and will be distributed to the municipalities in accordance with the Law No. 5779 until 10 January 2019.

In 2018, TRL 143,607,48 of the total amount of TRL 36,635,518 Thousand required by the Law No. 5779 is the population differences of the local administrations which have been added to the population of the various municipalities in 2017 and converted into the municipality status.

Accruals, Remittances and Deductions to Municipalities in 2018 (Thousand TRL)

	Accrual	Transfer	Interruption
2018	36.062.135	30.936.249	5.125.886

Bank’s 2018 Annual Activities

Shares Distributed to Special Provincial Administrations

According to the Law No. 5779 on esi Share of General Budget Tax Revenues to Provincial Special Administrations and Municipalities ve transferred to Iller Bank and



According to the Amount of 0.50% of the Shares Distributed to Special Provincial Administrations According to Years, is shown in the Table below.

Amounts of Special Provincial Administration Allotments Transferred to Iller Bank Broken Down by Year (Thosuand TRL)

Yıllar	Shares of Provincial Special Administrations	Distributed During the Year	Carried Forward to the Next Year
1981 - 2002	1.464.160	1.401.935	62.225
2003	636.372	635.156	63.441
2004	853.010	815.399	101.052
2005	987.286	982.417	105.921
2006	1.172.625	1.158.583	119.963
2007	1.315.764	1.285.351	150.376
2008	1.673.120	1.642.344	181.152
2009	1.908.628	1.916.314	173.466
2010	2.423.822	2.342.414	254.874
2011	2.847.457	2.803.159	299.172
2012	3.104.434	3.064.338	339.268
2013	3.635.595	3.594.287	380.576
2014	2.100.669	2.305.820	175.425
2015	1.977.972	1.956.358	197.039
2016	2.226.821	2.151.841	272.019
2017	2.591.271	2.571.430	291.860
2018	3.052.972	3.005.190	339.642
Total	33.971.978	33.632.336	

(\*)The balance carried forward to the next year across the year 2018 represents amounts received from the Treasury as “November” allotments as of end-December. These will be apportioned among relevant Special Provincial Administrations as per the principles of Law no. 5779 on 10 January 2019.

Accrual, Remittance and Deductions to Special Administrations in 2018 (Thousand TRL)

	Accrual	Transfer	Interruption
2018	3.005.189	2.822.615	182.574



Bank’s 2018 Annual Activities

Debts Subjected to Reconciliation

Under the Provisional Article 3 of the Metropolitan Municipalities Act (Statute 5216) and the Provisional Article 5 of the Municipalities Act (Statute 5393), a reconciliation commission was set up and charged with “clearing, offsetting, and deducting” unpaid obligations owed to public agencies and organizations by metropolitan municipalities and their affiliated organizations, or by companies, in which metropolitan or county municipalities control more than a 50% capital interest. From 2004 to 2008, the commission reported such debt reconciliations for 2,464 municipalities to İller Bank.

In accordance with Article 7 of the Law No. 5779, it is notified by the relevant institutions and cuts from the shares of local governments distributed by İller Bank. These shares are transferred to the related institutions according to the Council of Ministers Decree No. 2010/238. The payer institutions, the payments made during the year and the transfer balances of 2019 are shown in the table below. In addition, in the following table, there are debts which are followed within the scope of the reconciliation pursuant to the provisional article 2 of Law No. 6552.

The payer institutions related to the debts within the scope of the reconciliation, the payments made during the year and the transfer balances of 2019 and the liabilities pursuant to the reconciliation pursuant to the provisional article 2 of the Law no. 6552.

Debts Subjected to Reconciliation

Payable to	Carried Forward to 2018	Debited in 2018	Cancelled or Paid (*)	Carried Forward to 2019
TEDAS	116.567	2.011	13.722	104.856
Social Insurance Institution (SSK)	458.661	-	52.176	406.485
Social Security Institution (State Retirement Fund) (SGK)	32.650	-	12.442	20.208
Tuberculosis Association	14.239	92	482	13.849
Provincial Directorate of Youth and Sports	3.624	32	165	3.491
Ministry of Interior Darülaceze (Alms House)	492	91	482	101
Ministry of Environment and Urbanization	57	4	22	39
Municipalities	922	-	-	922
Special Provincial Administrations	40.723	189	1.757	39.155
Metropolitan Municipalities	220.387	1.880	17.063	205.204
Affiliated Agencies	34.371	1.232	4.965	30.638
Association of Municipalities	4.588	70	220	4.438
Ministry of Finance	415.272	2.712	25.033	392.951
Undersecretariat of Treasury	170.197	4.446	23.585	151.058
Finance (Law No. 6552)	128.500	6.095	17.296	117.299
Social Insurance Institution (SSK Law No. 6552)	137.758	23.429	40.176	121.011
Social Insurance Institution (State Retirement Fund SSK Law No. 6552)	53.626	162.636	180.071	36.191
Total	1.832.634	204.919	389.657	1.647.896

Bank’s 2018 Annual Activities

Debts not Subjected to Reconciliation

The following chart shows the outstanding obligations of municipalities and special provincial authorities reported by Tax Office, Social Insurance Institution, State Retirement Fund and various agencies subject to Law no. 6183, which are required to be deducted from the allotments distributed by İller Bank to local governments under Article 7 of Law no. 5779, and paid to relevant agencies as per the Council of Ministers Decree 2010/238.

Debts not Subjected to Reconciliation (THOUSAND TRL)

Payable to	Carried Forward to 2018	Debited in 2018	Cancelled or Paid (*)	Carried Forward to 2019
Tax Offices	154.068	260.649	166.555	248.162
Tax Offices (6736-7020-7143 S.K.)	5.237.365	1.339.827	752.572	5.824.620
Social Insurance Institution (S.S.K.)	47.623	399.868	337.297	110.194
Social Security Institution (SGK) (6736-7020-7143 S.K.)	6.289.529	3.309.458	1.386.249	8.212.738
SGK (State Retirement Fund)	65.079	540.733	592.421	13.391
SGK (State Retirement Fund) 6736-7020-7143 S.K.)	2.848.934	646.487	327.089	3.168.332
Special Provincial Administrations (Real Estate Tax)	8.714	32	234	8.512
Social Assistance and Solidarity Fund	951	91	118	924
Other Institutions (Configuration)	74.659	726.853	32.539	768.973
Immovable Culture Tax Contributions	313.681	470.842	363.438	421.085
Association of Municipalities	89.655	59.076	45.496	103.235
Other Institutions	293.104	196.416	131.574	357.946
Development Agencies	257.829	193.529	67.638	383.720
Medical Institutions	3.309	873	910	3.272
Association of Municipalities of Turkey	30.772	66.042	91.940	4.874
General Lighting Expense	44.675	274.702	293.107	26.270
Total	15.759.947	8.485.478	4.589.177	19.656.248

(\*) Reasons for the increase in debt / receivable columns of the Non-Compromise and Reconciliation debts in 2018:  
- Debt updates as required by the law numbered 6736-7020-7143 announced by public institutions and organizations; refund of deductions to local governments  
- Return of the deductions made to the local authorities in accordance with the Decree of the President published in the Official Gazette dated 23.11.2018 / 30604,  
- our bank account is Turkey Union of Municipalities of the Metropolitan Municipality and the Ministry of Finance Treasury dues to be collected from the General Directorate cancellation of our registration is required,



## Bank's 2018 Annual Activities

### SUBSIDIARIES

İller Bank's equity stakes in NİĞBAŞ and Emlak Konut REIT are each less than 10% and are recognized in the "Financial assets available-for-sale" account in the books and the Financial Statements.

#### Niğbaş Niğde Concrete Industry and Trade Inc. (NİĞBAŞ)

In 1976, concrete and steel poles, concrete pipes, concrete sleepers, Flume, fiber cement and coloured tiles, asbestos cement pipe, prefabricated building elements of the manufacture, sale, transportation, and erection activities established in Niğde-Niğbaş Inc. İller bank by the decision of the board of Directors of the bank and the 6/128 of 21 February 2013 date of the shares, İller Bank's sales, Rentals, and land for the sale of floor revenue sharing money under the provisions of the procurement Regulations, Borsa İstanbul on the day of the sale of shares traded sales and sales not to be below the average sales value with regard to the conduct of operations of the General Directorate of the bank is authorized and public investment Inc. by opening an account Niğbaş Inc. shares of Bank of provinces, Borsa İstanbul was opened for circulation on 21 May 2013. The board of Directors of Bank of provinces To 21 February 2013 date 18 January 2019 date and pursuant to the decision of the headquarters of the authority 6/128 No. 6249 with Niğbaş Inc. owned by İller bank shares 503.355 pieces were sold.

#### Emlak Konut Gayrimenkul Yatırım Ortaklığı Inc. (Emlak Konut REIT)

The capital of Emlak Konut GYO located in İstanbul is TRL 3.800 Million, İller Bank's stake in the company is 0.000032152%, amounts to 60,284.

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Bank’s 2018 Annual Activities

Other Activities Carried Out By Ilbank

In the early years after Ilker Bank was set up, materials, machinery, tools, and other supplies required for the potable water and sewer systems, mapping, surveying, project development, construction, and drilling services needed by local governments had been procured by contractors.

However, in view of the gradually growing volume of work, the difficulties brought on by frequent changes in domestic and foreign trade and customs regimes, the fiscal capacities of local governments while making large-volume joint procurements, contractors’ lack of funds, and a desire to procure better-quality supplies faster and more economically, it was thought advisable for such procurements to be made by the bank.

For many years it was the practice for Ilker Bank to procure and stock the materials required for local governments’ investments and to use them to meet local governments’ needs.

In 2003, the bank began surrendering such materials directly to the facilities concerned of local governments rather than booking them as inventory first. In 2004, the bank began extending credit to local governments so that they could procure their own materials, vehicles, tools, equipment, etc. themselves. When such credit-financed supplies are to be procured, they may be purchased by local governmentsor (if it has been authorized) by the bank.

The amount of the material amounting to **TRL 841.784 Thousand**, which was delivered to the municipalities in 2018 by using loans or by making purchases, All credit materials, machinery, tools and equipment purchases by its expropriation costs.

The chart below provides information about procurements, which municipalities requested Ilker Bank to make in 2007-2018 together with details of transactions whose payments were financed on credit. (Thousand TRL)

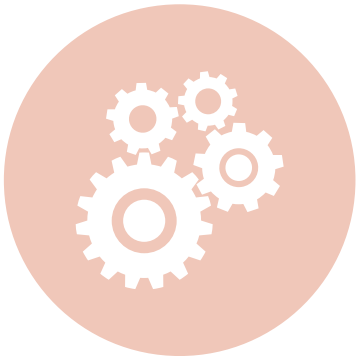
Years	Amount of Credit Extended for Heavy-Duty Equipment	Amount of Credit Extended for Service Vehicles	Amount of Credit Extended for Pipe Pumps	Amount of Credit Extended for Construction Materials	Loan Amount for Expropriation	Amount of Credit Extended for Office Equipment	Amount of Credit Extended for Other Materials	Total Amount of Credit Paid Out
2009	42.119	67.413	40.769	40.812	10.556	-	9.544	211.213
2010	83.865	78.893	13.815	72.335	98.754	151	14.309	362.122
2011	166.394	153.612	24.684	188.301	123.201	3.758	27.607	687.557
2012	133.370	178.605	12.779	241.195	207.711	2.335	40.514	816.509
2013	74.377	176.373	18.348	426.382	199.257	2.794	61.562	959.093
2014	74.377	176.373	18.348	426.382	199.257	2.794	61.562	959.093
2015	179.097	171.522	4.965	150.023	299.809	481	17.156	823.053
2016	209.034	237.305	80.915	181.412	350.070	7.681	64.550	1.130.967
2017	114.960	197.166	69.092	383.763	261.156	6.288	94.804	1.127.229
2018	39.669	92.380	18.776	484.667	169.662	225	36.405	

Bank’s 2018 Annual Activities

Ilker Bank currently holds TRL 947 thousand worth of supplies in stock to meet the needs of local governments and of the bank itself. Of this total, TRL 361 thousand consists of goods that were acquired in previous years, are being held in stock, and will be dispensed to municipalities in the years ahead as they need them, whereas TRL 511 thousand of it consists of stationery, computer consumables and workshop materials which are in stock for meeting the Ilker Bank’s needs. The following chart shows a breakdown of inventory holdings.

Inventory Holdings (Thousand TRL)

Type of Material	Amount
Materials in Stock	361
PVC Pipes	361
Total	74
Other Materials in Stock	13
Drilling Materials	499
Stock Materials in Warehouse	586
Total	947
Total Inventory Holdings	1.765



Village Allotments

Within the framework of article 19 of the abrogated Law nr. 4759, and article 13, paragraph 3 of the Law nr. 6107 on Ilker Bank, a total of TRL 835.050 thousand in grants were allocated as of end of 2017, out of Ilker Bank’s profits as Village Share, for the execution of technical infrastructure works such as mapping, zoning planning, potab-lewater well drilling, water draw structures, transmission lines, tank and grid, potable water treatment plant, waste water grid and waste water treatment plant, landfill for solid waste, solid waste transportation, all kinds of village roads, agricultural irrigation, and social infrastructure services such as education, health, cultural and administrative buildings, parks, playgrounds, green spaces and such, to cover survey project design service procurement, construction, tools and equipment purchases, with a view to helping villages develop by increasing their revenues. Pursuant to Article 13, paragraph 3 of Law no.6107 governing Ilker Bankası Inc., which entered into force on 08 February, 2011, “51% of the Bank’s net profit for the 2017 year is made available as grants-inaid for financing technical and social infrastructure services in villages which

are carried out by special provincial authorities; In this respect, Ilker Bank allocated TRL 96.643 thousand including income withholding tax cash for use in projects in villages of its profits for the 2016 and 2017 year.

In 2018, TRL 33.775 thousand was extended as grants, representing an amount including the carry-over shares from previous years; TRL 106.473 thousand, on the other hand, was carried over to year 2019.

(By the Law No. 7161) 51% of the annual profit per year according to the 13th of the proj Ilker Bank on Joint Stock Company in Law No. 6107, urban regeneration practices of local governments, map, zoning plan, infrastructure and superstructure projects and financing of the construction works of these projects, getiril Ilker Bank Inc. will not be allowed to share the share of the village in accordance with the ve Regulation on the Eligibility of Ilker Bank’s Annual Profit kis accepted by the Bank’s Board of Directors in accordance with the provisions of the pay Regulation on the financing of the technical and social infrastructure services of the villages carried out by special provincial administrations.

In 2018, TRL 33.775 thousand was extended as grants, representing an amount including the carry-over shares from previous years; TRL 106.473 thousand, on the other hand, was carried over to year 2019.

## Bank's 2018 Annual Activities

### Aid and Grants

In year 2018, Bank provided in grants-and-aids in accordance with the regulations as per Banking Law no. 5411 and Tax Laws:

- TRL 34.111 Thousand of aid and donation has been made for the infrastructure needs of the local administrations and for the needs of the schools and other public institutions and institutions which are affiliated to the Ministry of National Education.

### Elektronik Fon Transferi İşlemleri

In order to increase the productivity of its resources while also lowering its funding costs, İller Bank makes extensive use of electronic funds transfers (EFT) in the conduct of its banking business and transactions. By making effective use of modern technology at its own EFT center, local governments' shares, progress entitlement so wed to contractors under lending agreements to which the bank is a party, and all disbursements related to the bank's current expenditures are made within one hour directly to the recipients' accounts in line with their instructions and without the involvement of any other intermediary bank whatsoever.

In year 2018, İller Bank EFT Center sent out 68.832 transfers worth a total of TRL 190.091 thousand to banks and financial institutions while processing 14.714 incoming transfers whose combined value amounted to TRL 190.119 thousand.

### Treasury Management

İller Bank, the Board of Directors with the decision no. 35/968 dated 16 November 2017 and pursuant to paragraph 4 of Article 60 of the Banking Law No. 5411 and the Public Treasury General Communiqué published in the Official Gazette dated 28 February 2018 dated 30346 Funds can be accepted from our administrations, municipalities and borrowers.

In 2018, TRL 5.570.986 Thousand of funds were collected from our shareholders. TRL 4.891.934 Thousand of this fund has been paid and TRL 679.051 Thousand has been transferred to the year 2019. TRL 102.217 Thousand of interest was paid to İller Bank partners and prospects regarding these transactions.

In the year 2018, interest income amounting to TRL 157.055 Thousand has been obtained from valuing the bank liquidity in the inter-bank money markets. However, borrowing from the interbank money market to meet the Bank's short term cash needs TRL 88.297 Thousand for the result. interest expense, and the amount of interest income was TRL 68.758 Thousand from Treasury transactions.

### Training Activities

İller Bank pays particular attention to training activities for human resources. Courses and seminars are organized in the country to increase competencies and knowledge of the Bank personnel and the personnel are ensured to participate in the courses and seminars at home and abroad. A total of 631 personnel were provided training by İller Bank in 2018.

### Insurance

İller Bank is an A group agent for Groupama Sigorta Inc. and Güven Sigorta Inc. insurance firms. In that capacity it negotiates insurance coverage for installations, vehicles, materials, and buildings belonging to local governments, bank personnel, and other individuals and organizations. In year 2018, the bank issued 3561 policies and earned TRL 546 thousand as commission income.



## Bank's 2018 Annual Activities

### Kalite Yönetim Sistemi

As a result of the studies related to the Quality Management System, İller Bank passed the TS EN ISO 9001: 2008 Quality Management System Certificate from the Turkish Standards Institution (TSE) on 3 December 2013 for the first time to implement the quality management system. Surveillance audits were conducted by TSE in 2014 and 2015. In 2016, Document Renewal and Change of Address was made and the Quality Management System certificate of İller Bankası was renewed by TSE on November 15, 2016.

The International Organization for Standardization (ISO) has completed its work on 15 September 2015 and has published the ISO 9001: 2015 version and made the transition to version 2015 mandatory. Transition studies for the ISO 9001: 2015 version were completed at the İller Bank and the 1st Surveillance and Transition Audit was carried out between 16-19 January 2018 by TSE officials.

TSE authorities have approved the 2018 version of İller Bank employees and provided ISO 9001: 2015 Quality Management System Certificate to İller Bank.

As a management system approach, İller Bank applies risk based process management within the scope of TS EN ISO 9001: 2015. In line with this approach, the processes and procedures of the Quality Management System have been reviewed and the processes have been redefined to ensure that İller Bank adapts to the process-based business flow diagrams. With the change of processes, necessary revisions were made in İlleri Quality Manual. And "Risk and Opportunity Evaluation Procedure m was prepared.

TSE authorities carried out the II. Supervision Inspection on January 15-17, 2019 to verify the compliance, continuity and continuity of the İller Bank Quality Management System with the requirements of TS EN ISO 9001: 2015 standard.

TSE authorities carried out the II. Supervision Inspection on January 15-17, 2019 to verify the compliance, continuity and continuity of the İller Bank Quality Management System with the requirements of TS EN ISO 9001: 2015 standard.

### Banking

İller Bank is a development and investment bank whose activities are governed by article 77 of the Banking Law (no.5411). Within the framework of Law no. 6107 governing İller Bankası AS and of the "İller Bank Articles of Incorporation and Lending Regulations" issued pursuant to that law, the bank extends short-, medium-, and long-term credit to local governments while also providing them with non-cash credit.

Pursuant to Article 60 (4) of the Banking Law and the amendment of the Public Treasury General Communiqué published in the Official Gazette dated 28 February 2018 and numbered 30346, the Bank provides funds from special provincial administrations, municipalities and borrowers.





## Bank's 2018 Annual Activities

### Research-Development Activities for New Services and Operations

Pursuant to its governing law, Iller Bank performs project development, offers consultancy services and secures credit-financing for the projects for the infrastructure and superstructure investments needed by local governments. The bank keeps a close eye on advancing technology and the products used in Turkey and abroad, in parallel with the services it renders.

Within the framework of new fields of activity, work on resource development projects, urban transformation projects, Geographical Information System and Urban Information System are in progress.

*In this respect;*

#### Urban Information System:

This system aims for the association between city's geographical features, socio economical characteristics, infrastructure and superstructure, intelligent and layered maps, revenue and expenditure systems, determination of liabilities and subscriptions, creation of necessary personnel, computer hardware and software infrastructures, turning system into a living and continuously updated project, ensuring full coordination of data collection, providing information and knowledge generation for more accurate and faster decision and control mechanisms. In this context, the Municipalities and local governments are provided with loans and technical facilities by Iller Bank.

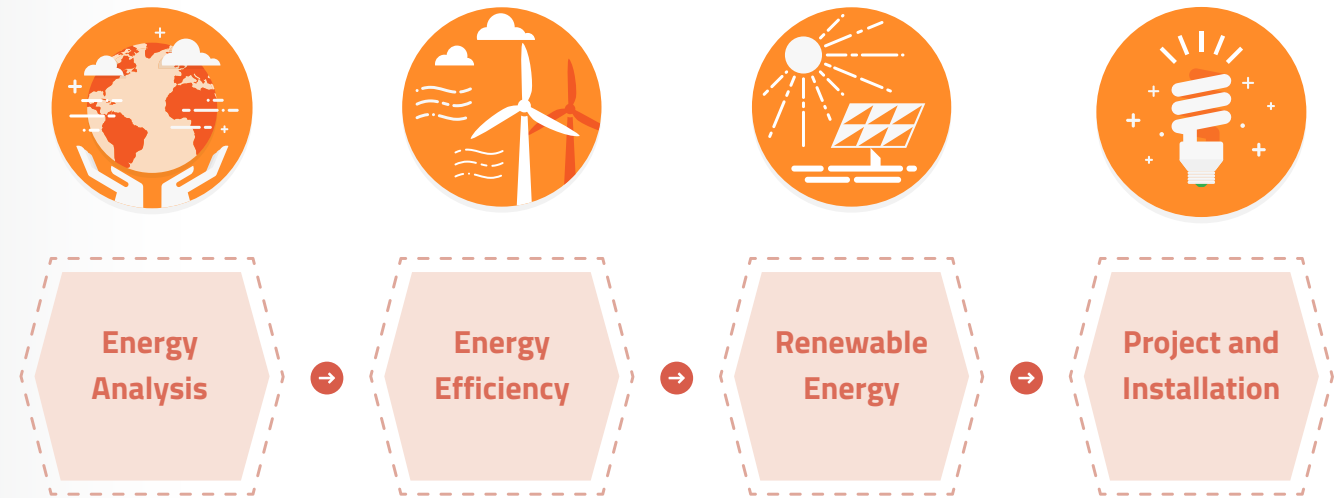
#### Renewable Energy Resources and Energy Efficiency Projects:

Renewable Energy Sources and Energy Efficiency projects in Local Administrations, where Iller Bank will be the frontrunner and operator, are vital for a country where almost all of its current deficit originated from energy imports, as energy supply security is now almost in tandem with national security. It is acted with the awareness that the initiatives of this sector are initiated from the Local Governments and that the meeting of the energy costs is no longer sustainable, it is important to be exemplary and to spread the whole country and to contribute to a more livable world on a global scale in terms of reducing carbon emissions.

Within the framework of the Integrated Energy Design program, Iller Bank has developed solutions in the area of energy production and productivity that our Local Authorities need in the light of the principles mentioned above.

The Renewable Energy Resources and Energy Efficiency projects in Local Governments, which will be the forerunner and lead of Iller Bank, are vital for a country where almost all of the current account deficit is due to energy imports.

## Bank's 2018 Annual Activities



#### In this context, free of charge conducted studies;

- Analyzes starting from field visits are done firstly by Energy Analysis to determine in which areas the energy consumption is higher (buildings, drinking water pumps, wastewater treatment plant, park garden street lighting etc.).
- After this determination, the amount of energy saving was made by preliminary studies on how the energy consumed could be reduced while service was provided and information was given to the Local Authorities in order that detailed studies should be done if necessary.
- After the Energy Efficiency studies are completed and the real energy need is determined with minimum investments and the highest earning is obtained, studies on Energy Production from Renewable Energy Sources (Solar Energy, Wind Energy, Hydraulic Energy, Geothermal Energy, Biomass-Biogas Energy, as well as heat storage and heat pumps) are started.
- A study on energy production from renewable energy sources is carried out jointly with the Local Authorities on the characteristics of the power plant (type, power, location selection, etc.) to be established for the energy consumption which is known as net and information about the legal process starting with taking the necessary permits before the work, reports on financial information such as net present value, return period of investment and information about benefits to be obtained by the power plant to be installed (energy production, reduction of carbon emissions, incomes, employment etc.) are prepared.
- Local governments are also informed that if they decide to invest in this area, they can provide support within the next stages (project, financing, bidding, inspection service, etc.) if they demand it.

As a result, we know the importance of developing healthy and livable modern cities that use clean and inexhaustible energy resources in our country at the highest level, and we build our solutions on CLEAN and TUNNELESS energy technologies.

## Management and Corporate Governance Practices

### Board of Directors



#### Ertan YETİM / Chairman of the Board

Ertan YETİM was born in 1966 in Trabzon. In 1988, he completed his undergraduate education in Karadeniz Technical University Civil Engineering Department. She completed her master degree on urban transformation in Okan University in between 2014-2017. 1988-1997 years in the private sector a civil engineer, construction contained in chief and technical officer Mr. YETİM, 1997-2004 between the years after serving as chief control kiptaş' subsidiary of the Istanbul Metropolitan Municipality, a subsidiary of TOKI from, respectively, 2004-2005 Real Estate Marketing the Directorate General of Civil company, after starting his career as an expert in TOKI in 2007, primarily the Department of the same institution, from 2005 to 2011 years in the Real Estate Housing REIT Board of Directors Vice Chairman and Executive Member, while the 2011-2018 year were found in the Board President. On 16 July 2018, İller Bank A.Ş. Mr. YETİM was appointed as a Member of the Board of Directors on 20 July 2018. He was also elected as the Chairman of the Board of Directors. He is married with two children.



#### Yusuf BÜYÜK / General Manager/Board Member

Yusuf BÜYÜK, was born in 1968 in Rize. Having graduated from Istanbul Technical University, Faculty of Civil Engineering, he got his masters in business administration from a Turkish Aeronautical Association University, Institute of Social Sciences in 2013. For a while, he worked as an engineer with the private sector. He also served as a control engineer at Rize Municipality. His career stops include the positions of technical director at the Metropolitan Municipality BUGSAŞ Inc., Vice President at Ankara Başkent Doğalgaz Dağıtım Inc., and Vice President at Metropolitan Municipality of Ankara PORTAŞ Inc. On January 15, 2013, İller Bankası Inc. started as a Head of Department. Mr. BÜYÜK was appointed as Deputy General Manager on 08 July 2016 and he has been appointed as General Manager on 13 January 2017 and he is still working in this position. He has served in the establishment and management of many non-governmental organizations.



#### Mücahit DEMİRTAŞ / Board Member

Mücahit DEMİRTAŞ, was born in 1959 in Refahiye. In 1982, he graduated from Istanbul Technical University Sakarya Engineering Faculty, Department of Civil Engineering. Between the years of 1982-2009, he acted as Sümerbank General Manager, Bursa Provincial National Education Manager and as a Manager at various positions at Istanbul Metropolitan Municipality. 2005-2009 a member of the Board of Directors, İGDAŞ between acts as the DAVİES, 2009 Ministry of environment, planning, since Istanbul Provincial Directorate, General Directorate of Construction and Deputy Undersecretary positions whether 2018 year He has been serving as Deputy Minister since June. Ministry of Environment and Urbanism No. 9687 dated 29 September 2016 and İller Bank Inc. he was appointed as a member of the board of directors and was elected as the chairman of the Board of directors in accordance with the decision of the Board of Directors dated 6 October 2016 and numbered 33/915. On 20 July 2018, he resigned from his duties as the Chairman of the Board of Directors and he still serves as a Board Member. He is also the Chairman of the Turkish World Engineers and Architects. He speaks English and Arabic.



#### Mehmet YEREBAKAN / Board Member\*

Mehmet YEREBAKAN, was born in Ardeşen in 1961. He graduated in 1984 from Karadeniz University Gümüşhane Vocational School, and in 1989 from Anadolu University, Open Education Faculty, Department of Economics. He is currently a graduate student at Real Estate Appraisal and Management Department of the Faculty of Sciences, Ankara Institute of Science. His career began as an accountant in private sector in 1988. In that track, he served as an accounting director till 1994. In 1994, he was elected as a Municipal Assembly Member in Rize Ardesen, whereupon he served as Deputy Mayor, and till 2004, the Chairman of the Budget Committee. In the period 2009-2014, he served as a Municipal Assembly Member, Deputy Mayor, and Chairman of the Zoning Committee. Furthermore, in the period 2009-2014, he served as the Chairman of the Board of Directors of Arbelsan A.S., as subsidiary of the Municipality. In 2014, he was elected a Provincial Assembly Member; in the Ordinary General Assembly of İller Bank, held on 22 May, 2014, he was elected the Board of Directors Member representing the Special Provincial Administrations. He is currently studying for a masters degree at Recep Tayyip Erdogan University. At the Ordinary General Assembly Meeting held on July 6, 2017, he was re-elected as a member of the Board of Directors of İller Bank from the representatives of the Special Provincial Administration. He was also elected as the Chairman of the Board of Directors with the Resolution 17/476 dated 26 July 2018 and the Chairman of the Audit Committee with the Resolution 17/477.

## Management and Corporate Governance Practices



#### Av. Fehmi Hüsrev KUTLU / Board Member\*

Fehmi Hüsrev KUTLU was born in 1961 in Adıyaman. He graduated from Istanbul University Faculty of Law in 1983. He worked as a lawyer between 1986-2002. Between 2002-2011. In the Grand National Assembly of Turkey Kutlu Adıyaman deputy who had made two periods in 2014, was appointed to the Municipality of Adıyaman still continues to this task. On May 22, 2014, he was elected as a member of the Board of Directors at the Ordinary General Assembly of İller Bank Inc. On 6 July 2017 he was elected as a Member of the Board of Directors at the Ordinary General Assembly of İller Bank Inc. on behalf of the Municipalities.



#### Oğuzhan YILDIZ / Board Member

1997 in Eskişehir Osmangazi University Faculty of engineering and architecture, Construction Engineering undergraduate degree, 2005 in Erciyes University, Institute of science and technology "and the main Civil Engineering Science in 2014 THK University "The main Business Science Graduate School of social sciences. After working for a construction company he had established for a while, he worked as a Project and Control Engineer, Production Implementation Manager and Head of Investment Coordination Department in the General Directorate of İller Bank. He was appointed to the Public Procurement Board in 2016. Oğuzhan Yıldız, who has many works in the design of drinking water supply and waste water infrastructure systems, was appointed to İller Bank in August 2018 and he has been elected as a member to the Audit Committee of the Bank.



#### İlker EREN / Board Member

He was born in 1966 in Erzurum Province, İspir District. Primary school in Küçük Yalı Primary School, secondary school in Bostancı Secondary School, After graduating from Kartal Industrial Vocational High School, he graduated from Istanbul University Faculty of Economics, Department of Economics. During 1989-1990, he completed his MA degree in Istanbul University, Faculty of Economics, Department of Money and Banking. Between the years of 1992-2000, he completed his Ph.D at the Department of Money and Banking at the Faculty of Economics at Istanbul University (phD). Between the years 1995-2016, he worked as the Finance and Financial Affairs Coordinator in the group companies between the first 500 companies. He is currently the Finance Manager of Beşiktaş Tersane Inc.. On August 15, 2018, İller Bank Inc. He was appointed to the Board of Directors. He is married with two children.

(\*) The term of office of Mehmet YEREBAKAN, elected as a member of the Board of Directors on behalf of the Special Provincial Administrations, and Fehmi Hüsrev KUTLU, elected as a member of the Board of Directors on behalf of Municipalities, will expire on 31 March 2019.

- Pursuant to Article 7 of the bank's governing law (no.6107), the bank's Board of Directors is composed of 7 members in total, including the General Manager. Four of the Board members are appointed by the Ministry of Environment and Urbanization, whereas two members who will represent municipalities and special provincial authorities are elected by the General Assembly of Shareholders from among two groups of nominees nominated by the Ministry of Interior from among the mayors and special provincial authority representatives that attend the General Assembly. In the meeting that immediately follows the oath-taking ceremony, the Board of Directors selects one member from among them as the chairman and one as the deputy chairman. Board members serve a term of office of three years each, and those whose terms expire may be re-appointed.
- The Board of Directors is obliged to meet at least once a month to fulfill the duties and responsibilities imposed thereupon by the governing law of İller Bank and by the İller Bank's Articles of Incorporation. The Board of Directors held 32 ordinary meetings in year 2018 and passed a total of 887 resolutions in these meetings.
- In accordance with the provision of Article 12, Paragraph 1 of Law no. 6107 on İller Bank, "Board Members may be paid monthly wages and other remuneration in amounts to be determined by the General Assembly, subject to the upper limit to be determined annually by the Higher Planning Board"; financial benefits such as per diem, bonus, or dividend shares are not granted outside the wage payments.
- The Bank has no committees such as the Credits Committee, which may be established to assist the Board of Directors and the Audit Committee.

Management and Corporate Governance Practices

Information on the Assets and Liabilities Committee

Chairman

Yusuf BÜYÜK,  
General Manager and Member of Board of Directors

Members

Selahattin ÖZSOY, Vice General Manager  
Salih YILMAZ, Vice General Manager

The Assets and Liabilities Committee was established through İller Bank Board of Directors resolution nr. 3/28 dated 19.03.2014. The committee is assigned the tasks of evaluating the Bank's finances, portfolio, credit interests, and the developments in financial and capital markets, as well as other developments at the Bank and in other banks, with a view to establishing the policies regarding the management of the Bank's assets and liabilities and related fund transactions, and making the decisions to be executed by relevant departments in order to manage the Bank's balance sheet, as well as monitoring the implementation of the decisions taken. The Assets and Liabilities Committee conducted 12 meeting in year 2018 and passed 12 resolutitons.

Audit Committee

Mehmet YEREBAKAN  
Chairman of the Audit Committee

Mr. YEREBAKAN's Resumé  
is found on page 54

Oğuzhan YILDIZ  
Audit Committee Member

Mr. YILDIZ's Resumé  
is found on page 55

İller Bank Audit Committee was formed pursuant to the Board of Directors resolution 8/92 dated 22 February 2008. This committee is charged with, and is responsible to the Board of Directors for, overseeing the effectiveness and adequacy of the bank's internal systems and ensuring that these systems and also the accounting and re- porting systems function as prescribed by laws and regulations, and for guaranteeing the integrity of the information generated by them; for the conduct of preliminary assessments leading to the Board of Directors' selection of independent auditors and for regularly monitoring the activities of such auditors as the board may select and enter into agreements with. The Audit Committeee was previously governed by the Audit Committee Operating Procedures and Principles Regulation approved by the bank's Board of Directors resolution 21/298 dated 25 June 2008; upon enforcement of the Law no. 6107 governing İller Bankası AS, the İller Bank Audit Committee Regulation approved by the Board of Directors decision 23/286 dated 26 July 2011 was abrogated; thereafter the Committee and its activities became subject to the İller Bank Audit Committee Regulation adopted through the Board of Directors resolution no. 29/520 dated 27 September, 2012.

The Audit Committee had 22 meetings in year 2018, discussing 71 matters.

Management and Corporate Governance Practices

Information On Audit Committee



Turan KONAK / Audit Board Member

He was born in 1973 in Trabzon. After completing his primary and secondary education in Trabzon, he graduated from Istanbul University, Faculty of Political Sciences, Department of Public Administration with the first degree in 1994. At the same university, he completed his master's degree in Public Administration and prepared a thesis on "supervision and Ombudsman in local administrations". He then completed his MBA program in Business Admi- nistration at Beykent University. He started his business life in 1995 in Istanbul Metropolitan Municipality under the direction of the board. After having served as assistant manager and manager in the same unit, he served as editor-in-chief and decision-making Department. Municipal councillors to the membership in addition, a subsidiary of the Istanbul Metropolitan Municipality and the inspectorate in the membership of the board of directors and has been chairman of the board of directors. He was a member of the Istanbul Provincial Human Rights Council. During this time, he has gained experience in the fields of Municipal Council and authority, tender legislation, development plans and zoning applications, electronic correspondence and digital archiving, supervision in local administrations, and attended a number of seminars and seminars. After serving as head of department and then head of admi- nistrative and financial affairs between 2016-2018, with the decision of the presidency of 2018/64 published in the Official Gazette dated 6 August 2018 and numbered 30501, the Mr. Konak has been assigned to the Gene- ral Directorate of local administrations. The Ministry of Environment and Urbanism, No. 141256 dated 10 August 2018 and İller Bank Inc. he was appointed as a member of the board of auditors. He is also an executive of various non-governmental organizations.



Fatih ÖZGÖKÇEN / Audit Board Member

Fatih ÖZGÖKÇEN was born in Konya in 1977. He completed his primary, secondary and high school education in Konya. In 2002 he graduated from Çankaya University Faculty of law. Selçuk University Faculty of Law, Department of private law. He has been working as a freelance lawyer in Konya since 2003. He has worked as legal advisor of various commercial companies, businesses and public institutions during the free advocacy period. Between 2002 and 2017, he served as the Vice President and member of the Board of directors at various associations and Kon- yaspor Football Club. He is currently a member of the Konya Protection Council of Ministry of Culture.The Ministry of Environment and Urbanism, No. 141256 dated 10 August 2018 and İller Bank Inc. she was also appointed as member of the supervisory board and is currently continuing this task. He is married and has 3 children.

- Pursuant to Article 9 of the Law no. 6107 governing İller Bankası Inc., the bank's Audit Board is formedof three mem- bers. Two members are appointed by the Ministry of Environment and Urbanization, and one member by the Ministry of Finance. Audit Board Members are required to possess the qualifications required of Board Members.
- In accordance with the provision of Article 9, Paragraph 2 of Law no. 6107 on İller Bank, "Audit Board Members shall be paid monthly wages and other remuneration in amounts to be determined by the General Assembly, subject to the upper limit to be determined annually by the Higher Planning Board for Audit Board Members", no financial benefits other than wages are paid.



## Management and Corporate Governance Practices

### Genel Müdür ve Genel Müdür Yardımcılarına İlişkin Bilgiler

#### Yusuf BÜYÜK

General Manager and Member of Board of Directors

*Mr. BÜYÜK's Resumé is found on page 54.*



#### Salih YILMAZ / General Manager Deputy

Salih YILMAZ, was born in Kemaliye in 1966. After graduating from Vefa High School, in 1988, he graduated from Istanbul University, Faculty of Economics. He worked for a while in the private sector, and in the period 1995-2007, as a Public Accountant. Mr. Yılmaz was appointed as an Auditor of Iller Bank in 2006. During his tenure at that position, he was appointed to the Board of Directors of Iller Bank through the Joint Decree dated 22 March, 2007. Thereafter he served as a Member of the Audit Committee, Chairman of the Audit Committee, Deputy Chairman of the Board of Directors, and a Consultant. Since 17 April, 2014, he continues to serve as a Vice President. He studied on Project Finance and Credit Analysis at the Banking Formation Institute of Luxembourg (IFBL). He holds Islamic Finance and Sukuk Training Certificates (from INCEIF and Capital Market Licensing Registry and Training Agency), Expert Witness Certificate, Independent Auditor License for Capital Markets, Credit Rating Expert License, Corporate Governance Rating Expert License, and Advanced Capital Market Operations License. Turkey and Middle East Public Administration Institute in the Top 52. Period for Public Diplomacy Training Program (KADEP) completed. Furthermore, he is an Independent Auditor accredited by Public Oversight, Accounting, and Audit Standard Agency.



#### Selahattin ÖZSOY / General Manager Deputy

Selahattin ÖZSOY was born in 1964 in Palu province of Elazığ. He completed his primary, secondary and high school education in Elazığ Palu. He graduated from Istanbul Technical University İ.T.Ü, Faculty of Engineering, Department of Civil Engineering in 1988. In 2015 he completed his master's degree in business administration at Okan University. He is married and father of two children. Between 1988-1989 he worked as a freelance engineer. In 1989 he began his career at İller Bank of Elazığ District Directorate as a Civil Engineer. Between 1989-1991, he has completed his military service in Ankara. At İller Bank; Between 1989 and 2008, he worked as Construction Engineer, Chief Engineer and Production - Project Branch Manager. In 2008, he was appointed as Elazığ Regional Manager. While he was working as İzmir Regional Director since 2014, he was appointed as Assistant General Manager on March 6, 2017.



#### Emrah BAYDEMİR / General Manager Deputy

Emrah BAYDEMİR was born in 1979 in Elbistan/Kahramanmaraş. He completed his high school education at Istanbul Atatürk Science High School. In 2002 he completed his undergraduate studies at Istanbul Technical University Faculty of Business Administration Engineering. Between 2002 and 2018, he worked as an office Engineer, Control Engineer, Business Development Manager, Technical Coordination Manager (World Bank Purchasing consultant) in national and international projects in various private sector companies. He served as senior manager and general manager in the energy and urban infrastructure sector in institutions that fulfill professional technical and financial consultancy services and commitment services and provide international services. Ministry of Environment and Urbanism, 26 April 2018 date and 17591 numbered with the Iller Bank A.Ş. he has been appointed as assistant general manager and is currently in charge of this position. Speaks English at an advanced level. Is married with two children.

## Management and Corporate Governance Practices



#### Nurullah ÖZTÜRK / General Manager Deputy

Nurullah ÖZTÜRK, was born in Trabzon in 1980. He graduated from Karadeniz Technical University, Faculty of Engineering and Architecture, Civil Engineering department in 2001. Between 2001-2005, he worked as Field Engineer and Department chief in private institutions. Between 2005-2018 he worked in Emlak Konut GYO Inc. he worked as Specialist, Ankara Regional Directorate and Head of Application Department. From 2018, Iller bank Inc. Mr. ÖZTÜRK was appointed as the Deputy General Manager and acting as the deputy general manager with the condition of the General Manager's Office dated 24 September 2018 and numbered 88531.



#### Volkan BEKTAŞ / General Manager Deputy

Volkan BEKTAŞ, was born in Trabzon in 1974. In 1998, he completed Mechanical Engineering at Karadeniz Technical University, Faculty of Engineering and architecture. He completed his master's degree in business administration at Eurasian University in 2013. He worked as mechanical engineer at Iller Bank Erzurum regional directorate between 1998-2001, engineer at Iller bank Trabzon Regional Directorate between 2001-2011, Technical Specialist at Iller Bank Trabzon Regional Directorate between 2011-2013, implementation manager at Trabzon Regional Directorate between 2013-2013, Regional Manager at Gaziantep Regional Directorate between 2018-2019, and regional manager at Trabzon Regional Directorate between 2018-2019. He has been appointed as assistant general manager by the general manager's office on January 18, 2019 and numbered 6247. He speaks intermediate English. He is married and has 2 children.

- *The Bank's General Manager is appointed by the Prime Minister upon nomination by the Minister of Environment and Urbanization, whereas Deputy General Managers are appointed upon nomination by the General Manager and based on the Board of Directors decision, and then approved by the Minister of Environment and Urbanization. There are no fixed terms of office for these positions.*
- *'In accordance with the provision of Article 12, Paragraph 2 of Iller Bank Law no. 6107, "Monthly wages, bonuses, other remuneration and benefits of the Bank's staff as well as terms and conditions of employment contracts shall be determined by the Board of Directors decision, upon the proposal of the General Manager. However, the monthly average of all payments, as wage, benefits, raise, compensation, appropriation or other wise, shall not exceed the upper limit to be set by the Higher Planning Board for the Bank."*

## Management and Corporate Governance Practices

### Information On Internal Systems Unit Directors



#### Yaşar OKUR / Deputy Chairman of the Supervisory Board

Yaşar OKUR, was born in Devrek (Zonguldak) in 1968. In 1992, he graduated from Ankara University, Department of Public Administration. He completed his master's degree at Kocaeli University Faculty of Economics and Administrative Sciences (Faculty of Management Sciences). He still continues his doctoral study in the stage of thesis at Kocaeli University, Institute of Social Sciences, Department of Public Administration, Major in Political Science and Public Administration. In 1996 he started as a Deputy Supervisor in the Board of Supervisors of Ziraat Bank. Until 2003, he served as a Supervisor Assistant and a Supervisor, and then in 2003 he was transferred to the Supervisor Board of İller Bank. In 2007, he became Chief Supervisor. On September 19, 2016, he was appointed a Vice Deputy Chairman of Supervisor Board and on November 24, 2016 as a Deputy Chairman of Supervisor Board. He was appointed as the Chairman of the Board of Inspectors with the decision of the Board of Directors dated April 26, 2018 and numbered 8/124, and he still continues this duty. His master thesis was published by Nobel Publishing House as "Public Audit in Turkey; Change Process and Performance Audit ". Apart from this, there are published articles in some refereed and non-refereed journals and participated in training and certification programs such as Internal Audit, IT Audit, COBIT, Management Declaration, Public Procurement Law and Application, FIDIC and its implementation. SMMMO certificate is available. He has also been authorized as an Independent Auditor by Public Oversight, Accounting and Auditing Institution. The foreign language is English and Arabic. He is married with two children. Moreover, the studies are all in progress in the scope of 150 playgrounds project in 81 Provinces signed by and between our Bank and the Ministry of Environment and Urbanization, ÇEVDES Project (Supporting Infrastructure Projects Project), Support Protocol for Urban Arrangement of Local Administrations (KENT-DES), Basin Support Protocol, and Protocol related to construction of infrastructure facilities damaged and need within the framework of the Law No. 6306 on the transformation of Area subject to Disaster risks and Protocol related to establishment of common infrastructures for Istanbul International Finance Centre (IIFC).



#### Nuran BÜYÜKÖZDEMİR / Internal Control Department Director

Nuran BÜYÜKÖZDEMİR was born in Bolu/Mengen in 1970. He received his bachelor's degree in economics from Anadolu University, Faculty of Economics in 1996. He served as an officer in the General Directorate of Social Security Institution of the Ministry of Labour and Social Security between 1989-1995. Since 1995, İller BankInc. after serving as Officer, Chief, Branch Manager, management personnel, expert and manager in the board of directors, he was appointed as the head of the Internal Control Department by the decision of the Board of Directors dated 24 May 2018 and numbered 10/230. She is married and has 1 child.



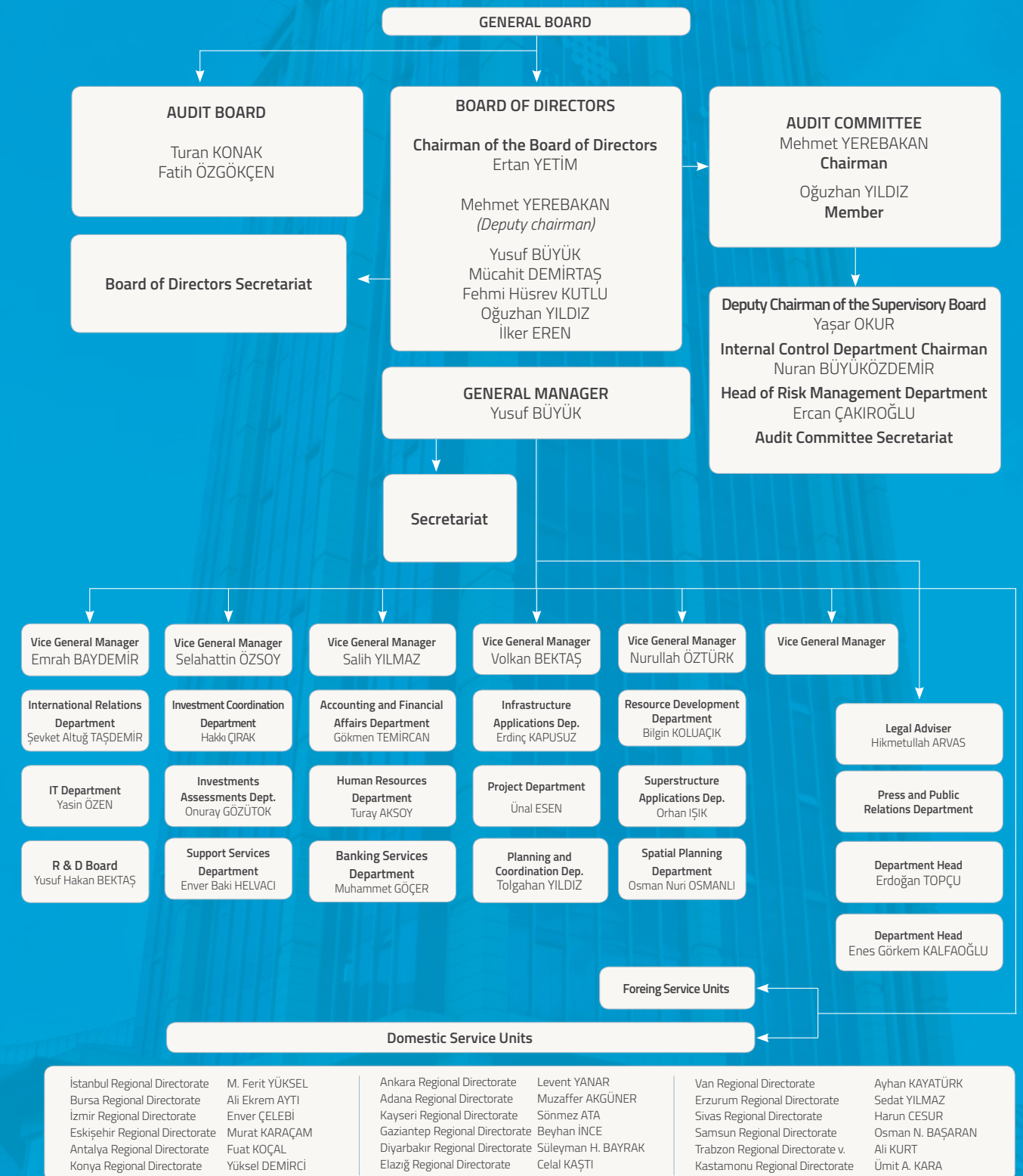
#### Ercan ÇAKIROĞLU / Risk Management Department Director

Ercan ÇAKIROĞLU, was born in Sürmene in 1974. He graduated from Ankara University School of Political Science, Department of Labor Economics and Industrial Relations. In 1996, his career began at T.C. Ziraat Bank, as a Junior Inspector under the Board of Inspectors. After service as a Junior Inspector and Inspector, he was appointed Inspector in 2004, at İller Bank Board of Inspectors. His tenure at Inspector and Chief Inspector roles at İller Bank was followed by his appointment to the post of Director of Internal Control Department through Board of Director resolution no. 9/190 dated 21 March, 2013. He was appointed the Director of Risk Management Department through the Board decision dated 17 July, 2014 nr. 17/245, and continues to serve in that role. Ercan ÇAKIROĞLU holds the Public Accountant License issued by the Turkish Association of Public Accountant and Certified Public Accountant Chambers, and the Independent Auditor License issued by the Public Oversight, Accounting and Audit Standards Agency of Turkey. He is married and father of two children.



**İLBANK**  
TURKEY'S CONSTRUCTIVE POWER

### Organizational Chart Of İller Bank



Note: Organization chart 28.02.2019 Presented as of the report date.





## Summary Board of Directors Report

### Summary Board of Directors Report

Established in 1933 under the name "Belediyeler Bankası" (Municipalities Bank) with the aim of providing service to municipalities and renamed "İller Bankası" (Provinces Bank) in 1945 so as to offer service to local governments with expanded scope of duties, authorities and responsibilities, the Bank has been reorganized as a joint stock company under "Law no. 6107 governing İller Bank Inc.", which went into force upon its publication in the Official Gazette issue 27840 dated 8 February 2011. With the reorganization, it was aimed to increase the Bank's contribution to modern structures needed for the country's urbanization.

The Bank's purposes of incorporation are defined as satisfying the financing need of special provincial authorities, municipalities, their affiliated organizations and of local administrative associations of which only these may be members; developing projects concerning locally provided common services for the people dwelling within the boundaries of such administrations; providing such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works, and performing any and all development and investment banking functions. In doing so, İller Bank fulfills its duties by providing financing under the most suitable conditions from its own resources as well as from international sources for projects that are developed in order to meet the urban needs of local governments; by acting as a consultant; by developing projects which are optimally scaled and employ the newest technology; by approving such projects prepared by municipalities or by actually carrying out all such projects on its own.

During 2018, the Bank channeled TRL 9.905.968 thousand in funds to local governments. Of this amount, TRL 8.536.070 thousand was extended as loans from the Bank's own resources, whereas the balance was covered from funds and grants-in-aid, and external sources.

***The works that carried out within the scope of the funds transferred from the General Budget and the funds allocated from the Bank profit;***

With the decisions of the Higher Planning Council numbered 2007/6 and 2007/36, within the scope of "Belediyelerin Infrastructure Support (BEL-DES) Project" , the project planning and construction of

69 municipal water supply facilities belonging to the municipalities whose population is less than 10.000 and whose municipal water supply is insufficient or inadequate, expenditure amounting for in 2018 to TRL 1.812 Thousand, the total is TRL 129.650 Thousand and 67 projects have been completed.

In the scope of the appropriations transferred by the General Budget Board for the implementation of the drinking water, sewerage, rain water and sewage treatment plants under the name of "Water and Sewerage Infrastructure Project" (SUKAP), with 50% of the grant and 50% of the İller Bank credit, the municipalities whose population is under 25.000 under the 2011/11 High Planning Council Resolutions except for the credit for the works placed in the year 2018 was made TRL 547.643 thousand expenditure.

Each year, 51% of the Bank's profits are financed by the provincial special administrations, technical and social infrastructure services of the villagers; municipalities with a population of less than 200,000 are financed to finance the construction of the municipalities with a population of less than 25,000 and with projects financed by urban infrastructure projects such as maps, zoning plans, drinking water, wastewater, solid waste, urban information system and so on. Within the framework of the Implementing Regulation on the Use of Residents and Municipalities in Infrastructure Project and Construction Works, in 2018 , TRL 51.150 Thousand grant was extended, TRL 33.775 thousand for villagers and TRL 17.375 thousand for municipalities.

***Within the scope of the studies carried out with International Finance Institutions;***

Lending stage of the credit and guarantee agreements for a total worth of EUR 391,100 thousand signed on 8 February 2006 and 29 June 2010 for use towards the infrastructure services of 15 local governments under the Municipal Services Project I-II carried out with the World Bank has been concluded, and repayment stage commenced. The lending stage of the Municipal Services Project I-II is still in progress.

In the Treasury guaranteed loan agreement signed with the World Bank within the scope of Sustainable Cities Project-I on 26 December

Summary Board of Directors Report

2016 with a value of EUR 121.200 Thousand, sub-loan agreements were signed with the municipalities that will use loans on 28 December 2016, and as of 31 December 2018, a total of 482 Thousand Euro loans were extended. Under the Sustainable Cities Project-II, the Treasury guaranteed loan agreement of EUR 73.500 Thousand was signed on 16 May 2018 and sub-loan agreements were signed on 17 May 2018 with the municipalities that will use loans.

Japan International Cooperation Agency (JICA) in our country, to promote the use of sewage and wastewater treatment systems and to improve the water quality of the receiving environment, the municipalities of medium size for the improvement of sewerage and wastewater treatment systems “Municipal Sewage Network and Improving Wastewater Treatment Plant Project” June 22 on 2011, 12.784 million Japanese Yens agreement was signed within the framework took out a new loan agreement has been signed with local governments. is continuing disbursements for the credit agreement, the credit was extended to a total of JPY 10.623 thousand as of December 31, 2018.

Japan International Cooperation Agency (JICA) Loan “Local Government Infrastructure Development Project” where the Syrians under temporary protection in our country, the local management of water, in order to meet the wastewater and demand for projects in the solid waste sector, May 15, 2015 Japan International Cooperation Agency (JICA) and our Bank 45 billion in Japanese yen amounting Treasury guaranteed “Local Government Infrastructure Development Project” loan Agreement is signed, is the sub-loan agreement with the municipalities for loan disbursements continuing signed a total of 12.707 million thousand JPY loans have been disbursed as of December 31, 2018.

Turkey’s European Union between our Bank and the European Investment Bank (EU) on the environment in the priority sectors of the Talks process; water, wastewater and solid waste in order to cooperate in the field, 28 June 2012 amounting to EUR 150 million in Treasury guaranteed “Urban Infrastructure Projects” Credit Agreement was signed. under the Loan; Burdur Municipality with 11,500 thousand euros in the loan agreement is signed lower amount has been utilized any loans as of 31/12/2018.

As of 31 December, 2018;

- Iller Bank’s total assets grew by **28,94%** from **TRL 24.988.689 thousand** to **TRL 32.220.920 thousand**.
- Iller Bank’s total lending grew by **26,23%** from **TRL 22.409.958 thousand** to **TRL 28.288.482 thousand**.
- Iller Bank’s shareholders’ equity grew by **16,03%** from **TRL 16.012.794 thousand** to **TRL 18.580.325 thousand**.

In order to further collaboration in the field of urban transportation, water, waste water, and solid waste-priority sectors within the framework of Turkey’s accession to the European Union (EU), a 250 million Euro worth Credit Agreement on “Urban Infrastructure Projects” with Treasury Guarantee was signed on 6 October, 2015, by and between the European Investment (EIB) and Iller Bank. The selection and preparations for the projects to be financed through the EIB loan is in progress.

Between our Bank and the Islamic Development Bank to provide financing to urban transportation projects of local governments, “Urban Transportation Projects” Framework Agreement in the amount of EUR 150 million was signed on August 29, 2016. Under the project, the Antalya Metropolitan Municipality’s “Antalya II. Phase square-Airport-Expo Rail Vehicle Buying and Additional Civil Works” for project financing on August 31, 2016 39.588 thousand lower Financing Agreement in the amount of EUR signed and in relation to the project in 2018 EUR 26.790 thousand euro loan utilization is realized.

Urban Transformation Project scope and other projects carried out jointly with the Bank by the Ministry;

ÇEVDES Project signed between the Ministry of Environment and Urbanization and our Bank (Infrastructure Projects Support Project), Protocol on Supporting the Urban Arrangements of Local Governments (KENT-DES), Construction of 5.000 Village Houses to be Completed in 5 Years, 3.000 km Bikes for Greener and Livable Cities 3,000 km Green Walkway, 60 km Environment Friendly Street and 60.000 m² Noise Barrier Work Support Protocol, Van Nation Garden Project Support Protocol works are continuing at full speed.

Activities with the 6107 Law No. parallel rearranged to new needs in our bank R&D activities are being developed and under the new fields of activity, Urban Information System to work alongside with the Renewable Energy Sources studies are ongoing.

Headquarters of the Bank in 2018 and 18 as a result of these activities are carried out with a total of 2533 staff including the Regional Directorate,

Summary Board of Directors Report

Profit / Loss

In accordance with Article 5/1-e of the Corporate Tax Law, TL 59.781 Thousand of the in 2018 Bank’s profit before tax amounting to TL 2.106.120 Thousand is subject to distribution after the net offsetting of deferred tax assets / liabilities amounting to TL

61.713 Thousand. The breakdown of TRL 1,664,487 Thousand of TRL 2,046,539 Thousand of trade income amounting to TRL 382.052 Thousand in accordance with the Bank’s Law and Articles of Association is shown below.

(Thousand / TRL)	Required Allotment	Statutory Deductions	Required for Distribution
5% statutory reserves	102.327	19.103	83.224
5% discretionary statutory reserves	102.327	19.103	83.224
9% dividend	184.189	34.385	149.804
30% capital share	613.961	114.615	499.346
51% share for villages’ and municipalities’ project and construction works	1.043.735	194.846	848.889
TOTAL	2.046.539	382.052	1.664.487

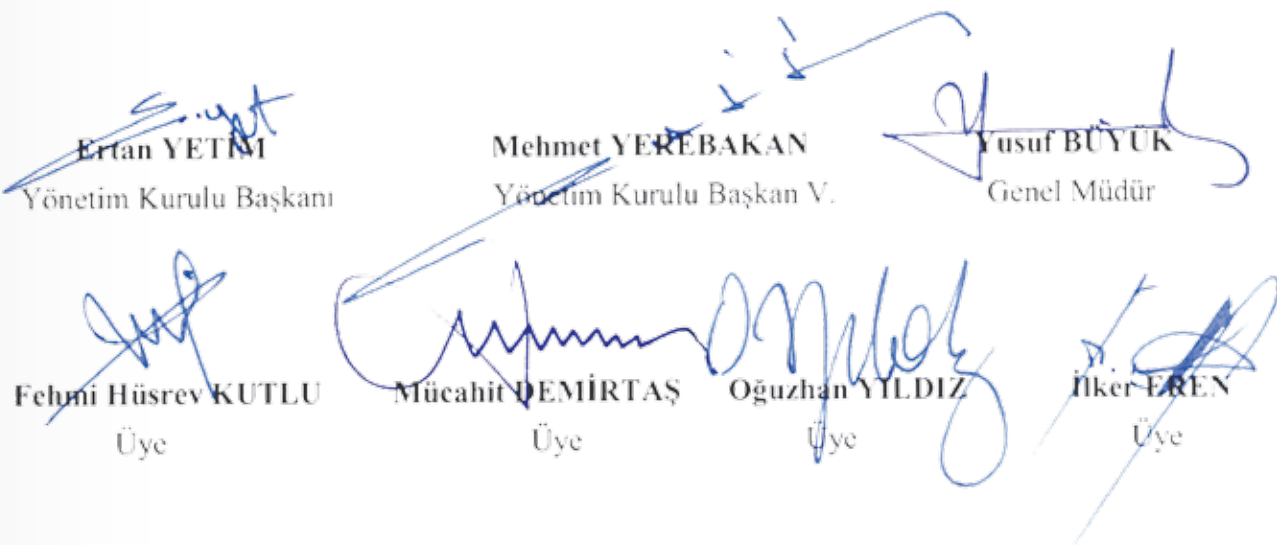
648 No. Decree with our bank added its activities “as requested by the Ministry of specific projects and makes the works with urban infrastructure projects or make” the dam “to provide resources for the Bank, project resources for any debt, and provided that they do not fall under contingent liabilities profit makes investing in real estate projects or make “in the framework of dams has started such activities in 2012, TRL 468 Thousand resources used within the scope of resource development activities in 2018, developing joint real estate projects with local governments and other public institutions and organizations to increase significantly the Bank’s income provision

for land sales with urban renewal project activities are continuing revenue-sharing activities. In year 2018, TRL 263.313 thousand was expended for resource development projects..

Iller Bank conducts its activities in accordance with the requirements of its governing law (no. 6107) and other applicable legislation. We hereby submit the independently audited financial statements and our summarized report for the fiscal year ending 31 December 2018 for your consideration, and we thank the Bank’s employees.

Sincerely,

Iller Bank Inc. Board of Directors

  
Ertan YETİM  
Yönetim Kurulu Başkanı  
Mehmet YEREBAKAN  
Yönetim Kurulu Başkan V.  
Yusuf BÜYÜK  
Genel Müdür  
Fehmi Hüseyin KUTLU  
Üye  
Mücahit DEMİRTAŞ  
Üye  
Oğuzhan YILDIZ  
Üye  
İlker EREN  
Üye



## Compliance Opinion On The Annual Report



Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.

"ANTEA refers to the network of member firms of ANTEA Alliance of independent firms, each one of which is a separate and independent legal entity."



## INDEPENDENT AUDITOR'S REPORT ON ANNUAL ACTIVITY REPORT OF THE BOARD OF DIRECTORS

To the Board of Directors of İller Bank Inc.;

### Opinion

We have audited the annual activity report of İller Bankası Anonim Şirketi ("Bank") for the accounting period ending on December 31<sup>st</sup>, 2018.

According to our opinion, the financial information included in the annual activity report of the Board of Directors and the scrutinisings of the Board of Directors about the Bank's situation, with all important aspects, are consistent with the audited financial statements and informations obtained during independent audit and reflect the truth.

### Base of the Opinion

Independent audit we made, is conducted in compliance with "Regulation About Independent Auditing of Banks" that is published by Banking Regulation and Supervision Agency ("BDDK") in the Official Gazette, 29314 numbered and Independent Auditing Standarts (IAS") as a part of Turkish Auditing Standarts, are published by Public Oversight, Accounting and Auditing Standarts Authority ("KGK"). Our responsibilities under these Standards are explained in detail in the section entitled "Responsibilities of Independent Auditors for Independent Audit of Financial Statements". We declare that we are independent from the Bank in accordance with the Code of Ethics for Independent Auditors published by the KGK and the ethical provisions contained in the related legislation about the independent audit of financial statements. Ethical Rules and other responsibilities relating to ethics within the scope of the legislation, have also been fulfilled by us. We consider that the independent auditing evidences obtained during the audit compose a satisfactory and appropriate basis for use to express opinions.

### Our Opinion in Reference to the Full Set Financial Statements

We have given a positive opinion in our April 08th, 2019 dated auditor report, about full set financial statements relating to the Bank's accounting period of 01 January – 31 December 2018.

### Responsibility of the Board of Directors for Annual Activity Report

Management of the Bank is responsible for the followings about annual activity report in according to 6102 numbered Turkish Commercial Code 's 514th and 516th articles and provisions of "Regulation on Principles and Procedures for Preparation and Publication of Banks' Annual Activity Report" that is published in November 1th, 2006 dated and 26333 numbered Official Gazette:

a) The annual activity report is prepared within the first three months following the balance sheet date and presented to the general meeting.

Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.

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Tel: 0(312) 490 61 62 (pbx) Fax: 0(312) 490 61 64 Tel: 0(312) 490 13 00 (2 Hat) Fax: 0(312) 490 13 03  
Kavaklıdere Vergi Dairesi 7340055266 - Mersis No: 0734005526600019 - Ticaret Sicil No: 48726  
rehber@rehberconsulting.com www.rehberdanismanlik.com



## Compliance Opinion On The Annual Report



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b) Annual activity report is prepared in a way that reflects the financial condition of the Bank in all aspects with the flow of activities of the Bank in a correct, complete, unequivocal, veridical and honest manner. The financial status of this report is evaluated according to the financial statements. In this report, there is also pointed clearly that the development of the Bank and the possible risks that could be met. The evaluation of the board of directors on these matters is also included in the report.

c) Annual activity report is also includes the following issues:

- Important events that are incurred after the end of the activity year in the Bank,
- Research and development works of the Bank,
- Financial benefits such as wages, premiums and bonuses paid to board members and top level managers, appropriations, travel, accommodation and representation expenses, in cash and in kind facilities, insurance and similar guarantees.

The board of directors also takes into account the secondary legislative arrangements made by the Ministry of Customs and Trade and relevant institutions while preparing the activity report.

### Responsibility of the Independent Auditor Related to Independent Auditing of Annual Activity Report

Our purpose is to issue an opinion about whether the financial statements included in the annual activity report in accordance with the provisions of the Turkish Commercial Code and the Regulation and the explanations of the Board of Directors and the Bank using the information contained in the financial statements are consistent with the financial statements of the Bank, and are reflect the truth and to prepare a report containing this opinion.

The independent audit we made, has been carried out in accordance with the "Regulation on Independent Auditing of Banks" published in the Official Gazette No. 29314, and the IAS. These standarts require that the independent audit in compliance with the ethical provisions, must be carried out by planned according to acquiring reasonable assurance about whether the financial informations in the activity report and examinations that made by the Board of Directors are reflects the facts and in keeping with financial statements and the informations obtained during the auditing.

Arslan KAYA is the cap auditor who executes and finalizes this independent audit.

Ankara, 08 April 2019

REHBER INDEPENDENT AUDIT AND  
CHARTERED ACCOUNTANTS INC.



Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.

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Financial Information and Risk Management

Human Resources Practices

These rules were changed by article 11 of "A law concerning İller Bankası Anonim Sirketi" (no. 6107), which was published in issue 27840 of the official gazette on 8 February 2011 and which contains two provisions concerning the matter. According to the first, "Duties necessitated by the Bank's services are performed by personnel who are not subject either to the State Civil Servants Law (no. 657 dated 14 July 1965) or to the provisions of other laws pertaining to contract employees." According to the second, matters related to "the hiring of the Bank's personnel, their qualifications, their appointments, their progression, their advancement, the ways in which they may be dismissed, their duties and authorities, their disciplinary principles, their obligations, their job positions, and their numbers are governed by regulations issued subject to the opinion of the State Personnel Ministry and pursuant to Board of Directors decision." (Amendment:16/05/2012-Law no. 6306/art. 21)

Comparative Human Resources Chart

Type	Year-end 2017			Year-end 2018		
	Headquarters	Regional Offices	Total	Headquarters	Regional Offices	Total
Total Contractual Administrative Personnel	648	648	648	642	648	1290
Total Contractual Technical Personnel	391	391	391	391	685	1071
Total Personnel Subject To Law No. 657 Governing Civil Cervants	2	1	3	3	2	5
Total Blue-Collar Personnel	77	110	187	73	94	167
Grand Total	1118	1321	2439	1104	1429	2533

1) Chairman and Members of the Board of Directors and Members of the Board of Auditors are not included.  
2) The staff who are on free leave are included in the table. 5449 SK 18.Md. As of 28 February 2018, 3 Civil Servants in the Development Agency were included in the tables with free leave. While working as personnel subject to Law No. 657, 1 Officer, who is considered to be on leave without pay due to union duty, was appointed as contracted personnel due to the termination of his active duty.  
3) Technical Specialist, Technical Assistant Specialist, Engineer, Architect, Technician, Technician positions

Transactions The Bank Enters Into With Members Of Its Own Risk Group

As required by İller Bank Law, the Bank's capital consists of funds provided by local governments and from other sources mandated by law. For this reason, no member of the Bank's board, nor the general manager nor any vice president holds a share in the Bank's capital. The Bank's Law does not permit the bank to extend credit to any individual or to any organization that is not a local government.

No credit is extended to members of the Board of Directors save for that which is allowed under article 50 of the Banking Law and whose amount must not exceed five times the recipient's total net monthly salary. There are no companies over which İller Bank has direct control as defined in article 49 of the Banking Law.

Activities For Which Support Services Are Outsourced

In order to provide security services at the Headquarters and Regional Directorates of the Bank, private security support services are procured within the framework of the Law no. 5188 on Private Security Services, and the Regulation issued on the basis of the said law.

Financial Information and Risk Management

Audit Board Report

To The 74st Annual General Assembly Of İller Bank

2018 activities and operations of İller Bankası Inc. has been audited in accordance with the provisions of the Bank's governing LAW no 6107 and Articles of Incorporation, the Banking Law, the Turkish Commercial Code and banking customs.

In year 2018, we took part in meetings of the Bank's Board of Directors. We reviewed the bank's books and records, and conducted cash counts frequently at random intervals, as well as a general cash office inventory at year-end along with bank personnel. We ascertained that all cash items and instruments were duly registered as required by regulations and that the year-end inventory and account reconciliations were carried out in full and in accordance with the requirements of laws and regulations. Consensus memorandums concerning this inventory were signed jointly by bank personnel and by ourselves.

The Bank's 2018 annual report and financial statements that were submitted to the General Assembly have also been reviewed, endorsed, and approved by the Bank's Board of Directors.

We checked İller Bank's financial statements dated 31 December 2018 for compliance with the general trial balance and we have ascertained that they truly reflect the Bank's activities in year 2018.

No changes occurred in the bank's shareholder structure during 2018. The Bank's paid-in capital is TRL 14.847.536 thousand, and the Bank's total shareholders' equity grew by 14,06% year- to-

year, to TRL 18.580.325 thousand. The capital adequacy ratio at year-end stood at 46,08%.

In 2018, the Bank's total assets reached TRL 32.220.920 thousand, increasing by 28,94%. The Bank's total loan portfolio, compared to the previous year has seen an increase of 26.23% to reach TRL 28.288.482 thousand.

In 2018; Pursuant to the Law No. 5779, TRL 36.062.135 Thousand to the municipalities, for Special Administrations; TRY 3.005.190 Thousand was distributed.

We submit for your approval the Bank's 2018 balance sheet and profit & loss statement (income statement), which have been drawn up in accordance with the Regulation on the Principles and Procedures for Accounting Practices and Retention of Documents published by the Banking Regulation and Supervision Agency, and with the Turkish Accounting Standards and Turkish Financial Reporting Standards and which we have examined and audited.

We would like to take this opportunity to express our thanks to the Chairman and the Members of the Board of Directors, our General Manager, and to all of the Bank's personnel who were involved in the conduct of services. We hereby submit İller Bank's 2018 annual report, balance sheet, and income statement for the consideration and approval of the esteemed delegates.

  
Fatih ÖZGÖKÇEN  
Denetim Kurulu Üyesi

  
Turan KONAK  
Denetim Kurulu Üyesi



## Financial Information and Risk Management

### Audit Committee's Assessment Of The Operation Of The Internal Control, Internal Audit, And Risk Management Systems and Its Statement Concerning Activities in Year 2018

Duties and responsibilities with respect to internal systems are carried out by the Audit Committee to assist the Board of Directors with the conduct of its auditing and supervisory activities. "Internal Control, Internal Audit, and Risk Management Activities" are organized in accordance with the provisions of the Banking Regulation and Supervision Agency's "Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures of Banks", which went into effect upon its publication in the Official Gazette issue 29057 dated 11.07.2014.

The Audit Committee met a total of 22 times in the period 01.01.2018-31.12.2018, to discuss 71 issues.

The Audit Committee held regular meetings participated by the senior management, department directors responsible for internal systems, inspectors and the auditors employed by the independent audit firm conducting the Bank's independent audit to discuss and assess the operation of internal systems and other agenda items.

Regulatory activities with the activities of the Audit Committee exercised during the period of the Bank, containing the views of remedial measures regarding the Audit Committee's annual reports to the Board of Directors has been presented.

Independence in the activities of independent audit institutions and of the adequacy of allocated resources associated with the Bank on a quarterly basis to the Board of Directors the evaluation report has been presented.

Support services taken by the Bank in relation to competence and Risk Assessment Report has been presented to the Board of Directors.

2017 of the BSD period (1 January to 31 December 2018) Governance Statement, Management Statement Report and Report Annexes, is approved and has been submitted to the Board for submission to the Independent Auditor, it was handed over to the Independent Audit authorities by the Audit Committee.

The year 2018 BSD period (January 1-December 31, 2018) for 2019 of January until the end of the Board of Directors organized which will be submitted to the Independent Audit Firm Governance Statement of is related regulations and work to be performed within the principles contained in the Communiqué made, studies by the Audit Committee scrupulously it is followed.

Information Systems and Banking Processes Audit Report for 2017 Accounting Period and Details on Findings in Control Weakness Class, Guidance Independent Audit and Chartered Accountant A.Ş. RE Information Systems and Banking Processes Audit Report (REVISE) for the Period 1 January-31 December 2017 ", Revised Financial Statements for the Year 2017 and Independent Auditor's Report and Unconsolidated Financial Statements for the Year 2018 Audit Reports have been

presented to the Board of Directors by the Audit Committee.

2017 Information Systems and Banking Processes Audit Report on the findings and prior period findings was prepared for the May / 2018 and September / 2018 period belonging to Action Plan has been submitted to the Board for approval, we need to notification obligation Banking Regulation and Supervision Agency to BADES (Independent Audit Tracking System ) was passed over.

Internal Control Department's Annual Reports, Risk Management Department's Risk Assessment Reports, Market Risk Calculation Reports, Risk Limits Monitoring Report, Credit Risk Monitoring Reports and Operational Risk Monitoring Reports prepared every 6 months were evaluated by the Audit Committee and submitted to the Board of Directors by the related Departments.

The "2018 Annual Risk Assessment" prepared by the Internal Control Department Internal Control Program "and" Internal Control Activity Schedule "Audit Committee, and the program and the Management of the related department to be approved of activity schedule Presented to the committee.

Our Bank's Units, "Organization, Duties and Authority Directive" and In their defined duties, both legislation and implementation Due to the changes that occurred as a result, the related units and reconciliations Unit Based Business Flow Schemes revised in the context of the Audit Committee Management of the related department in the context of the evaluation Presented to the committee.

The Audit Committee, prepared by the Internal Control Department, To be approved by the "Internal Control Department Control Guide" Presented to the Board of Directors by the relevant Department.

The Internal Control Department, prepared by the Internal Control Department, Presidency 2017 Annual Report "Evaluation of the Audit Committee Presented to the Board of Directors as per the relevant department Presented to the committee.

Three Monthly Activity Evaluation Reports of the Inspection Board, Presented to the Board of Directors together with the opinion of the Audit Committee And the Banking Regulation and Sent to the Supervisory Authority.

The "December 2017 Risk Matrix" prepared by the Inspection Board Risk Assessment Report "and" 2018 Annual Internal Audit Plan " And the report and plan, to be put into force Management Submitted to the approval of the Board and subject to our Notice of Obligations Sent to the Banking Regulation and Supervision Agency.

Support Services Department, which is updated by the Department and Risk Management Department presented to the Audit Committee by the Chairman, Business Continuity and Committees contained in

## Financial Information and Risk Management

the Emergency Plan, Team and Officer All Staff List in Recovery Procedure Belongs to Critical Business Processes, was presented to the Board for approval to be printed and distributed to all units.

"Assessment of Banks' Internal Systems and Internal Capital Adequacy Under the heading "Compliance Controls" of the "Regulation on the Process" Within the scope of Article 18 and our Bank's Circular no 2013/8, New product of our Bank's Head Office and Domestic Service Units And for their activities they intend to carry out, The Banking Law and other related regulations, internal policies and rules Internal Control Department for compliance with banking practices It is necessary to get opinions from the Presidency and the General Directorate As a result of the announcements made to in 2018 the Audit Committee, 1 (two) views were provided in the course.

In our Bank, the "Regulation on the Support Services of Banks" Auction for support services to be received within the scope of Besides the tender legislation to which our Bank is subject, Compliance with the provisions of the Regulation and The points that service units must respect when receiving support services The publication of our Bank's Circular and all units Information has been provided during the 2013 operating period and 2015 During the operating period, the said circular was revised and announced on January 14, 2015 Date and Circular No. 2015/3 has been published. In this context, support Risk analysis reports on service procurement, technical competence reports And Risk Management Program, The Committee noted that the main purpose of this report is to Within the framework of the Regulation on Support Service Centers Our evaluations are made by our Bank related service units It is reported.

The "Support Services Risk Management Program hazırlanan prepared by the Risk Management Department was reviewed and discussed by our Committee the program was submitted to the Board of Directors for approval and, if decided by the Board of Directors, the appointment of the Risk Management Department to inform the Senior Management and related Service Units was submitted to the Board of Directors.

In accordance with the decision of the Asset-Liability Committee submitted to the Committee by the Risk Management Department, the Bank's future cash projection estimates prepared for the 12-month period were submitted to the Board of Directors by the Risk Management Department to contribute to the decision-making processes of the Board of Directors.

Our bank is responsible to the Audit Committee As a result of the reporting period;

9 Risk Analysis Reports by the Risk Management Department Assessments made by the Audit Committee Risk analysis reports "mentioned in the In the case of Support Service Establishment and Regional Directorates / Taking into account the activities to be carried out by the Departments and taking risk-reducing measures, the date of 2015/3 dated 14.01.2015 "Our Bank's Circular" and "Support Services for Banks" Regulation on the Regulation " Service units.

In accordance with the relevant regulations by the Audit Committee

Services under support services as a result of evaluations 10 views were given for purchases and the evaluations Service units and the Office of Support Services.

### Board Of Inspectors

The Board of Inspectors conducts inspections, examinations, reviews and investigations concerning any and all of the Bank's activities and transactions; formulates necessary proposals to better realize the Bank's objectives and to ensure operation in accordance with the legislations, plans, projects and programs. It is also responsible for conducting reviews in all aspects regarding the Bank's affairs and transactions so that activities are carried out in a better and coordinated fashion and in higher quality. In addition, the Board of Inspectors brings proposals regarding failing or conflicting aspects of the Bank regulations, and evaluates the effectiveness and adequacy of the Bank's internal control system and risk management systems.

Board of Inspectors; The Internal Audit and Internal Capital Systems of the Banks issued by the BRSA with a staff of 40 people, including 1 Chairman of the Board of Inspectors, 2 Vice Chairman of the Board, 16 Chief Inspector, 14 Inspector, 1 Office Manager, 1 Senior Expert, 3 in accordance with the Regulation on the Adequacy Assessment Process and our Bank's Board of Inspectors. All of the Bank's units are inspected every year in line with the Internal Audit Plan. General inspections were completed at all Regional Offices within the frame of the 2018 Internal Audit Plan. It was ensured that necessary instructions were issued with respect to crucial matters according to the results of general inspections conducted by Regional Offices.

Committee of inspection; It examines important changes within the Bank and informs the Senior Management about the issues to be followed. In this way, it contributes to the decision-making process. In 2017, 15 (fifteen) investigations / investigations were transferred and in 2018, 19 (nineteen) new investigations / investigations were initiated. As of the reporting period of 2018, 27 (twenty seven) Investigations / Investigations have been finalized and 7 (seven) Investigations / Investigations are ongoing.

### Internal Control

Internal Control activities are organized effectively within the framework of the Banking Law no. 5411 and BRSA "Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures of Banks".

The Internal Control Department is staffed by a total of 38 people, 20 of which are personnel including 1 Department Director, 1 Senior Associate, 3 Directors, 1 Lawyer, 6 Technical Associates, 7 Associates and 1 Clerk, accompanied by 1 internal control staff for each of the regional directorates, appointed to carry out internal control activities, and aims to ensure the protection of the Bank's assets, execution of activities in compliance with the legislation, regulatory arrangements, the Bank's internal policies, strategies and objectives, and guaranteeing secure establishment of the accounting and recording system, as well as of



## Financial Information and Risk Management

the financial reporting system, and the efficiency and effectiveness of operations.

With a view to serving these objectives, the execution of bank's operations at the Head quarters and Domestic Service Units, in accordance with applicable standards, and the provisions of regulations and guidelines is reported on a monthly basis, with reference to the "Standard Control Form and Notes", by operations staff specified as internal control officer, as well as the internal control staff, in line with the sampling methodology. The reports thus drawn up are reviewed by Internal Control staff, and submitted to the Audit Committee, Board of Directors, and Senior Management as monthly activity reports.

Aiming to carry out the activities in a healthier manner, control points have been revised and existing control points were re- viewed in view of the determinations, opinions and feedback of the process owners carrying out the activities, in particular.

The Control Objectives for Information and Related Technology (COBIT) based Information Systems Control Objectives were set up for use in the internal control activities of the Information Technologies Department. These were finalized through the self-assessment meetings between the relevant Department officials and the Internal Control Department staff, and were duly put into use as of year 2014. New control objectives have been created, whose controls have commenced. The Information Technologies Department's internal control activities carried out with reference to the control objectives based on COBIT are executed monthly, quarterly, six monthly and annually by the Internal Control Department personnel.

"Year 2018 Risk Assessment and Internal Control Program" has been prepared and adopted by the Board on 11 January 2018 and decision No. 3/45. "2018 Year of the Internal Control Program" in accordance with the internal control activities relating to Headquarters Service Units by the Internal Control Department in April 2018, August 2018 and including December 2018 control period, May 2018, September 2018 and is scheduled to be held in January 2019 month, in this context, Services Unit of the Directorate General of internal control activities in the month of May 2018 to April 2018 for the control period, the control activities related to the period August 2018 check was carried out by the internal control staff in the month of September 2018.

The internal control activities related to the period December 2017 Internal Control Department in the month of January 2018 will be held in the Presidency appointed internal control staff by the Directorate General Services Unit. Headquarters Service Units in internal control staff of the term controller is not appointed, two directors appointed as Standard Control Points Responsible Staff in the unit (administrative, technical) standards by belonging to the Unit Control Points and internal control activities over contained within checkpoints are performed. Domestic Services Unit in the Presidency orders assigned to an internal control staff, again with Standard Control Point two directors appointed as Staff Officer (administrative, technical) by monthly periods if performed their allotted reporting is out of control points Internal Control Department are submitted to the Presidency. Headquarters and

reports from Domestic Service Unit examined by the Internal Control Department staff, after being consolidated to the Audit Committee, the Board of Directors and are presented in the form of monthly activity reports to Senior Management.

Internal Control Department, should the basic responsibility of the compliance function; In order to make the changes needed in the process due to changes in legal regulations and ensure informed the relevant departments. changes in the legislation if deemed necessary by the Internal Control Department and is also sent in writing to the relevant unit.

Also, for Headquarters and domestic activities planned to be carried out with new products and processes of the service unit before receiving approval of the Board, 5411 Act, other relevant regulations, in compliance matters to the bank's internal policies and banking practices Internal Control Department to ensure receiving the opinion of the Presidency, be informed of all the units in order 2013/8 dated circular is published, evaluated by future vision demands Presidency staff for the activities they plan to perform with new products and jobs of the unit, Risk Management, adding the opinion of the Chairman of the Department, the Audit Committee of channels are transmitted to the unit related. Within this scope, one opinion was given regarding the activities planned by the Department of International Relations in 2018.

### Risk Management

Risk Management activities are organized, taking into account the exceptions for the Development and Investment Banks specified in the Banking Law no .5411 and exemptions specified in the Banking Law no. 6107, on the basis of regulations, communiqué, manual and other legislative provisions issued by BRSA for the execution of Banking Law no. 5411, and other legislative provisions, and the provisions of this regulation, in accordance with internal legislation provisions issued by the Board of Directors.

Risk Management Department, 1 Head of Department, 3 Director, 7 Expert 2 Technical Specialist, 1 Management Personnel, 1 office with a staff of 15 people including staff, to design the risk management system and implement, to identify the risks faced by the Bank, to measure, analyze, monitor and report on, the controllable and uncontrollable make warnings in order to reduce risks, the design of a basic tool that risk measurement models in the risk management process, selection, implementation, and to participate in the process of granting preliminary approval, models, reviewing on a regular basis, scenario analyze and make changes by performing retrospective testing.

In accordance with the provisions of paragraph 3 of Article 45 of the Yönetmelik Regulation on Internal Systems and Internal Capital Adequacy Assessment of Banks tarafından by the Risk Management Department, "Risk Assessment Report", "Market Risk Calculation Report", "Risk Limits Monitoring Report her The "Credit Risk Monitoring Report hazırlanan, which is prepared monthly in accordance with Article 23 (i) of the Risk Management Department in the Bank's Organization Duties and Authorities Directive, is submitted to the Board of Directors,

## Financial Information and Risk Management

Senior Management and the Departments responsible for the formation and monitoring of risk.

The Risk Assessment Report covers the Bank's financial structure, capital, shareholders' equity adequacy, quality of assets and resources, credit operations carried out in accordance with the functional organization, revenue-expense equilibrium and profitability, fund management, liquidity, sensitivity to market risks, as well as other risks the bank may incur in its primary fields of activity, and relevant statements.

The Market Risk Estimation Report analyzes the impact the changes in the markets would have on the Bank's portfolio, as well as reviews the market risks which may affect the Bank, the results of the market risk estimations, and the impact these results would have on the balance sheet items.

The Risk Limits Monitoring Report provides over sight regarding the limits and early warning limits set in the "Risk and Authority Limits Implementation Procedures" of the Bank.

Credit Risk Analysis Report; return of the Bank disbursed credit risks, whether the breach in the overall limit set by the Bank's credit policy and risk concentration is analyzed.

Published by BRSA "Guidelines on Operational Risk Management" in the 46th article of the necessary Presidency six-month period in the "Operational Risk Monitoring Report" prepared the Board are presented to and sent to information Data Processing Department and Senior Management with the aim to obtain the Presidency.

With the aim of providing access by Senior Management to the reports issued by the Risk Management Department, a module was created within Bank Management Information Systems, which all reports prepared since January 2013 were stored within.

The standard method is applied for the estimation and reporting of the market risk. Furthermore, within the framework of internal models, RMD Analyses, Parametric Method, Historical Simulation Method, Monte Carlo Simulation Method, Stress Testing & Scenario Analyses, Limit System (Triple Limit) are also used, and the findings are reported to the Senior Management on a monthly basis, since May 2012. Furthermore, in order to provide a more effective analysis regarding the risk assessment, Interest Sensitive GAP Analysis and RAROC Analyses are also submitted to the Senior Management on a monthly basis, through the "Market Risk Estimation Report and Risk Assessment Report".

The Risk Management Department staff reviews the Bank's trading portfolio on a daily basis. Reports detailing the valuation results, limit

utilization levels and the total risk position, as well as the Back testing report run daily in order to verify the accuracy of the model employed to estimate the Exposed Value (RMD) in the Market Risk report, are submitted daily to the Risk Management Department Director, whereas the Marginal RMD and Incremental RMD estimation reports are submitted on a weekly basis.

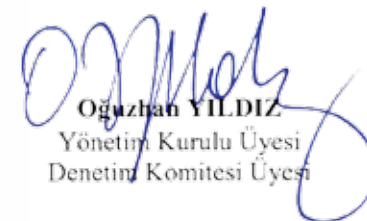
Reporting required by BRSA under Basel II; FR400AS: From Banking Account Interest Rate Risk Standard Ratio Notification Table, KR520AS: Credit Risk Standardized Approach-Kra Simple Method, OR500YS: Operational Risk Analysis, OZ530 AS: Equity Analysis Form, SY520AS: Capital Adequacy Analysis Form arranged to be forwarded to the BRSA out BVTs for Accounting and Financial Affairs Directorate and sent to Financial Reporting. BRSA dated 18.04.2016 sent by the Banks Association of Turkey and 49960598-201.01-text reference to PR500AS No. E.5903, the preparation of PR502AS and PR504AS forms have been suspended until further notice.

The Bank was exempted, as a response to the written request for exemption filed with BRSA, from the obligations regarding the Stress Testing and Internal Capital Adequacy Evaluation Procedure (ISEDES) reporting it has before the BRSA as per articles 43 and 48 of the Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures, applicable at the end of the year.

The Risk Analysis Report of the Head Office and Regional Directorates is prepared and sent to the Audit Committee in accordance with the written request received from the Audit Committee in accordance with the Regulation Regarding Banks' Receiving Support Services by the Risk Management Department and Circular No: 2015/3 of 14 January 2015.

The "Asset and Liabilities Committee" was established through a Board of Directors resolution, in order to establish the policies regarding the management of the Bank's assets and liabilities, as well as relevant fund transfers, by taking into account the Bank's finances, portfolio, as well as the developments concerning the loan interest rates, and in capital and financial markets, as well as the developments concerning the Bank and other Banks, and also to take the decisions to be implemented by relevant departments with a view to managing the Bank's balance sheet, and to oversee the implementation thereof. The duty of providing secretariat services for the Committee was, in turn, assigned to the Risk Management Department.

Risk Management Department maintains its efforts to enhance the contribution of the results of Risk Management activities in the Bank's decision-making processes, and its efficiency in terms of management processes.

  
Oguzhan YILDIZ  
Yönetim Kurulu Üyesi  
Denetim Komitesi Üyesi

  
Mehmet YEREBAKAN  
Yönetim Kurulu Başkanı V.  
Denetim Komitesi Başkanı



## Independent Audit Report



Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.



## INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of İller Bank;

## Independent Auditing of Non-Consolidated Financial Statements

## Opinion

We have conducted the audit of İller Bank (The Bank) 's nonconsolidated financial statements consisting of footnotes by the date of December 31<sup>st</sup>, 2018; together with nonconsolidated income statement, statement about revenue and expenditure items recognized in nonconsolidated equities, nonconsolidated statement of changes in equity, nonconsolidated cash-flow table and also summary of its important accounting policies of the same year ending hereby date.

According to our opinion, the attached nonconsolidated financial statements represent the nonconsolidated financial position of the Bank as of December 31<sup>st</sup>, 2018 and the nonconsolidated financial performance and nonconsolidated cash flows belonging to the year ended on the same date with all its important aspects realistically according to "BRSA Legislation on Accounting and Financial Reporting", in accordance with the Official Gazette dated 1 November 2006 and numbered 26333 ("Regulation of the Methods and Principles Regarding the Accounting Practices of the Banks and Preservation of the Documents"), other regulations that are published by the Banking Regulation and Supervision Agency about the accounting and recording systems of the banks, circulars and explanations of the Banking Regulation and Supervision Agency ("BRSA") and where the issues are not explained by these in accordance with provisions of Turkish Accounting Standards ("TAS").

## Base of the Opinion

Our independent auditing is conducted in compliance with "Regulation About Independent Auditing of Banks" that is published by Banking Regulation and Supervision Agency ("BRSA") in the Official Gazette, is April 2<sup>nd</sup>, 2015 dated and 29314 numbered and Independent Auditing Standards (IAS) as a part of Turkish Auditing Standards, are published by Public Oversight, Accounting and Auditing Standards Authority ("KGGK"). Our responsibilities under these Standards are explained in detail in the section entitled "Responsibilities of Independent Auditors for Independent Audit of Financial Statements". We declare that we are independent from the Bank in accordance with the Code of Ethics for Independent Auditors published by the KGGK and the ethical provisions contained in the related legislation about the independent audit of financial statements. Ethical Rules and other responsibilities relating to ethics within the scope of the legislation, have also been fulfilled by us. We consider that the independent auditing evidences obtained during the audit compose a satisfactory and appropriate basis for use to express opinions



**Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.**

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## Independent Audit Report



Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.



## Key Audit Issues

Key audit issues are the most important issues in the independent auditing of non-consolidated financial statements of the current period in accordance with our professional judgment. Whether the key audit issues have been addressed within the frame of the independent audit of non-consolidated financial statements as a whole and in the development of our opinion on non-consolidated financial statements, we do not give an extra opinion about these issues.

Key Audit Issues	How the issue is handled in audit
<b>Impairment of Credits and Receivables</b>	
<p>The amount of TRY 28.291.721 is consist of loans and receivables in the non-consolidated financial statements of the Bank as of December 31<sup>st</sup>, 2018.</p> <p>According to law of establishment , the Bank provide credit only to local administrations.</p> <p>Provisions with respect to reserves of the Banking Law no. 5411 in accordance with 5th sub-article of 13th article of 6107 numbered "Law on İller Bank Inc.", are not implemented over the Bank.</p> <p>The reason we focus on this area during our auditing period is determining right and on time of the size of loans and receivables, the classification of the relevant loans and receivables in accordance with the legislation and their qualifications and whether receivables are impaired or not.</p>	<p>In this context, in the auditing works that we performed, we have evaluated the classification of the loans supplied to the local administrations and receivables as for their qualification and allocation, supply, secure, follow-up policy, and with design and activity efficiencies of controls, applied by the Bank. Based on our professional experience and auditing methodology, we performed tests on a set of samples. The review of the credit studies covers detailed examination of credit files and informations for selected credits through the sampling method. We have controlled the compliance of disclosures and footnotes related to loans and receivables with the audited financial statements.</p>
<b>Funds</b>	
<p>The amount of TRY 8.241.642 is consist of funds allocated to the Bank in the non-consolidated financial statements of the Bank as of December 31<sup>st</sup>, 2018.</p> <p>The reason we focus on this area during our audit is the size of the funds.</p>	<p>Within this framework, we have evaluated which resources have been used to get these funds provided by the other financial institutions, their compliance with the legislation, making controls on not using of these funds out of their allocation purpose and follow-up policies. Fund's review studies include a detailed review of the areas of use for selected funds through sampling.</p>



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## Independent Audit Report



Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.

"ANTEA refers to the network of member firms of ANTEA Alliance of independent firms, each one of which is a separate and independent legal entity."



### Responsibilities of Management and Those Liable for the Senior Management Relative to Non-Consolidated Financial Statements

Bank management is responsible for Banking Regulation and Supervision Agency (BRSA) Accounting and Financial Reporting Legislation; their rightful presentation, and the internal controls required by the management to ensure that the financial statements are compiled free from material misstatements resulting from errors or faults.

During the preparation of non-consolidated financial statements, management is responsible for evaluate the ability to continue its continuity, disclose the information about the continuity as long as it is necessary and use continuity concept when there is no intention or obligation to liquidate the Bank or to terminate the business.

Those liable for the senior management, are responsible for monitoring the Bank's financial reporting process.

In an independent audit, the responsibilities of us, the independent auditors are these:

Our purpose is to obtain reasonable guarantee as to whether the non-consolidated financial statements as a whole, contain material misstatements or not, based on errors or frauds. The reasonable assure given in consequence of an independent auditing conducted in accordance with Banking Regulation and Supervision Agency Audit Regulation and Independent Audit Standards, is a high assurance level but, there is no guarantee against assessing always of an existing material misstatement. Misstatements might be based on error or fraud. These misstatements are deemed material if the misstatement within reason, expected to affect the economic decisions that the users of the financial statements will receive with reference to the table, alone or collectively.

By force of an independent audit conducted in accordance with Banking Regulation and Supervision Agency Audit Regulation and Independent Audit Standards, we are in process of using our Professional judgement and suspiciousness. In Addition :

- The risks of "material misstatements" originating from errors or fraud in non-consolidated financial statements are identified and evaluated; audit procedures that respond to these risks are designed and implemented, and sufficient and appropriate audit evidence is obtained to provide a basis for the audit. Fraud could be includes collusion, forgery, wilful neglect, misrepresentation or breach of internal control, because of that a material misstatements arising from frauds has higher level of risk than misstatements arising from errors.
- The internal control relevant to the audit is evaluated to design audit procedures that are appropriate to the situation, but not for presenting an opinion about the effectiveness of the Bank's internal control.
- It has been evaluated whether the accounting estimates made and conformity of accounting policies used by the management and relevant disclosures, are reasonable, or not.



**Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.**

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- Based on the audit evidence obtained, there have been decided about whether the management has reason to believe that there is a material uncertainty about the circumstances or events may cause serious doubt about the Bank's ability of continuing to its going concern, or not, and about the compatibility of using the going concern concept by the management. When we confirm that there is a significant uncertainty, in our report, we must point to the relevant disclosures that are in nonconsolidated financial statements. If these disclosures are insufficient, we must issue another opinion rather than a positive opinion. The results obtained by us, are based on evidences obtained until the date of audit report. However, any future event or circumstance may terminate the continuity of the Bank.
- There have been evaluated, including comments, whether the non-consolidated financial statements, disclosures are included, and the underlying transactions and events of these tables are reflect the truths accordingly, with their general presentation, structure and content.

On top of the other issues, we are on report the material audit findings with the planned coverage and timing of the independent audit to the persons responsible for the senior management, including any significant internal control deficiencies we have identified during the audit.

We have made a notice that we have complied with the ethical provisions relating to independence to those liable for the senior management. In addition, we have delivered all the relations and other considerations that could be considered to have an impact on independence, and if any, relevant measures, to those responsible for the senior management.

Among the items that are reported to those liable for the senior management, we specify the most important issues, namely the key audit issues, in the independent audit of the financial statements that are not present in the current period. Where the legislation does not allow announce the issue to the public or in quite exceptional circumstances where it is reasonably expected that the negative consequences of announcing the issue to the public will be likely to be exceed the public welfare that would arise from that announcement, we can decide not to report this issue in our independent audit report.

### Other Liabilities Arising From the Legislation

No important issue was detected that the set of accounts of the Bank in 1 January - 31 December 2018 accounting period is out of keeping with the provisions of Turkish Commercial Code and with the Articles of Incorporation of the Bank, as per the fourth paragraph of 402nd Article of 6102 numbered Turkish Commercial Code.

The Executive Board has made the explanations and submitted the documents required in scope of the auditing, as per the fourth paragraph of 402nd Article of Turkish Commercial Code.

Ankara, 08 April 2019 / 2019-23

**REHBER INDEPENDENT AUDIT AND  
CHARTERED ACCOUNTANTS INC.**

  
**ARSLAN KAYA, Sworn-in CPA**  
Cap Auditor

**Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.**

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## İller Bank Non-Consolidated Financial Report For The Year Ended On 31 December 2018

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<b>Email</b>	: muhasebe@ilbank.gov.tr

The end-of-year non-consolidated financial report drawn up in accordance with Banking Regulation and Supervision Agency "Communiqué on Financial Statements the Banks shall Disclose to the Public, and Remarks and Footnotes Regarding Such Statements" comprises the following sections:

1. General Information Regarding the Bank
2. Bank's Non-Consolidated Financial Statements
3. Remarks on the Accounting Policies Implemented in the Period in Question
4. Information Regarding the Financial Structure of the Bank
5. Remarks and Footnotes Regarding Non-Consolidated Financial Statements
6. Other Remarks
7. Independent Audit Report

About explanations and notes Principles and Procedures for Safeguarding and documents Accounting Applications for these financial statements are not consolidated in this report Regulation, Turkey Accounting Standards, Turkey Financial Reporting Standards, in accordance with the addition and reviews the Bank's records relating to them, unless otherwise stated Thousands of Turkish Lira (TRL) and it has been audited and enclosed.

 **Ertan YETİM**  
Yönetim Kurulu Başkanı  
 **Yusuf BÜYÜK**  
Genel Müdür  
 **Salih YILMAZ**  
Finansal Raporlamadan Sorumlu Genel Müdür Yardımcısı  
 **Gökmen TEMİRCAN**  
Muhasebe ve Mali İşler Dairesi Başkanı  
 **Mehmet YEREBAKAN**  
Yönetim Kurulu Başkan V.  
Denetim Komitesi Başkanı  
 **Oğuzhan YILDIZ**  
Yönetim Kurulu Üyesi  
Denetim Komitesi Üyesi

The contact details of the officer who will act as the contact person for the questions regarding this financial report:

<b>Full Name/ Title</b>	: Mesut ÇELİK/Director & Ümit BİLGE/Specialist
<b>Phone</b>	: (0312) 508 74 07-0312 508 74 15
<b>Fax</b>	: (0312) 397 47 83

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ILLER BANK, INC.

The Non-Consolidated Financial Report For Accounting Year Ended On December 31, 2018

(Unless stated otherwise, values are denominated in TRL thousand)

SECTION ONE

General Information Regarding the Bank

I. A brief history of the Bank’s formation, initial status and subsequent changes in that status

İller Bank (“Bank”) was originally incorporated as “Belediyeler Bankası” (Municipalities Bank) under the Law no. 2301 on 11 June 1933. The Bank was reincorporated under the Law no. 4759 concerning İller Bank dated 13 June 1945 with its new name “İller Bank” (“Provinces Bank”), which also reflected its expanded duties, authorities, and responsibilities With the Law no. 6107 governing İller Bank INC.. (the Bank’s governing law) that entered into force upon its publication in the Official Gazette issue 27840 dated 8 February 2011, it was rein-corporated into İller Bank Anonim Şirketi joint stock company while its duties, authorities and responsibilities were maintained.

II. The Bank’s capital structure, shareholders having direct or indirect control over the Bank’s management and audit on their own or jointly, and information about any changes therein during the year and about the group the Bank belongs to

Pursuant to the Bank’s governing law no. 6107, the Bank’s capital consists of 2% monthly deductions to be made from the total shares of the tax revenues to be distributed every month by the Ministry of Finance and İller Bank under the Law no. 5779 on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities dated 2 July 2008, and of 30% of the Bank’s annual profits. For this reason, there is no capital group, which has either direct or indirect control over the Bank’s capital.

III. Disclosure regarding the areas of responsibility of the Bank’s chairman, board members, audit committee members, general manager, and vice presidents and shares, if any, they hold in the Bank

Full Name	Position	Appointed on	Departed from Office on	Education	Work Expe-rience in the field of Ban-king and Busi-ness Admi-nistration
Board Of Management					
Ertan YETİM <sup>(1)</sup>	Board Chairman	16 July 2018		Bachelor's Degree	30 Years
Mehmet YEREBAKAN <sup>(2-3)</sup>	Vice Board Chairman	22 May 2014		Master's Degree	23 Years
Yusuf BÜYÜK	Board Member-General Manager	8 August 2016		Master's Degree	21 Years
Mücahit DEMİRTAŞ	Board Member	29 September 2016		Bachelor's Degree	20 Years
Fehmi Hüsrev KUTLU <sup>(3)</sup>	Board Member	22 May 2014		Bachelor's Degree	4 Years
Oğuzhan YILDIZ	Board Member	10 August 2018		Master's Degree	19 Years
İlker EREN	Board Member	10 August 2018		Ph.D	24 Years
Veli BÖKE	Board Member	29 September 2016	10 August 2018	Master's Degree	20 Years
Yusuf DAĞCAN	Board Member	5 May 2017	10 August 2018	Bachelor's Degree	39 Years
Refik TUZCUOĞLU	Vice Board Chairman	29 September 2016	16 July 2018	Bachelor's Degree	19 Years

(1) T. C. Ertan YETİM was appointed as the Board Member of the Bank instead of Refik TUZCUOĞLU by the Ministry of Environment and Urbanization on July 16, 2018, and Mücahit DEMİRTAŞ was appointed as a Member of the Board of Directors by the Board of Directors. was elected Chairman of the Board of Directors.

(2) With the resolutions of the Board of Directors dated July 26, 2018 and numbered 17/476, Mehmet YEREBAKAN was elected as the Vice Chairman of Refik TUZCUOĞLU.

(3) At the Ordinary General Assembly of the Bank held on 6 July 2017, Fehmi Hüsrev KUTLU representing the Municipalities and Mehmet YEREBAKAN representing the Special Provincial Administrations were re-elected as Board Members.

ILLER BANK, INC.

The Non-Consolidated Financial Report For Accounting Year Ended On December 31, 2018

(Unless stated otherwise, values are denominated in TRL thousand)

Full Name	Position	Appointed on	Departed from Office on	Education	Work Experience in the field of Banking and Business Ad-ministration
Audit Committee					
Mehmet YEREBAKAN <sup>(4)</sup>	Chairman/President of Auditing Commit-tee-Risk Management Department Presi-dent-Internal Audit Department President-Auditing Committee Office Manager.	26 July 2018		Master's Degree	23 Years
Oğuzhan YILDIZ <sup>(5)</sup>	Member /President of Auditing Commit-tee-Risk Management Department Presi-dent-Internal Audit Department President-Auditing Committee Office Manager.	16 August 2018		Master's Degree	19 Years
Veli BÖKE	Member	23 March2017	10 August 2018	Master's Degree	20 Years
Refik TUZCUOĞLU	Chairman	6 October 2016	16 July 2018	Bachelor's Degree	19 Years

(4) With the resolutions of the Board of Directors dated July 26, 2018 and numbered 477, Mehmet YEREBAKAN was elected to replace Refik TUZCUOĞLU with the Chairmanship of the Audit Committee.

(5) Board of Directors Member Oğuzhan YILDIZ was elected as a Member of the Audit Committee instead of Veli BÖKE who resigned from the Board of Directors with the resolutions of the Board of Directors dated August 16, 2018 and numbered 19/535.

Full Name	Position	Appointed on	Departed from Office on	Education	Work Experience in the field of Banking and Business Ad-ministration
General Manager and Assistant General Manager					
Yusuf BÜYÜK	General Manager / legal consultancy – Press and Public Relations Directorate	8 August 2016		Master's Degree	21 Years
Salih YILMAZ	AGM / Accounting and Financial Affairs - Department of Human Resources.- Banking Services Department	17 April2014		Bachelor's Degree	26 Years
Selahattin ÖZSOY	AGM / Head of Investment Coordinating-Capital Evaluation Department - Support Services Department	6 March 2017		Master's Degree	27 Years
Emrah BAYDEMİR	AGM / International Relations Department- In-formation Technology Department - R & D Board	26 April 2018		Master's Degree	10 Years
Nurullah ÖZTÜRK	AGM Proxy / Department of Spatial Plan-ning. - Department of Pavement Applica-tions.- Resource Development Department	24 September 2018		Bachelor's Degree	13 Years
Volkan BEKTAŞ	GMY Proxy / Department of Infrastructure Applications. - Project Department. - Planning and Coordination Department	18 January 2019		Master's Degree	21 Years
Dr. Ender Aykut YILMAZ	AGM	17 April 2014	7 January 2019	Ph.D	20 Years
Hakan ÇOLAK	AGM	21 May 2014	7 January 2019	Master's Degree	17 Years
M. Ferit YÜKSEL	AGM / İstanbul Regional Manager	17 November 2014	24 September 2018	Master's Degree	14 Years

Full Name	Position	Appointed on	Departed from Office on	Education	Work Experience in the field of Banking and Business Ad-ministration
Supervisory Board					
Turan KONAK	Member	10 August 2018		Bachelor's Degree	11 Years
Fatih ÖZGÖKÇEN	Member	10 August 2018		Master's Degree	13 Years
Muzaffer CENGİZ	Member	12 April 2010	10 August2018		
Ahmet ZENBİLCİ <sup>(6)</sup>	Member	18 October 2016	26 April 2018		
Abdurrahman MADAN <sup>(7)</sup>	Member	14 December 2016	17 July 2018	Master's Degree	21 Years

(6) Ahmet ZENBİLCİ 26 Nisan 2018 tarihinde Milletvekili aday adaylığı başvurusu için görevinden istifa etmiştir.

(7) Abdurrahman MADAN 17 Temmuz 2018 tarihinde istifaen görevinden ayrılmıştır.

Banka’nın yönetim kurulu başkan ve üyeleri, denetim kurulu üyeleri, genel müdür ve genel müdür yardımcılarının Banka kuruluş kanunu gereği Banka’da sahip oldukları pay yoktur.



İLLER BANK, INC.

The Non-Consolidated Financial Report For Accounting Year Ended On December 31, 2018

(Unless stated otherwise, values are denominated in TRL thousand)

IV. Information regarding the individuals and organizations controlling qualified shares in the Bank:

As per the Bank’s governing law no. 6107, the Bank’s capital consists of 2% monthly deductions from the total shares of the taxrevenues to be distributed every month by the Ministry of Finance and Iller Bank under Law no. 5779 on Allotments of GeneralBudget Revenues to be Allocated to Special Provincial Authorities and Municipalities dated 2 July 2008; out of the Bank’s nominalcapital of TRL 18,000,000, TRL 14.847.536 had been paid-in as of 31 December 2018. The Bank’s capital consists of the deductions made from municipalities and special provincial authorities as per the legislation named above, and it is not divided into shares.

V. Summary information about the Bank’s services and areas of activity:

KThe Bank has the status of a development and investment bank. Its fields of operations are defined in the Bank’s governing law no. 6107 as “satisfying the financing need of special provincial authorities, municipalities and their affiliated organizations andlocal administrative associations of which only these may be members; develop projects concerning locally-provided commonservices for the people dwelling within the boundaries of such administrations; providing such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works,and performing any and all development and invest-ment banking functions”. Within this framework, the Bank may do the following:

- Extend any and all types of short-, medium-, and long-term cash and non-cash loans to its shareholders,
- Conduct, or arrange for the conduct of, research, project development and consultancy services in its fields of activity, and provide technical assistance in the same,
- Lead the way in the formation of companies as a bank, and transfer control of them,
- Act as an insurance agent,
- Open branches and representative offices in Turkey and abroad, provided that necessary approvals are obtained,
- Cooperate with domestic and/or foreign financial institutions, become a member of national and international organizationsof which they are members,
- Obtain resources from domestic and international financial institutions, money and capital markets, and any and all funds,
- Perform any and all development and investment banking transactions that would support the achievement of its objectives,
- Develop projects and construct special projects and urban infrastructure projects demanded by the Ministry, or arrange for the development and construction there of,
- Execute, or arrange for the execution of, profit-making real estate investment projects and implementations in order to obtain funds for the Bank, provided that it shall not incur any debts or enter into any conditional obligation in doing so,
- Carry out other activities set out in its Articles of Incorporation.

VI. Differences between the communiqué on preparation of consolidated financial statements of Banks and Turkish Accounting Standards and short explanation about the entities subject to full consolidation or proportional consolidation and entities which are deducted from equity or entities which are not included in these three methods:

Not applicable.

VII. The existing or potential, actual or legal obstacles on the immediate transfer of shareholder’s equity between the Bank and its subsidiaries or reimbursement of liabilities:

Not applicable.

İLLER BANK, INC.

The Non-Consolidated Financial Report For Accounting Year Ended On December 31, 2018

(Unless stated otherwise, values are denominated in TRL thousand)

SECTION TWO

NON-CONSOLIDATED FINANCIAL STATEMENTS

- I. Balance sheets (Financial status statement) (EK5-A)
- II. Statement of off-balance sheet items (EK5-B)
- III. Income statement (EK5-C)
- IV. Income statement accounts recognized in shareholders’ equity (EK5-Ç)
- V. Statement of changes in shareholders’ equity (EK5-D)
- VI. Cash flow statement (EK5-E)
- VII. Profit distribution statement (EK5-F)

İLLER BANKASI A.Ş

31 Aralık 2018 Tarihi İtibarıyla Konsolide Olmayan Bilançolar (Finansal Durum Tablosu)

(Tutarlar aksi belirtilmedikçe Bin Türk Lirası (TL) olarak ifade edilmiştir)

Independently Audited Current Period 31.12.2018				
ASSETS	Footnote	TRY	FX	Total
I. FINANCIAL ASSETS (Net)		2.715.092	124.434	2.839.526
1.1 Cash and Cash Equivalents		2.713.078	124.434	2.837.512
1.1.1 CASH AND BALANCES WITH THE CENTRAL BANK OF TURKEY	V-I-a	217	-	217
1.1.2 Banks	V-I-ç	2.712.861	124.434	2.837.295
1.1.3 MONEY MARKET PLACEMENTS		-	-	-
1.2 Categorized as Assets, for Which Value Change is Reflected on Profit/Loss at Fair Value	V-I-b	2.014	-	2.014
1.2.1 Government Debt Securities		-	-	-
1.2.2 Securities Representing Share of Capital		-	-	-
1.2.3 Other Securities		2.014	-	2.014
1.3 Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d-e	-	-	-
1.3.1 Government Debt Securities		-	-	-
1.3.2 Securities Representing Share of Capital		-	-	-
1.3.3 Other Securities		-	-	-
1.4 Financial Assets measured at amortized cost	V-I-g	-	-	-
1.4.1 Government Debt Securities		-	-	-
1.4.2 Other Securities		-	-	-
1.5 Derivative Financial Assets	V-I-c	-	-	-
1.5.1 Part Of Derivative Financial Assets At Fair Value Through Profit Or Loss		-	-	-
1.5.2 Fair Value Differences Of Derivative Financial Assets Reflected To Other Comprehensive Income		-	-	-
II. LOANS (Net)		25.826.372	2.465.349	28.291.721
2.1 LOANS	V-I-f	25.823.133	2.465.349	28.288.482
2.1.1 Measured by Redeemed Cost		25.823.133	2.465.349	28.288.482
2.1.2 Categorized as Assets, for Which Value Change is Reflected on Profit/Loss at Fair Value		-	-	-
2.1.3 Fair Value Differences Reflected In Other Comprehensive Income		-	-	-
2.2 RECEIVABLES FROM LEASING TRANSACTIONS	V-I-i	3.239	-	3.239
2.2.1 Leasing Receivables		-	-	-
2.2.2 Operational Lease Receivables		3.239	-	3.239
2.2.3 Unearned Revenues (-)		-	-	-
2.3 Factoring Receivables		-	-	-
2.3.1 Measured by Redeemed Cost		-	-	-
2.3.2 Categorized as Assets, for Which Value Change is Reflected on Profit/Loss at Fair Value		-	-	-
2.3.3 Fair Value Differences Reflected In Other Comprehensive Income		-	-	-
2.4 Frozen Receivables		-	-	-
2.5 Specific Provisions (-)		-	-	-
III. FIXED ASSETS HELD FOR SALES OR WHICH ARE ASSOCIATED WITH DISCONTINUED OPERATIONS (Net)	V-I-o	-	-	-
3.1 For Sale		-	-	-
3.2 Associated with Discontinued Operations		-	-	-
IV. SHAREHOLDING INVESTMENTS		-	-	-
4.1 SUBSIDIARIES (Net)	V-I-ğ	-	-	-
4.1.1 Recognized in accordance with the equity method		-	-	-
4.1.2 Non-Consolidated		-	-	-
4.2 AFFILIATED CORPORATIONS (Net)	V-I-h	-	-	-
4.2.1 Non-Consolidated Financial Corporations		-	-	-
4.2.2 Non-Consolidated Non-Financial Corporations		-	-	-
4.3 CORPORATIONS UNDER JOINT CONTROL (JOINT	V-I-i	-	-	-
4.3.1 Recognized in accordance with the equity method		-	-	-
4.3.2 Non-Consolidated		-	-	-
V. TANGIBLE FIXED ASSETS (Net)	V-I-k	197.328	-	197.328
VI. INTANGIBLE FIXED ASSETS (Net)	V-I-l	1.176	-	1.176
6.1 Goodwill		-	-	-
6.2 Other		1.176	-	1.176
VII. INVESTMENT PROPERTIES	V-I-m	673.415	-	673.415
VIII. Current Tax Assets		-	-	-
IX. Deferred Tax Assets	V-I-n	35.169	-	35.169
X. OTHER ASSETS	V-I-ö	180.474	2.111	182.585
TOTAL ASSETS		29.629.026	2.591.894	32.220.920

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements.

İLLER BANKASI A.Ş

31 Aralık 2017 Tarihi İtibarıyla Hazırlanan Konsolide Olmayan Finansal Raporu

(Tutarlar aksi belirtilmedikçe Bin Türk Lirası (TL) olarak ifade edilmiştir)

Independently Audited Previous period 31.12.2017				
ASSETS	Footnote	TRY	FX	Total
I. CASH AND BALANCES WITH THE CENTRAL BANK OF TURKEY	V-I-a	275	-	275
II. FINANCIAL ASSETS AT FAIR VALUE THROUGH P/L (Net)	V-I-b	-	-	-
2.1 Financial Assets Held for Trading		-	-	-
2.1.1 Government Debt Securities		-	-	-
2.1.2 Securities Representing Share of Capital		-	-	-
2.1.3 Derivatives Held for Trading		-	-	-
2.1.4 Other Securities		-	-	-
2.2 Categorized as Assets, for Which Value Change is Reflected on Profit/Loss at Fair Value		-	-	-
2.2.1 Government Debt Securities		-	-	-
2.2.2 Securities Representing Share of Capital		-	-	-
2.2.3 Loans		-	-	-
2.2.4 Other Securities		-	-	-
III. BANKS	V-I-ç	1.739.858	39.332	1.779.190
IV. MONEY MARKET PLACEMENTS		-	-	-
4.1 Interbank Money Market Placements		-	-	-
4.2 ISE Settlement Market Placements		-	-	-
4.3 ISE Settlement Market Placements		-	-	-
V. AVAILABLE-FOR-SALE FINANCIAL ASSETS (Net)	V-I-d-e	474	-	474
5.1 Securities Representing Share of Capital		-	-	-
5.2 Government Debt Securities		-	-	-
5.3 Other Securities		474	-	474
VI. LOANS AND RECEIVABLES	V-I-f	20.758.996	1.650.962	22.409.958
6.1 LOANS AND RECEIVABLES		20.758.996	1.650.962	22.409.958
6.1.1 Loans Extended to the Bank's Risk Group		-	-	-
6.1.2 Government Debt Securities		-	-	-
6.1.3 Other		20.758.996	1.650.962	22.409.958
6.2 Non-Performing Loans		549	-	549
6.3 Specific Provisions (-)		549	-	549
VII. FACTORING RECEIVABLES		-	-	-
VIII. INVESTMENTS HELD TO MATURITY (Net)	V-I-g	-	-	-
8.1 Government Debt Securities		-	-	-
8.2 Other Securities		-	-	-
IX. SUBSIDIARIES (Net)	V-I-ğ	-	-	-
9.1 Recognized in accordance with the equity method		-	-	-
9.2 Non-Consolidated		-	-	-
9.2.1 Financial Subsidiaries		-	-	-
9.2.2 Non-Financial Subsidiaries		-	-	-
X. AFFILIATED CORPORATIONS (Net)	V-I-h	-	-	-
10.1 Non-Consolidated Financial Corporations		-	-	-
10.2 Non-Consolidated Non-Financial Corporations		-	-	-
XI. CORPORATIONS UNDER JOINT CONTROL (JOINT	V-I-i	-	-	-
11.1 Recognized in accordance with the equity method		-	-	-
11.2 Non-Consolidated		-	-	-
11.2.1 Financial Corporations		-	-	-
11.2.2 Non-Financial Corporations		-	-	-
XII. RECEIVABLES FROM LEASING TRANSACTIONS	V-I-i	3.217	-	3.217
12.1 Leasing Receivables		-	-	-
12.2 Operational Lease Receivables		3.217	-	3.217
12.3 Other		-	-	-
12.4 Unearned Revenues (-)		-	-	-
XIII. DERIVATIVES FOR HEDGING	V-I-j	-	-	-
13.1 For Hedging Against Fair Value Risk		-	-	-
13.2 For Hedging Against Cash Flow Risk		-	-	-
13.3 For Hedging Against Net Investment Risk Abroad		-	-	-
XIV. TANGIBLE FIXED ASSETS (Net)	V-I-k	144.779	-	144.779
XV. INTANGIBLE FIXED ASSETS (Net)	V-I-l	2.516	-	2.516
15.1 Goodwill		-	-	-
15.2 Other		2.516	-	2.516
XVI. INVESTMENT PROPERTIES( Net)	V-I-m	295.425	-	295.425
XVII. TAX ASSETS	V-I-n	96.883	-	96.883
17.1 Current Tax Assets		-	-	-
17.2 Deferred Tax Assets		96.883	-	96.883
XVIII. FIXED ASSETS HELD FOR SALES OR WHICH ARE ASSOCIATED WITH DISCONTINUED OPERATIONS (Net)	V-I-o	-	-	-
18.1 For Sale		-	-	-
18.2 Associated with Discontinued Operations		-	-	-
XIX. OTHER ASSETS	V-I-ö	254.461	1.511	255.972
TOTAL ASSETS		23.296.884	1.691.805	24.988.689

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements.

ILLER BANK, INC.

Non-Consolidated Balance Sheets As Of December 31, 2018 (Financial Status Statement)

(Unless stated otherwise, values are denominated in TRL thousand)

		Independently Audited Current Period 31.12.2018			
LIABILITIES		Footnote	TRY	FX	Total
I.	DEPOSITS	V-II-a	-	-	-
II.	LOANS RECEIVED	V-II-c	1.176.434	2.573.219	3.749.653
III.	MONEY MARKET FUNDS		-	-	-
IV.	ISSUED SECURITIES (Net)		-	-	-
4.1	Bills		-	-	-
4.2	Asset Based Securities		-	-	-
4.3	Bonds		-	-	-
V.	FUNDS		8.230.391	11.251	8.241.642
5.1	Borrower Funds		8.674	-	8.674
5.2	Other		8.221.717	11.251	8.232.968
VI.	Categorized as Assets, for Which Value Change is Reflected on Profit/Loss at Fair Value	V-II-b	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	V-II-e	-	-	-
7.1	Part Of Derivative Financial Liabilities At Fair Value Through Profit Or Loss		-	-	-
7.2	Fair Value Differences Of Derivative Financial Assets Reflected To Other Comprehensive		-	-	-
VIII.	FACTORING LIABILITIES		-	-	-
IX.	LEASE RELATED LIABILITIES	V-II-d	-	-	-
9.1	Leasing Liabilities		-	-	-
9.2	Operational Lease Liabilities		-	-	-
9.3	Other		-	-	-
9.4	Deferred Leasing Expenses (-)		-	-	-
X.	RESERVES	V-II-f	183.829	-	183.829
10.1	General Reserves		-	-	-
10.2	Restructuring Reserve		-	-	-
10.3	Reserves for Employee Entitlements		105.585	-	105.585
10.4	Technical Insurance Reserves (Net)		-	-	-
10.5	Other Reserves		78.244	-	78.244
XI.	Current Tax Liabilities	V-II-g	144.077	-	144.077
XII.	Deferred Tax Liabilities		-	-	-
XIII.	LIABILITIES FOR FIXED ASSETS HELD FOR SALES OR WHICH ARE ASSOCIATED WITH DISCONTINUED OPERATIONS (Net)	V-II-ğ	-	-	-
13.1	For Sale		-	-	-
13.2	Associated with Discontinued Operations		-	-	-
XIV.	SUBORDINATED CREDITS	V-II-h	-	-	-
14.1	Credits		-	-	-
14.2	Other Debt Instruments		-	-	-
XV.	OTHER LIABILITIES	V-II-ç	1.317.116	4.278	1.321.394
XVI.	SHAREHOLDERS' EQUITY	V-II-ı	18.580.325	-	18.580.325
16.1	Paid-In Capital		14.847.536	-	14.847.536
16.2	Capital Reserves		1.049.144	-	1.049.144
16.2.1	Share Premiums		-	-	-
16.2.2	Share Premium of Cancelled Stocks		-	-	-
16.2.3	Other Capital Reserve Funds		1.049.144	-	1.049.144
16.3	Other comprehensive income or expenses that will not be reclassified to profit or loss		-	-	-
16.4	Other comprehensive income or expenses to be reclassified to profit or loss		-	-	-
16.5	Profit Reserves		916.700	-	916.700
16.5.1	Legal Reserves		548.892	-	548.892
16.5.2	Statutory reserves		367.808	-	367.808
16.5.3	Contingency Reserves		-	-	-
16.5.4	Other Profit Reserves		-	-	-
16.6	Profit or Loss		1.766.945	-	1.766.945
16.6.1	Accumulated Profit or Loss		104.591	-	104.591
16.6.2	Net Current Profit (Loss)		1.662.354	-	1.662.354
16.7	Net Current Profit (Loss)		-	-	-
	TOTAL LIABILITIES		29.632.172	2.588.748	32.220.920

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements.

ILLER BANK, INC.

Non-Consolidated Balance Sheets As Of December 31, 2017 (Financial Status Statement)

(Unless stated otherwise, values are denominated in TRL thousand)

		Independently Audited Previous Period 31.12.2017			
LIABILITIES		Footnote	TRY	FX	Total
I.	DEPOSITS	V-II-a	-	-	-
1.1	Deposits by the Bank's risk group		-	-	-
1.2	Other		-	-	-
II.	DERIVATIVES LIABILITIES FOR TRADING	V-II-b	-	-	-
III.	LOANS RECEIVED	V-II-c	-	1.687.221	1.687.221
IV.	MONEY MARKET FUNDS		-	-	-
4.1	Interbank Money Market Funds		-	-	-
4.2	ISE Settlement Market Funds		-	-	-
4.3	Fund Obtained from Repurchase Transactions		-	-	-
V.	ISSUED SECURITIES (Net)		-	-	-
5.1	Bills		-	-	-
5.2	Asset Based Securities		-	-	-
5.3	Bonds		-	-	-
VI.	FUNDS	V-II-c	6.099.871	-	6.099.871
6.1	Borrower Funds		2.761	-	2.761
6.2	Other		6.097.110	-	6.097.110
VII.	MISCELLANEOUS LIABILITIES	V-II-ç	157.810	3.246	161.056
VIII.	OTHER LIABILITIES		412.339	15	412.354
IX.	FACTORING LIABILITIES		-	-	-
X.	LEASE RELATED LIABILITIES	V-II-d	-	-	-
10.1	Leasing Liabilities		-	-	-
10.2	Operational Lease Liabilities		-	-	-
10.3	Other		-	-	-
10.4	Deferred Leasing Expenses (-)		-	-	-
XI.	DERIVATIVES LIABILITIES FOR HEDGING	V-II-e	-	-	-
11.1	For Heding Against Fair Value Risk		-	-	-
11.2	For Hedging Against Cash Flow Risk		-	-	-
11.3	For Hedging Against Net Investment Risk Abroad		-	-	-
XII.	RESERVES	V-II-f	486.206	-	486.206
12.1	General Reserves		-	-	-
12.2	Restructuring Reserve		-	-	-
12.3	Reserves for Employee Entitlements		99.305	-	99.305
12.4	Technical Insurance Reserves (Net)		-	-	-
12.5	Other Reserves		386.901	-	386.901
XIII.	TAX LIABILITIES	V-II-g	129.187	-	129.187
13.1	Current Tax Liabilities		129.187	-	129.187
13.2	Deferred Tax Liabilities		-	-	-
XIV.	LIABILITIES FOR FIXED ASSETS HELD FOR SALES OR WHICH ARE ASSOCIATED WITH DISCONTINUED OPERATIONS (Net)	V-II-ğ	-	-	-
14.1	For Sale		-	-	-
14.2	Associated with Discontinued Operations		-	-	-
XV.	SUBORDINATED CREDITS	V-II-h	-	-	-
XVI.	SHAREHOLDERS' EQUITY	V-II-ı	16.012.794	-	16.012.794
16.1	Paid-In Capital		13.122.184	-	13.122.184
16.2	Capital Reserves		1.048.223	-	1.048.223
16.2.1	Share Premiums		-	-	-
16.2.2	Share Premium of Cancelled Stocks		-	-	-
16.2.3	Securities Valuation Surplus		-	-	-
16.2.4	Tangible Fixed Assets Valuation Surplus		171.709	-	171.709
16.2.5	Intangible Fixed Assets Valuation Surplus		-	-	-
16.2.6	Valuation Surplus for Investment Properties		-	-	-
16.2.7	Bonus Shares in Subsidiaries, Affiliated Corporations and Jointly-Controlled Entities (Joint Ventures)		-	-	-
16.2.8	Hedge Funds (Active part)		-	-	-
16.2.9	Accumulated Margins on Assets Held for Sale and Associated with Discontinued Operations		-	-	-
16.2.10	Other Capital Reserve Funds		876.514	-	876.514
16.3	Profit Reserves		771.081	-	771.081
16.3.1	Legal Reserves		500.603	-	500.603
16.3.2	Statü Yedekleri		270.478	-	270.478
16.3.3	Statutory reserves		-	-	-
16.3.4	Other Profit Reserves		-	-	-
16.4	Profit or Loss		1.071.306	-	1.071.306
16.4.1	Accumulated Profit or Loss		85.498	-	85.498
16.4.2	Net Current Profit (Loss)		985.808	-	985.808
16.5	Minority Shares		-	-	-
	TOTAL LIABILITIES		23.298.207	1.690.482	24.988.689

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements.



ILLER BANK, INC.

As Of December 31, 2018 Unconsolidated Balance Sheet Accounts Statement

(Unless stated otherwise, values are denominated in TRL thousand)

			Independently Audited Current Period 31.12.2018		
		Footnote	TRY	FX	Total
A.	OFF-BALANCE SHEET LIABILITIES (I+II+III)		7.630.482	6.017.865	13.648.347
I.	GUARANTEES and WARRANTIES	V-III-a	1.702.603	52.101	1754.704
1.1.	Letters of Guarantee		1.702.603	52.101	1754.704
1.1.1.	Covered under State Tenders Law		4	-	4
1.1.2.	Extended for Foreign Trade Transactions		-	-	-
1.1.3.	Other Letters of Guarantee		1.702.599	52.101	1.754.700
1.2.	Bank Loans		-	-	-
1.2.1.	Import Acceptance Loans		-	-	-
1.2.2.	Other Banks' Acceptances		-	-	-
1.3.	Letters of Credit		-	-	-
1.3.1.	Letters of Credit on Document		-	-	-
1.3.2.	Other Letters of Credit		-	-	-
1.4.	Guaranteed Pre-finances		-	-	-
1.5.	Endorsements		-	-	-
1.5.1.	Endorsements to the Central Bank of Turkey		-	-	-
1.5.2.	Other Endorsements		-	-	-
1.6.	Underwriting Commitments of the Securities Issued		-	-	-
1.7.	Factoring Related Guarantees		-	-	-
1.8.	Other Guarantees		-	-	-
1.9.	Other Warranties		-	-	-
II.	COMMITMENTS	V-III-a	5.927.879	5.965.764	11.893.643
2.1.	Irrevocable Commitments		5.927.879	3.209.693	9.137.572
2.1.1.	Future Asset Value Trading Commitments		-	-	-
2.1.2.	Future Deposit Value Trading Commitments		-	-	-
2.1.3.	Commitments Regarding Subsidiaries, Affiliated Corporations and Jointly-Controlled Entities		-	-	-
2.1.4.	Utilized Guaranteed Loan Extension Commitments		5.927.879	3.209.693	9.137.572
2.1.5.	Security Issues Intermediation Commitments		-	-	-
2.1.6.	Required Reserve Payment Commitments		-	-	-
2.1.7.	Check Payment Commitments		-	-	-
2.1.8.	Tax and Fund Liabilities due to Export Commitments		-	-	-
2.1.9.	Credit Card Expenditure Limit Commitments		-	-	-
2.1.10.	Promotion Implementation Commitments Regarding Credit Cards and Banking Services		-	-	-
2.1.11.	Receivables Due to Securities Short Selling Commitments		-	-	-
2.1.12.	Payables Due to Securities Short Selling Commitments		-	-	-
2.1.13.	Other Irrevocable Commitments		-	-	-
2.2.	Revocable Commitments		-	2.756.071	2.756.071
2.2.1.	Revocable Credit Extension Commitments		-	-	-
2.2.2.	Other Revocable Commitments		-	2.756.071	2.756.071
III.	DERIVATIVES	V-III-b	-	-	-
3.1	Derivatives for Hedging Purposes		-	-	-
3.1.1	For Hedging Against Fair Value Risk		-	-	-
3.1.2	For Hedging Against Cash Flow Risk		-	-	-
3.1.3	For Hedging Against Net Investment Risk Abroad		-	-	-
3.2	Trading Transactions		-	-	-
3.2.1	Future Foreign Currency Trading		-	-	-

ILLER BANK, INC.

As Of December 31, 2018 Unconsolidated Balance Sheet Accounts Statement

(Unless stated otherwise, values are denominated in TRL thousand)

			Independently Audited Current Period 31.12.2018		
		Footnote	TRY	FX	Total
3.2.1.1	Future Foreign Currency Buying		-	-	-
3.2.1.2	Future Foreign Currency Selling		-	-	-
3.2.2	Cash and Interest Swaps		-	-	-
3.2.2.1	Swap Money Purchase Transactions		-	-	-
3.2.2.2	Swap Money Sale Transactions		-	-	-
3.2.2.3	Swap Interest Purchase Transactions		-	-	-
3.2.2.4	Swap Interest Sale Transactions		-	-	-
3.2.3	Cash, Interest and Security Value Options		-	-	-
3.2.3.1	Money Purchase Options		-	-	-
3.2.3.2	Money Sale Options		-	-	-
3.2.3.3	Interest Purchase Options		-	-	-
3.2.3.4	Interest Sale Options		-	-	-
3.2.3.5	Securities Purchase Options		-	-	-
3.2.3.6	Securities Sale Options		-	-	-
3.2.4	Futures Money Transactions		-	-	-
3.2.4.1	Futures Money Purchase Transactions		-	-	-
3.2.4.2	Futures Money Sale Transactions		-	-	-
3.2.5	Futures Interest Trading		-	-	-
3.2.5.1	Futures Interest Purchase Transactions		-	-	-
3.2.5.2	Futures Interest Sale Transactions		-	-	-
3.2.6	Other		-	-	-
B.	ASSETS IN CUSTODY OR UNDER LIEN (IV+V+VI)		6.225.637	833.774	7.059.411
IV.	ASSETS IN CUSTODY		5.280.633	829.003	6.109.636
4.1.	Client Funds and Portfolio Contents		-	-	-
4.2.	Securities in Custody		-	-	-
4.3.	Checks Received for Collection		-	-	-
4.4.	Commercial Bonds Received for Collection		-	-	-
4.5.	Other Assets Received for Collection		-	-	-
4.6.	Securities Intermediated for Issuance		-	-	-
4.7.	Other Assets in Custody		5.255.648	829.003	6.084.651
4.8.	Receipients of Assets in Custody		24.985	-	24.985
V.	ASSETS UNDER LIEN		945.004	4.771	949.775
5.1.	Securities		-	-	-
5.2.	Performance Bonds		945.004	4.771	949.775
5.3.	Commodities		-	-	-
5.4.	Warrants		-	-	-
5.5.	Real Properties		-	-	-
5.6.	Real Estate		-	-	-
5.7.	Other Assets under Lien		-	-	-
VI.	ACCEPTED AVAILS AND GUARANTEES		-	-	-
	TOTAL OFF-BALANCE SHEET LIABILITIES (A+B)		13.856.119	6.851.639	20.707.758

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements.

ILLER BANK, INC.

As Of December 31, 2017 Unconsolidated Balance Sheet Accounts Statement

(Unless stated otherwise, values are denominated in TRL thousand)

Independently Audited Previous Period 31.12.2017					
		Footnote	TRY	FX	Total
A.	OFF-BALANCE SHEET LIABILITIES (I+II+III)		10.369.582	4.388.412	14.757.994
I.	GUARANTEES and WARRANTIES	V-III-a	476.909	2.388	479.297
1.1	Letters of Guarantee		476.909	2.388	479.297
1.1.1	Covered under State Tenders Law		4	-	4
1.1.2	Extended for Foreign Trade Transactions		-	-	-
1.1.3	Other Letters of Guarantee		476.905	2.388	479.293
1.2	Bank Loans		-	-	-
1.2.1	Import Acceptance Loans		-	-	-
1.2.2	Other Banks' Acceptances		-	-	-
1.3	Letters of Credit		-	-	-
1.3.1	Letters of Credit on Document		-	-	-
1.3.2	Other Letters of Credit		-	-	-
1.4	Guaranteed Pre-finances		-	-	-
1.5	Endorsements		-	-	-
1.5.1	Endorsements to the Central Bank of Turkey		-	-	-
1.5.2	Other Endorsements		-	-	-
1.6	Underwriting Commitments of the Securities Issued		-	-	-
1.7	Factoring Related Guarantees		-	-	-
1.8	Other Guarantees		-	-	-
1.9	Other Warranties		-	-	-
II.	COMMITMENTS		9.892.673	4.386.024	14.278.697
2.1	Irrevocable Commitments		9.892.673	2.279.431	12.172.104
2.1.1	Future Asset Value Trading Commitments		-	-	-
2.1.2	Future Deposit Value Trading Commitments		-	-	-
2.1.3	Commitments Regarding Subsidiaries, Affiliated Corporations and Jointly-Controlled Entities		-	-	-
2.1.4	Utilized Guaranteed Loan Extension Commitments		9.892.673	2.279.431	12.172.104
2.1.5	Security Issues Intermediation Commitments		-	-	-
2.1.6	Required Reserve Payment Commitments		-	-	-
2.1.7	Check Payment Commitments		-	-	-
2.1.8	Tax and Fund Liabilities due to Export Commitments		-	-	-
2.1.9	Credit Card Expenditure Limit Commitments		-	-	-
2.1.10	Promotion Implementation Commitments Regarding Credit Cards and Banking Services		-	-	-
2.1.11	Receivables Due to Securities Short Selling Commitments		-	-	-
2.1.12	Payables Due to Securities Short Selling Commitments		-	-	-
2.1.13	Other Irrevocable Commitments		-	-	-
2.2	Revocable Commitments		-	2.106.593	2.106.593
2.2.1	Revocable Credit Extension Commitments		-	-	-
2.2.2	Other Revocable Commitments		-	2.106.593	2.106.593
III.	DERIVATIVES			-	-
3.1	Derivatives for Hedging Purposes		-	-	-
3.1.1	For Hedging Against Fair Value Risk		-	-	-
3.1.2	For Hedging Against Cash Flow Risk		-	-	-
3.1.3	For Hedging Against Net Investment Risk Abroad		-	-	-
3.2	Trading Transactions		-	-	-
3.2.1	Future Foreign Currency Trading		-	-	-

ILLER BANK, INC.

As Of December 31, 2017 Unconsolidated Balance Sheet Accounts Statement

(Unless stated otherwise, values are denominated in TRL thousand)

Independently Audited Previous Period 31.12.2017					
		Footnote	TRY	FX	Total
3.2.1.1	Future Foreign Currency Buying		-	-	-
3.2.2.2	Future Foreign Currency Selling		-	-	-
3.2.2	Cash and Interest Swaps		-	-	-
3.2.2.1	Swap Money Purchase Transactions		-	-	-
3.2.2.2	Swap Money Sale Transactions		-	-	-
3.2.2.3	Swap Interest Purchase Transactions		-	-	-
3.2.2.4	Swap Interest Sale Transactions		-	-	-
3.2.3	Cash, Interest and Security Value Options		-	-	-
3.2.3.1	Money Purchase Options		-	-	-
3.2.3.2	Money Sale Options		-	-	-
3.2.3.3	Interest Purchase Options		-	-	-
3.2.3.4	Interest Sale Options		-	-	-
3.2.3.5	Securities Purchase Options		-	-	-
3.2.3.6	Securities Sale Options		-	-	-
3.2.4	Futures Money Transactions		-	-	-
3.2.4.1	Futures Money Purchase Transactions		-	-	-
3.2.4.2	Futures Money Sale Transactions		-	-	-
3.2.5	Futures Interest Trading		-	-	-
3.2.5.1	Futures Interest Purchase Transactions		-	-	-
3.2.5.2	Futures Interest Sale Transactions		-	-	-
3.2.6	Other		-	-	-
B.	ASSETS IN CUSTODY OR UNDER LIEN (IV+V+VI)		5.292.875	628.389	5.921.264
IV.	ASSETS IN CUSTODY		4.429.227	624.933	5.054.160
4.1	Client Funds and Portfolio Contents		-	-	-
4.2	Securities in Custody		-	-	-
4.3	Checks Received for Collection		-	-	-
4.4	Commercial Bonds Received for Collection		-	-	-
4.5	Other Assets Received for Collection		-	-	-
4.6	Securities Intermediated for Issuance		-	-	-
4.7	Other Assets in Custody		4.422.063	624.933	5.046.996
4.8	Receipients of Assets in Custody		7.164	-	7.164
V.	ASSETS UNDER LIEN		863.648	3.456	867.104
5.1	Securities		-	-	-
5.2	Performance Bonds		863.648	3.456	867.104
5.3	Commodities		-	-	-
5.4	Warrants		-	-	-
5.5	Real Properties		-	-	-
5.6	Real Estate		-	-	-
5.7	Other Assets under Lien		-	-	-
VI.	ACCEPTED AVAILS AND GUARANTEES		-	-	-
	TOTAL OFF-BALANCE SHEET LIABILITIES (A+B)		15.662.457	5.016.801	20.679.258

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements.



## ILLER BANK, INC.

Non-Consolidated Income Statement For The Interim Accounting Period Ended On 31 December 2018

(Unless stated otherwise, values are denominated in TRL thousand)

INCOME AND EXPENSE ITEMS			Independently Audited Current Period 31.12.2018
		Footnote	Total
I.	INTEREST REVENUES	V-IV-a	2.326.957
1.1	Interests from Loans		2.161.715
1.2	Interests for Mandatory Reserves		-
1.3	Interests from Banks		157.067
1.4	Interests for Money Market Transactions		-
1.5	Interests from Securities		-
1.5.1	Categorized as Assets, for Which Value Change is Reflected on Profit/Loss at Fair Value		-
1.5.2	Fair Value Differences Reflected on Other Comprehensive Income		-
1.5.3	Measured by Redeemed Cost		-
1.6	Leasing Revenues		-
1.7	Other Interest Revenues		8.175
II.	INTEREST EXPENSES (-)	V-IV-b	328.586
2.1	Interests Paid on Deposits		-
2.2	Interests Paid on Loans Utilized		87.303
2.3	Interest on Money Market Transactions		88.297
2.4	Interest on securities issued		-
2.5	Other Interest Expenses		152.986
III.	NET INTEREST REVENUE/ EXPENSES [I-II]		1.998.371
IV.	NET FEE AND COMMISSION INCOME		16.235
4.1	Fees and Commissions Received		19.014
4.1.1	From Non-Cash Loans		14.257
4.1.2	Other		4.757
4.2	Fees and Commissions Paid(-)		(2.779)
4.2.1	For Non-Cash Loans		-
4.2.2	Other		(2.779)
V.	PERSONNEL EXPENSES (-)		(325.008)
VI	DIVIDEND INCOME	V-IV-c	10
VII.	NET COMMERCIAL PROFIT/(LOSS) (Net)	V-IV-ç	(935)
7.1	Securities Trading Profit/Loss		-
7.2	Profit/Loss on Derivative Financial Instruments		-
7.3	Profit/Loss on Foreign Exchange Transactions		(935)
VIII.	OTHER OPERATING INCOME	V-IV-d	750.383
IX.	TOTAL OPERATING REVENUES/EXPENSES (III+IV+V+VI+VII)		2.439.056
X.	PROVISIONS FOR LOANS (-)	V-IV-e	-
XI.	OTHER OPERATING INCOME (-)	V-IV-f	(332.936)
XII.	NET OPERATING PROFIT/LOSS (IX-X-XI)		2.106120
XIII.	AMOUNT OF SURPLUS RECOGNIZED AS REVENUE FOLLOWING MERGER		-
XIV.	PROFIT/LOSS FROM CORPORATIONS SUBJECT TO EQUITY METHOD		-
XV.	NET CASH POSITION PROFIT/LOSS		-
XVI.	BEFORE TAX ON ONGOING OPERATIONS K/Z (XII+...+XV)	V-IV-g	2.106120
XVII.	TAX RESERVES FOR ONGOING OPERATIONS (±)	V-IV-ğ	443.766
17.1	Current Tax Reserves		382.052
17.2	Deferred Tax Expense Effect (+)		70.819
17.3	Deferred Tax Income Impact (-)		(9.105)
XVIII.	CURRENT FROM ONGOING OPERATIONS K/Z (XVI±XVII)	V-IV-h	1.662.354
XIX.	EXPENSES FOR DISCONTINUED OPERATIONS		-
19.1	Revenues from Fixed Assets Held for Sale		-
19.2	Sales Profits on Associates, Subsidiaries and Jointly-Controlled Entities (Joint Ventures)		-
19.3	Other Discontinued Operations In comes		-
XX.	REVENUES FROM DISCONTINUED OPERATIONS (-)		-
20.1	Revenues from Fixed Assets Held for Sale		-
20.2	Sales Profits on Associates, Subsidiaries and Jointly-Controlled Entities (Joint Ventures)		-
20.3	Other Discontinued Operations In comes		-
XXI.	BEFORE TAX ON DISCONTINUED OPERATIONS K/Z (XIX-XX)		-
XXII.	TAX RESERVES FOR DISCONTINUED OPERATIONS (±)		-
22.1	Current Tax Reserves		-
22.2	Deferred Tax Expense Effect (+)		-
22.3	Deferred Tax Income Impact (-)		-
XXIII.	NET CURRENT FROM DISCONTINUED OPERATIONS K/Z (XXI±XXII)		-
XXIV.	NET CURRENT PROFIT AND LOSS (XVIII+XXIII)	V-IV-h	1.662.354
24.1	Profit/Loss of the Group		-
24.2	Profit/Loss of Minority Shares (-)		-
	Profit And Loss Per Share		

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements.

## ILLER BANK, INC.

Non-Consolidated Income Statement For The Interim Accounting Period Ended On 31 December 2017

(Unless stated otherwise, values are denominated in TRL thousand)

			Independently Audited Previous Period 31.12.2017
		Footnote	Total
I.	INTEREST REVENUES	V-IV-a	1.482.495
1.1	Interests from Loans		1.303.197
1.2	Interests for Mandatory Reserves		-
1.3	Interests from Banks		171.315
1.4	Interests for Money Market Transactions		-
1.5	Interests from Securities		-
1.5.1	From Financial Assets Held for Trading		-
1.5.2	Categorized as Assets, for Which Value Change is Reflected on Profit/Loss at Fair Value		-
1.5.3	From available-for-sales financial assets		-
1.5.4	From Investments Held to Maturity		-
1.6	Leasing Revenues		-
1.7	Other Interest Revenues		7.983
II.	INTEREST EXPENSES	V-IV-b	30.286
2.1	Interests Paid on Deposits		-
2.2	Interests Paid on Loans Utilized		162
2.3	Interest on Money Market Transactions		29.372
2.4	Interest on securities issued		-
2.5	Other Interest Expenses		752
III.	NET INTEREST REVENUE/ EXPENSES [I-II]		1.452.209
IV.	NET FEE AND COMMISSION INCOME		13.695
4.1	Fees and Commissions Received		14.579
4.1.1	From Non-Cash Loans		9.557
4.1.2	Other		5.022
4.2	Fees and Commissions Paid		(884)
4.2.1	For Non-Cash Loans		-
4.2.2	Other		(884)
V.	DIVIDEND INCOME		-
VI.	NET COMMERCIAL PROFIT/(LOSS) (Net)	V-IV-c	(1.051)
6.1	Securities Trading Profit/Loss		-
6.2	Profit/Loss on Derivative Financial Instruments		-
6.3	Profit/Loss on Foreign Exchange Transactions		(1.051)
VII.	OTHER OPERATING INCOME	V-IV-ç	383.321
VIII.	TOTAL OPERATING REVENUES/EXPENSES (III+IV+V+VI+VII)		1.848.174
IX.	IMPAIRMENT RESERVES FOR LOANS AND OTHER RECEIVABLES (-)	V-IV-d	94.165
X.	OTHER OPERATING EXPENSES (-)	V-IV-e	521.122
XI.	NET OPERATING PROFIT/(LOSS) (VIII-IX-X)		1.232.887
XII.	AMOUNT OF SURPLUS RECOGNIZED AS REVENUE FOLLOWING MERGER		-
XIII.	PROFIT/LOSS FROM CORPORATIONS SUBJECT TO EQUITY METHOD		-
XIV.	NET CASH POSITION PROFIT/LOSS		-
XV.	P/L BEFORE TAX ON ONGOING OPERATIONS (XI+...+XIV)		1.232.887
XVI.	TAX RESERVES FOR ONGOING OPERATIONS	V-IV-f	(247.079)
16.1	Current Tax Reserves		(266.172)
16.2	Deferred Tax Reserves		19.093
XVII.	CURRENT P/L FROM ONGOING OPERATIONS (XV±XVI)		985.808
XVIII.	REVENUES FROM DISCONTINUED OPERATIONS		-
18.1	Revenues from Fixed Assets Held for Sale		-
18.2	Sales Profits on Associates, Subsidiaries and Jointly-Controlled Entities (Joint Ventures)		-
18.3	Other Discontinued Operations In comes		-
XIX.	EXPENSES FOR DISCONTINUED OPERATIONS (-)		-
19.1	Expenses on Fixed Assets Held for Sale		-
19.2	Sales Loss on Associates, Subsidiaries and Jointly-Controlled Entities (Joint Ventures)		-
19.3	Other Discontinued Operations Expenses		-
XX.	P/L BEFORE TAX ON DISCONTINUED OPERATIONS (XVIII-XIX)		-
XXI.	TAX RESERVES FOR DISCONTINUED OPERATIONS (±)	V-IV-f	-
21.1	Current Tax Reserves		-
21.2	Deferred Tax Reserves		-
XXII.	NET CURRENT P/L FROM DISCONTINUED OPERATIONS (XX±XXI)		-
XXIII.	NET CURRENT PROFIT AND LOSS (XVII+XXII)	V-IV-g	985.808
23.1	Profit/Loss of the Group		985.808
23.2	Profit/Loss of Minority Shares		-

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements.

ILLER BANK, INC.

Interim Accounting Period Ended On 31 December 2018 Non-Consolidated Income Statement Accounts Booked In Shareholder’s Equity  
(Unless stated otherwise, values are denominated in TRL thousand)

		Independently Audited Current Period 31.12.2018
I.	CURRENT PROFIT/LOSS	1.662.354
II.	OTHER COMPREHENSIVE INCOME	-
2.1	Not Reclassified in Profit or Loss	-
2.1.1	TANGIBLE FIXED ASSETS REVALUATION SURPLUS	-
2.1.2	INTANGIBLE FIXED ASSETS REVALUATION SURPLUS	-
2.1.3	Defined Benefit Plans Recalculation Gains / Losses	-
2.1.4	Other Comprehensive Income Elements That Will Not Be Reclassified to Other Profit or Loss	-
2.1.5	Taxes Related to Other Comprehensive Income Not to be Reclassified in Profit or Loss	-
2.2	Reclassifications to Profit or Loss	-
2.2.1	EXCHANGE RATE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS	-
2.2.2	Valuation and/or classification income/expenses of financial assets at fair value through profit or loss	-
2.2.3	Cash Flow Hedges and Expenses	-
2.2.4	Re-Classified Part of Derivative Instruments for Hedging Against Cash Flow Risk, included inthe Income Statement	-
2.2.5	Other Comprehensive Income Components to be Reclassified as Other Profit or Loss	-
2.2.6	Taxes Related to Other Comprehensive Income to be Reclassified in Profit or Loss	-
III.	TOTAL COMPREHENSIVE INCOME (I+II)	1.662.354

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements.

ILLER BANK, INC.

Interim Accounting Period Ended On 31 December 2017 Non-Consolidated Income Statement Accounts Booked In Shareholder’s Equity  
(Unless stated otherwise, values are denominated in TRL thousand)

			BlIndependently Audited Previous Period 31.12.2017
	INCOME STATEMENT ACCOUNTS RECOGNICED IN SHAREHOLDERS’ EQUITY	Footnote	Total
I.	ADDED TO SECURITIES VALUATION SURPLUS FROM AVAILABLE-FOR-SALE FINANCIALASSETS		-
II.	TANGIBLE FIXED ASSETS REVALUATION SURPLUS		162.977
III.	INTANGIBLE FIXED ASSETS REVALUATION SURPLUS		-
IV.	EXCHANGE RATE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		-
V.	PROFITS/LOSSES ON DERIVATIVE INSTRUMENTS FOR HEDGING AGAINST CASH FLOWRISKS (Active Part of Fair Value Changes)		-
VI.	PROFITS/LOSSES ON DERIVATIVE INSTRUMENTS FOR HEDGING AGAINST NET INVESTMENT RISKS ABROAD (Active Part of Fair Value Changes)		-
VII.	IMPACT OF ACCOUNTING POLICY CHANGES AND CORRECTION OF ERRORS		-
VIII.	IMPACT OF ACCOUNTING POLICY CHANGES AND CORRECTION OF ERRORS		-
IX.	DEFERRED TAX FOR VALUATION SURPLUS		-
X.	NET INCOME/EXPENSE RECOGNIZED DIRECTLY AS SHAREHOLDERS’ EQUITY (I+II+...IX)		162.977
XI.	CURRENT PROFIT/LOSS		985.808
11.1	Net change in the fair value of securities (transfers to profits-losses)		-
11.2	Re-Classified Part of Derivative Instruments for Hedging Against Cash Flow Risk, included inthe Income Statement		-
11.3	Re-Classified Part of Derivative Instruments for Hedging Against Cash Flow Risk, included inthe Income Statement		-
11.4	Other		985.808
XII.	TOTAL RECOGNIZED PROFIT/LOSS FOR THE PERIOD (X±XI)		

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements.



İLLER BANKASI A.Ş

Non-Consolidated Shareholders’ Equity Change Statement For Iller Bank’s Interim Accounting Period That Ended On 31 December 2018

(Tutarlar aksi belirtilmedikçe Bin Türk Lirası (TL) olarak ifade edilmiştir)

Independently Audited  
Current Period (31.12.2018)

CHANGES IN SHAREHOLDERS EQUITY ACCOUNTS							Will Not Be Reclassified to Profit or Loss Accumulated Other Comprehensive Income and Expenses			To be Reclassified in Profit or Loss Accumulated Other Comprehensive Income and Expenses								
		Paid-In Capital	Share Premiums	Share Premium of Canceled Stocks	Other Capital Reserves		1	2	3	4	5	6	Profit Reserves	Previous Period's Profit /(Loss)	Net Current Profit / (Loss)	Total Sharehol- ders Equity Excl. Minority Shares	Minority Shares	Total Sha- reholders' Equity
I.	Previous Period Ending Balance	13.122.184	-	-	1.048.223								771.081	1.071.306	-	16.012.794	-	16.012.794
II.	Adjustments Made in Accordance with TMS 8	-	-	-	-								-	-	-	-	-	-
2.1	Impact of Error Correction	-	-	-	-								-	-	-	-	-	-
2.2	Impact of Accounting Policy Changes	-	-	-	-								-	-	-	-	-	-
III.	Updated Balance (I+II)	13.122.184	-	-	1.048.223								771.081	1.071.306	-	16.012.794	-	16.012.794
IV.	Total Comprehensive Income	-	-	-	-								-	-	1.662.354	1.662.354	-	1.662.354
V.	Performed A Capital Increase In Cash	1.435.614	-	-	-								-	-	-	1.435.614	-	1.435.614
VI.	Capital Increase from Internal Resources	-	-	-	-								-	-	-	-	-	-
VII.	Paid-in Capital Inflation Adjustments	-	-	-	-								-	-	-	-	-	-
VIII.	Convertible Bonds	-	-	-	-								-	-	-	-	-	-
IX.	Equity-like Debt Instruments	-	-	-	-								-	-	-	-	-	-
X.	Increase / Decrease due to Other Changes	-	-	-	921								-	-	-	921	-	921
XI.	Dividend Payment	289.738	-	-	-								145.619	(966.715)	-	(531.358)	-	(531.358)
11.1	Dividend Paid	-	-	-	-								-	(531.358)	-	(531.358)	-	(531.358)
11.2	Amounts Transferred to Reserves	-	-	-	-								145.619	(145.619)	-	-	-	-
11.3	Other	289.738	-	-	-								-	(289.738)	-	-	-	-
	Balance at the end of the period (III+IV+.....+X+XI)	14.847.536	-	-	1.049.144								916.700	104.591	1.662.354	18.580.325	-	18.580.325

1. Fixed revaluation increases and decreases in fixed assets
2. Accumulated re-measurement gains and losses of defined benefit plans
3. Other (the amounts of other comprehensive income items that cannot be classified as profit or loss from other comprehensive income of the investments accounted for by the equity method and the other income items that cannot be reclassi-fied as other profit or loss)

4. Foreign currency translation differences
5. Accumulated revaluation and / or classification gains / losses on financial assets at fair value through profit or loss,
6. Other (Cash flow hedge gains / losses) represents the accumulated interest in other comprehensive income of the investments accounted for by the equity method, and the cumulative amounts of other comprehensive income that will be reclassified to other profit or loss)

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

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İLLER BANKASI A.Ş

Non-Consolidated Shareholders’ Equity Change Statement For Iller Bank’s Interim Accounting Period That Ended On 31 December 2017

(Tutarlar aksi belirtilmedikçe Bin Türk Lirası (TL) olarak ifade edilmiştir)

Previous Period – 31.12.2017																						
CHANGES IN SHAREHOLDERS EQUITY ACCOUNTS		Footnote	Paid-In Capital	Paid-in Capital Inflation Adjustments	Share Premiums	Share Premium of Canceled Stocks	Statutory Contingency Reserves	Statutory reserves			Extraordinary Reserve	Other Reserves	Net Current Profit / (Loss)	Previous Period's Profit/ (Loss)	Securities Valuation Surplus	Tangible and Intangible Fixed Assets Revaluation Difference	Bonus Shares from Shareholdings	Hedge Funds	Fixed Assets Val. Surp. For Assets Held for Sale/Disc. Op.	Total Shareholders' Equity Excl. Minority Shares	Minority Shares	Total Shareholders' Equity
I.	Balance as of the Beginning of the Period		11.690.749	876.514	-	-	463.295	192.664			-	-	-	884.920	-	8.732	-	-	-	14.116.874	-	14.116.874
II.	Adjustments Made in Accordance with TMS 8		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
2.1	Impact of Error Correction		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
2.2	Impact of Accounting Policy Changes		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
III.	Updated Balance (I+II)		11.690.749	876.514	-	-	463.295	192.664			-	-	-	884.920	-	8.732	-	-	-	14.116.874	-	14.116.874
	Changes within the Period		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
IV.	Increase/Decrease Due to Merger		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
V.	Securities Valuation Surplus		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
VI.	Hedge Funds (Active part)		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
6.1	For Hedging Against Cash Flow Risk		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
6.2	For Hedging Against Net Investment Risk Abroad		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
VII.	Tangible Fixed Assets Valuation Surplus		-	-	-	-	-	-			-	-	-	(162.977)	-	162.977	-	-	-	-	-	-
VIII.	Intangible Fixed Assets Valuation Surplus		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
IX.	Bonus Shares in Subsidiaries, Affiliated Corporations and Jointly-Controlled Entities (Joint Ventures)		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
X.	Exchange Rate Differences		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
XI.	Changes Due to Disposal of Assets		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
XII.	Changes Due to Reclassification of Assets		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
XIII.	Impact of Subsidiary Shareholders' Equity on the Shareholders' Equity of the Bank		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
XIV.	Capital Increase		1.207.588	-	-	-	-	-			-	-	-	-	-	-	-	-	-	1.207.588	-	1.207.588
14.1	Cash		1.207.588	-	-	-	-	-			-	-	-	-	-	-	-	-	-	1.207.588	-	1.207.588
14.2	Internal Sources		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
XV.	Share Issue		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
XVI.	Share Premium of Canceled Stocks		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
XVII.	Paid-in Capital Inflation Adjustments		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
XVIII.	Other		-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-
XIX.	Current Profit or Loss		-	-	-	-	-	-			-	-	985.808	-	-	-	-	-	-	985.808	-	985.805
XX.	Dividend Payment		223.847	-	-	-	37.308	77.814			-	-	-	(636.445)	-	-	-	-	-	(297.476)	-	(297.476)
20.1	Dividend Paid		-	-	-	-	-	-			-	-	-	(297.476)	-	-	-	-	-	(297.476)	-	(297.476)
20.2	Amounts Transferred to Reserves		-	-	-	-	37.308	77.814			-	-	-	(115.122)	-	-	-	-	-	-	-	-
20.3	Other		223.847	-	-	-	-	-			-	-	-	(223.847)	-	-	-	-	-	-	-	-
	Balance at the end of the period (I+II+III+...+XV+XVII+XVIII)		13.122.184	876.514	-	-	500.603	270.478			-	-	985.808	85.048	-	171.709	-	-	-	16.012.794	-	16.012.794

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements

IILLER BANK, INC.  
Non-Consolidated Cash Flow Statement For The Year Ended 31 December 2018  
*(Unless stated otherwise, values are denominated in TRL thousand)*

		Footnote	Independently Audited Current Period 31.12.2018
A.	CASH FLOWS REGARDING BANKING OPERATIONS		
1.1	Operating Profits Before Change in Assets and Liabilities Concerning Banking Operations		1.502.093
1.1.1	Interests received		2.294.809
1.1.2	Interests paid		(320.309)
1.1.3	Dividends received		10
1.1.4	Fees and Commissions Received		19.014
1.1.5	Other Income Generated		14.1554
1.1.6	Collections from Illiquid Claims Recognized as Loss		-
1.1.7	Cash Payments to Personnel and Service Providers		(324.386)
1.1.8	Taxes Paid		(20.564)
1.1.9	Other	V-VI-I	(288.035)
1.2	Change in Assets and Liabilities Concerning Banking Operations		(2.053.081)
1.2.1	Net (Increase) Decrease in Financial Assets Categorized with Reflection of Fair Value Change in P/L		-
1.2.2	Net (Increase) Decrease in Banks Account		-
1.2.3	Net (Increase) Decrease in Loans		(5.863.636)
1.2.4	Net (Increase) Decrease in Other Assets	V-VI-I	(45.919)
1.2.5	Net (Increase) Decrease in Banks' Deposits		-
1.2.6	Net (Increase) Decrease in Other Deposits		-
1.2.7	Net (Increase) Decrease in Financial Assets Categorized with Reflection of Fair Value Change in P/L		-
1.2.8	Net (Increase) Decrease in Loans Received		2.062.432
1.2.9	Net (Increase) Decrease in Mature Debts		-
1.2.10	Net (Increase) Decrease in Other Debts	V-VI-I	1.794.042
I.	Net Cash Flows from Banking Operations		(550.988)
B.	CASH FLOWS REGARDING INVESTMENT OPERATIONS		
II.	Net Cash Flows from Investment Operations		226.765
2.1	Acquired Affiliated Corporations and Subsidiaries and Corporations under Common Control (Business Partnerships)		-
2.2	Disposed Affiliated Corporations and Subsidiaries and Corporations under Common Control (Business Partnerships)		-
2.3	Acquired Securities and Real Estate		(29.524)
2.4	Disposed Securities and Real Estate		256.289
2.5	Financial Assets at Fair Value through Other Comprehensive Income		-
2.6	Fair Value Differences Reflected To Other Comprehensive Income		-
2.7	Financial assets measured at amortized cost		-
2.8	Financial Assets measured at amortized cost		-
2.9	Other	V-VI-I	-
C.	CASH FLOWS REGARDING FINANCIAL OPERATIONS		
III.	Net Cash Flows from Financial Operations		1.365.383
3.1	Cash generated from loans and issued securities		-
3.2	Cash outflow due to loans and issued securities		-
3.3	Issued Capital Market Instruments		-
3.4	Dividend Payments		(70.231)
3.5	Payments Regarding Leasing		-
3.6	Other	V-VI-I	1.435.614
IV.	The Effect of Foreign Currency Translation Differences on Cash and Cash Equivalents	V-VI-I	15.541
V.	Net (decrease) /increase in cash and cash equivalents		1.056.701
VI.	Cash and cash equivalents at the beginning of the period		1.776.855
VII.	Cash and cash equivalents at the end of the period		2.833.556

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

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IILLER BANK, INC.  
Non-Consolidated Cash Flow Statement For The Year Ended 31 December 2017  
*(Unless stated otherwise, values are denominated in TRL thousand)*

		Footnote	Independently Audited Previous Period 31.12.2017
A.	CASH FLOWS REGARDING BANKING OPERATIONS		
1.1	Operating Profits Before Change in Assets and Liabilities Concerning Banking Operations		1.086.408
1.1.1	Interests received		1.469.042
1.1.2	Interests paid		(29.868)
1.1.3	Dividends received		-
1.1.4	Fees and Commissions Received		14.579
1.1.5	Other Income Generated		142.948
1.1.6	Collections from Illiquid Claims Recognized as Loss		-
1.1.7	Cash Payments to Personnel and Service Providers		(287.930)
1.1.8	Taxes Paid		(15.007)
1.1.9	Other		(207.356)
1.2	Change in Assets and Liabilities Concerning Banking Operations		(5.205.190)
1.2.1	Net (Increase) Decrease in Financial Assets Categorized with Reflection of Fair Value Change in P/L		-
1.2.2	Net (Increase) Decrease in Banks Account		-
1.2.3	Net (Increase) Decrease in Loans		12
1.2.4	Net (Increase) Decrease in Other Assets		(5.909.275)
1.2.5	Net (Increase) Decrease in Banks' Deposits		(205.115)
1.2.6	Net (Increase) Decrease in Other Deposits		-
1.2.7	Net (Increase) Decrease in Financial Assets Categorized with Reflection of Fair Value Change in P/L		-
1.2.8	Net (Increase) Decrease in Loans Received		464.936
1.2.9	Net (Increase) Decrease in Mature Debts		-
1.2.10	Net (Increase) Decrease in Other Debts		444.252
I.	Net Cash Flows from Banking Operations		(4.118.782)
B.	CASH FLOWS REGARDING INVESTMENT OPERATIONS		
II.	Net Cash Flows from Investment Operations		100.756
2.1	Acquired Affiliated Corporations and Subsidiaries and Corporations under Common Control (Business Partnerships)		-
2.2	Disposed Affiliated Corporations and Subsidiaries and Corporations under Common Control (Business Partnerships)		-
2.3	Acquired Securities and Real Estate		(139.505)
2.4	Disposed Securities and Real Estate		240.261
2.5	Financial Assets at Fair Value through Other Comprehensive Income		-
2.6	Fair Value Differences Reflected To Other Comprehensive Income		-
2.7	Financial assets measured at amortized cost		-
2.8	Financial Assets measured at amortized cost		-
2.9	Other		-
C.	CASH FLOWS REGARDING FINANCIAL OPERATIONS		
III.	Net Cash Flows from Financial Operations		1.050.024
3.1	Cash generated from loans and issued securities		-
3.2	Cash outflow due to loans and issued securities		-
3.3	Issued Capital Market Instruments		-
3.4	Dividend Payments		(157.564)
3.5	Payments Regarding Leasing		-
3.6	Other		1.207.588
IV.	The Effect of Foreign Currency Translation Differences on Cash and Cash Equivalents		3.087
V.	Net (decrease) /increase in cash and cash equivalents		(2.964.915)
VI.	Cash and cash equivalents at the beginning of the period		(4.741.770)
VII.	Cash and cash equivalents at the end of the period		1.776.855

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements



IILLER BANK, INC.  
The Non-Consolidated Financial Report For Accounting Year Ended On December 31, 2018  
*(Unless stated otherwise, values are denominated in TRL thousand)*

		Independently Audited Current Period 31.12.2018
I.	DIVIDEND PAYMENT FOR THE PERIOD	
1.1	PROFITS FOR THE PERIODS	2.046.539
1.2	PAYABLE TAXES AND LEGAL LIABILITIES (-)	382.052
1.2.1	Income Tax Withholding	382.052
1.2.2	Other Taxes and Legal Liabilities Payable	-
1.2.3	Other Taxes and Legal Obligations	-
A	NET CURRENT PROFIT (1.1 - 1.2)	1.664.487
1.3	LOSSES FROM PAST PERIODS	-
1.4	PRIMARY STATUTORY RESERVE (-)	83.224
1.5	STATUTORY FUNDS REQUIRED TO BE SAVED AND KEPT AT THE ENTITY (-)(*)	499.346
B	NET PROFITS FOR THE PERIOD AVAILABLE FOR DIVIDEND PAYMENTS [(A-(1.3+1.4+1.5))]	1.081.917
1.6	PRIMARY DIVIDEND PAYMENT TO SHAREHOLDERS (-)	848.889
1.6.1	To Shareholders	-
1.6.2	To Preferred Share Holders(**)	848.889
1.6.3	Dividend Participation Certificates	-
1.6.4	To Profit Sharing Bonds	-
1.6.5	To Profit and Loss Sharing Certificate Holders	-
1.7	DIVIDEND PAYMENTS TO PERSONNEL (-)	149.804
1.8	DIVIDEND PAYMENT TO THE BOARD OF DIRECTORS (-)	-
1.9	SECONDARY DIVIDEND PAYMENT TO SHAREHOLDERS (-)	-
1.9.1	To Shareholders	-
1.9.2	To Preferred Share Holders	-
1.9.3	Dividend Participation Certificates	-
1.9.4	To Profit Sharing Bonds	-
1.9.5	To Profit and Loss Sharing Certificate Holders	-
1.10	SECONDARY STATUTORY RESERVE (-)	83.224
1.11	STATUTORY RESERVES (-)	-
1.12	EXTRAORDINARY RESERVES	-
1.13	OTHER RESERVES	-
II.	SPECIAL FUNDS	
2.1	PAYMENT FROM RESERVES	-
2.2	DISTRIBUTED RESERVES	-
2.2.1	SECONDARY STATUTORY RESERVES (-)	-
2.2.2	SHARES TO SHAREHOLDERS (-)	-
2.2.3	To Shareholders	-
2.2.4	To Preferred Share Holders	-
2.2.5	Dividend Participation Certificates	-
2.3	To Profit Sharing Bonds	-
2.4	To Profit and Loss Sharing Certificate Holders	-
III.	SHARES TO PERSONNEL (-)	-
3.1	SHARES TO THE BOARD OF DIRECTORS (-)	-
3.2	EARNINGS PER SHARE	-
3.3	TO SHAREHOLDERS	-
3.4	TO SHAREHOLDERS (%)	-
IV.	TO PREFERRED SHAREHOLDERS	-
4.1	TO PREFERRED SHAREHOLDERS (%)	-
4.2	DIVIDEND PER SHARE	-
4.3	TO SHAREHOLDERS	-
4.4	TO SHAREHOLDERS (%)	-
4.3	TO PREFERRED SHAREHOLDERS	-
4.4	TO PREFERRED SHAREHOLDERS (%)	-

(\*) The difference between the period profit in the income statement and the profit of distribution is TL 2.133 and the TL 61.713 deferred tax asset / liability net consists of TL 50.580 of net income from real estate sales in accordance with article 5/1-e of the Corporate Tax Law.  
(\*\*) "İller Bank Law on Joint Stock Companies" that are transferred to the Bank pursuant to Article 4. The Bank's net income is 30% of the share capital Capital.  
(\*\*\*) 6107 No. "Provincial Law on the Bank of Joint Stock Company"s 13th and the Bank according to the 30th article of the Articles of Association annual gross profit of 51% of the provinces brought the village rather than by the Special Administrative technical and social infrastructure services financing; maps of municipalities with less than 200,000 population, development plans, drinking water, wastewater, solid waste, urban information system, and so the population with the financing of urban infrastructure projects referred to municipalities with less than 25,000 project is also owned part will be used to finance a grant of production.

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements

IILLER BANK, INC.  
The Non-Consolidated Financial Report For Accounting Year Ended On December 31, 2017  
*(Unless stated otherwise, values are denominated in TRL thousand)*

		Independently Audited Previous Period 31.12.2017
I.	DIVIDEND PAYMENT FOR THE PERIOD	
1.1	PROFITS FOR THE PERIODS	1.231.966
1.2	PAYABLE TAXES AND LEGAL LIABILITIES (-)	266.172
1.2.1	Income Tax Withholding	266.172
1.2.2	Other Taxes and Legal Liabilities Payable	-
1.2.3	Other Taxes and Legal Obligations	-
A	NET CURRENT PROFIT (1.1 - 1.2)	965.794
1.3	LOSSES FROM PAST PERIODS	-
1.4	PRIMARY STATUTORY RESERVE (-)	48.290
1.5	STATUTORY FUNDS REQUIRED TO BE SAVED AND KEPT AT THE ENTITY (-)(*)	289.738
B	NET PROFITS FOR THE PERIOD AVAILABLE FOR DIVIDEND PAYMENTS [(A-(1.3+1.4+1.5))]	627.766
1.6	PRIMARY DIVIDEND PAYMENT TO SHAREHOLDERS (-)	492.555
1.6.1	To Shareholders	-
1.6.2	To Preferred Share Holders(**)	492.555
1.6.3	Dividend Participation Certificates	-
1.6.4	To Profit Sharing Bonds	-
1.6.5	To Profit and Loss Sharing Certificate Holders	-
1.7	DIVIDEND PAYMENTS TO PERSONNEL (-)	86.921
1.8	DIVIDEND PAYMENT TO THE BOARD OF DIRECTORS (-)	-
1.9	SECONDARY DIVIDEND PAYMENT TO SHAREHOLDERS (-)	-
1.9.1	To Shareholders	-
1.9.2	To Preferred Share Holders	-
1.9.3	Dividend Participation Certificates	-
1.9.4	To Profit Sharing Bonds	-
1.9.5	To Profit and Loss Sharing Certificate Holders	-
1.10	SECONDARY STATUTORY RESERVE (-)	-
1.11	STATUTORY RESERVES (-)	48.290
1.12	EXTRAORDINARY RESERVES	-
1.13	OTHER RESERVES	-
1.14	SPECIAL FUNDS	-
II.	PAYMENT FROM RESERVES	
2.1	DISTRIBUTED RESERVES	-
2.2	SECONDARY STATUTORY RESERVES (-)	-
2.3	SHARES TO SHAREHOLDERS (-)	-
2.3.1	To Shareholders	-
2.3.2	To Preferred Share Holders	-
2.3.3	Dividend Participation Certificates	-
2.3.4	To Profit Sharing Bonds	-
2.3.5	To Profit and Loss Sharing Certificate Holders	-
2.4	SHARES TO PERSONNEL (-)	-
2.5	SHARES TO THE BOARD OF DIRECTORS (-)	-
III.	EARNINGS PER SHARE	-
3.1	TO SHAREHOLDERS	-
3.2	TO SHAREHOLDERS (%)	-
3.3	TO PREFERRED SHAREHOLDERS	-
3.4	TO PREFERRED SHAREHOLDERS (%)	-
IV.	DIVIDEND PER SHARE	-
4.1	TO SHAREHOLDERS	-
4.2	TO SHAREHOLDERS (%)	-
4.3	TO PREFERRED SHAREHOLDERS	-
4.4	TO PREFERRED SHAREHOLDERS (%)	-

(\*) Income TRL 20.014 worth of difference between the table in Profit for Distribution is mainly profit TRL 19,093 profit distribution subject to Deferred from tax revenues, while TRL 921 Corporate Tax Law 5/1-E in accordance with Article sale of real estate exemption It consists of income.  
(\*\*) "İller Bank Law on Joint Stock Companies" that are transferred to the Bank pursuant to Article 4. The Bank's net income is 30% of the share capital Capital.  
(\*\*\*) 6107 No. "Provincial Law on the Bank of Joint Stock Company"s 13th and the Bank according to the 30th article of the Articles of Association annual gross profit of 51% of the provinces brought the village rather than by the Special Administrative technical and social infrastructure services financing; maps of municipalities with less than 200,000 population, development plans, drinking water, wastewater, solid waste, urban information system, and so the population with the financing of urban infrastructure projects referred to municipalities with less than 25,000 project is also owned part will be used to finance a grant of production.

Note: IFRS 9 in accordance with the provisions related to the transition prior period financial statements and notes have not been restated. 2017 and 2018 because of the financial statements are prepared on a different basis, 2017 financial statements were given separately.

The attached notes are complementary parts of these non-consolidated financial statements

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SECTION THREE

Accounting Policies

I. Presentation principles

The Bank prepared its accounting records, non-consolidated financial statements, explanations and footnotes concerning thereof, in line with Turkish Accounting Standards (“TMS”) and Turkish Financial Reporting Standards (“TFRS”) as well as Regulation on the Methods and Principles Regarding the Banks’ Accounting Practices and the Keeping of Documents and other regulations, communiqués, and circulars published by Banking Regulation and Supervision Agency (“BRSA”) on accounting and financial reportingprinciples, as well as statements of the Banking Regulation and Supervision Agency.

By the Decree with the Force of Law nr. 660, which entered into force upon its publication in the Official Gazette dated 2 November2011, Supplementary Article 1 of the Law nr. 2499 was repealed and the Public Oversight, Accounting and Audit Standards Boardwas established. The financial statements were drawn up on the basis of Turkish Accounting Standards / Turkish Financial Reporting Standards (“TMS/ TFRS”) implemented by the Public Oversight, Accounting and Audit Standards Authority (“KGK”), and the annexes and comments there of.

The financial statements were drawn up on the basis of the historical cost principle, in addition to the use of fair value principleapplied for financial assets for trading.

The accounting policies and valuation principles applied in the preparation of the financial statements have been determined and applied by BRSA in accordance with regulations, communiqués, annotations and circulars published in accordance with the accounting and financial reporting principles.

The accompanying financial statements have been prepared in accordance with the Mev BRSA Accounting and Financial Reporting Legislation İlîş. Accounting policies applied in annual financial statements prepared as of December 31, 2017 and the financial statements prepared in the current period are consistent except for the classifications provided for in the application of TFRS 9. The inden TFRS 9 Financial Instruments “standard published in the Official Gazette dated January 19, 2017 and numbered 29953 by the Public Oversight Accounting and Auditing Standards Authority is in place of’ TAS 39 Financial Instruments: Recognition and Measurement artlar, effective from 1 January 2018. TFRS 9 standard, mainly the classification and measurement of financial instruments, sets new principles for the expected loss provision for financial assets. İller Bank with No. 6107 As per the provisions of the Law, the Bank does not allocate credit and loss provisions. In accordance with TFRS 9, the accompanying financial statements are not presented comparatively, but are presented separately.

The values shown in the financial statements and in their associated explanations and footnotes are denominated in thousand Turkish Liras unless otherwise indicated.

II.Financial instruments utilization strategies and transactions denominated in foreign currencies

Bank’s balance sheet liabilities in the loans included “Municipal Services Project” and “Sustainable Cities Project” from the World Bank, “Development Project of Municipal Sewage and Wastewater Treatment Plant” within the scope of Japan International Cooperation Agency (JICA) and “Urban Transport Project” by providing the Islamic Development Bank it consists of loans granted to municipalities, exchange differences on these loans is recognized using loans to local governments. Municipality Sewage and Wastewater Treatment Facilities Improvement Project, the credit obtained from JICA “Consulting” under the name established by section used by the Bank differences belong to the bank, end the assets and liabilities in one of the pens Central Bank of Turkey to TRL dry it is converted.

Asset and liability monetary items denominated in foreign currencies are valued according to the Central Bank of Turkey exchange rates in effect on the balance sheet date. Currency conversion losses/gains arising from the valuation of monetary items are accounted for in the income statement as “Exchange rate losses/gains”.

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Central Bank of Turkey was declared valid indicators in the nature of exchange rates at the balance sheet date:

Date 28 December 2018	US Dollar 5,2609	Euro 6,0280	100 Japanese Yens 4,7547
Date 28 December 2017	US Dollar 3,8104	Euro 4,5478	100 Japanese Yens 3,3694

III. Remarks on forward and option contracts, derivatives

The Bank had no forward and option contracts and derivatives as at the end of the reporting period.

IV. Explanations on interest income and expenses

Interest income and expenses are recognized according to the effective interest method.Only loans granted by local governments in accordance with the Banking Code. The interest credited to the credits is accrued on a monthly basis.

In the case of foreign currency denominated loans, which are extended to local governments from funds securedfrom the World Bank under the “Municipal Services Project and Sustainable Cities Project” and from JICA under the Municipal Sewage and Waste Water Treatment Plants Development Project, monthly interest rediscounts are effected, while interest is accrued at six-month intervals asrequired by contractual agreements. Interest income/expenses are accounted for on an accrual basis. Any interest and associated rediscounting that accrues onloans and other receivables that have become illiquid pursuant to applicable legislation is canceled and is not accounted for as“interest income” until and unless it is actually collected

Article 2 of the Communiqué yayımlan Communiqué on the Amendment to the General Communiqué on Public Treasury eklen published in the Official Gazette dated 28 February 2018 and numbered 30346 and paragraph 5 of the Communiqué No. 5 of Genel İller Bankası A.Ş. the financial resources of the municipalities and special provincial administrations which have partnerships, as stipulated in Article 6 of this Communiqué; The Bank provides funds from its shareholders. Interest expenses related to funds collected are also accounted for using the effective interest method.

V. Remarks on fee and commission income and expenses

The Bank makes the collections of commissions on the non-cash credit that it extends to local governments. In addition and in its capacity as an Type A agent of Groupama Insurance of Güneş Insurance and Ankara Insurance the Bank also collects commissions both on the insurance of movable and immovable properties belonging to itself and to local governments. Guarantee fee is paid to the Undersecretariat of Treasury for the credits provided from foreign financial institutions to be reflected to the local administrations. The commission expenses consist of the Bank’s shares of commitment fees which are paid to the Central Bank of Turkey on account of interbank money market transactions or which are paid to JICA on account of JICA credit that is used.

VI. Explanations on financial assets

The Bank’s financial assets are classified and booked under the headings of “Financial assets at fair value through profit/loss”,“Available-for-sale financial assets”, “Financial assets held to maturity”, and “Loans and receivables”.

Financial Assets at Fair Value through Profit or Loss:

Financial assets at fair value through profit or loss are financial assets that are part of a portfolio to make short-term profit regardless of whether they are derived or acquired from short-term fluctuations in prices or similar factors.

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VI. Explanations on financial assets (Continued)

Financial assets at fair value through profit or loss are reflected to the balance sheet at their fair values and are subsequently subject to valuation at fair value. Gains and losses resulting from the valuation are included in the profit and loss accounts.

If a financial asset is not measured at amortized cost or if fair value changes are reflected in other comprehensive income, then the fair value change is measured at fair value through profit or loss. However, for certain investments in equity instruments that are measured at fair value through profit or loss, the method of reflecting subsequent changes in fair value to other comprehensive income is irrevocable for the first time in the financial statements.

The Bank’s Niğbaşı Niğde Beton Sanayi A.Ş. shareholding of the financial assets at fair value through profit or loss with less than 10% share and voting power. and Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş. Both companies listed on the BIST are valued at the balance sheet date with the prices in BIST.

Financial Assets at Fair Value Through Other Comprehensive Income

In addition to the collection of contractual cash flows of the financial asset and the retention of a financial asset in the context of a business model, the financial asset’s fair value difference when the contractual terms of the financial asset lead to cash flows that include the pay-ments of interest on the principal and principal balance on certain dates. it is classified as being reflected in other comprehensive income.

Financial assets whose fair value difference is reflected in other comprehensive income are recorded with the addition of transaction costs to their acquisition costs which reflect their fair value. Financial assets at fair value through profit or loss are carried at fair value. Inte-rest income calculated by effective interest rate of marketable securities whose fair value difference is reflected to other comprehensive income and dividend income of marketable securities are reflected to income statement. The difference between the fair value and the amortized cost of financial assets at fair value through profit or loss is the difference between the fair value and the amortized cost of the asset until the realization of the asset, the disposal, disposal or weakness of the asset. and da Accumulated Other Comprehensive Income or Expense to be Reclassified to Profit or Loss inda under shareholders’ equity. When these securities are collected or disposed of, the accumulated fair value differences reflected in the shareholders’ equity are reflected to the income statement.

Financial Assets measured at amortized cost

Financial asset is classified as a financial asset measured at amortized cost if the financial asset is held under a business model aiming at collecting contractual cash flows and the terms of the contract for financial assets cause cash flows that include interest payments due to principal and principal balance at certain dates. . Financial assets measured at amortized cost are initially measured at fair value plus any transaction costs incurred at their acquisition costs, and are measured at amortized cost using the maliyet effective interest (internal rate) method İt. Interest income from financial assets measured at amortized cost is reflected to the income statement.

Loans

Loans and receivables are financial assets that are created whenever a borrower is provided with money, goods, or services. Loans and receivables are initially booked at their acquisition cost.

As required by its governing law, the Bank extends loans only to local governments. Loans are booked on the basis of their acquisition costs. Guarantees of loans, shares transferred to the bank to be distributed from the general budget tax revenues to the local administ-rations, and drinking water of municipalities, terminal, rent etc. they’re incomes. All borrowings of the bank are carried at amortized cost.

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VII. Provision For Impairment Losses

Pursuant to Article 13 (5) of the Law no. 6107 governing İller Bank INC., the reserve requirements of the Banking Law no. 5411 do not apply to İller Bank.

VIII. Remarks on netting financial assets

Financial assets and obligations are shown in the balance sheet on the basis of their netted value only in situations where the Bank has the legal right and the power to compel such netting as well as the intention to collect on or to pay off such financialassets and liabilities at their net value or where the Bank has the right to simultaneously wind up such financial assets and obligations.

IX. Remarks on sale and repurchase agreements, security lendings

As of the end of the reporting period, the Bank had no transactions made under agreements calling for selling and buying backsecurities (repo) or transactions involving securities which had been purchased with sell-back commitment (reverse repo).

X. Information on assets held for sale and fixed assets associated with discontinued operations and remarks on obligations concerning these assets

The assets which meet the criteria for categorization as assets held for sale shall be recognized over their book values; applicationof depreciation for such assets shall be suspended. These assets shall be recognized separately on the balance sheet. In order for an asset to be considered asset held for sale, the asset (or asset group to be disposed of) in question should be available for immediate sale under the conventional and frequently observed conditions applicable to the sale of such assets (or asset group to be disposed of), and should command a high likelihood of sale. In order for the asset to have a high likelihood of sale, a plan should be made by an appropriate ma-nagement level for the sale of the asset (or the asset group to be disposed of), and an active program to conclude the plan through the identification of buyers should have been commenced. Furthermore, the asset (or the asset group to be disposed of) should be marketed actively at a price tag consistent with its fair value. A variety of incidents or circumstances may extend the term of completion of the sale to more than one year.

In case there is sufficient evidence to conclude that such delay arose due to incidents or circumstances outside the control of the enterp-rise, and that the enterprise’s sale plans regarding the sale of the asset (or the asset group to be disposed of), such assets shall remain in the assets held for sale category.

A discontinued operation is a part of the bank’s business categorized as disposed-of or held-for-sale.

The results regarding the discontinued operations are shown separately on the income statement. The bank has no property or disconti-nued operations recognized under the fixed assets held for sale account.



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XI. Remarks on goodwill and other intangible fixed assets

As of the balance sheet date, there were no goodwill items that needed to be shown in the financial statements.

Goodwill and other intangible assets are recognized at cost in accordance with the Standard Accounting Standard for Intangible Assets “(38 TAS 38”).

The costs of intangible assets that were acquired before 01 January, 2005 were inflation-adjusted for the period until 31 December 2004, which is the date the period of high inflation was deemed to have ended by the authorities. Assets acquired thereafterwere descended in the financial statements on the basis of their initial acquisition cost.

Intangible assets are depreciated according to the straight-line method with an assumed economically useful lifetime of threeto five years. The useful lifetime of an asset is determined on the basis of a consideration of such issues as how long the asset can be expected to be useful; technical, technological, and other forms of obsolescence; and the maintenance costs that will be required to secure the economic benefit expected from the asset.

If there is an indication of impairment, the recoverable amount of the related asset is determined as “ (“TMS 36”) and the amount of the recoverable amount of the related asset If the carrying amount is less than the carrying amount, provision for impairment is booked.

XII. Remarks on tangible fixed assets

The costs of tangible assets that were acquired before 01 January, 2005 were inflation-adjusted for the period until 31 December 2004, which is the date the period of high inflation was deemed to have ended by the authorities. Assets acquired thereafterwere descended in the financial statements on the basis of their initial acquisition cost. Depreciation for tangible assets is set asidein equal amounts using the straight-line method based on cost values and estimated useful lifetimes.

In the case of an asset that was in the inventory for less than a full fiscal year as of the end of the reporting period, the amountof depreci- ation that is set aside is determined by prorating the amount that would have been set aside for a full year accordingto the length of time that the asset was in the inventory.

In situations where there is an indication that an asset’s value may have suffered impairment, the Bank estimates the recoverablevalue of the asset within the framework of “Turkish Accounting Standard concerning the Impairment of Value in Assets” (“TMS 36”).If the recove- rable value is less than the book value, the difference is booked as “provision for losses”.

The gain or loss that arises when a tangible fixed asset is disposed of is determined by subtracting the net book value of theasset concer- ned from the proceeds secured from its sale. The resulting difference is shown in the income statement as a profit or loss.

Tangible fixed assets are not encumbered by any pledges, mortgages, or other cautionary attachments or by any commitmentsentered into for their acquisition, or by any other issues that might limit the exercise of their dispositional rights. There are no changes involving tangible assets which occurred during the reporting period or which are anticipated in the future that might have a significant impact on accounting assumptions.

For the authorization and pricing of the BRSA, pricing was made for the formal authorization of the BRSA and deprived of its impairment. The rates used for depreciation of property, plant and equipment and the estimated life expectancy are as follows.

Tangible fixed assets	Estimated Useful Life (Years)	Depreciation rate (%)
Buildings and cashboxes	50	2
Office machines, furniture, interior fittings, other movables	3-10	33,33-10
Transportation vehicles	4-10	25-10

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XII. Remarks on tangible fixed assets (Continued)

Investment properties

“Investment properties” are real estate properties that are held for the purpose of securing rental and/or appreciation income. Investment properties are recognized as an asset where the future economic benefits will probably be registered with the enterprise, and the cost of the investment property can be appraised reliably. Investment properties are recognized on the basis of their costs.

XIII. Remarks on leasing transactions

The Bank has no leasing transactions. The Bank is involved in some rental transactions which are not in the nature of financial leasing but which arise from its letting out real estate properties that are not used in the conduct of its banking business. The income from such operating lease arrangements are reported for the periods with which they are associated and are shown in the income statement using the straight-line method.

As of the end of the reporting period, bank-owned real estate properties let within the frame of operating lease were classified as“invest- ment properties” in the balance sheet. “Investment properties” are real estate properties that are held for the purpose of securing rental and/or appreciation income. They are shown at their cost value less any accumulated depreciation and accumulated impairments in value. Subject to compliance with accepted criteria, costs that are involved in altering any part of an existing investment property are included in the value shown for it in the balance sheet. Amounts that are spent for the day-to-day maintenance of investment properties, however, are not included. The straight-line method is used when depreciating investment properties and the depreciation period is taken as 50 years. The real estate property being rented out was appraised mostrecently in 2016 by an appraisal firm authorized by BRSA. Because the assessed value was higher than the book value, no provisionfor value impairment was set aside. In the period covered in the report, no sign of real estate impairment was observed. The valuation transactions are planned to be recurred for 2016.

Lease payments on operating leases are recorded as expense on an equal basis over the lease term.

XIV. Remarks on provisions and contingent liabilities

Provisions and contingent liabilities are accounted for in accordance with the communiqué on “Turkish Accounting Standardconcerning Provisions, Contingent Liabilities, and Contingent Assets” (“TMS 37”).

Provisions are entered into the accounts in situations where, as of the balance sheet date, there is an existing or pre-existing legal or structural obligation, there is a possibility ofhaving to dispose of economically beneficial resources in order to fulfill the obligation, and it is possible to make a reliable estimate as to the amount of the obligation. For obligations that arise as a consequence of events transpiring in earlier reporting periods, provisions are set aside during the reporting period in which the obligations are incurred, in keeping with the principle of “periodicity”. In situations where the amount cannot be estimated, the obligation is treated as being “contingent”. A provision is set aside for a contingent liability only if the likelihood of the liability occurring is high and if it can be reliably quantified.

XV. Remarks on obligations related to employee entitlements

Pursuant to Article 11/1 of the Law no. 6107 governing Iller Bank INC.. published in the Official Gazette issue 27840 dated 8 February 2011 and within the frame of the provision that reads “Duties required by the Bank’s services will be carried out via contractual personnel who are not subject to the Law 657 on Civil Servants dated 14 July 1965” and to the provisions of other lawsgoverning contractual person- nel; the Bank renders its services via white-collar employees, and blue-collar workers subject to theLabor Law in line with the “İller Bank Human Resources Regulation” published in the Official Gazette issue 28518 dated 04 January, 2013.

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XV. Remarks on obligations related to employee entitlements (Continued)

Pursuant to Article 4(c), subparagraphs 1 and 2 of the Social Security and General Health Insurance Law no. 5510, retirementbenefits for those contractual personnel who have started work prior to 01 October, 2008 are subject to the requirements of the Civil Servants Pension Fund, whereas the same for those who have started work after 01 October, 2008 are subject to the requirements of the Social Security Institution (for employees). As required by Article 1 of the Law no. 6107 governing Iller Bank INC., the Bank is a “special budget” institution which is subject to the provisions of private law. In the aftermath of the enforcement of Law No. 6107 governing Iller Bank, in the case of those bank personnel who wish to remain subject to the requirements of the Civil Servants Pension Fund with respect to their retirement benefits, or those who wish to work on a contract basis, the retirement bonuses are paid by the Civil Servants Pension Fund, after which the Fund makes a recourse to the Bank making a demand there of for reimbursement of the amounts so paid to that Fund.

In the case of those whose retirement benefits are subject to therequirements of the Social Security Institution (for employees), severance pays are paid by the Bank to the relevant personnel upon their retirement. Provisions are set aside for the relevant contractual personnel for retirement bonuses on the basis of actuarial calculations and within the framework of the “Turkish Accounting Standard concerning Employee Benefits” (“TMS 19”).

In the case of personnel in “blue-collar worker” status who are employed by the Bank, provision is set aside on the basis of the netpresent value of the service award provision as required by the Labor Law, which is calculated on an actuarial basis, within theframework of the “Turkish Accounting Standard concerning Employee Benefits” (“TMS 19”).

XVI. Remarks on tax-related issues

Under the Corporate Income Tax

Law nr. 5520, the corporate income tax rate is 20%. This rate is applied to the “corporate income tax assessment base”, which is arrived at by subtracting all legally allowed exclusions (such as excluded earnings) and deductions from and by adding all expenses that are non-de- ductible under tax laws to corporate earnings. Under the Bank’s governing statute, 15% withholding tax is accrued on the 51% portion allocated from the Bank’s profit for infrastructure and superstructure needs of municipalities and villages, which is paid during the relevant period.

On a quarterly basis, companies calculate advancetax at the rate of 20% of financial profits. They then declare the advance tax by the 14th day of the second month following theend of each quarter and pay it by the evening of the 17th day. The advance tax paid during any year applies to that year and it isset off against the amount of corporate income tax shown as due in the corporation tax return filed in the year following that one. If any tax prepaid in this way remains after such offsetting, it may be refunded in cash or it may be set off against any other financial obligations owed to the government.

75% of the gains realized on the sale of equity stakes and of real estate properties which have been held on to for at least twoyears are exempt from corporate income tax, provided that they are capitalized or are maintained in a special liability-side account for five years’ time as prescribed in the corporate income tax law. However; the assets held by the entities, which are engaged in the trading and leasing of securities and real estate, for such purposes are excluded from the exemption.

There is no mechanism in the Turkish tax law whereby unrelated tax payables and receivables may be set off against each other. By the evening of the 25th day of the fourth month following the end of a fiscal year, companies must file a corporate income taxreturn with the tax office with which they are registered. Those who are authorized to conduct tax examinations may, however, examine any accounting records for the most recent five years and if any errors in them are found, the amounts of payable tax may change.

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XVI. Remarks on tax-related issues (Continued)

Deferred taxes

BThe Bank calculates “deferred tax” for taxable transitory differences between the book value of an asset or obligation and thetaxable value as prescribed by tax laws, which are then booked to account as per the requirements of the “Turkish Accounting Standard concerning Formal Income Tax” (“TMS 12”).

When calculating such deferred tax, the Bank makes use of the statutorily mandated tax rates that are currently in effect as of the end of the reporting period. Whenever calculating taxable transitory differences on deferred tax obligations, the Bank determines that deferred tax assets arising from deductible transitory differences exist only on condition that there is a strong likelihood of securing a taxable profit in the future and therefore, of being able to benefit from those differences The deferred tax is calculated over the tax rates that have been enacted in the period when the assets are formed or the liabilities are fulfilled (2018- 22%) and they are recorded as income or expense in the income statement.

If transactions and other events are recognized in profit or loss, the related tax effects are also recognized in profit or loss. If transactions and other events are recognized directly in the shareholders’ equity, the related tax effects are also recognized directly in the shareholders’ equity. Calculated deferred tax assets and deferred tax liabilities are netted off in the financial statements. In the event that the income balance remains as a result of deferred tax asset and net offsetting, deferred tax income is not subject to profit distribution and capital increase. In accordance with the related circular of BRSA, deferred tax income is not taken into consideration in profit distribution.

XVII. Additional remarks on borrowings

All lendings are made from the Bank’s own equity resources. The Bank also acts as an intermediary in the lending of a variety offunds that are made available as budget grants.

Article 2 of the Communiqué yayımlan Communiqué on the Amendment to the General Communiqué on Public Treasury eklen published in the Official Gazette dated 28 February 2018 and numbered 30346 and paragraph 5 of the Communiqué No. 5 of Genel İller Bankası A.Ş. the financial resources of the municipalities and special provincial administrations which have partnerships, as stipulated in Article 6 of this Communiqué; The Bank provides funds from its shareholders.

The external resources that the Bank currently has obtained from abroad consist of long-term credits that it has received from the World Bank to make available to municipalities under the “Municipal Services Project” and from the Japan International Cooperation Agency (JICA) under the Municipal Sewage and Waste Water Treatment Plants Development Project, or from European Investment Bank (EIB) under the “Urban Infrastructure Project”. These are entered into the Bank’s records on the date on which the credit agreements are signed.

XVIII. Remarks on issued stocks

The Bank’s capital is collected in the manner mandated by the Bank’s own governing statute and no shares whatsoever are issued for capital collection purposes.

XIX. Explanations on government incentives

There are no endorsements or acceptances which are shown as obligations owed on assets

XX. Explanations on government incentives

The Bank is a subsidiary of the special budget does not receive any incentives from the state budget.

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XXI. Explanations on the headings used in this report

The scope of Iller Bank’s activities is defined as “satisfying the financing need of special provincial authorities, municipalities, theiraffiliated organizations and of local administrative associations of which only these may be members; develop projects concerning locally-provided common services for the people dwelling within the boundaries of such administrations; providing suchadministrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works, and performing any and all development and investment banking functions”. The Bankpursues its activities in the status of a development and investment bank under Article 77 of the Banking Law no. 5411.

XXII. Explanations on other issues

Cash and cash equivalents

For the purpose of preparing cash flow statements, the term “cash item” is taken to mean cash on hand, banknotes, monies intransit, and purchased bank checks as well as demand accounts held in banks including the Central Bank of Turkey (TCMB). The term“cash equivalents” is taken to mean interbank money market investments, fixed-term bank accounts whose original maturitiesare less than three months, and investments in marketable securities.

TFRS 9 Financial Instruments Standard

TFRS 9 Financial Instruments, which is related to the classification and measurement of financial instruments published in the Official Gazette dated 19 January 2017 and numbered 29953 by the Public Oversight Accounting and Auditing Standards Authority, is effective from 1 January 2018.

TFRS 9 sets new principles for the classification and measurement of financial instruments, expected impairment loss for financial assets and hedge accounting.

According to TFRS 9, the classification and measurement of financial assets is determined based on the business model in which the financial asset is managed and whether it is based on contractual cash flows that include interest payments on principal and principal balance.

The impact of the TFRS 9 provisions on our Bank is only for the classification of financial instruments. In the prior period, the listed stocks classified as available-for-sale are classified as financial assets at fair value through profit or loss in the current period.

Explanations on previous accounting policies that are not applicable in the current period

Tir TFRS 9 Financial Instruments in standard has been applied to replace TAS 39 Financial Instruments: Recognition and Measurement with effect from 1 January 2018. The following are the accounting policies of the TFRS 9 which are currently in force.

Explanations on financial assets

The Bank classifies and accounts for its financial assets as “Financial assets at fair value through profit or loss”, “Available-for-sale financial assets m,” Held to maturity investments finansal or zar Loans and receivables Banka. The purchase and sale transactions of these financial assets are recorded and subtracted from the records.

Financial assets at fair value through profit or loss:

Financial assets held for trading are financial assets which are acquired in order to profit from the fluctuations in the price and similar elements in the short term, or are part of a portfolio to obtain a profit in the short term, regardless of the reason for the acquisition.

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XXII. Explanations on other issues (Continued)

Transactions involving financial assets that are held for trading purposes are entered into and removed from account on a “delivery date” basis. Such financial assets held for trading are initially shown in the balance sheet at cost, after which they are valuedon a fair-value basis.

The positive difference between the fair value of financial assets held for trading purposes and their cost of acquisition is accounted for as interest income. However if the fair value of a financial asset is higher than its amortized cost value, the positive difference between the two is treated as a capital market trading profit and is credited to that account. On the other hand, if the fair value of a financial asset is lower than its amortized cost value, the negative difference between the two is treated as a capital market trading loss and is booked to that account.

Available-for-sales financial assets:

Available-for-sale financial assets are financial assets that can be classified neither as “Loans and receivables” nor as “Financialassets held to maturity” or as “Financial assets at fair value through profit/loss”. The Bank’s available-for-sale financial assets consist of its shares in Niğbaş Niğde Beton Sanayi INC.. and Emlak Konut Gayrimenkul Yatırım Ortaklığı AŞ, firms in which the Bank’s shareholding interest and voting rights amount to less than 10% of the total andover which the Bank has no significant control.

Loans and receivables:

Loans and receivables are financial assets that are created whenever a borrower is provided with money, goods, or services. Loans and receivables are initially booked at their acquisition cost.

As required by its governing law, the Bank extends loans only to local governments. Loans are booked on the basis of their acquisition costs. The guarantees for these lendings consist of; (1) allotments of general budget tax revenues that are supplied to the Bankfor distribution among local governments and (2) municipalities’ potable water, terminal, rent, and other income.

Pursuant to Article 13 (5) of the Law no. 6107 governing Iller Bank INC., the reserve requirements of the Banking Law no. 5411 do not apply to Iller Bank.

Investments held to maturity:

Investments held to maturity are financial assets which are acquired with the intention of retention until they have matured and satisfy all of the prerequisites (including funding capability) for holding until maturity, which have fixed terms and predeterminedor determinable payments, and which are neither “loans” nor “receivables”.



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SECTION FOUR

Financial Structure and Risk Management Information:

I. Explanations about equity items:

The capital adequacy standard ratio calculated within the framework of “Equity amount and capital adequacy standard ratio” Regulation Regarding Equities of Banks “and” Regulation Regarding Measurement and Evaluation of Banks’ Capital Adequacy “is 45,08% as of 31 December 2018. (31 December 2017: 47,82%)

Information on equity items:

(Current period 31.12.2018)	Amount	Amount related to application prior to 1/1/2014*
CORE CAPITAL		
The paid-in capital which would have the lowest priority in repayment in case of the liquidation of the Bank	14.847.536	
Share certificate issue premiums	-	
Reserves	1.965.844	
Earnings recognized in shareholders' equity as per the Accounting Standards of Turkey (TMS)	-	
Profit	1.766.945	
Net profits for the Period	1.662.354	
Previous Years Profit	104.591	
Bonus Shares of Associates, Subsidiaries and Jointly-Controlled Entities, which are not recognized in the profits for the period	-	
Core Capital Before Discounts	18.580.325	
Discounts Applicable on the Core Capital		
Valuation adjustments calculated according to (i) the first paragraph of Article 9 of the Regulation on Owners' Equity of Banks	-	-
The part reserves fail to cover in the sum of net loss for the period and the losses for the preceding years, and the losses recognized in shareholders' equity as per TMS	-	-
Operational Lease Development Costs (-)	-	-
Goodwill or other intangible fixed assets and related deferred tax obligations	-	-
Except for the rights to provide mortgage services, other intangible assets remained after offset with relevant postponed tax liability	1.176	-
Except for deferred tax assets based on temporary differences, the part remained after postponed tax asset, based on taxable incomes to be obtained in the coming periods, is offset with relevant postponed tax liability	35.169	-
Differences arising when assets or liabilities that are not monitored at fair value are treated as cash flow hedges	-	-
The part, exceeding total provision amount, of total expected loss calculated pursuant to the Communiqué on Accounting for Loan Risk Based on Approaches Based on Internal Rating	-	-
Earnings arising from securitization operations	-	-
Unrealized profits and losses arising from differences occurred depending on changes loan ratings in the fair value of the Bank's obligations	-	-
Net amount of defined benefit plan assets	-	-
Direct or indirect investments in which the Bank has made its own core capital	-	-
Shares acquired in breach of article 56, paragraph four of the Law	-	-
Total net long positions of investments in the shareholders' equity of non-consolidated banks and financial institutions where 10% or less of the shares are held, in excess of 10% of the Bank's core capital	-	-
Total net long positions of investments in the core capital elements of non-consolidated banks and financial institutions where more than 10% of the shares are held, in excess of 10% of the core capital	-	-
Mortgage extension rights in excess of 10% of the core capital	-	-

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Deferred tax assets based on provisional margins, in excess of 10% of the core capital (-)	-	-
Amounts in excess of 15% of the core capital as per Provisional Article 2, paragraph two, of the Regulation on the Shareholders' Equity of Banks	-	-
Limit excess caused by total net long positions of investments in the core capital elements of non-consolidated banks and financial institutions where more than 10% of the shares are held	-	-
Limit excess caused by mortgage extension rights	-	-
Limit excess caused by deferred tax assets based on provisional margins	-	-
Other items the Board may stipulate	-	
Amount to be discounted from the core capital in case of failure to secure sufcient additional primary capital or supplementary capital (-)	-	
Total Discounts from Core Capital	36.345	
Total Core Capital	18.543.980	
ADDITIONAL PRIMARY CAPITAL		
Capital and associated issue premiums corresponding to the preferential shares which are not included in the core capital	-	
Agency-approved debt instruments and associated issue premiums	-	
Agency-approved debt instruments and associated issue premiums (tne ones covered by provisional Article 4)	-	
Additional Primary Capital Before Discounts	-	
Discounts Applicable on the Additional Primary Capital		
The bank's direct or indirect investments in its additional primary capital (-)	-	-
Banks investing in additional main capital items of the bank and investments made by banks in equity items issued by financial institutions and bearing the conditions stated in Article 7 of the Regulation	-	-
Total net long positions of investments in the shareholders' equity of non-consolidated banks and financial institutions where 10% or less of the shares are held, in excess of 10% of the Bank's core capital	-	-
The sum of net long positions of investments in additional main capital elements of banks and financial institutions that have 10% or more of their ownership and are not consolidated	-	-
Other items the Board may stipulate (-)	-	
Elements that will continue to be deducted from main capital during transition process		
Goodwill or other intangible fxed assets and associated deferred tax obligations, which cannot be discounted from the core capital as per Provisional Article 2, paragraph one, of the Regulation on the Shareholders' Equity of Banks (-)	-	-
Net deferred tax assets / tax obligations, which cannot be discounted from the core capital as per Provisional Article 2, paragraph one, of the Regulation on the Shareholders' Equity of Banks (-)	-	-
Amount to be discounted from the additional primary capital in case of failure to secure sufficient supplementary capital (-)	-	
Supplementary Capital Before Discounts	-	
Discounts Applicable on the Supplementary Capital	-	
Total of main capital (Main capital= core capital + additional main capital)	18.543.980	
SUPPLEMENTARY CAPITAL		
Agency-approved debt instruments and associated issue premiums	-	
Agency-approved debt instruments and associated issue premiums (the ones covered by Provisional Article 4)	-	
Provisions (The amounts referred to in the first paragraph of Article 8 of the Regulation on Owners' Equity of Banks)	-	
Supplementary capital before discounts	-	
Discounts to be made from supplementary capital		
The bank's direct or indirect investments in its supplementary capital (-)	-	-
Banks investing in additional main capital items of the bank and investments made by banks in equity items issued by financial institutions and bearing the conditions stated in Article 8 of the Regulation	-	-
Total net long positions of investments in the shareholders' equity of non-consolidated banks and financial institutions where 10% or less of the shares are held, in excess of 10% of the Bank's core capital (-)	-	-
Total net long positions of investments in the additional primary capital and supplementary capital of non-consolidated banks and financial institutions where 10% or more of the shares are held, in excess of 10% of the Bank's core capital (-)	-	-
Other items that Board may stipulate (-)	-	
Total discounts from supplementary capital	-	
Total supplementary capital	-	
Total of shareholder's equity ( Total of main capital and supplementary capital)	18.543.980	
Total of main capital and supplementary capital (total of shareholder's equity)		
Loans Granted in breach of Articles 50 and 51 of Banking Law (-)	-	
The amounts in excess of the limit stipulated in article 57, paragraph one of the Law, and net book values of the commodities and real estate the banks were obliged to acquire due to their receivables, and were required to dispose of as per the said article, but were unable to do so within five years from the date of acquisition (-)	-	
Other accounts the Board may stipulate (-)	-	

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Elements to be Continued to be Reduced from the Core and Contribution Capital (Capital) in the Transition Process		
The part which cannot be discounted of the core capital, additional primary capital, or supplementary capital as per Provisional Article 2, paragraph one of the Regulation on the Shareholders' Equity of the Banks, out of the total net long positions of investments in the shareholders' equity of nonconsolidated banks and financial institutions where 10% or less of the shares are held, in excess of 10% of the Bank's core capital	-	-
The part which cannot be discounted of the additional primary capital or supplementary capital as per Provisional Article 2, paragraph one of the Regulation on the Shareholders' Equity of the Banks, out of the total net long positions of investments in the additional primary capital and supplementary capital of non-consolidated banks and financial institutions where more than 10% of the shares are held	-	-
The part which cannot be discounted of the core capital as per Provisional Article 2, paragraph one of the Regulation on the Shareholders' Equity of the Banks, out of the net long positions of investments in the core capital of non-consolidated banks and financial institutions where more than 10% of the shares are held, as well as of the deferred tax assets based on provisional margins and of mortgage extension rights to be discounted of the core capital as per Provisional Article 2, paragraph two, sub-paragraphs (1) and (2) of the Regulation on the Shareholders' Equity of the Banks	-	-
SHAREHOLDER'S EQUITY	18.543.980	-
Total of shareholder's equity ( Total of main capital and supplementary capital)	18.543.980	-
Total risk-weighted amounts	40.247.337	-
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	46,08	-
Main Capital Adequacy Ratio (%)	46,08	-
Capital Adequacy Ratio (%)	46,08	-
BUFFERS		
Total additional core capital ratio requirement (abc)	1,875	-
a) Capital protection buffer ratio (%)	1,875	-
b) Bank-specific clycal capital buffer ratio (%)	0,00	-
c) Systemically important bank buffer ratio (%) **	0,00	
The ratio of the additional core capital amount to be calculated according to the first paragraph of Article 4 of the Regulation on Capital Protection and Cyclical Capital Buffers to the risk weighted assets (%)	38,07	-
Amounts Remaining Under Excess Amount for applicable discount principles		
Partnership share of 10% or less owned and unconsolidated banks and financial institutions to the amount of the equity component of investments arising from net long position	-	-
Subsidiaries owned more than 10% of the shares and unconsolidated banks and financial institutions to the amount of core capital elements arising from net long position of investments	-	-
Amount caused by mortgage extension rights	-	-
Amount caused by deferred tax assets based on provisional margins	-	-
Limits on Provisions Considering Contribution Capital Calculation		
General provisions for receivables using the standard approach (prior to limit of one hundred twenty five per ten thousand)	-	-
The portion of the general allowances for receivables using the standard approach up to 1.25% of the total risk weighted amount	-	-
The part, exceeding total provision amount, of total expected loss calculated pursuant to the Communiqué on Accounting for Loan Risk Based on Approaches Based on Internal Rating.	-	-
The part, exceeding total provision amount, of total expected loss calculated pursuant to the Communiqué on Accounting for Loan Risk Based on Approaches Based on Internal Rating, of which part is up to 0.6% of the total risk-weighted amount of receivables.	-	-
Borrowing instruments subject to Provisional Clause 4 (to be applied between 1 January 2018 and 1 January 2022)		
The upper limit for additional main capital items subject to the provisions of Temporary Article 4	-	-
The amount exceeding the upper limit of additional main capital items subject to the provisions of Provisional Article 4	-	-
The upper limit for the contribution capital items subject to the provisions of Temporary Article 4	-	-
The portion of the contribution capital items exceeding the upper limit subject to the provisions of Temporary Article 4	-	-

(\*) The amount to be taken into account under the transition provisions.

(\*\*) Only Systemic Important Banks on paragraph 4 of Article 4 of the Regulation within the scope of the obligation to prepare consolidated financial statements are not to be filled by systematically important banks, other banks will be reported as zero.

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Information on equity items:

(Previous Period 31.12.2017)	Amount	1/1/2014 Amount related to application prior *
CORE CAPITAL		
The paid-in capital which would have the lowest priority in repayment in case of the liquidation of the Bank	13.122.184	
Share certificate issue premiums	-	
Reserves	1.819.304	
Earnings recognized in shareholders' equity as per the Accounting Standards of Turkey (TMS)		
Profit	1.071.306	
Net profits for the Period	985.808	
Previous Years Profit	85.498	
Bonus Shares of Associates, Subsidiaries and Jointly-Controlled Entities, which are not recognized in the profits for the period	-	
Core Capital Before Discounts	16.012.794	
Discounts Applicable on the Core Capital		
Valuation adjustments calculated according to (i) the first paragraph of Article 9 of the Regulation on Owners' Equity of Banks	-	-
The part reserves fail to cover in the sum of net loss for the period and the losses for the preceding years, and the losses recognized in shareholders' equity as per TMS (-)	-	-
Operational Lease Development Costs (-)	-	-
Goodwill or other intangible fixed assets and related deferred tax obligations	-	-
Except for the rights to provide mortgage services, other intangible assets remained after offset with relevant postponed tax liability	2.013	2.768
Except for deferred tax assets based on temporary differences, the part remained after postponed tax asset, based on taxable incomes to be obtained in the coming periods, is offset with relevant postponed tax liability	-	-
Differences arising when assets or liabilities that are not monitored at fair value are treated as cash flow hedges	-	-
The part, exceeding total provision amount, of total expected loss calculated pursuant to the Communiqué on Accounting for Loan Risk Based on Approaches Based on Internal Rating	-	-
Earnings arising from securitization operations	-	-
Unrealized profits and losses arising from differences occurred depending on changes loan ratings in the fair value of the Bank's obligati-ons	-	-
Net amount of defined benefit plan assets	-	-
Direct or indirect investments in which the Bank has made its own core capital	-	-
Shares acquired in breach of article 56, paragraph four of the Law	-	-
Total net long positions of investments in the shareholders' equity of non-consolidated banks and financial institutions where 10% or less of the shares are held, in excess of 10% of the Bank's core capital	-	-
Total net long positions of investments in the core capital elements of non-consolidated banks and financial institutions where more than 10% of the shares are held, in excess of 10% of the core capital	-	-
Mortgage extension rights in excess of 10% of the core capital	-	-
Deferred tax assets based on provisional margins, in excess of 10% of the core capital (-)	-	-
Amounts in excess of 15% of the core capital as per Provisional Article 2, paragraph two, of the Regulation on the Shareholders' Equity of Banks	-	-
Limit excess caused by total net long positions of investments in the core capital elements of non-consolidated banks and financial institutions where more than 10% of the shares are held	-	-
Limit excess caused by mortgage extension rights	-	-
Limit excess caused by deferred tax assets based on provisional margins	-	-
Other items the Board may stipulate	-	
Amount to be discounted from the core capital in case of failure to secure sufcient additional primary capital or supplementary capital (-)	-	
Total Discounts from Core Capital	2.013	
Total Core Capital	16.010.781	
ADDITIONAL PRIMARY CAPITAL		
Capital and associated issue premiums corresponding to the preferential shares which are not included in the core capital	-	
Agency-approved debt instruments and associated issue premiums	-	

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Agency-approved debt instruments and associated issue premiums (tne ones covered by provisional Article 4)	-	
<b>Additional Primary Capital Before Discounts</b>	-	
<b>Discounts Applicable on the Additional Primary Capital</b>		
The bank's direct or indirect investments in its additional primary capital	-	-
Banks investing in additional main capital items of the bank and investments made by banks in equity items issued by financial institutions and bearing the conditions stated in Article 7 of the Regulation	-	-
Total net long positions of investments in the shareholders' equity of non-consolidated banks and financial institutions where 10% or less of the shares are held, in excess of 10% of the Bank's core capital	-	-
The sum of net long positions of investments in additional main capital elements of banks and financial institutions that have 10% or more of their ownership and are not consolidated	-	-
Other items the Board may stipulate	-	
<b>Elements that will continue to be deducted from main capital during transition process</b>		
Goodwill or other intangible fixed assets and associated deferred tax obligations, which cannot be discounted from the core capital as per Provisional Article 2, paragraph one, of the Regulation on the Shareholders' Equity of Banks (-)	503	-
Net deferred tax assets / tax obligations, which cannot be discounted from the core capital as per Provisional Article 2, paragraph one, of the Regulation on the Shareholders' Equity of Banks (-)	96.883	-
Amount to be discounted from the additional primary capital in case of failure to secure sufficient supplementary capital (-)	-	
<b>Supplementary Capital Before Discounts</b>	-	
<b>Discounts Applicable on the Supplementary Capital</b>	-	
<b>Total of main capital (Main capital= core capital + additional main capital)</b>	<b>15.913.395</b>	
<b>SUPPLEMENTARY CAPITAL</b>		
Agency-approved debt instruments and associated issue premiums	-	
Agency-approved debt instruments and associated issue premiums (the ones covered by Provisional Article 4)	-	
Provisions (The amounts referred to in the first paragraph of Article 8 of the Regulation on Owners' Equity of Banks)	-	
Supplementary capital before discounts	-	
<b>Discounts to be made from supplementary capital</b>		
The bank's direct or indirect investments in its supplementary capital (-)	-	-
Banks investing in additional main capital items of the bank and investments made by banks in equity items issued by financial institutions and bearing the conditions stated in Article 8 of the Regulation	-	-
Total net long positions of investments in the shareholders' equity of non-consolidated banks and financial institutions where 10% or less of the shares are held, in excess of 10% of the Bank's core capital (-)	-	-
Total net long positions of investments in the additional primary capital and supplementary capital of non-consolidated banks and financial institutions where 10% or more of the shares are held, in excess of 10% of the Bank's core capital (-)	-	-
Other items that Board may stipulate (-)	-	
<b>Total discounts from supplementary capital</b>	-	
<b>Total supplementary capital</b>	-	
<b>Total of shareholder's equity ( Total of main capital and supplementary capital)</b>	<b>15.913.395</b>	
<b>Total of main capital and supplementary capital (total of shareholder's equity))</b>		
Loans Granted in breach of Articles 50 and 51 of Banking Law	-	
The amounts in excess of the limit stipulated in article 57, paragraph one of the Law, and net book values of the commodities and real estate the banks were obliged to acquire due to their receivables, and were required to dispose of as per the said article, but were unable to do so within five years from the date of acquisition	-	
Other accounts the Board may stipulate	-	
<b>Elements to be Continued to be Reduced from the Core and Contribution Capital (Capital) in the Transition Process</b>		
The part which cannot be discounted of the core capital, additional primary capital, or supplementary capital as per Provisional Article 2, paragraph one of the Regulation on the Shareholders' Equity of the Banks, out of the total net long positions of investments in the shareholders' equity of nonconsolidated banks and financial institutions where 10% or less of the shares are held, in excess of 10% of the Bank's core capital	-	-
The part which cannot be discounted of the additional primary capital or supplementary capital as per Provisional Article 2, paragraph one of the Regulation on the Shareholders' Equity of the Banks, out of the total net long positions of investments in the additional primary capital and supplementary capital of non-consolidated banks and financial institutions where more than 10% of the shares are held	-	-
The part which cannot be discounted of the core capital as per Provisional Article 2, paragraph one of the Regulation on the Sharehol-ders' Equity of the Banks, out of the net long positions of investments in the core capital of non-consolidated banks and financial instituti-ons where more than 10% of the shares are held, as well as of the deferred tax assets based on provisional margins and of mortgage extension rights to be discounted of the core capital as per Provisional Article 2, paragraph two, sub-paragraphs (1) and (2) of the Regulation on the Shareholders' Equity of the Banks	-	-
<b>SHAREHOLDER'S EQUITY</b>	<b>15.913.395</b>	<b>-</b>
Total of shareholder's equity ( Total of main capital and supplementary capital)	15.913.395	-
Total risk-weighted amounts	33.278.926	-

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<b>CAPITAL ADEQUACY RATIOS</b>		
Core Capital Adequacy Ratio (%)	48,11	-
Main Capital Adequacy Ratio (%)	47,82	-
Capital Adequacy Ratio (%)	47,82	-
<b>BUFFERS</b>		
Total additional core capital ratio requirement (abc)	1,250	-
a) Capital protection buffer ratio (%)	1,250	-
b) Bank-specific cylical capital buffer ratio (%)	0,00	-
c) Systemically important bank buffer ratio (%) **	0,00	
The ratio of the additional core capital amount to be calculated according to the first paragraph of Article 4 of the Regulation on Capital Protection and Cyclical Capital Buffers to the risk weighted assets (%)	40,11	-
<b>Amounts Remaining Under Excess Amount for applicable discount principles</b>		
Partnership share of 10% or less owned and unconsolidated banks and financial institutions to the amount of the equity component of investments arising from net long position	-	-
Subsidiaries owned more than 10% of the shares and unconsolidated banks and financial instituti-ons to the amount of core capital elements arising from net long position of investments	-	-
Amount caused by mortgage extension rights	-	-
Amount caused by deferred tax assets based on provisional margins	-	-
<b>Limits on Provisions Considering Contribution Capital Calculation</b>		
General provisions for receivables using the standard approach (prior to limit of one hundred twenty five per ten thousand)	-	-
The portion of the general allowances for receivables using the standard approach up to 1.25% of the total risk weighted amount	-	-
The part, exceeding total provision amount, of total expected loss calculated pursuant to the Com-muniqué on Accounting for Loan Risk Based on Approaches Based on Internal Rating.	-	-
The part, exceeding total provision amount, of total expected loss calculated pursuant to the Com-muniqué on Accounting for Loan Risk Based on Approaches Based on Internal Rating, of which part is up to 0.6% of the total risk-weighted amount of receivables.	-	-
<b>Borrowing instruments subject to Provisional Clause 4 (to be applied between 1 January 2018 and 1 January 2022)</b>		
The upper limit for additional main capital items subject to the provisions of Temporary Article 4	-	-
The amount exceeding the upper limit of additional main capital items subject to the provisions of Provisional Article 4	-	-
The upper limit for the contribution capital items subject to the provisions of Temporary Article 4	-	-
The portion of the contribution capital items exceeding the upper limit subject to the provisions of Temporary Article 4	-	-

(\*)Amounts to be taken into consideration in the context of transition provisions.  
(\*\*)The systemic significant bank buffer rate is shown as "0,00 Yönetmelik in the unconsolidated financial report since it is required to be filled by systemically important banks which are not obliged to prepare consolidated financial statements in accordance with paragraph 4 of Article 4 of the " Regulation on Systemic Banks Sistem.

The difference between the amounts included in the balance sheet and shareholders’ equity items in the balance sheet items that are considered in equity calculation is TRL36.345; TRL 1.176 from Intangible Fixed Assets and TRL 35.169 from Net Deferred Tax Assets.



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II. Explanations on credit risk

Credit risk refers to the probability that the Bank shall suffer loss caused by the credit customer’s lack of compliance with the agreement requirements thus partial or complete inability to fulfill its responsibilities.

Provided that it is in accordance with the legal regulations, credit extension authority in the Bank belongs to the Board. The Board is obliged to establish the policies related to accreditation, approval and other administrative principals, ensure implementation and monitoring of those and take the necessary precautions. The Board can transfer its rights to accredit to the Loans Committee and/or Headquarters. Headquarters can use this transferred accreditation authority through its affiliated units or regional directorates. Written recommendation of the Headquarters is necessary for the accreditation by the Board or transferal of authority. The Board determines the credit policies and limits on macro levels, establishes the policies related to accreditation, approval and other administrative principals.

Since the Bank is not engaged in banking operations other than lending to local governments, it is not subjected to the debit and sectorial risk concentration limitation.

Credit Risk is monitored in accordance with the Lending Regulations and Risk and Authority Limits Application Methods. Also credit risk is monitored by being calculated with the standard method at the forms prepared for Credit Risk management under Base II standards. There is no other internal method is used in order to calculate the credit risk.

Bank does not carry out analytic loan valuation. However, credits are categorized as collateral, restructured etc. and concentration, collateral, return and monitoring of credits are submitted to top management in the Risk Evaluation Reports prepared on monthly basis in terms of credit risk.

Drinking water, rent, terminal, parking, harbor and other business costs of the local governments who currently wants to use credit in the bank are taken as a collateral and credit is granted in return of these collateral. In the application in subject, Bank debits the local governments using credit, makes payment to contractor company and income regarding the collateral are gathered in an account and put in pledge with a pledge agreement on the account. Bank concludes asecured account agreement with the protocol bank branch in the local government’s location. According to the agreement, local government opens a new secured account in the bank branch in its region and collects all the drinking water, rent, terminal, parking, harbor and other business incomes pledged as collateral in this account. Even though the Bank enjoys a robust collateral structure, the assets comprising the collateral for the credits extended do not fit into the collateral categories provided in Basel II criteria..

Therefore, credit risk measurements are not rated not scored in the Bank. Non-cash credits that are compensated have the same risk weight as the mature unsettled credits.

The Bank observes best practices within the frame of BRSA regulations and restrictions, and thus ensures management of credit risk in accordance with its volume, quality and complexity of its lending. The Amount Subject to Credit Risk at the Bank is calculatedwithin the framework of statutory reporting, using the “Standard Method” on a monthly basis; it is included in the calculation of the Bank’s Capital Adequacy Standard Ratio. The Bank submits reports on its credit risk exposure to the BRSA under applicable legislation (Basel II).

The Bank’s activities are governed by article 77 of the Banking Law no 5411, and it is not subject to the general credit limits defined in Article 54 of that act. However, the Bank extends credit in accordance with the Statute on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities. and against municipal revenues posted as collateral.

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Total amount of incurred risks after offsets. and average of risks sorted on the basis of different risk classes and types. disregarding the impact of credit risk reductions,

RISK CLASSES	Current Period (31.12.2018) Risk Amount*	Average Risk Amount	Previous Period (31.12.2017) Risk Amount *	Average Risk Amount
Contingent and Non-Contingent Receivables from Central Governments and Central Banks	63	77	60	79
Contingent and Non-Contingent Receivables from Regional or Local Governments	29.978.759	26.029.887	22.851.415	19.322.423
Contingent and Non-Contingent Receivables from Administrative Units and Non-Commercial Enterprises	-	-	-	-
Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-	-	-
Contingent and Non-Contingent Receivables from International Organizations	-	-	-	-
Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	2.833.339	2.331.019	1.776.850	2.727.557
Contingent and Non-Contingent Corporate Receivables	-	-	-	-
Contingent and Non-Contingent Retail Receivables	36.234	36.809	26.997	30.545
Contingent and Non-Contingent Receivables with Real Estate Collateral	-	-	-	-
Non-Performing Receivables	-	-	-	-
Receivables considered High Risk by the Board	-	-	-	-
Securities with Mortgage Collateral	-	-	-	-
Securitization Positions	-	-	-	-
Short Term Receivables from Banks and Financial Intermediaries and Short Term Corporate Receivables	-	-	-	-
Investments as Collective Aid Organization	-	-	-	-
Other Receivables	7.037.706	7.322.428	7.852.884	9.052.133
GRAND TOTAL	39.886.101	35.720.220	32.507.936	31.132.736

(\*) Includes the total amounts prior to the consideration of Credit Risk Reduction impacts,

The top 100 and top 200 cash loans extended by the Bank correspond respectively to %75,06 (31 December 2017: %75,62) and %85,95 (31 December 2017: % 86,53) of its total cash lending.

The top 100 and top 200 non-cash loans extended by the Bank correspond respectively to %95,03 (31 December 2017: %92,31) and %98,93 (31 Aralık 2017: %98,60) of its total non-cash lending.

An assessment of the Bank’s cash and non-cash credits based on their dimensions shows that the combined value of the 100 and 200 biggest clients’ accounts respectively make up %66,02 (31 December 2017: %67,37) and %75,57 (31 December 2017: %77,28) of all cash and non-cash credits.

The Bank is not required to set aside provisions for its loans pursuant to Article 13 (5) of the Law nr. 6107 governing İller Bank INC.

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II. Explanations on credit risk *(Continued)*  
*Profile Regarding Material Risks in Crucial Areas*

Current Period (31.12.2018)																			
Risk Classes <sup>(1)</sup>	1	2	3	4	5	6	7	8			9	10	11	12	13	14	15	16	Toplam
Domestic	63	29.978.759	-	-	-	2.833.339	-	36.234			-	-	-	-	-	-	-	7.037.706	39.886.101
European Union Member States	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
OECD Members <sup>(2)</sup>	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
Of-shore Banking Areas	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
Other Countries	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
Associates, Subsidiaries and Jointly-Controlled Entities	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
Undistributed Assets/Liabilities <sup>(3)</sup>	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
Total	63	29.978.759	-	-	-	2.833.339	-	36.234										7.037.706	39.886.101

Previous Period (31.12.2017)																			
Risk Classes <sup>(1)</sup>	1	2	3	4	5	6	7	8			9	10	11	12	13	14	15	16	Toplam
Domestic	60	22.851.415	-	-	-	1.776.580	-	26.997			-	-	-	-	-	-	-	7.852.884	32.507.936
European Union Member States	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
OECD Members <sup>(2)</sup>	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
Of-shore Banking Areas	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
Other Countries	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
Associates, Subsidiaries and Jointly-Controlled Entities	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
Undistributed Assets/Liabilities <sup>(3)</sup>	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-
Total	60	22.851.415	-	-	-	1.776.580	-	26.997										7.852.884	32.507.936

- 1. Contingent and non-contingent receivables from central governments and central banks
- 2. Contingent and non-contingent receivables from regional or local governments
- 3. Contingent and non-contingent receivables from administrative units and non-commercial enterprises
- 4. Contingent and non-contingent receivables from multilateral development banks
- 5. Contingent and non-contingent receivables from international organizations
- 6. Contingent and non-contingent receivables from banks and financial intermediaries
- 7. Contingent and non-contingent corporate receivables
- 8. Contingent and non-contingent retail receivables
- 9. Contingent and non-contingent receivables with real estate collateral
- 10. Non-performing receivables

- 11. Receivables considered high risk by the Board
- 12. Securities with mortgage collateral
- 13. Securitization positions
- 14. Short term receivables from banks and financial intermediaries and short term corporate receivables
- 15. Investments as collective aid organization
- 16. Other Receivables

(1) Refers to the risk classes stipulated in the Regulation regarding the Measurement and Assessment of Capital Adequacy of Banks.  
(2) EU countries, OECD countries other than USA and Canada  
(3) Assets and liabilities which cannot be distributed to regions on the basis of a consistent method

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II. Explanations on credit risk (Continued)

Table of Significant Risks in Important Regions:

Risk profile according to sectors and other party risks

Current Period (31.12.2018)		Risk Classes <sup>(1)</sup>																			
	1	2	3	4	5	6	7	8	9			10	11	12	13	14	15	16	TP	YP	Toplam
Agriculture																		-	-	-	-
Farming and Livestock Breeding	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Industry	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Mining and Quarries	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Electricity, Gas, Water	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Wholesale and Retail Trade	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Hotel and Restaurant Service	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Transportation and Communica-tion	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Professional Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Education Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Self-Employed Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Training Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Medical and Social Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Other	63	29.978.759	-	-	-	2.833.339	-	36.234	-			-	-	-	-	-	-	7.037.706	34.259.224	5.626.877	39.886.101
Total <sup>(1)</sup>	63	29.978.759	-	-	-	2.833.339	-	36.234	-			-	-	-	-	-	-	7.037.706	34.259.224	5.626.877	39.886.101

Previous Period (31.12.2017)		Risk Classes <sup>(1)</sup>																			
	1	2	3	4	5	6	7	8	9			10	11	12	13	14	15	16	TP	YP	Toplam
Agriculture																		-	-	-	-
Farming and Livestock Breeding	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Industry	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Mining and Quarries	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Electricity, Gas, Water	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Wholesale and Retail Trade	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Hotel and Restaurant Service	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Transportation and Communica-tion	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Professional Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Education Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Self-Employed Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Training Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Medical and Social Services	-	-	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-	-	-
Other	60	22.851.415	-	-	-	1.776.580	-	26.997	-			-	-	-	-	-	-	7.852.884	28.620.731	3.887.205	32.507.936
Toplam <sup>(1)</sup>	60	22.851.415	-	-	-	1.776.580	-	26.997	-			-	-	-	-	-	-	7.852.884	28.620.731	3.887.205	32.507.936

1. Contingent and non-contingent receivables from central governments and central banks  
2. Contingent and non-contingent receivables from regional or local governments  
3. Contingent and non-contingent receivables from administrative units and non-commercial enterprises  
4. Contingent and non-contingent receivables from multilateral development banks  
5. Contingent and non-contingent receivables from international organizations

6. Contingent and non-contingent receivables from banks and financial intermediaries  
7. Contingent and non-contingent corporate receivables  
8. Contingent and non-contingent retail receivables  
9. Contingent and non-contingent receivables with real estate collateral  
10. Non-performing receivables  
11. Receivables considered high risk by the Board

12. Securities with mortgage collateral  
13. Securitization positions  
14. Short term receivables from banks and financial intermediaries and short term corporate receivables  
15. Investments as collective aid organization  
16. Other Receivables

(1) Refers to the risk classes stipulated in the Regulation regarding the Measurement and Assessment of Capital Adequacy of Banks.



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II. Explanations on credit risk (Continued)

Breakdown of maturity bearing risks of remaining maturities

Current Period	Time to Maturity				
Risk Classes	1 month	1-3 month	3-6 month	6-12 month	over 1 year
Contingent and Non-Contingent Receivables from Central Governments and Central Banks	-	-	-	-	-
Contingent and Non-Contingent Receivables from Regional or Local Governments	1.585.516	605.741	1.020.014	1.836.715	24.789.635
Contingent and Non-Contingent Receivables from Administrative Units and Non-Commercial Enterprises	-	-	-	-	-
Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-	-	-	-
Contingent and Non-Contingent Receivables from International Organizations	-	-	-	-	-
Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	2.698.956	-	-	-	-
Contingent and Non-Contingent Corporate Receivables	-	-	-	-	-
Contingent and Non-Contingent Retail Receivables	3.259	6.013	8.649	12.334	5.979
Contingent and Non-Contingent Receivables with Real Estate Collateral	-	-	-	-	-
Non-Performing Receivables	-	-	-	-	-
Receivables considered High Risk by the Board	-	-	-	-	-
Securities with Mortgage Collateral	-	-	-	-	-
Securitization Positions	-	-	-	-	-
Short Term Receivables from Banks and Financial Intermediaries and Short Term Corporate Receivables	-	-	-	-	-
Investments as Collective Aid Organization	-	-	-	-	-
Other Receivables	67.672	61.588	93.644	197.972	3.221.382
Grand Total	4.355.403	673.342	1.122.307	2.047.021	28.016.996

Previous Period (31.12.2017)	Time to Maturity				
Risk Classes	1 month	1-3 month	3-6 month	6-12 month	over 1 year
Contingent and Non-Contingent Receivables from Central Governments and Central Banks	-	-	-	-	-
Contingent and Non-Contingent Receivables from Regional or Local Governments	1.831.510	479.460	764.811	1.454.597	18.271.731
Contingent and Non-Contingent Receivables from Administrative Units and Non-Commercial Enterprises	-	-	-	-	-
Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-	-	-	-
Contingent and Non-Contingent Receivables from International Organizations	-	-	-	-	-
Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	1.701.396	-	-	-	-
Contingent and Non-Contingent Corporate Receivables	-	-	-	-	-
Contingent and Non-Contingent Retail Receivables	2.513	4.495	6.365	9.103	4.521
Contingent and Non-Contingent Receivables with Real Estate Collateral	-	-	-	-	-
Non-Performing Receivables	-	-	-	-	-
Receivables considered High Risk by the Board	-	-	-	-	-
Securities with Mortgage Collateral	-	-	-	-	-
Securitization Positions	-	-	-	-	-
Short Term Receivables from Banks and Financial Intermediaries and Short Term Corporate Receivables	-	-	-	-	-
Investments as Collective Aid Organization	-	-	-	-	-
Other Receivables	62.092			38.961	42.598
Grand Total	3.597.511	483.955	771.176	1.502.661	18.318.850

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Risk amounts by risk weight

The total amount of risk before and after the credit risk mitigation corresponding to each risk weight defined in Annex- 1 of the Regulation on the Measurement and Evaluation of Banks’ capital adequacy and the amounts deducted from equity are given below.

Current Period (31.12.2018)											
Risk Weight		%0	%10	%20	%50	%75	%100	%150	%200	%1250	Shareholder’s Equity
1	Amount before Loan Risk Reduction	1.164	-	2.712.861	-	-	37.172.076	-	-	-	36.345
2	Amount after Loan Risk Reduction*	1.164	-	2.712.861	-	-	37.172.076	-	-	-	36.345

Önceki Dönem (31.12.2017)											
Risk Weight		%0	%10	%20	%50	%75	%100	%150	%200	%1250	Shareholder’s Equity
1	Amount before Loan Risk Reduction	2.040	-	1.739.858	-	-	30.766.038	-	-	-	99.399
2	Amount after Loan Risk Reduction*	2.040	-	1.739.858	-	-	30.766.038	-	-	-	99.399

(\*) Our bank does not implement credit risk mitigation techniques as required by its credit guarantee structure.

Miscellaneous information according to key sectors or counterparty

The Bank has the status of a development and investment bank. Its fields of operations are defined in the Bank’s governing law no. 6107 as “satisfying the financing need of special provincial authorities, municipalities and their affiliated organizations andlocal administrative associations of which only these may be members; develop projects concerning locally-provided commonservices for the people dwelling within the boundaries of such administrations; providing such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works ,and performing any and all development and invest-ment banking functions“. Within this framework, The Bank is not involved in banking activities oriented towards free market in institutional and commercial terms. The Bank, which consists mostly of project Loans, is not profit-oriented and supports social projects of local go-vernments without regard to credibility. In the event that the repayments of the loans provided by the bank cannot be made at the time of return, principal instalment amount that cannot be collected is added to balance principal amount and it is capitalized at the end of each month and extended to remained maturity so as to be redeemed. Uncollected interest installments are spread over the residual interest without interest accruing by adding it over the residual interest sum. As it is understood from these explanations, there is no default in the loans that are used and there is no possibility of any damage due to unpaid loan receivables at the Bank’s time.

Information on value adjustments and changes in loan provisions

Under the provision that the requirement to set aside provisions made in the Banking Law no 5411 is not applicable to İller Bank as per Article 13 (5) of the Law no. 6107 governing İller Bank INC., specific provisions set aside by the Bank pertain to the Bank’s receivables other than those arising from lending transactions that are in litigation.

Risks involved in cyclical capital buffer calculation

Within the scope of Regulation and sub-regulations on Capital Protection and Cyclical Capital Buffers published in the Official Gazette dated November 5, 2013 and numbered 28812, there are no receivables from the private sector taken into account in the calculation of the bank-specific cyclical capital buffer.

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III. Explanations on currency risk

The currency risk refers to the probability of suffering loss due to changes in exchange rates, with reference to the foreign currency assets and obligations the banks have. The Bank observes the provisions of the Regulation on the Calculation and Implementation of Foreign Currency Net General Position/Equity Standard Ratio by Banks on Consolidated and Non-Consolidated Basis in maintaining the relation and balance among foreign currency assets and liabilities in order to secure a foreign currency position that is in line with its shareholders’ equity. Currency risk regarding the foreign currency loans extended by the World Bank and JICA to municipalities shall be borne by the municipalities, as per the agreements. Currency conversion losses/gains sustained on the portions of such lending that are used by the Bank under the rubric of “Strengthening Institutional Capacity” are to be borne by the Bank. Asset and liability account items appearing at the ends of fiscal periods evaluated on the basis of the exchange rates announced by the Central Bank of Turkey (TCMB), and the exchange rate P/L is calculated thereon.

The primary goal of the currency risk policy is to keep Foreign Currency Net General Position/ Equity Standard Ratio within legal limits within the frame of the Bank’s financial standing, current economic developments and recent trends in the market, while observing profit-ability and productivity. The Bank calculates and reports RMD for its foreign currency position on a daily basis, Limits concerning foreign currency risk are set and monitored within the framework of the “Risk and Authority Limits Application Methods” approved by the Board of Directors.

The chart below shows the Turkish lira-value of the current exchange rates (foreign currency buying rates) publicly announced by the TCMB on the Bank’s balance sheet date and during the five days preceding it:

	1 US Dollar	1 Euro	100 Japanese Yens
Balance Sheet 28.12.2018	5,2609	6,0280	4,7547
<i>Before the balance sheet date;</i>			
Teller buying rate on 27.12.2018	5,2889	6,0245	4,7579
Teller buying rate on 26.12.2018	5,2832	6,0185	4,7690
Teller buying rate on 25.12.2018	5,3034	6,0419	4,7973
Teller buying rate on 24.12.2018	5,2926	6,0291	4,7538
Teller buying rate on 21.12.2018	5,2746	6,0342	4,7311
	1 US Dollar	1 Euro	100 Japanese Yens
Simple arithmetic thirty-day average	5,3061	6,0386	4,7124

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Current Period – 31.12.2018	EURO	US Dollar	Other FX	TOTAL
<b>Assets</b>				
Cash (Cash in Vault, Foreign Banknotes, Money in Transit, Cheques Purchased, Precious Metals) and Balances with the Central Bank of Turkey	-	-	-	-
Banks	11.378	-	113.056	124.434
Financial Assets at Fair Value through Profit or Loss	-	-	-	-
Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-
Credits	1.406.881	-	1.058.468	2.465.349
Subsidiaries, Affiliated Corporations and Jointly-Controlled Entities (Joint Ventures)	-	-	-	-
Financial Assets At Amortized Cost	-	-	-	-
Derivative Financial Assets for Hedging	-	-	-	-
Tangible Fixed Assets	-	-	-	-
Intangible Fixed Assets	-	-	-	-
Other Assets	-	-	2.111	2.111
<b>Total Assets</b>	<b>1.418.259</b>	<b>-</b>	<b>1.173.635</b>	<b>2.591.894</b>
<b>Liabilities</b>				
Bank Deposits	-	-	-	-
Foreign Currency Deposits	-	-	-	-
Money Market Funds	-	-	-	-
Funds Provided From Other Financial Institutions	1.416.870	-	1.167.600	2.584.470
Marketable Securities Issued	-	-	-	-
Miscellaneous Payables	-	-	4.057	4.057
Derivative Financial Liabilities for Hedging Purposes	-	-	-	-
Other Liabilities	76	35	110	221
<b>Total Liabilities</b>	<b>1.416.946</b>	<b>35</b>	<b>1.171.767</b>	<b>2.588.748</b>
<b>Net Balance Sheet Position</b>	<b>1.313</b>	<b>(35)</b>	<b>1.868</b>	<b>3.146</b>
<b>Net Off-Balance Sheet Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Receivables on Derivative Financial Instruments	-	-	-	-
Obligations on Derivative Financial Instruments	-	-	-	-
Non-Cash Loans*	44.306	7.795	-	52.101
Commitments*	4.324.655	-	1.641.109	5.965.764
<b>Previous Period – 31.12.2017</b>				
Total Assets	1.148.069	-	543.736	1.691.805
Total Liabilities	1.148.003	10	542.469	1.690.482
<b>Net Balance Sheet Position</b>	<b>66</b>	<b>(10)</b>	<b>1.267</b>	<b>1.323</b>
<b>Net Off-Balance Sheet Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Receivables on Derivative Financial Instruments	-	-	-	-
Obligations on Derivative Financial Instruments	-	-	-	-
Non-Cash Loans*	-	2.388	-	2.388
Commitments*	2.951.748	-	1.434.276	4.386.024

\* There is no effect on net off-balance sheet position.

Currency risk sensitivity

The chart below shows the Bank’s sensitivity to 10% changes in US Dollar, Euro, and other foreign currency exchange rates. The 10% margin used here also represents the estimated change in exchange rates, A negative value shows the loss that a 10% depreciation of the Turkish lira against the US dollar, euro or other foreign currencies would cause in the Bank’s pretax profit/loss or equity.

	31.12.2018		31.12.2017	
	Income Statement	Shareholders’ Equity <sup>(1)</sup>	Income Statement	Shareholders’ Equity <sup>(1)</sup>
US Dollar	(3,59	(3,5)	(1,0)	(1,0)
EURO	131,3	131,3	6,6	6,6
Other currencies	186,8	186,8	126,7	126,7
<b>Total</b>	<b>314,6</b>	<b>314,6</b>	<b>132,3</b>	<b>132,3</b>

\* Includes profit/loss effect.

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IV. Explanations on interest rate risk

The interest rate risk refers to the probability that the Bank shall suffer loss due to its expo-sure to changes in interest rates regarding financial instruments. The interest rates are set by the Board of Directors, in consideration of the mission and vision of the bank as well as the prevailing conditions of the day, or by the Assets and Liabilities Committee, which sets the rates in any case at a level not less than the interest rates established by the Board of Directors. The interest rate risk caused by the banking accounts is calculated and monitored at the Bank, to see compliance with the limits established under the Risk Authority Limits Application Methods, as per the provisions of the “Regulation on the Assessment and Evaluation of Interest Rate Risk Caused by Banking Accounts Using the Standard Shock Method”. Furthermore, the assets and liabilities sensitive to interest rates are compared with reference to their maturity, and interest-rate-sensitive GAP analysis is applied.

Assets, interest rate sensitivity of assets, liabilities and off-balance sheet items (remaining period to repricing dates)

Current Period – 31.12.2018	Up to 1 month	1-3 months	3-12 months	1-5 year	5 years or more	Interest <sup>(*)</sup>	Total
Assets							
Cash (Cash in Vault, Foreign Banknotes, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	-	-	-	-	-	217	217
Banks	2.698.956	-	-	-	-	138.339	2.837.295
Fair Value Through Profit or Loss Financial Assets	-	-	-	-	-	2.014	2.014
Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-	-	-	-
Loans Extended	1.585.716	592.943	2.847.337	12.278.886	10.955.407	28.193	28.288.482
Appraised over the Redeemed Cost Financial Assets	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	1.092.912	1.092.912
Total Assets	4.284.672	592.943	2.847.337	12.278.886	10.955.407	1.261.675	32.220.920
Liabilities							
Bank Deposit	-	-	-	-	-	-	-
Other Deposit	-	-	-	-	-	-	-
Money Market Funds	-	-	-	-	-	-	-
Miscellaneous Payables	-	650.441	-	-	-	344.382	994.823
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Provided from other Financial Institutions	25.014	58.532	443.177	1.395.267	1.827.663	7.562.590	11.312.243
Other Liabilities	464.019	170.601	44.431	-	-	19.234.803	19.913.854
Total Liabilities	489.033	879.574	487.608	1.395.267	1.827.663	27.141.775	32.220.920
Long positions in the Balance Sheet	3.795.639	-	2.359.729	10.883.619	9.127.744	-	26.166.731
Short Position in balance sheet	-	(286.631)	-	-	-	(25.880.100)	(26.166.731)
Off-Balance Sheet Long Position	3.059	18.811	111.537	1.498.182	123.115	-	1.754.704
Off Balance Sheet Short Position	-	-	-	-	-	-	-
Total Position	3.798.698	(267.820)	2.471.266	12.381.801	9.250.859	(25.880.100)	1.754.704

(\*) Accruals to ensure compliance with the balance sheet of assets and liabilities The total amount of accounts, deferred tax assets, fixed assets, other assets, equity total, provisions, other liabilities and tax liabilities “no interest” in the column.

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Assets, interest rate sensitivity of assets, liabilities and off-balance sheet items (remaining period to repricing dates)

Previous Period – 31.12.2017	Up to 1 month	1-3 months	3-12 months	1-5 year	5 years or more	Interest <sup>(*)</sup>	Total
Assets							
Cash (Cash in Vault, Foreign Banknotes, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	-	-	-	-	-	275	275
Banks	1.744.591	-	-	-	-	34.599	1.779.190
Fair Value Through Profit or Loss Financial Assets	-	-	-	-	-	-	-
Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-	-	474	474
Loans Extended	1.824.391	476.007	2.202.958	9.192.451	8.703.307	10.844	22.409.958
Appraised over the Redeemed Cost Financial Assets	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	798.792	798.792
Total Assets	3.568.982	476.007	2.202.958	9.192.451	8.703.307	844.984	24.988.689
Liabilities							
Bank Deposit	-	-	-	-	-	-	-
Other Deposit	-	-	-	-	-	-	-
Money Market Funds	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	161.056	161.056
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Provided from other Financial Institutions	-	-	128.024	482.384	1.076.813	6.021.235	7.708.456
Other Liabilities	19.865	53.011	5.760	-	-	17.040.541	17.119.177
Total Liabilities	19.865	53.011	133.784	482.384	1.076.813	23.222.832	24.988.689
Long positions in the Balance Sheet	3.549.117	422.996	2.069.174	8.710.067	7.626.494	-	22.377.848
Short Position in balance sheet	-	-	-	-	-	(22.377.848)	(22.377.848)
Off-Balance Sheet Long Position	6.808	7.413	35.277	369.455	60.344	-	479.297
Off Balance Sheet Short Position	-	-	-	-	-	-	-
Total Position	3.555.925	430.409	2.104.451	9.079.522	7.686.838	(22.377.848)	479.297

(\*) Accruals to ensure compliance with the balance sheet of assets and liabilities The total amount of accounts, deferred tax assets, fixed assets, other assets, equity total, provisions, other liabilities and tax liabilities “no interest” in the column.



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IV. Explanations on interest rate risk (Continued)

Average interest rates applied to monetary financial instruments:%

Current Period - 31.12.2018	Euro	US Dollar	Yen	TRL
Assets				
Cash (Cash in Vault, Foreign Banknotes, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	-	-	-	-
Banks	-	-	-	18,72
Fair Value Through Profit or Loss Financial Assets	-	-	-	-
Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-
Loans Extended	1,58	-	1,22	12,03
Financial Assets At Amortized Cost	-	-	-	-
Liabilities				
Bank Deposit	-	-	-	-
Other Deposit	-	-	-	-
Money Market Funds	-	-	-	-
Miscellaneous Payables	-	-	-	24,90
Marketable Securities Issued	-	-	-	-
Funds Provided from other Financial Institutions	0,97	-	0,63	17,66

Previous Period - 31.12.2017	Euro	US Dollar	Yen	TRL
Assets				
Cash (Cash in Vault, Foreign Banknotes, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	-	-	-	-
Banks	-	-	0,10	13,20
Fair Value Through Profit or Loss Financial Assets	-	-	-	-
Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-
Loans Extended	1,57	-	0,81	7,70
Financial Assets At Amortized Cost	-	-	-	-
Liabilities				
Bank Deposit	-	-	-	-
Other Deposit	-	-	-	-
Money Market Funds	-	-	-	-
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued	-	-	-	-
Funds Provided from other Financial Institutions	1,57	-	0,81	-

V. Explanations on the position risk of common stock

Share certificate investments (Current Period 31.12.2018)		Comparative		
		Balance Value	Fair Value	Market Valuei
1	Securities*	2.014	2.014	2.014
	Traded on the Stock Exchange	2.014	2.014	2.014
2	Subsidiaries	-	-	-
	Traded on the Stock Exchange	-	-	-
3	Subsidiaries	-	-	-
	Traded on the Stock Exchange	-	-	-

Share certificate investments (Previous Period 31.12.2017)		Comparative		
		Balance Value	Fair Value	Market Valuei
1	Acquired Investment Securities*	474	474	474
	Traded on the Stock Exchange	474	474	474
2	Subsidiaries		-	-
	Traded on the Stock Exchange	-	-	-
3	Affiliates	-	-	-
	Traded on the Stock Exchange	-	-	-

\* The financial assets available for sale of the Bank have a share and voting ratio of less than 10%. Niğbaş Niğde Beton Sanayi A.Ş. And Real Estate Real Estate Investment Trust Inc.

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VI. Explanations Regarding the Liquidity Risk Management and Liquidity Payment Ratio

Liquidity risk refers to the risk of Bank failing to meet its payment obligations on a timely manner, due to a lack of cash inventory or cash flow at a level or quality to meet cash outflows in full and on time, caused by an instability in cash flow of the Bank. The reasons of liquidity inadequacy in banks are generally related to problems such as refinancing, late collections and unexpected withdrawal of funds.

Liquidity Risk in the Bank is managed in accordance with the Regulation on the Measurement and Assessment of Liquidity Adequacy of Banks published in the Official Gazette, dated 01 November 2006 and numbered 26333 and Regulation on the Calculation of Liquidity Payment Ratio of Banks published in the Official Gazette, dated 21 March 2014 and numbered 28948, Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures published in the Official Gazette, dated 11 July 2014 and numbered 29057 and the Guide Regarding the Liquidity Risk Management published in the Official Gazette, dated 19 March 2015 and numbered 6241; and monitored with the forms prepared for the Liquidity Risk management under Risk Management Policies and Application Methods, Risk and Authority Limits and Basel II standards.

Banking Directorate Treasury Management group operating under the Banking Services Directorate is responsible from the liquidity management in Bank. Also Risk Management Directorate carries out internal liquidity assessment on a daily or a monthly basis.

The primary objective is to place liquidity surplus in view of alternative returns and fulfilling the required liquidity with the most cost-effective funds.

The Bank’s financial resources consist of interest earned on the statutorily mandated municipal allotments of general budget and tax revenues that are transferred to the Bank at the end of each month and are distributed to local governments by the evening of the tenth day of the following month, of principal and interest collections on loans, and of cash injections from capital collections, liquidity disbursements consisting of credit extensions, tax and other legal obligation payments, and current payments. All of these are tracked by means of weekly, monthly, and yearly reports. The Bank meets its liquidity needs by using medium- and long-term loans from Interbank free money markets and other banks by providing funds from local governments which are partners in scope of Article 60, paragraph 4 of the Banking Law.All of the credit the Bank secures from banks abroad is used to finance municipalities’ investments.

Bank was exempted, as a response to the written re- quest for exemption filed with BRSA, from the obligations regarding the Stress Testing and Internal Capital Adequacy Evaluation Procedure (ISEDES) reporting it has before the BRSA as per articles 43 and 48 of the Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures, applicable at the end of the year.

The Assets and Liabilities Committee was established through Iller Bank Board of Directors resolution nr. 3/28 dated 19.03.2014. The committee is assigned the tasks of evaluating the Bank’s finances, portfolio, credit interests, and the developments in financial and capital markets, as well as other developments at the Bank and in other banks, with a view to establishing the policies regarding the management of the Bank’s assets and liabilities and related fund transactions, and making the decisions to be executed by relevant departments in order to manage the Bank’s balance sheet, as well as monitoring the implementation of the decisions taken.

The Bank’s “Liquidity Risk Management Emergency Plan procedure” has been implemented as an annex to the Iller Bank A.Ş emergency plan with the decision of the board of directors dated 23.06.2016 and numbered 21/585. The purpose of this procedure is to ensure that the bank has a potential liquidity shortage.;

- To ensure timely identification of the possible crisis,
- Identify the strategies and procedures necessary to manage risks,
- In this context, taking the necessary measures to terminate the crisis as soon as possible,
- To take care of the interests of the partners who fund the bank in the actions to be taken.

If the early warning limits are exccessed, related units inform the Vice Presidents to whom they report. After Vice Presidents inform the General Manager, Active Passive Committee is gathered if it is deemed necessary by the General Manager. It can ask related units to take necessary precautions about the subject as a result of the committee assessments.

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VI. Explanations Regarding the Liquidity Risk Management and Liquidity Payment Ratio *(Continued)*

Liquidity Payment Ratio

Current Period 31.12.2018		Consideration Rate Non-Applied Total Value(*)		Consideration Rate Applied Total Value(*)	
		TRL + FX	FX	TRL + FX	FX
HIGH QUALITY LIQUIDITY ASSETS				263	-
1	High quality liquidity assets	263	-	263	-
CASH OUTFLOW					
2	Natural person deposit and retail deposit	-	-	-	-
3	Deposit with stability	-	-	-	-
4	Deposit with low stability	-	-	-	-
5	Unsecured debts other than natural person deposits and retail deposits	2.620.844	35.803	1.687.809	28.505
6	Operational deposit	-	-	-	-
7	Non-operational deposit	-	-	-	-
8	Other unsecured debts	2.620.844	35.803	1.687.809	28.505
9	Secured debts			-	-
10	Other cash outflows	-	-	-	-
11	Derivative obligations and collateral completion obligations	-	-	-	-
12	Debts from restructured financial instruments	-	-	-	-
13	Payment commitments for debts to financial markets and other non-balance obligations	-	-	-	-
14	Other non-balance obligations that are revocable without any conditions and other obligations based on the contract	-	-	-	-
15	Other non-balance debts that are irrevocable or revocable on a condition	13.094.527	6.224.280	1.188.563	479.940
16	TOTAL CASH OUTFLOW			2.876.372	508.445
CASH FLOW					
17	Secured Receivables	-	-	-	-
18	Unsecured Receivables	2.526.984	23.602	1.601.455	11.801
19	Other cash flow	-	-	-	-
20	TOTAL CASH FLOW	2.526.984	23.602	1.601.455	11.801
Maximum Applied Values					
21	TOTAL YKLV INVENTORY			263	-
22	TOTAL NET CASH OUTFLOW			719.093	127.111
23	LIQUIDITY PAYMENT RATIO(%)			0,04	-

\* Average of consolidated liquidity payment ratio calculated for the last three months by calculating the simple monthly arithmetic mean

The lowest highest and average Liquidity Cover Ratio in the last three months of 2018 are shown in the table below.

	Highest	Date	Lowest	Date	Average
TRL+FX	0,06	09.11.2018	0,01	14.12.2018	0,04

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Previous Period 31.12.2017		Consideration Rate Non-Applied Total Value(*)		Consideration Rate App- lied Total Value(*)	
		TRL + FX	FX	TRL + FX	FX
HIGH QUALITY LIQUIDITY ASSETS				277	-
1	High quality liquidity assets	277	-	277	-
CASH OUTFLOW					
2	Natural person deposit and retail deposit	-	-	-	-
3	Deposit with stability	-	-	-	-
4	Deposit with low stability	-	-	-	-
5	Unsecured debts other than natural person deposits and retail deposits	1.838.459	18.262	1.123.263	17.655
6	Operational deposit	-	-	-	-
7	Non-operational deposit	-	-	-	-
8	Other unsecured debts	1.838.459	18.262	1.123.263	17.655
9	Secured debts			-	-
10	Other cash outflows	-	-	-	-
11	Derivative obligations and collateral completion obligations	-	-	-	-
12	Debts from restructured financial instruments	-	-	-	-
13	Payment commitments for debts to financial markets and other non-balance obligations	-	-	-	-
14	Other non-balance obligations that are revocable without any conditions and other obligations based on the contract	-	-	-	-
15	Other non-balance debts that are irrevocable or revocable on a condition	15.727.560	4.393.300	1.482.467	335.760
16	TOTAL CASH OUTFLOW			2.605.730	353.415
CASH FLOW					
17	Secured Receivables	-	-	-	-
18	Unsecured Receivables	1.661.462	17.224	1.105.951	8.612
19	Other cash flow	-	-	-	-
20	TOTAL CASH FLOW	1.661.462	17.224	1.105.951	8.612
Maximum Applied Values					
21	TOTAL YKLV INVENTORY			277	-
22	TOTAL NET CASH OUTFLOW			651.433	88.354
23	LIQUIDITY PAYMENT RATIO(%)			0,04	-

\* Average of consolidated liquidity payment ratio calculated for the last three months by calculating the simple monthly arithmetic mean

The lowest highest and average Liquidity Cover Ratio in the last three months of 2017 are shown in the table below.

	Highest	Date	Lowest	Date	Average
TRL+FX	0,04	29.12.2017	0,01	22.12.2017	0,04

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VI. Explanations Regarding the Liquidity Risk Management and Liquidity Payment Ratio *(Continued)*

a. Important factors affecting the outcome of the liquidity coverage ratio and the change of the items taken into account in this ratio:

Banks’ Liquidity Coverage Ratio pursuant to paragraph 5 of Regulation 4 of article related to the calculation of the Banking Regulation and Supervision Board for the 12.12.2016 dated and 7123 numbered decision in accordance with the development and investment banks, consolidated and otherwise of non total, and foreign currency liquidity coverage ratio 0% until it was determined to be implemented, but themes available to be rate determining for another bank is concerned, it was decided to continue the drying rate of the reported.

The most important elements affecting the liquidity payment ratio are current cash in the banks tracked as unsecured receivables and funds provided by the foreign financing organizations and used by the local governments tracked as secured debts and miscellaneous payable tracked as other unsecured debts. Increase in bank assets, especially after using the foreign funds with the return of the legal shares from General Budget and Tax Revenues that are transferred to the Bank at the end of each month and are distributed to local governments by the evening of the tenth day of the following month, does not affect the liquidity payment ratio.

b. Items establishing high quality liquidity assets:

High quality liquidity assets of the banks are comprising of the following items for calculating the Liquidity Payment Ratio.

Cash and balances, accounts before the central banks form the Top Quality Liquidity Assets, while securities available for sale forms the Second Quality Liquidity Assets.

c. Items forming the fund resources and their concentration within all the funds:

The Bank does not receive deposits and operates under article 77 of the Banking Law numbered 5411. Bank only mediates the funds provided by the foreign financing organizations for local governments to use only.

In addition, the Communiqué on the Amendment to the General Communiqué on Public Treasury in the Official Gazette dated 28.02.2018 and numbered 30346 has been published and Article 5 of the communiqué 30 (5) İller Bankası A.Ş. The municipalities and special provincial administrations that have partnerships can evaluate their financial resources in İller Bank under the conditions set forth in Article 6 of this Communiqué. Under this article, the Bank provides funds from its partner municipalities and special provincial administrations.

ç. Information about the cash outflow caused by derivative transactions and transactions with the possibility of completion:

The Bank which do not receive deposits and operates under article 77 of the Banking Law numbered 5411, has no derivative transactions.

d. Concentration limits regarding the bonds and fund resources based on the other party and the product:

Bank was exempted, as a response to the written request for exemption filed with BRSA, from the obligations regarding the Stress Testing and Internal Capital Adequacy Evaluation Procedure (ISEDES) reporting it has before the BRSA as per articles 43 and 48 of the Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures, applicable at the end of the year.

Bank does not carry out analytic loan valuation. However, credits are categorized as collateral, restructured etc. and concentration, collateral, return and monitoring of credits are submitted to top management in the Risk Evaluation Reports prepared on monthly basis in terms of credit risk.

e. Liquidity at risk and funding need on the basis of bank itself, its branch abroad and its consolidated partnerships when the operational and legal factors preventing the liquidity transfer are taken into consideration:

Bank does not have branches abroad or consolidated partnerships.

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f. Information about other cash flow and cash outflow items thought to be related to liquidity profiles of banks, and which takes part in the calculation of liquidity payment ratio and not in the public disclosure template in the second paragraph:

All the items found in the liquidity payment ratio calculation are included in the calculation by being aggregated in the related table. Within this framework, there is no disclosure that took part in the calculation of the liquidity payment ratio and not in the public disclosure template.

Breakdown of assets and liabilities by remaining term

Current Period's End (31.12.2018)	Demand	Up to 1 month	1-3 months	3-12 months	1-5 year	5 years or more	Undistribut- ed (*)	Total
<b>Assets</b>								
Cash (Cash in Vault, Foreign Banknotes, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	217	-	-	-	-	-	-	217
Banks	138.339	2.698.956	-	-	-	-	-	2.837.295
MD at Fair Value through Profit and Loss	-	2.013	-	-	-	-	1	2.014
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-	-	-	-	-
Loans Extended	-	1.613.909	592.943	2.847.337	12.278.886	10.955.407	-	28.288.482
Financial Assets At Amortized Cost	-	-	-	-	-	-	-	-
Other Assets	-	8.474	-	38.565	26.048	-	1.019.825	1.092.912
<b>Total Assets</b>	<b>138.556</b>	<b>4.323.352</b>	<b>592.943</b>	<b>2.885.902</b>	<b>12.304.934</b>	<b>10.955.407</b>	<b>1.019.826</b>	<b>32.220.920</b>
<b>Liabilities</b>								
Bank Deposit**	-	-	-	-	-	-	-	-
Other Deposit***	-	-	-	-	-	-	-	-
Funds Provided from other Financial Instituti-ons	-	4,440.963	108532	668.177	4.266.908	1.827.663	-	11.312.243
Money Market Funds	-	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-	-
Miscellaneous Payables	92.960	10.938	650.737	195.987	44.201	-	-	994.823
Other Liabilities	-	550.093	407.635	183.404	86.812	105.585	18.580.325	19.913.854
<b>Total Liabilities</b>	<b>92.960</b>	<b>5.001.994</b>	<b>1.166.904</b>	<b>1.047.568</b>	<b>4.397.921</b>	<b>1.933.248</b>	<b>18.580.325</b>	<b>32.220.920</b>
<b>Liquidity Deficit</b>	<b>45.596</b>	<b>(678.642)</b>	<b>(573.961)</b>	<b>1.838.334</b>	<b>7.907.013</b>	<b>9.022.159</b>	<b>(17.560.499)</b>	<b>-</b>
Net Off-Balance Sheet Position	-	-	-	-	-	-	-	-
Receivables on Derivative Financial Instru-ments	-	-	-	-	-	-	-	-
Obligations on Derivative Financial Instru-ments	-	-	-	-	-	-	-	-
Non-Cash Loans	59.976	3.059	18811	111.537	1.498.182	63.139	-	1.754.704
<b>Previous Period (31.12.2017)</b>								
Total Assets	32.264	3.631.075	476.007	2.241.919	9.235.049	8.703.307	669.068	24.988.689
Total Liabilities	37.391	3.887.272	157.115	595.519	3.122.480	1.176.118	16.012.794	24.988.689
<b>Net Liquidity Deficit</b>	<b>(5.127)</b>	<b>(256.197)</b>	<b>318.892</b>	<b>1.646.400</b>	<b>6.112.569</b>	<b>7.527.189</b>	<b>(15.343.726)</b>	<b>-</b>
Net Off-Balance Sheet Position	-	-	-	-	-	-	-	-
Receivables on Derivative Financial Instru-ments	-	-	-	-	-	-	-	-
Obligations on Derivative Financial Instru-ments	-	-	-	-	-	-	-	-
Non-cash loans	49.306	6.808	7.413	35.277	369.455	11.038	-	479.297

(\*)The accounts included here consist of balance sheet items such as fixed assets, equity stakes, goods on hand, prepaid expenses, nonperforming receivables, and other asset accounts and equity items which are necessary for the conduct of banking activities and whose conversion to cash in a short time is not possible.  
(\*\*)Funds received from the Banks via Participation Accounts and Private Current Accounts for Participation Banks.  
(\*\*\*)Other Private Current Accounts and Participation Accounts for Participation Banks.)



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VII. Explanations about Financial Leverage Ratio

The table concerning to leverage ratio calculated in accordance with ‘ Regulation About Measuring and Evaluating the Leverage Levels of Banks’ published in 5<sup>th</sup> November 2013 dated and 28812 numbered Official Gazette is as below. The leverage ratio calculated based on the arithmetical average of the values of the Bank as of the end of the month in the last three months period as of the balance sheet date is 40,66% (31 December 2017: 40,09%).

The reason of the difference between current period and previous period leverage rates is resulted from the increase in loan commitments within off-balance sheet transactions.

		Current Period (*) (31.12.2018)	Previous period (*) (31.12.2017)
In-Balance Sheet Assets			
1	In-Balance Sheet Assets (Except Derivatives and Credit Derivatives, including gurantees)	30.513.910	23.991.909
2	(Assets taken from Primary Capital)	-	-
3	Total Risk amount concerning to In-Balance Sheet Assets (Total of 1st and 2nd Line)	30.513.910	23.991.909
Financial Derivate Instruments and Credit Derivatives			
4	Financial Derivate Instruments and Credit Derivatives	-	-
5	Potential Credit Risk amount of Financial Derivative Instruments and Credit Derivatives	-	-
6	Total Risk Amount of Financial Derivative Instruments and Credit Derivatives (total of 4th and 5th lines)	-	-
Security and Commodities Collateral Financial Transactions			
7	Risk amount of Security and Commodities Collateral Financial Transactions of Securiza-tion and Commodities collateral Financial Transactions (except in-Balance sheet)	-	-
8	Risk Amount derived from Financial Intermediation Transactions	-	-
9	Total Risk Amount of Securitization and Commodities collateral Financial Transactions (total of 7th and 8th lines)	-	-
Off-Balance sheet Transactions			
10	Gross Nominal amount of Off-Balance sheet Transactions	13.628.892	15.684.124
11	Correction amount resulted from the multiplication with the rates of conversion to credit)	-	-
12	Total Risk Amount of off-Balance Sheet Transactions (total of 10th and 11th lines)	13.628.892	15.684.124
Capital and Total Risk			
13	Primary Capital	18.070.532	15.905.587
14	Total Risk amount (Total of 3rd, 6th, 9th and 12th lines)	44.142.802	39.676.033
Leverage Rate			
15	Leverage Rate	40.95	40,09

(\*) The three-month averages of the amounts in the table above are taken.

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VIII. Representation of Financial Assets and Liabilities at Fair Value

	Book Value		Fair Value	
	Current Period (31.12.2018)	Previous period (31.12.2017)	Current Period (31.12.2018)	Previous period (31.12.2017)
Financial Assets	31.127.791	24.189.622	31.127.791	24.189.622
Money Market	-	-	-	-
Banks	2.837.295	1.779.190	2.837.295	1.779.190
Securities Available for Sale Financial Assets	2.014	474	2.014	474
Held-to-Maturity Investments	-	-	-	-
Loans	28.288.482	22.409.958	28.288.482	22.409.958
Financial Liabilities	12.986.118	7.948.148	12.986.118	7.948.148
Bank Deposits	-	-	-	-
Other Deposits	-	-	-	-
Funds Borrowed From Other Financial Institutions	11.991.295	7.787.092	11.991.295	7.787.092
Securities Issued	-	-	-	-
Sundry	994.823	161.056	994.823	161.056

IX. Explanations on transactions entered on behalf and account of others; fiduciary transactions

Iller Bank engages in no trading or custody activities on behalf and account of others nor does it provide consultancy services therefor. The Bank is not engaged in fiduciary transaction agreements. However, the Bank does deduct outstanding obligations owed by municipalities and special provincial authorities to tax offices, Social Security Institution, Civil Servants Pension Fund and various agencies falling under the Law no.6183 on the Procedure for Collection of Public Receivables, tax obligations falling under the Law no 4811, and their reconciled obligations falling under the Law no 5216 on Metropolitan Municipalities and Law no 5393 on Municipalities from the municipal allot-ments, which are distributed by the Bank pursuant to Article 7 of Law no.5779,and it pays these amounts to the authorities concerned.

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X. Explanations on risk management

On October 23, 2015 published in the Official Gazette No. 29 511 “Banks will be made public on Risk Management Disclosures State-ments” and related notes prepared in accordance with explanations are provided in this section.

1. The Bank’s risk management approach

Risk management in the bank; Based on the provisions of the Banking Law No. 5411, the regulations, communiqués, guidelines and other legislation issued for the purpose of enforcing this law and the provisions of these legislation, taking into consideration the exemptions stated in the Banking Law No. 5411 and the exemptions stated in the Bank Act No. 6107, In accordance with the provisions of the internal legislation issued by the.

The risks that the Bank may incur as a result of its strategies and activities are determined by the strategies, policies, limits and practices determined to monitor, control and, where necessary, change the risk / return structure of the Bank’s future cash flows, Are monitored, monitored and controlled by means of procedures. It establishes written policy and implementation procedures to manage all risks arising from the Bank’s operations. The Board of Directors or the relevant internal systems officer regularly assesses their adequacy and makes any necessary changes.

In this context, it is the basic principle to ensure that the risks to be taken are defined and manageable risks. In addition, it is possible to measure the current and future potential effects of the risks involved, as well as the risk measurement and reporting techniques. The Bank establishes written limits within the framework of Article 5 of the “Regulation on Internal Systems of Banks and Internal Capital Adequacy Assessment Process” issued by the BRSA for the risks arising from its activities and these limits are approved by the Board of Directors and are regularly audited.

The Bank is required to calculate the requirements of Articles 43 and 48 of the “Internal Systems and Internal Capital Adequacy Assess-ment Process of the Banks” and to submit the BRSA’s report on the Stress Test and Internal Capital Adequacy Assessment Process (ISE-DES) Has been exempted from the written request of the student.

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1.a. Overview of risk weighted amounts

In- Balance sheet assets		Risk weighted amounts		Minimum capital liabi-lity
		Current Period (31.12.2018)	Previous Period (31.12.2017)	Current Period
1	Loan Risk ( except loan risj of counter party)	37.714.647	31.114.009	3.017.172
2	Standard approach	37.714.647	31.114.009	3.017.172
3	Internal rating-based approach	-	-	-
4	Loan risk of counter party	-	-	-
5	Standard approach for loan risk of counter party	-	-	-
6	Internal model method	-	-	-
7	Simple risk weighting approach or Stock position in banking account in the internal model approach	-	-	-
8	Investments made to Loan and Dormitories Institution- content management	-	-	-
9	Investments made to Loan and Dormitories Institution-prospectus method	-	-	-
10	Investments made to Loan and Dormitories Institution- 1250 % of risk weight method	-	-	-
11	Settlement risk	-	-	-
12	Securitization positions in banking accounts	-	-	-
13	IDD approach based on rating	-	-	-
14	IDD auditing authority formula approach	-	-	-
15	Standard simplified supervisory authority formula approach	-	-	-
16	Market risk	-	-	-
17	Standard approach	-	-	-
18	Internal model approaches	-	-	-
19	Operational risk	2.532.689	2.164.917	202.615
20	Basic indicator approach	2.532.689	2.164.917	202.615
21	Standard approach	-	-	-
22	Advanced measurement approach	-	-	-
23	Amounts below the discount thresholds from equity (subject to 250% risk weight)	-	-	-
24	Lowest value adjustments	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	40.247.336	33.278.926	3.219.787

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X. Explanations on risk management (Continued)

2. Links between financial statements and risk amounts

a. Differences between accounting consolidation and legal consolidation scope and matching

Current Period (31.12.2018)	In Financial Table reported According to Tms Valued Amount	Valued amount of items according to TMS				
		Credity Risk	Opponent Credit Risk Subject	Movable securitiation positions	Market the risk subject (*)	Capital Obligation to Nonsense Or from capital Downloads
Assets						
Financial Assets (Net)	2.839.526	2.839.526	-	-	-	-
Cash and Cash Equivalents	2.837.512	2.837.512	-	-	-	-
Cash assets and Central Bank	217	217	-	-	-	-
Banks	2.837.295	2.837.295	-	-	-	-
Receivables from Money market	-	-	-	-	-	-
Financial Assets at Fair Value through Profit or Loss	2.014	2.014	-	-	-	-
Financial Assets at Fair Value Through Other Compre-hensive Income	-	-	-	-	-	-
Financial assets measured at amortized cost	-	-	-	-	-	-
Derivative Financial Assets	-	-	-	-	-	-
Credits (Net)	28.291.721	28.291.721	-	-	-	-
Credits	28.288.482	28.288.482	-	-	-	-
Leasing receivables (net)	3.239	3.239	-	-	-	-
Factoring receivables	-	-	-	-	-	-
Frozen Receivables	-	-	-	-	-	-
Special Provisions (-)	-	-	-	-	-	-
Tangible Assets held for sale and discontinued operations (net)	-	-	-	-	-	-
Partnership Investments	-	-	-	-	-	-
Subsidiaries (net)	-	-	-	-	-	-
Affiliates (net)	-	-	-	-	-	-
Jointly controlled entities (Joint ventures)(net)	-	-	-	-	-	-
Tangible fixed assets (net)	197.328	197.328	-	-	-	-
Intangible fixed assets (net)	1.176	-	-	-	-	1.176
Real estate for investment purpose (net)	673.415	673.415	-	-	-	-
Current Tax Asset	-	-	-	-	-	-
Deferred Tax Asset	35.169	-	-	-	-	35.169
Other Assets	182.585	182.585	-	-	-	-
Total assets	32.220.920	32.184.575	-	-	-	36.345
Liabilities						
Deposit	-	-	-	-	-	-
Loans received	3.749.653	-	-	-	-	-
Debts to money markets	-	-	-	-	-	-
Securities Issued (Net)	-	-	-	-	-	-
Funds	8.241.642	-	-	-	-	-
Financial Assets at Fair Value through Profit or Loss	-	-	-	-	-	-
Derivative Financial Liabilities	-	-	-	-	-	-
Factoring Liabilities	-	-	-	-	-	-
Debts from leasing operations	-	-	-	-	-	-
Provisions	183.829	-	-	-	-	-
Current Tax Liability	144.077	-	-	-	-	-
Liabilities for assets held for sale and discontinued operati-ons (net)	-	-	-	-	-	-
Capital-similar loans	-	-	-	-	-	-
Other Liabilities	1.321.394	-	-	-	-	-
Equity	18.580.325	-	-	-	-	-
Total Liabilities	32.220.920	-	-	-	-	-

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X. Explanations on risk management (Continued)

2. Links between financial statements and risk amounts

a. Differences between accounting consolidation and legal consolidation scope and matching

Previous Period (31.12.2017)	In Financial Table reported According to Tms Valued Amount	Valued amount of items according to TMS				
		Credity Risk	Opponent Credit Risk Subject	Movable securitiation positions	Market the risk subject (*)	Capital Obligation to Nonsense Or from capital Downloads
Assets						
Cash assets and Central Bank	275	275	-	-	-	-
Financial assets available for purchase and sale	-	-	-	-	-	-
Financial Assets at Fair Value through Profit or Loss	-	-	-	-	-	-
Banks	1.779.190	1.779.190	-	-	-	-
Receivables from Money market	-	-	-	-	-	-
Financial assets available for sale (net)	474	474	-	-	-	-
Loans and receivables	22.409.958	22.409.958	-	-	-	-
Factoring receivables	-	-	-	-	-	-
Investments held to maturity (net)	-	-	-	-	-	-
Subsidiaries (net)	-	-	-	-	-	-
Affiliates (net)	-	-	-	-	-	-
Jointly controlled entities (Joint ventures)(net)	-	-	-	-	-	-
Leasing receivables (net)	3.217	3.217	-	-	-	-
Derivative financial assets for hedging against risks (net)	-	-	-	-	-	-
Tangible fixed assets (net)	144.779	144.779	-	-	-	-
Intangible fixed assets (net)	2.516	-	-	-	-	2.516
Real estate for investment purpose (net)	295.425	295.425	-	-	-	-
Tax existence	96.883	-	-	-	-	96.883
Tangible Assets held for sale and discontinued operations (net)	-	-	-	-	-	-
Other assets	255.972	255.972	-	-	-	-
Total assets	24.988.689	24.889.290	-	-	-	99.399
Liabilities						
Deposit	-	-	-	-	-	-
Derivative financial liabilities held for trading	-	-	-	-	-	-
Loans received	1.687.221	-	-	-	-	-
Debts to money markets	-	-	-	-	-	-
Issued securities	-	-	-	-	-	-
Funds	6.099.871	-	-	-	-	-
Miscellaneous debts	161.056	-	-	-	-	-
Other foreign sources	412.354	-	-	-	-	-
Factoring receivables	-	-	-	-	-	-
Debts from leasing operations	-	-	-	-	-	-
Derivative financial liabilities for hedging purposes	-	-	-	-	-	-
Provisions	486.206	-	-	-	-	-
Tax liability	129.187	-	-	-	-	-
Liabilities for assets held for sale and discontinued operati-ons (net)	-	-	-	-	-	-
Capital-similar loans	-	-	-	-	-	-
Shareholder's equities	16.012.794	-	-	-	-	-
Total liabilities	24.988.689	-	-	-	-	-



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X. Explanations on risk management (Continued)

2. Links between financial statements and risk amounts (Continued)

b. The main sources of the differences between the risk amounts and the amounts assessed in accordance with TMS in the financial statements

Current Period (31.12.2018)	Total	Credit Risk	Movable securitization positions	Opponent Credit Risk Subject	Market Risky
Assets valued under legal consolidation in accordance with TMS (as in template B1	32.220.920	32.184.575			
The amounts valued pursuant to TMS of obligations under legal consolidation (as in template B1)	32.220.920	-	-	-	-
<b>Total net amount under legal consolidation</b>	-	<b>32.184.575</b>	-	-	-
Off-balance sheet amount	13.648.347	7.701.526	-	-	-
Valuation differences	-	-	-	-	-
Differences arising from different netting rules (other than those set out in line 2	-	-	-	-	-
Differences arising from consideration of provisions	-	-	-	-	-
Differences arising from the applications of the Institution	-	-	-	-	-
...	-	-	-	-	-
<b>Risk amounts</b>	-	<b>39.886.101</b>	-	-	-

(\*) Risk amounts after credit conversion rate are given before Credit Reduction.

Previous Period (31.12.2017)	Total	Credit Risk	Movable securitization positions	Opponent Credit Risk Subject	Market Risky
Assets valued under legal consolidation in accordance with TMS (as in template B1	24.988.689	24.889.290			
The amounts valued pursuant to TMS of obligations under legal consolidation (as in template B1)	24.988.689	-	-	-	-
<b>Total net amount under legal consolidation</b>	-	<b>24.889.290</b>	-	-	-
Off-balance sheet amount	14.757.994	7.618.646	-	-	-
Valuation differences	-	-	-	-	-
Differences arising from different netting rules (other than those set out in line 2	-	-	-	-	-
Differences arising from consideration of provisions	-	-	-	-	-
Differences arising from the applications of the Institution	-	-	-	-	-
...	-	-	-	-	-
<b>Risk amounts</b>	-	<b>32.507.936</b>	-	-	-

(\*) Risk amounts after credit conversion rate are given before Credit Reduction.

c. Explanations on the differences between the amounts valued and the risk amounts in accordance with TMS

The difference between the amounts assessed in accordance with TMS and the risk amounts subject to Loan risk arises from intangible assets that are not subject to Loan risk and deferred tax assets. The difference between the off-balance sheet amounts and the risk amounts subject to Loan risk arises from the application of the Loan conversion ratios to off-balance sheet amounts in accordance with the Regulation on Measurement and Assessment of Capital Adequacy of Banks.

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3. Loan Risk Explanations

a. Issues to be disclosed to the public regarding loan risk

a.1. General qualitative information on loan risk

Loan risk is measured as described in the BRSA Regulation on Measurement and Assessment of Banks’ Capital Adequacy dated 23 October 2015 . This approach corresponds to the Simplified Standard Method in Basel II documents.

In calculations it is essential to consider the guarantees Basel II has adopted as acceptable in the reduction of risk. There is no risk-reducing effect of other guarantees. There are no guarantees that can be valued within the scope of Basel II criteria in the Bank. The Basel II standard method is used to calculate the bank’s loan risk weighted asset amount, in which case transactions are carried out in accordance with the initiative of the national authority, the BRSA.

There is no analytical loan evaluation in the Bank. However; loans are divided into different groups such as guaranteed ones, structured ones and etc.; the concentration guarantees, returns and follow-ups of loans are submitted by Risk Management Department to Units in charge of Risk Formation and Follow up together with the Board of Directors and Executive Management on Risk Evaluation Reports prepared periodically in the periods determined by Risk Management Department Regulations according to Articles 37 and 45 of the Regulations. Particular attention is given to loan concentration reporting and this is monitored periodically by grouping the loans according to different criteria. The Bank can make decisions according to these concentrations when necessary.

The authority to open credits in the bank belongs to the Board of Directors. The Board of Directors may transfer the authority to open loans to the Loan Committee and / or the General Directorate. The written recommendation of the General Directorate is required by the Board of Directors at the opening of loans or transfer of authority. The Board of Directors establishes loan policies and macro-level limits, establishes policies for loan opening, approval and other administrative principles.

Regarding all Local Authorities in the demand for loan from the bank, it is decided by the authorized bodies of the Bank whether or not to enter the loan relation according to the outcome of the loan evaluation methods and principles, even if the requested loan varies according to the type and the demand. The Board of Directors is authorized to determine the credit risk limits by considering the counterparty risk. Loan transactions are carried out by the Board of Directors, the Loan Committee and / or the General Directorate. The General Directorate may also exercise the authority to open credits transferred to it, through other units affiliated with it or through regional directorates. In determining the loan limit for a borrower, the Board of Directors may transfer loan opening authority to the Loan Committee at a maximum of 10% of its own equities and of 1% to the General Directorate.

Portfolio-based returns of the loans provided and their performances are monitored by the Risk Management Department. Risk management activities are carried out by the Risk Management Department, such as the introduction of new limits for the measurement of loan risk, monitoring, analysis and prevention of concentration

In the context of loan risk measurement, information on the subjects to be monitored on the basis of local government is aggregated and the concentration on the loans is followed by making the analysis suitable. Concentration analyzes are used by the Senior Management to decide on the structure of the loans to be given in the following periods. The objective of loan risk management is to optimize the risk-adjusted income of the bank by managing the risks that the bank may be exposed to, within the appropriate parameters, in accordance with the relevant legislation. Loan risk management is not under the responsibility of a single department.

Regular audits and supervisions are carried out to ensure that loan processes are maintained in accordance with the bank’s loan policies and procedures, that the loans are issued within the framework of the procedures and principles set by the board of directors, and that the terms, amounts and qualifications of the loan are accurately reported to senior management. Activities carried out by the units within the internal systems are used as a means to identify weaknesses in loan risk management processes, policies and procedures and to identify transactions that are contrary to such limits, policies and procedures. As a result of the reviews, the matters identified are shared regularly with senior management and audit committee.

X. Explanations on risk management (Continued)

3. Loan Risk Explanations (Continued)

a. Issues to be disclosed to the public regarding loan risk (Continued)

a.1. General qualitative information on loan risk (Continued)

Board of Directors; loan risk management is ultimately the responsibility of the Board of Directors. This responsibility is to monitor the effectiveness of the loan risk management system, to determine loan risk management policies and implementation procedures by taking risk management strategies as a basis, to determine risk appetite, to assign risk limits, to ensure that credit risk management policy and implementation procedures are followed and adhered to, to ensure that risks are understood and adequately assessed before an action is entered, to participate in the process of designing, selecting, implementing and approving loan risk measurement models.

Audit Committee’s duty on credit risk management so as to receive and evaluate the opinions and recommendations of the Senior Management regarding loan risk management systems, to evaluate whether there is any necessary infrastructure to manage the loan risk effectively and to take the necessary precautions.

General Manager is the highest authorized authority of the Bank after the Board of Directors among the lenders authorized by the Bank and approves the loan within the framework of the authorization of the Board of Directors in accordance with the provisions of the Bank Loan Policy. The senior management is responsible for the implementation of the loan risk strategy and policy approved by the Board of Directors and the development of policies and procedures for the identification, measurement, monitoring and control of the loan risk.

The Risk Management Department is responsible for implementing the loan risk management policies approved by the Board of Directors in relation to loan risk; for identification, measurement and reporting of loan risk; for ensuring that these risks are coordinated among the various parts of the bank that are exposed to loan risk. A suitable environment is created for the processing of the loan function in a healthy and efficient manner. Adequate staff and software are provided, authorities, roles, limits are clearly defined and necessary controls are established. Loan risk is measured, analyzed and reported periodically.

In order to determine the maximum exposure to a loan relationship, the loans are combined and monitored.

The country, sector, borrower / counterparty, product, concentration, risk group and individual based loan limits and loan limits specified in the loan policies are recorded in information systems; if these limits and boundaries are approached, information systems are provided to produce stimulus information and timely reporting of overrights is provided, including those relating to exceptional operations. Information systems are structured flexibly so that intra-bank and legal reporting can be done at the desired level and speed. Manual practices are avoided as much as possible.

Audit of loan risk refers to the independent monitoring of the nature of the loans and the compliance of the loaning process with the Bank’s policy and implementation principles through legal regulations and the assessment of the adequacy of loans and other receivable provisions.

The loan risk control and evaluation process consists of the steps of the quality and trend of the loan portfolio, the effectiveness of the overall risk management and processes, whether timely action is made for retrograding loans, the management of the problematic loans, informing the Bank’s management and the Board of Directors and the measures to be taken.

The loaning process is monitored continuously by the loan allocation authority and bodies. In addition to the supervision of the loaning process, audits based on the Borrower Local Administration and Regional Directorate are also carried out in the Internal Audit System. The Risk Management Department monitors and evaluates the loan risk on a portfolio basis. Loan risk audit performed in the Internal Audit System is determined according to the annual audit plans determined by the Board of Directors.

a.2. Loan quality of assets

Current Period (31.12.2018)		a	b	c	d
		Defaulting	Non-defaulting	Provisions / Depreciation and Decrease in value	Net value de-crease (a+b-c)
		Gross amount valued as per TMS available in Financial Tables			
1	Loans	-	28.288.482	-	28.288.482
2	Borrowing Instruments	-	-	-	-
3	Off-Balance Sheet Receivab-les	-	13.648.347	-	13.648.347
4	Total	-	41.936.829	-	41.936.829

Previous Period (31.12.2017)		a	b	c	d
		Defaulting	Non-defaulting	Provisions / Depreciation and Decrease in value	Net value de- crease (a+b-c)
		Gross amount valued as per TMS available in Financial Tables			
1	Loans	-	22.409.958	-	22.409.958
2	Borrowing Instruments	-	-	-	-
3	Off-Balance Sheet Receivab-les	-	14.757.994	-	14.757.994
4	Total	-	37.167.952	-	37.162.957

a.3. Changes in stock of defaulting receivables and borrowing instruments

The Bank has the status of a development and investment bank. Its fields of operations are defined in the Bank’s governing law no. 6107 as “satisfying the financing need of special provincial authorities, municipalities and their affiliated organizations andlocal administrative associations of which only these may be members; develop projects concerning locally-provided commonservices for the people dwelling within the boundaries of such administrations; providing such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works and performing any and all development and investment banking functions”. Within this framework, the Bank is not involved in banking activities oriented towards free market in institutional and commercial terms. The Bank, which consists mostly of project loans, is not profit-oriented and supports social projects of local governments without regard to credibility. In paragraph 5 of Article 13 of Banking Law No. 6107, it has been decided that the obligation to allocate provision for loans and other receivables will not apply to our Bank. In the event that the repayments of the loans provided by the bank cannot be made at the time of return, principal instalment amount that cannot be collected is added to balance principal amount and it is capitalized at the end of each month and extended to remained maturity so as to be redeemed. Uncollected interest installments are spread over the residual interest without interest accruing by adding it over the residual interest sum. As it is understood from these explanations, there is no default in the loans that are used and there is no possibility of any damage due to unpaid loan receivables at the Bank’s time.

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X. Explanations on risk management (Continued)

3. Loan Risk Explanations (Continued)

a.4. Additional disclosures about the loan quality of assets

Under the provision that the requirement to set aside provisions made in the Banking Law no 5411 is not applicable to İller Bank as per Article 13 (5) of the Law no. 6107 governing İller Bank INC., specific provisions set aside by the Bank pertain to the Bank’s receivables other than those arising from lending transactions that are in litigation.

Distribution of receivables according to geographical regions\*

	Current Period	Previous Period
	Total	Total
Domestic	30.043.186	22.889.255
USA, Canada	-	-
EU Countries	-	-
OECD Countries	-	-
Other Countries	-	-
Total	30.043.186	22.889.255

\* The distribution of cash and non-cash loans according to geographical area is given.

Sectoral Distribution of Receivables\*

	Current Period	Previous Period
	Total	Total
<b>Agriculture</b>	-	-
Farming and Livestock Breeding	-	-
Forestry	-	-
Fishing	-	-
<b>Industry</b>	-	-
Mining and Quarries	-	-
Mnaufacturing Industry	-	-
Electricity, Gas, Water	-	-
<b>Construction</b>	-	-
<b>Services</b>	-	-
Wholesale and Retail Trade	-	-
Hote and Restaurant Service	-	-
Transportation and Communication	-	-
Financial Institutions	-	-
Real estate and leasing services	-	-
Self-employed services	-	-
Educational services	-	-
Medical and Social Services	-	-
<b>Other</b>	30.043.186	22.889.255
Total	30.043.186	22.889.255

\* The distribution of cash and non-cash loans according to geographical area is given.

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Credits borrowed by the bank are given by the shares of the local governments distributed by the Bank and some of the municipalities as collateral. For the other receivables of the Bank, the proceeds from the legal remedies are paid, and from time to time, the General Assembly is abandoned within the framework of the Bank’s Law taking into account the state of the debtor and the costs to be collected.

b. Credit Risks Reduction Techniques

Drinking water, rent, terminal, parking lot, port and other operating income of the local governments that want to use credit in the current situation in the bank are taken as collateral and credit is provided for these guarantees. In this application, the bank borrows the local governments that use credits and makes payments to the contractor firms on the basis of the project, and the revenues related to the guarantees are collected in an account and pledged by the pledge contract on the account.

This structure does not comply with the collateral types in the Basel II criteria, although the bank has a quality collateral structure. According to the legislation of the Bank, mortgage can be used as collateral. In practice, however, mortgage is not usually taken as a guarantee. In the event that the counterparty credit risk reduction in the bank is utilized, the calculations will be verified to comply with the principles and procedures for credit risk mitigation before the acceptance of the collateral effect.



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X. Explanations on risk management (Continued)

3. Loan Risk Explanations (Continued)

c. Credit risk if standard approach is used

c.1. Qualitative disclosures related to ratings ratings of banks using the standard approach to credit risk

The Bank does not have any credit rating transactions with its customers and local governments which are also partners.

c.2. Standard Approach - Exposure to loan risk and loan risk decrease effects

Current Period (31.12.2018)	Loan Conversion Rate and Receivable Amount Before Loan Risk Deduction		Loan Conversion Rate and Receivable Amount After Loan Risk Deduction		Risk Weighted Amount and Risk Weighted Amount of Density	
Risk classes	Balance Sheet Amount	Off Balance Sheet Amount	Balance Sheet Amount	Off Balance Sheet Amount	Risk Weigh- ted Amount	Risk Weighted Amount of Density
Receivables from Central Governments and Central Banks	63	-	63	-	-	-
Receivables from Regional or Local Governments	28.224.055	1.754.704	28.224.055	1.754.704	29.978.759	%100
Receivables from Administrative Units and Non-Commercial Enterprises	-	-	-	-	-	-
Receivables from Multilateral Development Banks	-	-	-	-	-	-
Receivables from International Organizations	-	-	-	-	-	-
Receivables from Banks and Financial Intermediaries	2.833.339	-	2.833.339	-	666.215	%23,51
Corporate Receivables	-	-	-	-	-	-
Retail receivables	36.234	-	36.234	-	36.234	%100
Receivables guaranteed with mortgage of real estate for residen-ce purpose	-	-	-	-	-	-
Receivables guaranteed with mortgage of real estate for com-mercial purpose	-	-	-	-	-	-
Non-performing receivables	-	-	-	-	-	-
Receivables considered High Risk by the Board	-	-	-	-	-	-
Securities with Mortgage guarantee	-	-	-	-	-	-
Short Term Receivables from Banks and Financial Intermediaries and Short Term Corporate Receivables	-	-	-	-	-	-
Investments as Collective Aid Organization	-	-	-	-	-	-
Other Receivables	1.090.884	11.893.643	1.090.884	5.946.822	7.033.440	%99,93
Share certificate investments	-	-	-	-	-	-
Total	32.184.575	13.648.347	32.184.575	7.701.526	37.714.648	%94,56

Previous Period (31.12.2017)	Loan Conversion Rate and Receivable Amount Before Loan Risk Deduction		Loan Conversion Rate and Receivable Amount After Loan Risk Deduction		Risk Weighted Amount and Risk Weighted Amount of Density	
Risk classes	Balance Sheet Amount	Off Balance Sheet Amount	Balance Sheet Amount	Off Balance Sheet Amount	Risk Weigh- ted Amount	Risk Weighted Amount of Density
Receivables from Central Governments and Central Banks	60	-	60	-	-	-
Receivables from Regional or Local Governments	22.372.118	479.297	22.372.118	479.297	22.851.415	%100
Receivables from Administrative Units and Non-Commercial Enterprises	-	-	-	-	-	-
Receivables from Multilateral Development Banks	-	-	-	-	-	-
Receivables from International Organizations	-	-	-	-	-	-
Receivables from Banks and Financial Intermediaries	1.776.580	-	1.776.580	-	386.778	%21,77
Corporate Receivables	-	-	-	-	-	-
Retail receivables	26.997	-	26.997	-	26.997	%100
Receivables guaranteed with mortgage of real estate for residen-ce purpose	-	-	-	-	-	-
Receivables guaranteed with mortgage of real estate for com-mercial purpose	-	-	-	-	-	-
Non-performing receivables	-	-	-	-	-	-
Receivables considered High Risk by the Board	-	-	-	-	-	-
Securities with Mortgage guarantee	-	-	-	-	-	-
Short Term Receivables from Banks and Financial Intermediaries and Short Term Corporate Receivables	-	-	-	-	-	-
Investments as Collective Aid Organization	-	-	-	-	-	-
Other Receivables	713.535	14.278.697	713.535	7.139.349	7.848.819	%99,94
Share certificate investments	-	-	-	-	-	-
Total	25.249.290	14.757.994	25.249.290	7.618.646	31.114.009	%95,71

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c.3. Standard Approach: Receivables based on risk classes and risk weights

Current Period (31.12.2018)		a	b	c	d	e	f	g	h	i	j
Risk classes / Risk weight		0%	10%	20%	The ones guarantee with 50 % of real estate mortga-ge	75%	100%	150%	200%	Ot- hers	Total Risk Amount (After kdo and Kra)
1	Receivables from Central Governments and Central Banks	63	-	-	-	-	-	-	-	-	63
2	Receivables from Regional or Local Governments	-	-	-	-	-	29.978.759	-	-	-	29.978.759
3	Receivables from Administrative Units and Non-Commercial Enterprises	-	-	-	-	-	-	-	-	-	-
4	Receivables from Multilateral Development Banks	-	-	-	-	-	-	-	-	-	-
5	Receivables from International Organizations	-	-	-	-	-	-	-	-	-	-
6	Receivables from Banks and Financial Intermediaries	-	-	2.708.905	-	-	124.434	-	-	-	2.833.339
7	Corporate Receivables	-	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	36.234	-	-	-	36.234
9	Receivables guaranteed with mortgage of real estate for residence purpose	-	-	-	-	-	-	-	-	-	-
10	Receivables guaranteed with mortgage of real estate for commercial purpose	-	-	-	-	-	-	-	-	-	-
11	Non-performing receivables	-	-	-	-	-	-	-	-	-	-
12	Receivables considered High Risk by the Board	-	-	-	-	-	-	-	-	-	-
13	Securities with Mortgage guarantee	-	-	-	-	-	-	-	-	-	-
14	Short Term Receivables from Banks and Financial Intermediaries and Short Term Corporate Receivables	-	-	-	-	-	-	-	-	-	-
15	Investments as Collective Aid Organization	-	-	-	-	-	-	-	-	-	-
16	Other Receivables	1.101	-	3.956	-	-	7.032.649	-	-	-	7.037.706
17	Share certificate investments	-	-	-	-	-	-	-	-	-	-
18	Total	1.164	-	2.712.861	-	-	37.172.076	-	-	-	39.886.101

Previous Period (31.12.2017)		a	b	c	d	e	f	g	h	i	j
Risk classes / Risk weight		0%	10%	20%	The ones guarantee with 50 % of real estate mortga-ge	75%	100%	150%	200%	Ot- hers	Total Risk Amount (After kdo and Kra)
1	Receivables from Central Governments and Central Banks	60	-	-	-	-	-	-	-	-	60
2	Receivables from Regional or Local Governments	-	-	-	-	-	22.851.415	-	-	-	22.851.415
3	Receivables from Administrative Units and Non-Commercial Enterprises	-	-	-	-	-	-	-	-	-	-
4	Receivables from Multilateral Development Banks	-	-	-	-	-	-	-	-	-	-
5	Receivables from International Organizations	-	-	-	-	-	-	-	-	-	-
6	Receivables from Banks and Financial Intermediaries	-	-	1.737.252	-	-	39.328	-	-	-	1.776.580
7	Corporate Receivables	-	-	-	-	-	-	-	-	-	-
8	Retail receivables	-	-	-	-	-	26.997	-	-	-	26.997
9	Receivables guaranteed with mortgage of real estate for residence purpose	-	-	-	-	-	-	-	-	-	-
10	Receivables guaranteed with mortgage of real estate for commercial purpose	-	-	-	-	-	-	-	-	-	-
11	Non-performing receivables	-	-	-	-	-	-	-	-	-	-
12	Receivables considered High Risk by the Board	-	-	-	-	-	-	-	-	-	-
13	Securities with Mortgage guarantee	-	-	-	-	-	-	-	-	-	-
14	Short Term Receivables from Banks and Financial Intermediaries and Short Term Corporate Receivables	-	-	-	-	-	-	-	-	-	-
15	Investments as Collective Aid Organization	-	-	-	-	-	-	-	-	-	-
16	Other Receivables	1.980	-	2.606	-	-	7.848.298	-	-	-	7.852.884
17	Share certificate investments	-	-	-	-	-	-	-	-	-	-
18	Total	2.040	-	1.739.858	-	-	30.766.038	-	-	-	32.507.936

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X. Explanations on risk management (Continued)

4. Explanations on counterparty credit risk

Within the scope of paragraph 8 of Article 4 of the Regulation on Measurement and Evaluation of Banks’ Capital Adequacy, the counterparties arising from the following transactions in the banking and trading accounts shall calculate the capital liability for the counterparty credit risk. The risk exposure calculation for counterparty credit risk for collateralised derivative financial instruments in trading accounts is the same for collateralized counterpart derivative instruments in banking accounts.

The risk exposure calculation for the counterparty loan risk for the repo transactions in the trading accounts is also made within the framework of the principles and procedures stated in the Communiqué on Loan Risk Reduction Techniques and the Annex-2 for the repurchase transactions in the banking accounts.

- a) Derivative transactions,
- b) Repo transactions,
- c) Securities or commodity borrowing transactions,
- ç) Loaned securities transactions,
- d) Transaction with long period of exchange

The risk weights related to the transactions listed above in the banking accounts are taken into account in the same way for the transactions in the trading accounts. The capital obligation for the counterparty loan risk and counterparty loan risk is not calculated because the bank does not perform such transactions.

4.1. Credit derivatives

The Bank has no credit derivatives.

4.2. There are risks available to Central Counter Party

The Bank has no.

5. Points to be disclosed to public related to securitization

There are no points to be disclosed to public related to securitization.

6. Explanation disclosed to public on market risk

Market risk includes the Bank’s general market risk, foreign currency risk, specific risk, commodity risk, settlement risk and counterparty credit risk in trading accounts. The Bank’s Market Risk Basis Amount, legal reporting plans, is the general assembly of the Standard Method calculated monthly and the Bank calculates the Standard Ratio of Capital Adequacy. In addition, the Bank calculates the Market Risk Based Amount with the eblig Internal Model bulunan with the provisions of li Calculation of Market Risk with Risk Measurement Models and the Complaints of Risk Measurement Models with Risk Measurement Models ina and decided to announce the Risk Management Department on average monthly periods.

Iller Bank does not accept deposits. Its banking functions, which are governed by article 77 of the Banking Law no 5411, consist firstly of extending cash and non-cash loan to municipalities and to special provincial authorities against allotments of general budget revenues and collateral consisting of municipal revenues, both of which are transferred to the Bank, and secondly of mediating insurance. The interest rates on such transactions are determined by the Bank’s Board of Directors in accordance with current conditions.

Market risk instruments are as follows:

Shares

Government and private sector Notes and bonds and other debt instruments

Repo / Reverse Repo

Money sale transactions between banks foreign exchange position

Derivative products stipulated in Capital Market Law

Other capital market instruments Other accounts caused by the banking accounts and whose interest ratio risk is calculated.

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The Bank does not have any of the aforementioned instruments except foreign exchange position. According to the Article 22 of the pozisyon Regulation on Measurement and Assessment of Capital Adequacy of Banks Sermaye, if the net foreign currency position is less than 2% of the equity, 0 is taken; Since the Bank’s net foreign currency position is below this ratio, capital requirement for currency risk is not calculated.

Estimates of value exposed to risk (RMD) are calculated on a daily basis using Parametric, Monte Carlo and Historical Simulation Methods in the calculations made with Inner Method. On the other hand, advanced RMD analysis with mariginal and incremental RMD calculations are made on weekly basis and retro-backtesting is performed daily to test the reliability of the models used. The Bank is exempted from preparing stress tests and scenario analysis and to report them to BRSA but conducts stress tests and scenario analysis on market risks internally. RMD-based limits have been set within the scope of the “Risk and Authority Limitations Implementation Procedures” enforced by the Board of Directors decision on the market risk in the bank.

7. Notes on operational risk

Amount subject to operational risk is calculated with the fundamental indicator method according to the Article 25 of the Regulation regarding the Measurement and Assessment of Capital Adequacy of Banks. Securities to be held until maturation and that are ready to be sold for the total net amounts of annual gross income,interest income and non-interest income are calculated by subtracting the profit/loss and extraordinary income arising from the sale of marketable securities tracked as accounts and amounts compensated from the insurance.

Current Period	31.12.2015	31.12.2016	31.12.2017	Total/Positive BG years	Ratio (%)	Total
Gross Income	1.129.068	1.316.383	1.606.851	1.350.767	15	202.615
Operational Risk Base Amount (Total * 12.5)						2.532.688

8. Issues to be disclosed to the public on the interest rate risk in banking accounts

It is calculated and reported on a monthly basis within the scope of the Regulation on Measurement and Evaluation of the Interest Rate Risk Arising from Banking Accounts with Standard Shock Method.

Differences in economic value arising from fluctuations in interest rates in accordance with the related regulation,

Current Period (31.12.2018)		Applied Shock (+/- x base points)	Earnings / Losses	Earnings/Shareholders <Equity - Losses/Shareholders> Equity
Currency unit				
1	TRY	+500 / (400) baz puan	(2.654.889) / 2.741.865	(%14,63) / %15,11
2	Euro	+200 / (200) baz puan	21.015 / (9.855)	%0,12 / (%0,05)
3	US Dollar	+200 / (200) baz puan	0 / 0	%0 / %0
Total (For Negative Shocks)			2.732.010	%15,06
Total (For Positive Shocks)			(2.633.873)	(%14,52)

PreviousDönem (31.12.2017)		Applied Shock (+/- x base points)	Earnings / Losses	Earnings/Shareholders <Equity - Losses/Shareholders> Equity
Para Birimi				
1	TRY	+500 / (400) baz puan	(2.357.937) / 2.496.585	(%14,82) / %15,69
2	Euro	+200 / (200) baz puan	761 / 388	%0,00 / (%0,00)
3	US Dollar	+200 / (200) baz puan	0 / 0	%0 / %0
Total (For Negative Shocks)			2.496.972	%15,69
Total (For Positive Shocks)			(2.357.176)	(%14,81)

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SECTION FIVE

Explanations and Footnotes on Financial Statements

I. Remarks and Footnotes on Asset Accounts

a. Cash and Balances with the Central Bank of Turkey:

a.1. Information on Cash and Balances with the Central Bank of Turkey (TCMB)

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Cash in Vault /Banknotes	154	-	215	-
Central Bank of Turkey	63	-	60	-
Other	-	-	-	-
Total	217	-	275	-

a.2. Information on Balances with the Central Bank of Turkey

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Unrestricted Demand Deposit	63	-	60	-
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	-	-	-	-
Total	63	-	60	-

b. Financial Assets at Fair Value through Profit or Loss:

b.1. Financial Assets at Fair Value through Profit or Loss:

The Bank’s NİĞBAŞ Niğde Beton Sanayi A.Ş. shareholding financial assets at fair value through profit or loss less than 10%. and Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş. As of 31 December 2018, the net value is TL 2.014.

b.2. Information about financial assets subject to repo transactions or otherwise posted as guarantees or blocked

Banka’nın teminata verilen/bloke edilen veya repo işlemine konu edilen, alım satım amaçlı menkul değerleri bulunmamaktadır.

c. Chart showing positive differences in derivative financial instruments held for trading purposes:

The bank has no derivative financial assets held for trading purposes.

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ç. Information on Banks:

ç.1. Banks account

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Banks	2.712.861	124.434	1.739.858	39.332
Domestic	2.712.861	124.434	1.739.858	39.332
Foreign Banks	-	-	-	-
Foreign Headquarters and Branches	-	-	-	-
Other Financial Institutions	-	-	-	-
Total	2.712.861	124.434	1.739.858	39.332

d. Information on financial assets at fair value through profit or loss

d.1. Information about financial assets available-for-sale subject to repo transactions or otherwise posted as guarantees or blocked

The Bank has no available-for-sale financial assets subject to repurchase agreements and given as collateral / blocked.

e. Gerçeğe uygun değer farkı diğer kapsamlı gelire yansıtılan finansal varlıklara ilişkin bilgiler

There are no financial assets at fair value through profit or loss.

e.1. Information on financial assets available-for-sale: (Previous period)

NİĞBAŞ Niğde Beton Sanayi A.Ş., where the Bank’s financial assets available for sale are less than 10%. and Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş.

	Previous Period
Debt Securities	-
Traded on the Stock Exchange	-
Not Traded on the Stock Exchange	-
Shares	2.667
Traded on the Stock Exchange	2.667
Not Traded on the Stock Exchange	-
Impairment Reserves(-)	(2.193)
Total	474

f. Information on the Bank’s loans:

f.1. Information about outstanding balances of all types of loans and advances given by the Bank to its shareholders and/or employees

	Current Period		Previous Period	
	Cash	Non-cash	Cash	Non-cash
Direct Lending to Shareholders	28.252.248	1.754.704	22.382.961	479.297
Lending to Corporate Shareholders	28.252.248	1.754.704	22.382.961	479.297
Lending to Natural Person Shareholders	-	-	-	-
Indirect Lending to Shareholders	-	-	-	-
Lending to Employees	36.234	-	26.997	-
Total	28.288.482	1.754.704	22.409.958	479.297



f. Information on the Bank’s loans (Continued)

f.2. Information on Loans in Standardized and Close Monitoring Loans and in Restructured Close Monitoring

Current period	Standard Loans	Closely Monitored Loans		
Cash loans		Those who are not covered by restructuring	Restructured	
			Those with Amended Agreements	Refinancing
Non-Specialized Loans	36.234	-	-	-
Operation Loans	-	-	-	-
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Loans Extended to Financial Sector	-	-	-	-
Consumer Loans	-	-	-	-
Credit Cards	-	-	-	-
Other	36.234	-	-	-
Specialized Loans	28.252.248	-	-	-
Other Receivables		-	-	-
Total	28.288.482	-	-	-

f.2. Information about first- and second-group loans and other receivables, including loans that have been restructured or rescheduled

Previous Period						
Cash loans	Standard Loans and Other Receivables			Closely Monitored Loans and Other Receivables		
	Loans and Other Receivables	Those with Amended Agreements		Loans and Other Receivables	Those with Amended Agreements	
		Payment Plan Extending the Intended Change who made	Other		Payment Plan Extending the Intended Change who made	Other
Non-Specialized Loans	26.997	-	-	-	-	-
Operation Loans	-	-	-	-	-	-
Export Loans	-	-	-	-	-	-
Import Loans	-	-	-	-	-	-
Loans Extended to Financial Sector	-	-	-	-	-	-
Consumer Loans	-	-	-	-	-	-
Credit Cards	-	-	-	-	-	-
Other	26.997	-	-	-	-	-
Specialized Loans	22.382.961	-	-	-	-	-
Other Receivables	-	-	-	-	-	-
Total	22.409.958	-	-	-	-	-

No. 6107 of İller Bank A.Ş. The provisions of Article 13, paragraph 5 of the Law, are not reserved for loans in accordance with the provisions of the Banking Law No. 5411 on provisions.

No changes to extend the payment plan is made on loans.

f.3. Cash loans according to their maturity structures

Current Period	Standard Loans	Closely Monitored Loans	
		Those who are not covered by restructuring	Restructured
Short-Term Loans and Other Receivables	77.032	-	-
Non-Specialized Loans	10.014	-	-
Specialized Loans	67.018	-	-
Medium- and Long-Term Loans and Other Receivables	28.211.450	-	-
Non-Specialized Loans	26.220	-	-
Specialized Loans	28.185.230	-	-

Previous Period	Standard Loans and Other Receivables		Closely Monitored Loans and Other Receivables	
	Loans and Other Receivables	Those with Amended Agreements	Loans and Other Receivables	Those with Amended Agreements
Short-Term Loans and Other Receivables	71.570	-	-	-
Non-Specialized Loans	6.107	-	-	-
Specialized Loans	65.463	-	-	-
Other Receivables	-	-	-	-
Medium- and Long-Term Loans and Other Receivables	22.338.388	-	-	-
Non-Specialized Loans	20.890	-	-	-
Specialized Loans	22.317.498	-	-	-
Other Receivables	-	-	-	-

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f. Information on the Bank’s loans (Continued)

f.4. Information on consumer loans, individual credit cards and personnel loans and personnel credit cards (Continued)

Current Period	Short Term	Medium and Long term	Total
Consumer Loans-TRL	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC Indexed	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Retail Credit Cards-TRL	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Retail Credit Cards-TRL	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Retail Credit Cards-FC	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Personnel Loans-TRL	10.014	26.220	36.234
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	10.014	26.220	36.234
Other	-	-	-
Personnel Loans-FC Indexed	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRL	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Personnel Credit Cards-FC	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Overdraft Account-TP (Real Person)	-	-	-
Overdraft Account - FX (Real Person)	-	-	-
Total	10.014	26.220	36.234

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f. Information on the Bank’s loans (Continued)

f.4. Information on consumer loans, individual credit cards and personnel loans and personnel credit cards (Continued)

Previous Period	Kısa Vadeli	Orta ve Uzun Vadeli	Toplam
Consumer Loans-TRL	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans-FC Indexed	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Retail Credit Cards-TRL	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Retail Credit Cards-TRL	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Retail Credit Cards-FC	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Personnel Loans-TRL	6.107	20.890	26.997
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	6.107	20.890	26.997
Other	-	-	-
Personnel Loans-FC Indexed	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TRL	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Personnel Credit Cards-FC	-	-	-
With Installment	-	-	-
Without Installment	-	-	-
Total	6.107	20.890	26.997

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f. Information on the Bank’s loans (Continued)

f.5. Installment-based commercial loans and corporate credit cards

There are no installment-based commercial loans or corporate credit cards.

f.6. Breakdown of loans by borrowers:

	Current Period	Previous Period
Public	28.252.248	22.382.961
Private <sup>(*)</sup>	36.234	26.997
<b>TOTAL</b>	<b>28.288.482</b>	<b>22.409.958</b>

f.7. Breakdown of domestic and international loans

	Current Period	Previous Period
Domestic Loans	28.288.482	22.409.958
Foreign Loans	-	-
<b>TOTAL</b>	<b>28.288.482</b>	<b>22.409.958</b>

f.8. Loans to subsidiaries and affiliated corporations

There are no loans extended to any subsidiary or affiliated corporation.

f.9. Specific provisions for loans or default (Third Stage) provisions

Özel Karşılıklar	Current Period
Provisions for Limited Loans	-
Doubtful Loans	-
Non-Performing Loans	-
<b>TOTAL</b>	<b>-</b>

f.9. Specific reserves provided against loans (Previous Period)

Specific provisions	Previous Period
Provisions for Limited Liabilities and Other Receivables	-
Doubtful Loans and Other Receivables Provisions for	549
Non-Performing Loans and Provision for other receivables	-
<b>TOTAL</b>	<b>549</b>

Under the provision that the requirement to set aside provisions made in the Banking Law no 5411 is not applicable to İller Bank as per Article 13 (5) of the Law no. 6107 governing İller Bank INC., specific provisions set aside by the Bank pertain to the Bank’s receivables other than those arising from lending transactions that are in litigation.

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f. Information on the Bank’s loans (Continued)

f.10. Information on non-performing loans (Net)

f.10.i. Information on loans and other receivables included in non-performing loans, which are restructured or rescheduled:

There are no loans or other receivables included in non-performing loans, which are restructured or rescheduled by the Bank.

f.10.ii. Movement of total non-performing loans

Current Period	III. Group	IV. Group	V. Group
	Provisions for Limited Loans	Doubtful Loans	Non-Performing Loans
<b>Prior Period Ending Balance</b>	-	-	-
Additions in the Current Period (+)	-	-	-
Transfers from other NPL Categories (+)	-	-	-
Collections in the Current Period (-)	-	-	-
Collections in the Current Period (-)	-	-	-
Write-offs (-)			
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Consumer Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
<b>Current Period Ending Balance</b>	-	-	-
Provisions (-)	-	-	-
<b>Net Balance on Balance Sheet</b>	-	-	-

f.10.ii. Movement of total non-performing loans (Previous Period)

Previous Period	III. Group	IV. Group	V. Group
	Loans and Receivables with Limited Collecta-bility	Loans and Receivab-les with Doubtful Collectability	Uncollectible Loans and Other Receivab-les
<b>Prior Period Ending Balance</b>	-	555	-
Additions in the Current Period (+)	-	-	-
Transfers from other NPL Categories (+)	-	-	-
Transfers to other NPL Categories (+)	-	-	-
Collections in the Current Period (-)	-	-	-
Write-offs (-)	-	(6)	-
Corporate and Commercial Loans	-	-	-
Consumer Loans	-	-	-
Credit Cards	-	-	-
Other	-	(6)	-
Current Period Ending Balance	-	549	-
<b>Specific Provisions (-)</b>	-	(549)	-
Net Balance on Balance Sheet	-	-	-
<b>Net Balance on Balance Sheet</b>	-	-	-

f.10.iii. Non-performing loans arising from loans extended in foreign currency

YThere are no non-performing loans arising from loans extended in a foreign currency.



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f. Information on the Bank’s loans (Continued)

f.10. Information on non-performing loans (Net) (Continued)

f.10.iv. Gross and net non-performing loans and receivables as per customer categories borrowers

	III. Group	IV. Group	V. Group
	Provisions for Limited Loans	Doubtful Loans	Non-Performing Loans
Current Period (Net)	-	-	-
Loans to Individuals and Corporations (Gross)	-	-	-
Provisions (-)	-	-	-
Loans to Individuals and Corporations (Net)	-	-	-
Banks (Gross)	-	-	-
Provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provisions (-)	-	-	-
Other Loans (Net)	-	-	-

	III. Group	IV. Group	V. Group
	Provisions for Limited Loans	Doubtful Loans	Non-Performing Loans
Previous Period (Net)	-	-	-
Loans to Individuals and Corporations (Gross)	-	-	-
Specific Provisions (-)	-	-	-
Loans to Individuals and Corporations (Net)	-	-	-
Banks (Gross)	-	-	-
Specific Provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Receivables (Gross)	-	549	-
Specific Provisions (-)	-	(549)	-
Other Loans and Receivables (Net)	-	-	-

f.11-12. Explanations on the liquidation policy and write-off policies for the loans and other receivables in the nature of loss

BLoans provided by the bank are given by the shares of the local governments distributed by the Bank and some of the municipalities as warranty. For the other receivables of the Bank, the proceeds from the legal remedies are applied, and from time to time, the General Assembly deletes within the framework of the Bank’s Law, taking into consideration the state of the debtor and the costs to be collected.

g. Financial assets at amortized cost

g.1. Information on net values and comparative, subject to repo transactions and given / given as collateral

The Bank has no investments which are the subject of repo transactions or which have been otherwise posted as guarantees or blocked

g.2. Information on government debt securities valued at amortized cost

There are no government debt securities valued at amortized cost.

g.3. Information on financial assets carried at amortized cost

There are no financial assets valued over their amortized cost.

g.4. The movements of financial assets valued over their amortized cost

The financial assets carried at amortized cost have no movement during the year.

ğ. Information on subsidiaries:

None.

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h. Information on affiliated corporations (Net)

None.

i. Information on jointly-controlled entities (joint ventures):

None.

i. Information on leasing receivables (Net)

The Bank has no leasing transactions. However, the Bank does have TRL 3.239 in receivables (TRL 3.217 as of 31 December 2017) arising from its renting out real estate properties that it owns.

j. Positive differences related to hedging derivative financial assets table

None

k. Information on Tangible Fixed Assets (Net):

Current Period	Real Estate	Tangible Fixed Assets Acquired through Leasing Vehicles	Vehicles	Other Tangible Fixed Assets	Total
Prior Period’s End (31.12.2017)					
Cost	188.880	-	1.662	37.208	227.750
Accrued Depreciation	(49.489)	-	(1.661)	(31.821)	(82.971)
Net Book Value	139.391	-	1	5.387	144.779
Current Period’s End (31.12.2018)		-			
Cost at the Beginning of the Period	188.880	-	1.662	37.208	227.750
Acquired	57.357	-	-	5.113	62.470
Disposed	(4.820)	-	-	(2.002)	(6.822)
Closing Cost Value	241.417	-	1.662	40.319	283.398
Accumulated Depreciation at the Beginning of the Period	49.489	-	1.661	31.821	82.971
Current Period Depreciation	2.721	-	-	2.808	5.529
Disposal Depreciation	(708)	-	-	(1.722)	(2.430)
End of Period Accumulated Deprecia-tion	51.502	-	1.661	32.907	86.070
Closing Net Book Value	189.915	-	1	7.412	197.328

Prior Period	Real Estate	Tangible Fixed Assets Acquired through Leasing Vehicles	Vehicles	Other Tangible Fixed Assets	Total
Prior Period’s End (31.12.2016)					
Cost	180.674	-	1.933	36.855	219.462
Accrued Depreciation	(50.059)	-	(1.931)	(30.626)	(82.616)
Net Book Value	130.615	-	2	6.229	136.846
Current Period’s End (31.12.2017)		-			
Cost at the Beginning of the Period	180.674	-	1.933	36.855	219.462
Acquired	29.518	-	-	1.760	31.278
Disposed	(21.312)	-	(271)	(1.407)	(22.990)
Closing Cost Value	188.880	-	1.662	37.208	227.750
Accumulated Depreciation at the Beginning of the Period	50.059	-	1.931	30.626	82.616
Current Period Depreciation	2.546	-	1	2.366	4.913
Disposal Depreciation	(3.116)	-	(271)	(1.171)	(4.558)
End of Period Accumulated Deprecia-tion	49.489	-	1.661	31.821	82.971
Closing Net Book Value	139.391	-	1	5.387	144.779

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I. Information on intangible fixed assets:

Current Period	Yazılımlar
End of Previous Period (31.12.2017)	
Cost	19.306
Accumulated Depreciation	(16.790)
Net Book Value	2.516
End of Current Period (31.12.2018)	
Cost Value at the Beginning of the Period	19.306
Acquired	365
Disposals	-
Closing Cost Value	19.671
Amortization Per Period	(16.790)
Amortization Of Current Period	(1.705)
Disposals' Redemption	-
Accumulated Redemptions at the End of the Period	(18.495)
Net Book Value at Closing	1.176

Previous Period	Yazılımlar
End of Prior Period (31.12.2016)	
Cost	17.666
Accumulated Depreciation	(14.879)
Net Book Value	2.787
End of Current Period (31.12.2017)	
Cost Value at the Beginning of the Period	17.666
Acquired	1.640
Disposals	-
Closing Cost Value	19.306
Accumulated Depreciation at the Beginning of the Period	(14.879)
Current Period Depreciation	(1.911)
Disposal Depreciation	-
Accumulated Amortization At The End Of The Period	(16.790)
Closing Net Book Value	2.516

m. Information on investment property

Depreciation of TRL 145 thousands from the carrying value of TRL 779 as of 31 December 2018 and a decrease in the value of TRL 425 less impairment are recognized in the investment property amounting to TRL 205 and the third item of the Banking Law 2 (h) and (i) of the Capital Markets Board, the Company has investment properties amounting to TRL 673.415 (December 31, 2017: TRL 295.425) with a registered value of TRL 673.210.

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n. Information on deferred tax assets

Deductible temporary differences, financial losses, tax deductions and exemptions.

Deferred Tax Assets	Current Period	Previous Period
Reserves for Employee Entitlements	21.208	19.827
Impairment of Subsidiaries	131	439
Other	14.435	77.380
Tax Procedure Law-TMS Depreciation Differences	(605)	(763)
Total	35.169	96.883

As of December 31, 2018, the Bank does not have any deferred tax asset calculated over tax deductions and exceptions. However, the deferred tax asset amounting to TRL 35.774 and deferred tax liability amounting to TRL 605, which is calculated between the book value of the assets or liabilities stated in the balance sheet and the tax basis determined in accordance with the tax legislation and which will be taken into consideration in the calculation of financial profit / loss in the following periods, are accounted for by net off. TRL 35.169 is reflected.

o. Information on fixed assets held for sale and associated with discontinued operations

The Bank has no fixed assets held for sale or which are associated with discontinued operations.

ö. Information on other assets

As at 31 December 2018 and 31 December 2017, other assets item of the balance sheet does not exceed 10% of total assets, except for the commitments shown in off-balance sheet accounts.

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II. Remarks and footnotes on liability accounts

a. Information on the maturity structure of deposits:

a.1.1. Maturity structure of deposits

İller Bank is a development and investment bank whose activities are governed by Article 77 of the Banking Law no 5411. The Bank is not authorized to accept deposits.

a.1.2. Information on savings deposits in the scope of deposit insurance and exceeding the deposit insurance limit

Banka, 5411 sayılı Bankacılık Kanunu’nun 77’nci maddesi çerçevesinde faaliyet göstermekte olup, mevduat kabul yetkisi bulunmayan kalkınma ve yatırım bankasıdır.

a.2. Merkezi yurtdışında bulunan bankanın Türkiye’deki şubesinde bulunan tasarruf mevduatı, merkezin bulunduğu ülkede sigor-ta kapsamında olup olmadığı

İller Bank is a development and investment bank whose activities are governed by Article 77 of the Banking Law no 5411. The Bank is not authorized to accept deposits.

a.4. Saving deposits with no deposit insurance

İller Bank is a development and investment bank whose activities are governed by Article 77 of the Banking Law no 5411. The Bank is not authorized to accept deposits.

b. Information on derivative financial liabilities held for trading:

Chart showing the negative differences on derivative financial liabilities held for trading

The Bank has no derivative financial liabilities held for trading purposes.

c. Banks and other financial institutions

c.1. Banks and other financial institutions

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Borrowings from the Central Bank of TURKEY	-	-	-	-
Borrowings from Domestic Banks and Institutions	1.176.434	-	-	-
BorrowingsfromForeignBanks, Institutionsand Funds <sup>(*)</sup>	-	2.573.219	-	1.687.221
<b>Total</b>	<b>1.176.434</b>	<b>2.573.219</b>	<b>-</b>	<b>1.687.221</b>

c.2. Maturity analysis of funds borrowed

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Short Term	-	-	-	-
Medium- and Long-Term <sup>(*)</sup>	1.176.434	2.573.219	-	1.687.221
<b>Total</b>	<b>1.176.434</b>	<b>2.573.219</b>	<b>-</b>	<b>1.687.221</b>

(\*) Medium-and long-term loans secured from foreign banks, institutions and funds are related to the amounts extended to municipalities out of the loan received from the World Bank under the Municipal Services Project, and the loan received from JICA (Japan International Cooperation Agency under the Municipal Sewage and Waste Water Treatment Plants Development Project.

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c.3. Funds

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Other <sup>(*)</sup>	8.230.391	11.251	6.099.871	-
<b>Total</b>	<b>8.230.391</b>	<b>11.251</b>	<b>6.099.871</b>	<b>-</b>

(\*)The amount of 8.24 1.642 TL from the other financial institutions, 4,415.352 TL 5779 numbered Maliye Provincial Special Administrations of Municipalities and Municipalities According to the Law on the Transfer of General Budget Tax Revenues TL by the Ministry of Finance transferred by the Bank to the local government will be distributed to the section, 1.459 TL .576 is transferred to the Bank for Water and Sewerage Infrastructure Projects (SUKAP), 1.204.882 TL for the bank and the funds allocated for the lower and superstructure needs of the municipalities and villages, TL 4.034 for the KENT-DES Project. TL 29,159 to the amount transferred to the Bank within the scope of IPA Project, TRY 249,359 Thousand of Disaster and Emergency Direction. TL 50.180 of the amount transferred to the Bank for urban infrastructure services, TL 89.172 to Istanbul Financial Center Infrastructure Investments, TL 37.231 to Bank Transfer to Solid Waste Program, TL 679.051 to the Bank’s shareholders 12.395 TL belongs to other funds and TL 11.251 belongs to the grant fund provided by World Bank under the Sustainable Cities Project.

ç. “Other long-term liabilities” that account for more than 10% of the balance sheet total and the names and amounts of the subaccounts that constitute at least 20% of the same

There are no other long-term liability items that account for more than 10% of the balance sheet total.

d. Information on leasing payables (net)

Information on financial leasing liabilities

The Bank has no financial leasing payables

e. Information on payables related to derivative financial instruments held for hedging

Negative differences related to derivative financial liabilities held for hedging purposes

None.

f. Information on reserves

f.1. General reserves

Pursuant to Article 13(5) of the Law no. 6107 governing İller Bank INC., the reserve requirements of the Banking Law no. 5411 does not apply to İller Bank.

f.2. Provisions for foreign exchange losses on foreign currency indexed loans and finance leases

Pursuant to Article 13(5) of the Law no. 6107 governing İller Bank INC., the reserve requirements of the Banking Law no. 5411 does not apply to İller Bank.

f.3. Were have not been reimbursed or converted into cash non-cash loans special provisions

Pursuant to Article 13(5) of the Law no. 6107 governing İller Bank INC., the reserve requirements of the Banking Law no. 5411 does not apply to İller Bank.

f.4.1. Other reserves

The Bank gained the controlling revenues from consulting services provided to local governments is planned to be distributed to staff pursuant to the 32nd article of the insurance proceeds Incorporation, but by the union for the distribution of amounts not decide to distribute is the legal process started, as of December 31, 2018 related to these amounts TRL 74.500 separated. (31 December 2017: TRL 383.706).

As of December 31, 2017, the Bank set aside reserves amounting to TRL 3,195 (December 31, 2017: TRL 3,195) for rent receivables which were not collected within the stipulated term, and for which legal procedures were initiated.

As of 31 December 2018, the Bank has provided a provision of TL 549 for the receivables that are in the process of litigation.

f.4.2. Reserve for employee entitlements

Reserves amounting to TRL 105.585 are set aside as of December 31, 2018 for the pension entitlements of the Bank’s contractual personnel and for the service award entitlements of its blue-collar personnel within the framework of the provisions of the “Turkish Accounting Standard concerning Employee Benefits” (TMS 19) (December 31, 2017: TRL 99.305).



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g. Explanation related to Tax Obligation:

g.1. Information on taxes payable

	Current Period	Previous Period
Payable Corporate Income Tax	116.300	103.899
Income Tax Withholding	8.330	7.583
Tax on Security Income	-	-
Tax on Real Estate Income	-	-
Banking Insurance Transaction Tax	1.227	880
Foreign Exchange Transactions Tax	-	-
Payable Value Added Tax	9.276	11.009
Other	1.674	1.350
Total	136.807	124.721

g.2. Information on premiums

	Current Period	Previous Period
Social Security Premiums - Employees	1.862	1.475
Social Security Premiums - Employer	2.728	2.157
Bank Social Aid Fund Premiums - Employees	-	-
Bank Social Aid Fund Premiums - Employer	-	-
Pension Fund Membership Fees and Reserves – Employees	-	-
Pension Fund Membership Fees and Reserves – Employer	-	-
Unemployment Insurance -Employees	133	106
Unemployment Insurance – Employer	267	210
Other	2.280	518
Total	7.270	4.466

g.3. Information on deferred tax obligations

As of December 31 2018, the Bank has no deferred tax obligations (See footnote V-I-n).

ğ. Information on obligations related to fixed assets held for sale or associated with discontinued operations

As of the balance sheet date, the Bank had no obligations related to fixed assets held for sale or which were associated with discontinued operations.

h. Explanations related to the number, maturity, interest rate, maturity of the capital-like debt instruments used by the bank and the option to convert the stock to equity, if any, and information related to subordinated loans

The Bank has not received any subordinated loans.

ı. Information on shareholders’ equity:

ı.1. Presentation of paid-in capital

	Current Period	Previous Period
Common Stock (*)	14.847.536	13.122.184
Preferred Stock	-	-

(\*) Pursuant to the Bank’s governing statute, İller Bank’s capital is not divided into shares and no share certificates have been issued.

ı.2. The amount of paid-in capital; whether the Bank adheres to the registered capital system; registered capital cap if applicable

Registered capital system is not applicable to the Bank by virtue of its governing statute.

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ı. Information on shareholders’ equity: (Continued)

ı.3. Share capital increases during the reporting period; their sources and increased capital shares

In the current period, increase in the nominal capital of the Bank was not performed; TRL 1.725.352 was collected for capital. Of this amount, TRL 1.435.614 consisted of the 2% monthly deductions made from the total shares of the tax revenues to be distributed every month by the Ministry of Finance and İller Bank under the Statute 5779 on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities and TRL 289.738 consisted from 30% portion set aside from the Bank’s profit for 2017 to be injected into the capital as per the Banking Law.

ı.4. Portions of capital reserves added to capital during the reporting period

None.

ı.5. Capital commitments during the most recent fiscal year and the period since its end; the general nature of such commitments and the presumed sources of their funding

The Bank’s governing law does not permit it to enter into capital commitments. The Bank’s capital consists of the 2% monthly deductions made from the total shares of the tax revenues to be distributed every month by the Ministry of Finance and İller Bank under the Law no. 5779 on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities and capital shares set aside at the ratio of 30% from the Bank’s distributable profit.

ı.6. Prior-period evidence of the Bank’s income, profitability, and liquidity; the likely impact of any uncertainties in such evidence on the Bank’s equity resources

The Bank has defined a lending and interest rate policy that is capable of minimizing the losses from which it may suffer. Under the Bank’s governing law, the Bank’s cash inputs consist of capital collections, which are the 2% monthly deductions made from the total shares of the tax revenues to be distributed every month by the Ministry of Finance and İller Bank under Law no. 5779 on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities and the amounts of principal and interest that it receives on its lendings.

ı.7. Brief information on the privileges granted to shares representing capital

The Bank’s capital is not represented by any shares.

ı.8. Information on securities increment value fund

The Bank does not have securities increment value fund.

Information on revaluation fund

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Fixed assets	-	-	-	-
Property	-	-	-	-
Real Estate and Gain on Sale of Subsidiary	172.630	-	171.709	-

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III. Explanations and Footnotes on Off-Balance Sheet

a. Explanations of liabilities found in the off-balance sheets:

a.1. Types and amounts of irrevocable loan commitments

With the World Bank “Sustainable Cities Project” signed on 26 December 2016 and which are guaranteed by the bank guarantee should be extended to local government loans and credit agreements is TRL 727.688.

As per the guarantee and loan agreements signed on May 16, 2018 within the scope of ‘Sustainable Cities Project II imzalan, the total amount of loans pledged by the bank and to be extended to local administrations is TL 443.058, amounting to TL 1.170.746. (31 December 2017: TL 549.815).

Credits which had been underwritten by the Bank under the guarantee and credit agreements signed with Japan International Cooperation Agency (JICA) within the scope of “Municipal Sewerage and Wastewater Treatment Improvement Project” on June 22, 2011 and which will be made available to medium-sized municipalities amounted to TRL 105.663 and credits guaranteed by the bank according to the guaran- tee and credit agreements that have been signed on May 15, 2015 and have entered into force on August 14, 2015 to local governments amount to TRL 1.535.446 making a total of TRL 1.641.109 (31 December 2017: TRL 1.434.276).

The grand total of the credits to be extended to Municipalities under the commitment of the Bank as per the guarantee and credit ag- reements signed on June 28, 2012 with the European Investment Bank within the framework of “Urban Infrastructure Projects” is TRL 904.200 and credits guaranteed by the Bank according to the guarantee protocol signed on 06.10.2015 to be granted to Municipalities amount to TRL 1.507.000 making a total of TRL 2.411.200 (31 December, 2017: TRL 1.819.120).

Within the context of “Urban Transportation Projects” with the Islamic Development Bank, the total amount of credits to be used for the Municipalities that are committed to guarantee and loan agreements signed on August 29, 2016 is TRL 742.709 (31 December 2017: TRL582.813)

The total value of all lendings underwritten by the Bank for municipalities’ infrastructure and superstructure services is TRL 5.927.879 (31 De- cember 2017: TRL 9.892.673). The Bank’s total credit commitment exposure amounts to TRL 11.893.643 (31 December 2017: TRL 14.278.697).

a.2. The structure and amount of probable losses and commitments resulting from off-balance sheet items, including those below

a.2.i. Guarantees, bank endorsements and acceptances, collaterals that qualify as financial guarantees, and non-cash loans including other letters of credit:

As of the balance sheet date the Bank had no guarantees, bank endorsements or acceptances, or collaterals that qualify as financial gua- rantees or non-cash loans including other letters of credit.

a.2.ii. Performance bonds, bid bonds, surety bonds, and similar guarantees

As of the balance sheet date, the total value of letters of guarantee issued by the Bank amounted to TRL 1.754.704 (31 December 2017: TRL 479.297).

a.3. Non-cash loans

	Current Period	Previous Period
Non-cash Loans against Cash Risks	1.754.700	479.293
One Year or Shorter Term Original Maturity	133.407	98.800
One Year Longer Term Original Maturity	1621.293	380.493
Other Non-Cash Loans	4	4
Total	1.754.704	479.297

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a.3.ii. Sectoral Risk Concentration of Non-cash Loans:

The Bank is not exposed to any specific sectoral risks in its non-cash credit accounts and all of Iller Bank’s non-cash credit is granted to local governments.

a.3.iii. Information on non-cash loang classified ingroup I and II

Current Period	Group I		Group II	
	TRL	FX	TRL	FX
Non-cash Loans	1.702.603	52.101	-	-
Letters of Guarantee	1.702.603	52.101	-	-
Bills of Guarantee and Bank Acceptances	-	-	-	-
Letters of Credit	-	-	-	-
Endorsements	-	-	-	-
Underwriting Commitments of the Securities Issued	-	-	-	-
Factoring Related Guarantees	-	-	-	-
Other Guarantees and Warranties	-	-	-	-

Previous Period	Group I		Group II	
	TRL	FX	TRL	FX
Non-cash Loans	476.909	2.388	-	-
Letters of Guarantee	476.909	2.388	-	-
Bills of Guarantee and Bank Acceptances	-	-	-	-
Letters of Credit	-	-	-	-
Endorsements	-	-	-	-
Underwriting Commitments of the Securities Issued	-	-	-	-
Factoring Related Guarantees	-	-	-	-
Other Guarantees and Warranties	-	-	-	-

b. Information on derivative transactions:

The Bank has no derivative financial instruments

c. Explanations on credit derivatives and risk

The Bank has no credit derivatives.

ç. Explanations on contingent liabilities and assets:

The Bank has no contingent liabilities or assets.

d. Transactions made on behalf and account of others:

Billler Bank engages in no trading or custody activities on behalf and account of others nor does it provide consultancy services in relation there to. However the Bank does deduct outstanding and reconciled obligations owed by municipalities and special provincial administrati- ons to public agencies and organizations from the municipal allotments, which are distributed by the Bank pursuant to Article 7 of Statute 5779, and it pays these amounts to the administrations concerned.

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(Unless stated otherwise, values are denominated in TRL thousand)

IV. Explanations on Income Statement

a. Interest income:

a.1. Interest income on loans

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Short-term Loans	8.066	-	8.064	-
Medium- and Long-term Loans	2.133.335	20.314	1.279.653	15.480
Interest on Non-Performing Loans	-	-	-	-
Premiums Received from State Resource FunUtilization Support Fund	-	-	-	-
<b>Total</b>	<b>2.141.401</b>	<b>20.314</b>	<b>1.287.717</b>	<b>15.480</b>

a.2. Information on interest income from banks

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Central Bank of Turkey	-	-	-	-
Domestic Banks	157.055	12	171.304	11
Foreign Banks	-	-	-	-
Foreign Headquarters and Branches	-	-	-	-
<b>Total</b>	<b>157.055</b>	<b>12</b>	<b>171.304</b>	<b>11</b>

a.3. Information on interest income from securities

The Bank receives no interest income from securities.

a.4. Informatin on the interest income from associates and subsidiaries

The Bank receives no interest income from associates or subsidiaries

b. Interest Expenses:

b.1. Interest expenses incurred on borrowings

	Current Period		Previous Period	
	TRL	FX	TRL	FX
<b>To Banks</b>	<b>87.106</b>	<b>7</b>	<b>29.372</b>	<b>59</b>
Central Bank of Turkey	-	-	-	-
Domestic Banks	87.106	-	29.372	-
Foreign Banks	-	7	-	59
Foreign Headquarters and Branches	-	-	-	-
<b>To Other Institutions</b>	<b>102.200</b>	<b>190</b>	<b>740</b>	<b>103</b>
<b>Total</b>	<b>189.306</b>	<b>197</b>	<b>30.112</b>	<b>162</b>

TP interest expense to other organizations that resulted from the Bank’s partners provide short-term funds from local governments.

b.2. Interest paid to subsidiaries and affiliated corporations

The Bank pays no interest to subsidiaries and affiliated corporations

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b.3. Interest paid on marketable securities issued

The Bank pays no interest on any marketable securities issued.

b.4. Interest Expense Incurred on Deposits According to Maturity Structure

The Bank is not authorized to collect deposits.

c. Information on dividend income:

	Current Period	Previous Period
Financial Assets at Fair Value Through Profit or Loss	10	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
Other	-	-
<b>Total</b>	<b>10</b>	<b>-</b>

ç. Information on trading income/losses (Net):

	Current Period	Previous Period
<b>Profit</b>	<b>2.733</b>	<b>353</b>
Profit from Capital Markets Trading	-	-
Profit from Derivative Financial Transactions	-	-
Profit from Foreign Exchange Transactions	2.733	353
<b>Loss</b>	<b>(3.668)</b>	<b>(1.404)</b>
Loss from Capital Markets Trading	-	-
Loss from Derivative Financial Transactions	-	-
Loss from Foreign Exchange Transactions	(3.668)	(1.404)
<b>Total</b>	<b>(935)</b>	<b>(1.051)</b>

d. Explanation on other operating income:

	Current Period	Previous Period
<b>Revenues from Disposal of Assets</b>	<b>263.313</b>	<b>241.321</b>
From Sales of Subsidiaries and Affiliated Corporations	-	-
From Sales of Movables	-	1
From Sales of Immovables	263.313	241.320
<b>Rental Income</b>	<b>1.789</b>	<b>2.598</b>
Rental Income from Immovables	1.629	2.457
Operating Lease Income	160	141
<b>Revenues from Control Fund(*)</b>	<b>127.742</b>	<b>133.815</b>
<b>Other(**)</b>	<b>357.539</b>	<b>5.587</b>
<b>Total</b>	<b>750.383</b>	<b>383.321</b>

(\*) Revenues derived from the consulting and control services provided by the Bank to local governments.

(\*\*) TRL 348.439 of the total amount of TRL 357.539 is the cancellation of the expenses in the previous years.

e. Expected credit loss provisions of the Bank

6107 “İller bank A.S. Provisions of Banking Law No. 5411 are not applicable to the bank in accordance with the 5th paragraph of Article 13 of the law on Banking Law No. 5411.



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IV. Explanations on Income Statement (Continued)

f. Other operating expenses:

	Current Period	Previous Period
Personnel Expenses*	325.008	287.930
Reserve for Employee Termination Benefits	10.111	7.660
Bank Pension Fund Deficit Provisions	-	-
Impairment Losses on Tangible Assets	-	-
Depreciation Expenses of Tangible Assets	5.528	4.875
Impairment Losses on Intangible Assets	-	-
Impairment Losses on Goodwill	-	-
Depreciation Expenses of Intangible Assets	1.705	1.912
Impairment Losses on Share of Participations Accounted for Using the Equity Method	-	-
Impairment Losses on Marketable Securities to be Disposed	-	-
Depreciation Expenses of Marketable Securities to be Disposed	-	-
Impairment Losses on Assets Held for Sale and Associated with Discontinued Operations	-	-
Other Operating Expenses	258.742	199.761
Repair and Maintenance Expenses	4.907	2.483
Cleaning Costs	33.131	28.138
Membership and Subscription Dues	105.483	71.205
Transportation Vehicle Expenses	9.399	8.687
Operating Lease Expenses	22.437	19.498
Service Procurement Expenses	30.691	23.653
Heating, Lighting and Water Costs	5.481	5.492
Small Fixtures Expenses	307	109
Computer Operating Expenses	2.532	2.408
Advertisement Expenses	1.081	919
Communication Expenses	2.118	2.006
Printing Paper and Office Supplies	824	642
Other Expenses	40.351	34.521
Loss on Sale of Assets	-	-
Other**	56.850	18.984
Total	657.944	521.122

\* In the current period, personnel expenses are presented separately in the financial statements and they are not included in other operating expenses.

\*\* As of 31 December 2018, as of 31 December 2018, since the union started to distribute the Bank's insurance revenues from the insurance revenues in accordance with Article 32 of the Bank's Articles of Association, the Bank's control revenues obtained from the consultancy services provided by the Bank to local administrations and the controlled revenues obtained in 2018 and the insurance revenues amounted to TL 30.000. provision is reserved. this provision is presented under other expenses.

g. Profit/loss before taxes including profit/loss from continuing or discontinued operations:

Total interest income of the Bank is TRL 2.326.957 (31 December 2017: TRL 1.482.495), net fees and commissions income amounting to TRL 16.235 (31 December 2017: TRL 13.695), other operating income amounts to TRL 750.383 (31 December 2017: TRL 383.321), trade losses amounting to TRL 935 (31 December 2017: TRL 1.051), interest expenses amounting to TRL 328.586 (31 December 2017: TRL 30.286), other operating expenses totaling TRL 657.944 (31 December 2017: TRL 521.122), (31 December 2017: TRL 94.165) provision for continuing and operating income is TRL 2.106.120 (31 December 2017: TRL 1.232.887). The Bank has no discontinued operations.

ğ. Provision for taxes including taxes from continuing and discontinued operations:

Current tax provision for continued operations amounting to TRL 382.052 (31 December 2017: TRL 266.172) net of deferred tax income and expense from continuing operations amounting to TRL (61.714) (31 December 2017: TRL 19.093) after deduction of TRL 443.766 (31 December 2017) : TRL 247.079) Deferred tax income/expenses arising from the formation or closure of temporary differences.

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Deferred tax income/expenses arising from the formation or closure of temporary differences

Deferred Tax Income/Expenses Arising from the Formation or Closure of Temporary Differences	Current Period	Previous Period
From the formation of deductible temporary differences (+)	-	-
From the closure of deductible temporary differences (-)	-	-
From the formation of taxable temporary differences (+)	9.105	20.442
From the closure of taxable temporary differences (-)	(70.819)	(1.349)
Total	(61.714)	19.093

h. Net operating profit/loss after taxes including net profit/loss from continuing and discontinued operations

The Bank posted a profit for the period from its ongoing operations in the amount of TRL 2.106.120 (31 December 2017: TRL 1.232.887), which is the amount remaining after an ongoing operation tax provision in the amount of TRL 443.766 (31 December 2017: TRL 247.079) is subtracted from the Bank's profit before tax of TRL 1.662.354 (31 December 2017: TRL 985.808). The Bank has no discontinued operations.

i. Information on net profit/loss for the period

ı.1. Nature, size, and recurrence of income and expense items arising from the Bank's ordinary banking business, and nature and amounts of these items if necessary to understand the Bank's performance during the reporting period.

From the conduct of its ordinary banking business, the Bank generated TRL 2.326.957 (31 December 2017: TRL 1.482.495) in interest expense and TRL 328.586 (31 December 2017: TRL 30.286) and it showed TRL 16.235 (31 December 2017: TRL 13.695) in net fee and commission income.

ı.2. Any changes in estimates concerning financial statement items that might have a material impact on loss/profit for the current and subsequent periods.

There have been no changes whatsoever in the estimates made concerning financial statement items.

ı.3. Profit/loss pertaining to minority shares

None.

i. Breakdown of subaccounts making at least 20% of the income statement "other" items, if they account for more than 10% of the income statement total:

The "Other operating income" item in Section Four, sub-paragraph d above and the "Other operating expenses" item in Section Four, sub-paragraph f above account for more than 10% of the income statement total. Information about these are provided in the same footnotes. There are no "other" items that constitute more than 10% of the income statement total.

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V. Explanations and footnotes on statement of changes in shareholders’ equity

1. Information on capital:

As per the Bank’s governing Statute 6107, the Bank’s capital consists of 2% monthly deductions from the total shares of the tax revenues to be distributed every month by the Ministry of Finance and Iller Bank under Statute 5779 on “Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities” dated July 2, 2008; out of the Bank’s nominal capital of TRL 18,000,000, As of December 31, 2018 TRL 14.847.536 had been paid-in as of (31 December 2017: TRL 13.122.184).

During the reporting period, the Bank had TRL 1.725.352 ( 31 December 2017: 1,431.435 )in capital collections; TRL 1.435.614 of this amount, (31 December 2017: TRL 1.207.588) consisted of the 2% monthly deductions made from the total shares of the tax revenues distributed every month by the Ministry of Finance and Iller Bank and TRL 289.738 consisted of 30% portion retained from the Bank’s profit for 2017 to be added to the capital as per the Bank’s governing law. (31 December 2017: TRL 223.847).

2. Capital Reserves

At the end of the reporting period, the Bank showed TRL 1049.144 in capital reserves; TRL 876,514 of this amount consisted of inflation adjusted paid-in capital and TRL 172.630 consisted of revaluation difference on tangible assets.

3. Profit Reserves:

As the Bank beginning of the period, TRL 771.081, which is the legal reserve to the required decision of the Board of Directors with TRL 96.579 transferred from the profit for 2017 allocated to employees of the Bank profit for 2016 but could not be distributed and the legal reserve to imported TRL 49.040 with period total TRL 916.700 per end reached legal reserves.

4. Net Profits/Loss for the Period

The profit for the current period stands at TRL 1.662.354. TRL 984.887 out of the profits for year 2017 is subject to dividend payments.

5. Profits/Loss for Prior Periods

Paragraph 3 of Article 13 of the Law no. 6107 on ler Iller Bank Anonim Şirketi “states that el The Bank is responsible for fifty-one percent of the net profit generated by the balance sheet approved by the General Assembly; urban regeneration practices of local administrations, map, zoning plan, infrastructure and superstructure projects and financing of construction works of these projects, it shall be used as a grant to finance the technical and social infrastructure services of the villages carried out by the special provincial administrations or to support the interest arising from the financing. The procedures and principles regarding the implementation of this paragraph shall be regulated by a regulation to be issued by the Board of Directors ” provision of TL 492.555, including 15% Income Tax Withholding, from the 2017 profit.

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VI. Explanations and Footnotes on Cash Flow Statement

1. Explanations on the “Other” and the “Effect of change in foreign exchange rates on cash and cash equivalents” items in the cash flow statement

TRL 288.035 decrease (December 31, 2017: TRL 207.356 decrease) in the “Other” item shown in operating profit prior to changes in the assets and liabilities related to the Bank’s business activities consists essentially of current expenditures (electricity, water, gas, maintenance and repairs, rent, advertising and announcements, stationery and office supplies, and membership fees paid to a variety of organizations).

TRL 45.919 decrease (31 December, 2017: TRL 205.115 decrease) in the “Other increases / decreases in assets” item included among the changes taking place in the Bank’s business activity assets and liabilities consists of prepaid taxes, goods on hand, and miscellaneous receivables and payables.

TRL 1.794.042 increase (December 31, 2017: TRL 444.252 increase) in the “Increases/(decreases) in other liabilities” item included among the changes taking place in the Bank’s business activity assets and liabilities consists essentially of general budget allotments sent to Iller Bank for distribution to municipalities and special provincial authorities during the following month, of funds that are to be transferred, of prepaid interest on loans made to bank employees in amounts of up to five times their single month’s salary, and withholdings made from personnel salaries that must be paid to authorities during the following month.

TRL 1.435.614 (December 31, 2017: TRL 1,207.588 shown among “Net cash flow secured from financing activities” pertains to the cash capital receipts from financial activities, which Iller Bank collects within the framework of its governing law and which are not represented by shares.

The net effect of movements in foreign exchange rates on cash and cash equivalents increased by TRL 15.541 as of December 31, 2017 (December 31, 2017: TRL 3.087 increase)..

2. Cash and cash equivalents at the beginning of the period

	Current Period	Previous Period
<b>Cash</b>	<b>1.776.855</b>	<b>4.741.770</b>
Cash in Vault	215	244
Central Bank of Turkey	60	51
Banks	1.779.190	4.747.198
Rediscounts on Interest Income from Banks and Blocked Amounts in Banks	(2.610)	(5.723)
<b>Cash Equivalents</b>	<b>-</b>	<b>-</b>
Interbank Money Market Placements	-	-
Rediscounts on Interestl ncome from Receivables from Interbank Money Market	-	-
Bank Bonds	-	-
Interest Income Rediscounts on Bank Bonds	-	-
	<b>1.776.855</b>	<b>4.741.770</b>

3. Cash and cash equivalents at the end of the period

	Current Period	Previous Period
<b>Cash</b>	<b>2.833.556</b>	<b>1.776.855</b>
Cash in Vault	154	215
Central Bank of Turkey	63	60
Banks	2.837.295	1.779.190
Rediscounts on Interest Income from Banks and Blocked Amounts in Banks	(3.956)	(2.610)
<b>Cash Equivalents</b>	<b>-</b>	<b>-</b>
Interbank Money Market Placements	-	-
Rediscounts on Interestl ncome from Receivables from Interbank Money Market	-	-
Bank Bonds	-	-
Interest Income Rediscounts on Bank Bonds	-	-
	<b>2.833.556</b>	<b>1.776.855</b>

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VII. Remarks on the risk group of the Bank

The Bank is not included in any risk group.

VIII. The Bank’s domestic, foreign, off-shore branches and representative offices

1. Explanations regarding the domestic and abroad branches and representation offices of the Bank

	Number	Number of Employees			
Domestic branches	19	2.533			
			Country of Incorporation		
Representative offices abroad			1-		
			2-		
			3-		
				Total Assets	Regulatory Capital
Foreign branch			1-		
			2-		
			3-		
Off-shore branches			1-		
			2-		
			3-		

(\*) The Bank conducts its activities throughout Turkey through its headquarters and 18 regional offices.

2. Explanations on domestic or foreign branches or representative offices opened, closed or significant re-organization undertaken by the Bank

None.

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SECTION SIX

Other explanations

I. Other explanations on the Bank’s activities

None.

II. Brief information on the rating assigned to the bank by international rating agencies

Within the framework of an agreement signed in 2013 with the international rating agency Fitch Ratings, the Bank was for the first time subjected to credit rating analysis by an international credit rating agency.

For 2015, the Bank’s Board of Directors 25.02.2015 date and 5/77 decree with Credit Grading the (traffic) of purchases related services in Turkey established the Capital Markets Board decision to be made by a Credit Rating Agency, one of the Authorized Rating Agencies by is given.

Years 2016-2017 credit rating (rating) on April 8, 2016 to receive the service Kobirate International Credit Rating and Corporate Governan- ce Services Inc. with two-year contract was signed. As of 25.08.2017 prepared by the Company in reports submitted to the Bank, in 2017 it was stated that the credit rating of our revised as follows;

Kobirate International Credit Rating and Corporate Governance Services Inc.	Rating	Outlook	Explanation
Long Term Foreign Currency Rating	BBB-	Stable	Specifies the average credit quality according to the debts and other debts of the debtor and the debtors. Meeting finan- cial liabilities is high, the risk of being influenced by negative economic conditions is more.
Long Term National Credit Rating	KR AAA	Stable	The highest credit quality according to the debts and other debts of the de- btor and the debtors; specifies that meeting financial liabilities is very high.
Short Term National Credit Rating	KR A-1	Stable	The highest credit quality according to the debts and other debts of the debtor and the debtors
Support Note	KRD-1	-	The probability of the Bank to be supported is very high. The supporter has the highest credit note and its supporting power is very high. The supporting capacity and tendency of the local government for the whole sector is at its highest.



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SECTION SEVEN

Independent Auditor’s Report

I. Disclosures about the independent auditor’s report

The Bank’s unconsolidated financial statements and footnotes as of December 31, 2018 prepared for public disclosure were indepen-  
dently audited by Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik AŞ. The independent audit report dated April 8, 2019 is presented  
in the introduction section of this report.

II. Explanations and footnotes of the independent auditor

There are no significant issues or necessary disclosures or footnotes in relation to the Bank’s operations other than those mentioned  
above.

IILLER BANK, INC.  
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Financial Situation, Profitability and Information on Solvency

Financial Situation, Profitability and Information on Solvency

As a result of the activities in 2018, the Bank’s total assets increased by 28.94% and reached TRY 32,220,920 Thousand from TRY 24,988,698 Thousand. In terms of assets, loans are the second with 28,288,482 Thousand TRY and 87,80%, while the banks are the second with 2,837,295 Thousand TRY and 8,80%. Tangible fixed assets, investment property, tax assets and other assets correspond to a ratio of TRY 1.095.143 Thousand and a percentage of active items as low as 3.40%.

The liabilities of the Bank are TRY 18,580,325 Thousand and 57,67%, and the shareholders’ equity is 13,640,595 Thousand TRY and 42,33%.

TRY 4.415.352 Thousand of the funds in the liabilities of the balance sheet amounting to TRY 8.241.642 Thousand is to be transferred to Municipalities and Special Provincial Administrations on 10 January 2019 in accordance with Law No. 5779 on the allocation of shares from General Budget Taxes to municipalities and special provincial administrations. Shares transferred to the Bank from the budget. 679.052 Thousand TRY in accordance with Article 2 of the yayımlan Communiqué on the Amendment to the General Communiqué on General Treasury Değişiklik published in the Official Gazette dated 28 February 2108 and numbered 30346, the remaining TRY 3.147.238 belongs to the funds allocated to the Bank by the central government.

Of the TL 3.749.683 Thousand of the borrowings, TRY 2.573.219 Thousand belongs to loans extended to local administrations by foreign financial institutions and TRY 1.176.434 Thousand to medium and long term loans used to provide liquidity from banks. The tax liability amounting to TRY 144.077 Thousand in the Bank’s liabilities belongs to the corporate tax and other taxes payable at the time of the period.

*In 2018, the Bank closed its operations with a net profit of TL 1.662.354 thousand.*

The most important income item of our Bank is TRY 2.326.957 Thousand interest income and TRY 781.247 Thousand non-interest incomes; income from real estate sales revenues, land sale revenue sharing revenues, commissions received from non-cash loans, and expenses for consultancy, supervision and technical services expenses.

Interest expense is TL 328.586 Thousand and non-interest expenses is TRY 1.117.264 Thousand and TRY 325.008 Thousand of personnel expenses, TRY 452.871 Thousand, Tax expense and deferred tax expense, TRY 339.385 Thousand. consists of current expenses, provision expenses and other expenses.

*Our Bank has a strong equity structure and a high debt payment power. The Bank's capital adequacy ratio is 46.08% and it has a strong capital structure.*

As of 31 December, 2018; Cash and Banks

Financial Assets (Net) **TRL 2,839,526 Thousand**

Cash and banks showed at total of **TRL 2.837.512 Thousand**, which is broken down as follows.

TRL 2.712.861 thousand in Domestic Banks,`  
TRL 124.434 thousand in Domestic Banks (FX),  
TRL 154 thousand in the Headquarters and Regional Directorates of the Bank  
TRL 63 thousand in Central Bank of Turkey,

Financial assets at fair value through profit or loss amounting to **TRY 2.014 Thousand**

The ratio of participation to our Bank’s capital is composed of 1.86% NİĞBAŞ Niğde Beton Sanayi ve Ticaret AS and 0,000032152% Emlak Emlak Yatırım Ortaklığı AŞ. Of the financial assets whose fair value difference is TRL 2,667 Thousand and reflected to the fair value difference profit, TRL 2,547 Thousand belongs to NİĞBAŞ Niğde Beton Sanayi ve Ticaret AŞ and TRL 120 Thousand to Emlak Gayrimenkul Yatırım Ortaklığı AŞ. The shares of the partnership followed in this account are traded on the ISE and a total of TRY 653 Thousand provision has been established. As of year-end, our Company has recorded a net balance of TRY 2.014 Thousand.

Financial Situation, Profitability and Information on Solvency

Loans (Net) TRY 28.291.721 Thousand

Loans

The year-end balance of the specialization loans extended to our local administrations and the non-power loans granted to the Bank’s personnel is 28.288.482 Thousand TL and the distribution is shown below.

Short Term

TRL 10.014 thousand from Short-Term Specialization Loans

TRL 67.018 thousand from Other Short-Term Loans with Collateral

**TRL 77.032 thousand**

Medium and Long-term

TRL 26.220 thousand from Medium and Long-Term Specialization External Loans

TRL 25.719.881 thousand from Medium and Long-Term Specialization Loans

TRL 2.465.349 thousand from Medium and Long-Term Specialization Loans (FX)

**TRL 28.211.450 thousand**

Receivables from Rental Transactionsr

İller Bank has receivables from its rental income on its real estates in the amount of **TRL 3.239 thousand**.

Tangible, Intangible and Investment Assets

These accounts are used for tracking all of İller Bank’s real estates for its internal use as well as for investment purposes, in addition to furniture, furnishings, tools, equipment, vehicles, and licensed computer software. Information about the values of these assets, their depreciation and outstanding balances is presented in the chart below.

(Thousand TRL)	Registered Active Value	Depreciations	Impairment	Balance
Movables	12.688	5.275	-	7.413
Real Estate	241.417	51.502	-	189.915
Real Estate for Investment Purposes	673.989	149	425	673.415
Licensed Computer Software	3.739	2.563	-	1.176
Amortized Assets				
Movables	29.289	29.289	-	-
Real Estate	-	-	-	-
Licensed Computer Software	15.932	15.932	-	-
Movables in Inventory	4	4	-	-
Total	977.058	104.714	425	871.919

Of the TRY 241.417 Thousand, TRY 135.853 Thousand belongs to buildings and social facilities, TRY 45.917 Thousand to lands and TL 59.647 Thousand to our buildings under construction. For 2017, our real estates were insured for 275 thousand TL and our securities were insured for 39 thousand TL.

Financial Situation, Profitability and Information on Solvency

Tax Assets

This account showed a year-end balance of **TRL 35.169 thousand** consisting of;

35.774    Thousand TRL    Deferred tax asset

(605)      Thousand TRL    Deferred tax liability.

Other Assets

This account showed a year-end balance of **TRL 182.585 thousand** consisting of;

29.445	Thousand TRL	Receivables on forward sales of assets.
37.278	Thousand TRL	Miscellaneous receivables;
17.104	Thousand TRL	Outstanding balance of litigation and court expenses
13.164	Thousand TRL	Accounts of bank personnel, government agencies and private concerns, of which balances will be collected/ liquidated in future years
3.102	Thousand TRL	Letters of guarantee received for submittal to Enforcement Directorates, and there after cashed in,
439	Thousand TRL	Payables by municipalities and special provincial authorities arising from insurance transactions
399	Thousand TRL	Utility (electricity, water, mains gas) deposits paid for Iller Bank business premises and personnel housing
947	Thousand TRL	Guarantee Commissionand Discretionary Deductions Paid by the Bank on behalf of Municipalities for collection in the accrual period for foreign credits
114.915	Thousand TRL	Stocks of materials purchased and maintained in the previous years on behalf of local governments; office supplies etc held in warehouses,
78.853	Thousand TRL	Bank jointly with the Ministry of Environment and Urbanization Ministry to carry out the advance amount of urban renewal projects,
26.401	Thousand TRL	Suspense accounts (payable),
9.661	Thousand TRL	Prepaid expenditures and other debit accounts, and advance payments

Credits Received

The end-of-year balance of this account where the foreign currency credits secured by the Bank from Foreign Banks and Agencies, for extension of credits to local governments is **TRL 3.749.653 thousand** consisting of;

1.176.434	Thousand TRL	For medium and long term loans used to meet the liquidity needs of domestic banks,
1.244.128	Thousand TRL	Credits received from World Bank within the framework of Municipal Services Project,
1.167.600	Thousand TRL	Credits received from Japan International Cooperation Agency.
161.491	Thousand TRL	Credits received from Islamic Development Bank

Financial Situation, Profitability and Information on Solvency

Funds

In accordance with various laws, the amount of funds collected by the Bank and the funds obtained from the Bank’s partners and the year-end balance of the grant fund provided by the World Bank under the Sustainable Cities Project is **8.241.642 Thousand TRL**; this amount,

7.551.339	Thousand TRL	The funds allocated to the Bank
4.415.352	Thousand TRL	Municipality and special provincial administration shares to be transferred before January 10, 2019,
1.459.576	Thousand TRL	Amount transferred from the Ministry of Finance to the Bank under SUKAP project,
1.204.882	Thousand TRL	Municipality and Village share grants set aside out of the Bank’s profits as per the Bank’s governing law,
249.359	Thousand TRL	The amount transferred by the Presidency of Disaster and Emergency Management
89.172	Thousand TRL	Amount transferred to our Bank for infrastructure investment of İstanbul Finance Center
50.180	Thousand TRL	Amount transferred to the Bank within the framework of Urban In frastructure Servicesout of the Budgetof the Ministryof Environment Urban Planning,
37.231	Thousand TRL	To the amount of the Solid Waste Program (CAP),
29.159	Thousand TRL	The amount transferred to the Bank within the scope of IPA Project
4.184	Thousand TRL	Dokap techical cooperative hold
4.034	Thousand TRL	KENT-DES’s hold,
2.131	Thousand TRL	Amount transferred for urban transformation of high-risk areas and shanty towns,
6.079	Thousand TRL	other funds.
11.251	Thousand TRL	Grant funding from the World Bank under the Sustainable Cities Project
679.052	Thousand TRL	Funds provided by the Bank’s Shareholders
670.378	Thousand TRL	The Bank’s shareholders to the amount of funds provided by Municipalities and Provinces of the Special Administration
8.674	Thousand TRL	The Borrower funds amounting to

Provisions

This account showed a year-end balance of **TRL 183.829 thousand** consisting of;

78.244	Thousand TRL	Control fund incomes and insurance incomes which cannot be distributed, and this is subject
105.585	Thousand TRL	Reserves for Employee Entitlements,

Current Tax Liability

At the end of the year, the current tax liability is **TRL 144.077 Thousand**.

116.300	Bin TL	Payable Corporate Income Tax,
27.777	Bin TL	Income Tax Withholding belonging to und of 51% fund, reserved from the profit.



Financial Situation, Profitability and Information on Solvency

Other Liabilities

This account showed a year-end balance of **TRL 1.321.394 thousand** consisting of:

<b>TRL 994.822 Thousand</b> Miscellaneous Liabilities		
774.496	Thousand TRL	Payment to be made to contractors and tautars belonging to other liabilities,
84.676	Thousand TRL	To the areas to be evaluated by the Ministry of Environment and Urbanization within the framework of Article 3 of the Banking Law,
67.871	Thousand TRL	Dividend set aside and remaining after payment of profits for years 2017,
40.289	Thousand TRL	Final and provisional cash guarantees,
10.923	Thousand TRL	Amounts deposited as contributions of local governments for the facilities constructed by the Bank,
5.837	Thousand TRL	Amount deducted from rations according to the related notifications of The Ministry of Finance and Social Security Institution,
4.208	Thousand TRL	Dinternal Security Fund
4.056	Thousand TRL	Japan International Cooperation Agency Project within the scope of the residual amount,
1.790	Thousand TRL	Other debts of the Bank,
676	Thousand TRL	Amount of premium that Groupama AŞ and Güneş Sigorta AŞ that we are agents of will receive from us,

TRL 326.572 Thousand to Other Foreign Resources

259.706	Thousand TRL	The progress payments to be made to the contractors and the amounts to be liquidated in the following year,
42.792	Thousand TRL	The amount of installments and other transfers in accordance with the loan agreements made with local administrations via EFT,
8.625	Thousand TRL	Other payables of the Bank
6.481	Thousand TRL	Amounts that will be kept from the guarantees of the contractors who has been determined to receive excess payment as a result of the audit related to Marmara earthquake investments and other progress payments, shows the mounts that will be liquidated according to court order
6.346	Thousand TRL	Advance commissions charged on letters of guarantee extended to municipalities
2.087	Thousand TRL	Amount collected through execution
565	Thousand TRL	Retirement bonus provision for staff to retire

Capital

As of the end of year 2018, **TRL 18,000,000 thousand** is collected out of the Bank’s nominal capital of **TRL 14.847.536 thousand** consisting of;

12.173.648	Thousand TRL	held by Municipalities and subsidiaries of municipalities,
1.046.050	Thousand TRL	held by Special Provincial Administrations,
1.627.838	Thousand TRL	Capital transfers from profits.

Capital Reserves

This account with an end-of-year balance of TRL 1.049.144 thousand consists of Capital Reserves Arising Inflation Accounting, amoun-ting to TRL 876,514 thousand, and 172.630 thousand TRL 75% of the earnings from the sale of real estate and subsidiary shares as per sub-para graph (e), article 5 of the Corporate Income Tax Law numbered 5520.

Profit Reserves

The year-end balance of the legal reserves allocated in accordance with the Articles of Association of our Bank is TL 916.700 Thousand, TL 456.671 Thousand of the Legal Reserves is TRY Legal Reserves, TRY 92.066 Thousand of Contingent Reserves, TRY 367.808 Thousand of the Shareholders’ Equity, 155 Thousand TL portion belongs to the amounts transferred to the legal reserves within the framework of other legislation.

Financial Situation, Profitability and Information on Solvency

Revenues and Expenditures

The Bank’s revenues for 2018 amounted to **TRY 3.108.202 Thousand** and its expenses were **TRL 1.445.848 Thousand** and the profit after tax for the year 2018 was TRL 1.662.354 Thousand.

Comparison of Revenues

The chart below shows Iller Bank’s revenues generated in 2018 in comparison to those in 2017.

(Thousand TRL)

Type of Revenue	2018	2017	DIFFERENCE
<b>Interest Income</b>	<b>2.326.957</b>	<b>1.482.495</b>	<b>844.462</b>
Interest from Loans	2.161.715	1.303.197	858.518
Interest from Banks	157.067	171.315	-14.248
Other Interest Revenues	8.175	7.983	192
<b>Fees and Commissions from Loans</b>	<b>781.245</b>	<b>418.694</b>	<b>362.551</b>
Fees and Commissions on Loans	14.257	9.557	4700
Banking Services Income	4.757	5.022	-265
Deferred Tax Assets and Liabilities Income	9.105	20.442	1.821
Foreign Exchange Gains	2.733	353	2380
Profit Shares Received	10	0	10
Other Non-Interest Operating Income	750.383	383.320	367.063
<b>Total</b>	<b>3.108.202</b>	<b>1.901.189</b>	<b>1.207.013</b>

As the chart shows, the Bank’s revenues increased by 63,49% in 2018 on a year-to-year basis.

Comparison of Expenses

The chart below shows Iller Bank’s expenses incurred in 2018 in comparison to those in 2017.

Type of Revenue	2018	2017	DIFFERENCE
<b>Interest Expenses</b>	<b>328.586</b>	<b>30.286</b>	<b>298.300</b>
Interest Paid on Loans (FX)	88.303	162	88.141
Interest on money market transactions	88.297	29.372	58.925
Fund to Interest Expense	102.200	740	101.460
Other Interest Expenses	49.786	12	49.774
<b>Non-interest Expenses</b>	<b>1.117.262</b>	<b>885.095</b>	<b>232.167</b>
Personnel Expenses	325.008	287.930	37.078
Taxes and Fees	20.869	15.033	5.836
Fees and Commissions Paid	2.779	884	1.895
Depreciation Costs	7.249	6.802	447
Foreign Exchange Losses	3.668	1.404	2.264
Severance Benefit Provisions	10.111	7.660	2.451
Other Provisions	30.000	94.165	-4.363
Tax Reserves	382.052	266.172	115.880
Deferred Tax Asset-Liability Expenses	70.818	1.349	69.469
Other non-Interest Expenses	264.708	203.696	61.012
<b>Total</b>	<b>1.445.848</b>	<b>915.381</b>	<b>530.467</b>

The chart reveals that the Bank’s expenses increased by 57,95% compared to those of 2017.

Risk Management Policies Implemented by Risk Types

Risk Management Policies Implemented Per Risk Type

Risk management at the Bank is carried out in accordance with the internal regulations issued by the Board of Directors of the Bank, on the basis of the provisions of the Banking Law no. 5411, regulations, communiqués, and other pieces of legislation issued by BRSA for the execution of the said law.

The risks the Bank may incur with reference to its strategies and operations are assessed, monitored and kept under control using strategies, policies, limits and application methods to monitor, control, and where necessary alter the risk/return structure entailed by future cash flows of the bank, as well as the characteristics and level of its activities on the basis of the risk structure. Written policies and application methods are established to manage all the risks caused by the Bank’s operations. The Board of Directors or relevant internal systems official shall regularly assess the adequacy of these, and shall effect necessary changes. Within the framework of establishing Risk Management Policies and Application Methods of the Bank, as a minimum, the strategies regarding the Bank’s operations, compatibility with the volume, nature, and complexity of its operations, the level of risk it may assume, risk monitoring and management capacity, past experience and performance, the level of expertise the directors of the units carrying out the operations command in the relevant field, and the obligations stipulated in the Banking Law and other applicable regulations shall be taken into consideration.

As a rule of thumb, any risk to be taken within the frame described above should be defined and manageable. In addition, current and potential future impacts of the risk exposure are measured to the extent allowed by risk measurement and reporting techniques. The Bank establishes written limits for quantifiable risks arising from its activities within the frame of Article 5 of the BRSA’s Regulation on Internal Systems of Banks, which limits are approved and regularly reviewed by the Board of Directors.

The Bank was exempted, as a response to the written request for exemption filed with BRSA from the obligations regarding the “Internal Capital Adequacy Evaluation Procedure (ISEDES)”preparation and submittal, it has before the BRSA as per article 43 and 48 of the “Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures”.

Credit Risk

The Bank observes best practices within the frame of BRSA regulations and restrictions, and thus ensures management of credit risk in accordance with its volume, quality and complexity of its lending. As a rule of thumb, new products and services are evaluated with respect to credit risk. The Bank legally calculates the value at credit risk within the framework of the Regulation on Measurement and Evaluation of Capital Adequacy of Banks issued by the BRSA. The credit risk is essentially managed so as to guarantee that it will remain above the minimum limit set for the legal capital adequacy standard ratio. The Bank submits reports on its credit risk exposure to the BRSA within the frame of applicable legislation.

Basel II regulations by BRSA amendments to national sub-legislation compatible with determination of compliance level of banks on sites inspections the “Detailed” loan risk Analysis Form “(AKRİF) January be prepared on a monthly basis starting from 2014 and Risk Management Department Winrar archive file in its own right stored in DVD media. The Bank gets related units to monitor the credits and credit lines established.

Market Risk

PMarket risk includes the interest rate risk, stock position risk and currency risks that arise from changes in interest rates, exchange rates and stock prices in financial markets, which are addressed individually. The Bank does not receive deposits and operatesunderarticle77 of the Banking Lawn numbered 5411. Its banking functions, consist primarily of extending cash and non-cash credit to municipalities and to special provincial authorities (which are the Bank’s shareholders) against collateral consisting of allotments of general budget revenuestransferredpursuanttoLawno.5779 and of municipal local revenues, and secondly of mediating insurance.

The Amount Subject to Market Risk at the Bank is calculated within the framework of statutory reporting, using the Standard Method on a monthly basis; it is taken into consideration in the calculation of the Bank’s Capital Adequacy Standard Ratio, and is included within the grand total for Capital obligations.

In case of calculations using the Internal Method, on the other hand, the Risk Exposed Value (RMD) estimates are made on a daily basis using Parametric, Monte Carlo and Historical Simulation Methods, whereas Marginal and Incremental RMD calculations and advanced

Risk Management Policies Implemented by Risk Types

RMD analyses are carried out on a weekly basis. Retrospective back testing is applied on a daily basis to test the reliability of the results of the models utilized. With respect to the market risk, RMD based limits are set at the Bank, within the framework of the “Risk and Authority Limits Application Methods” published through Board of Directors resolution.

Interest Rate Risk

The interest rate risk caused by the banking accounts is calculated and monitored at the Bank, to see compliance with the limits established under the Risk Authority Limits Application Methods, as per the provisions of the “Regulation on the Assessment and Evaluation of Interest Rate Risk Caused by Banking Accounts Using the Standard Shock Method”. Furthermore, the assets and liabilities sensitive to interest rates are compared with reference to their maturity, and interest-rate-sensitive GAP analysis is applied.

Currency Risk

The currency risk refers to the probability of suffering loss due to changes in exchange rates, with reference to the foreign currency assets and obligations the banks have. The Bank observes the provisions of the Regulation on the Calculation and Implementation of Foreign Currency Net General Position/Equity Standard Ratio by Bank son Consolidated and Non-consolidated Basis in maintaining the relation and balance among foreign currency assets and liabilities in order to secure a foreign currency position that is in line with its shareholders’ equity. Currency risk regarding the foreign currency loans extended by the World Bank and JICA to municipalities shall be borne by the municipalities, as per the agreements. Currency conversion losses/gains sustained on the portions of such lendings that are used by the Bank under the rubric of “Strengthening Institutional Capacity” are to be borne by the Bank. Asset and liability account items appearing at the ends of fiscal periods evaluated on the basis of the exchange rates announced by the Central Bank of Turkey (TCMB),and the exchange rate P/L is calculated thereon.

The primary goal of the currency risk policy is to keep Foreign Currency Net General Position/ Equity Standard Ratio within legal limits within the frame of the Bank’s financial standing, current economic developments and recent trends in the market, while observing profitability and productivity. The Bank calculates and reports RMD for its foreign currency position on a daily basis. Limits concerning foreign currency risk are set and monitored within the framework of the “Risk and Authority Limits Application Methods” approved by the Board of Directors.

Liquidity Risk

Liquidity risk is the risk that the maturity mismatch between the Bank’s assets and liabilities, increase in dull loans, problems in interest and principal collections, slow down in cash flow, decrease in profitability, increase in cash demand, and new cash inflows cannot meet their obligations due to reasons such as decrease in cash outflows. The structural problem, which is one of the main problems of the banking system, resulting from long-term loan utilization with short-term resources, is coupled with a financial crisis and liquidity risk is the most important risk factor. For this reason, the Bank’s assets and liabilities are evaluated in terms of their maturities and their proforma cash flows are determined. It is essential that liquidity surplus be covered by taking alternative returns into consideration, and that liquidity needs are met with the most cost effective resources.

Pursuant to Article 4, paragraph 5, of the Regulation on the Calculation of Liquidity Coverage Ratios of Banks, for the development and investment banks in accordance with Decree No. 7123 dated 12/12/2016 of the Banking Regulation and Supervision Board, the consolidated and unconsolidated total and foreign currency liquidity coverage ratios are to apply to 0% until it is determined, but to continue to report these rates to the Authority in order to determine another rate for these banks. In this context, the Bank calculates the Liquidity Coverage Ratio. In accordance with the Regulation on Measurement and Assessment of Liquidity Adequacy of Banks, liquidity adequacy ratio is calculated by the Bank.

Operational Risk

Operational risk refers to the possibility of loss resulting from inadequate or failed internal processes, people and systems or external events, including legal risk. Within the framework of BRSA regulations, the Bank manages operational risk in accordance with the volu-

Risk Management Policies Implemented by Risk Types

me, nature and complexity of its operations and recognizes that all operational activities and operational risk management are a process involving employees. While fulfilling its duties, authorities and responsibilities, it is essential for the Bank’s personnel to be aware of the operational risks and to evaluate their impacts, to take necessary measures to mitigate and / or prevent the risks, and to implement their activities in a conscious manner.

The Bank’s main objective is to identify, report and evaluate risks prior to the emergence of risks in operational risk management poli-cies. Accordingly, the basic principle in operational risk management policy is to take measures to prevent the realization of the risk. The intensification of controls on every stage of all business processes determined in the Bank constitutes the most effective policy tool in operational risk management. The amount subject to Operational Risk is calculated on an annual basis using the in Basic Indicator Method ve and included in the Standard Ratio of the Capital Adequacy Ratio of the Bank.

Management of Information Systems

The purpose of the Information Systems Risk Management Policy is to determine the principles to identify, assess, monitor, control, report, and manage the risks arising out of the use of information technologies, as well as the principles to constitute the basis of management of information systems used in the execution of the Bank’s operations.

This policy aims to ensure effective management of information technologies, which is a critical element in maintaining the operations of the Bank, by considering the management of information systems as part of corporate management practices. The provisions of this policy shall apply for the management of the information systems of the Bank, and all elements containing these systems.

In principle, the risks arising out of information technologies shall be taken into consideration within the framework of the Bank’s operati-onal risk management. Considering that these risks may be factors in other risks arising out of the banking operations, it is elementary to maintain the assessment, close monitoring and supervision within the framework of integrated risk management for the Bank.

Information on Ratings (Rating Regarding Bank Partners)

The bank does not offer banking services for the market, in enterprise and commercial settings. The majority of the credits extended by the bank are credits on projects. Article 13, paragraph 5 of the Bank’s Governing Law nr. 6107 states that the provision of article 7, sub-parag-raph(b), article 17, paragraph one, and provisions regarding reserves and other safeguard provisions of law no 5411 shall not apply for the Bank. In accordance with the special law and regulations governing the Bank, its portfolio structure is characterized by a low risk of default. Even though the Bank enjoys a robust collateral structure, the assets comprising the collateral for the credits extended do not fit into the collateral categories provided in Basel II criteria. Therefore, no rating process was applied regarding the credit benchmarks at the Bank.

Risk Protection and Risk Mitigation Policies and Their Continuous Control of its Effectiveness Related Processes

Risk Protection And Risk Reduction Policies And The Processes Regarding Continuous Controls Of The Efficiency Thereof In order to preclude any significant effect adverse situations which may arise during the operations of the Bank, the risk levels should, as a rule, be subject to limits compatible with the risk profile and risk tolerance.

The risk limits are established with reference to the views and opinions of the General Manager, Audit Committee, and relevant Seniot Managers, and approved by the Board of Directors. The risk limits are set at levels compatible with the risk levels the Bank may assume, as well as its operations, the scale and complexity of its products and services.

The limits are reviewed on a regular basis, and are adopted to changes in the market conditions, the Bank’s strategy and risk appetite, and is monitored at fixed intervals. Figures subject to credit risk, operational risk and market risk are calculated to determine the minimum capital requirement, and the capital adequacy ratio is calculated over these figures. The Bank does not have an internal risk position, nor does it carry a position to hedge against internal risk.

Summary Financial Information For The Period 2014-2018

ASSETS	2014	2015	2016	2017	2018
Liquid Assets	4.377.964	4.910.977	4.747.877	1.779.939	2.839.526
Loans	11.477.528	12.844.980	16.227.751	22.409.958	28.288.482
Tangible And Intangible Fixed Assets	325.924	420.213	612.574	442.720	871.919
Other Assets	115.725	214.658	255.192	356.072	220.993
Total	16.297.141	18.430.828	21.843.394	24.988.689	32.220.920

LIABILITIES	2014	2015	2016	2017	2018
Received Credits	614.810	863.145	1.222.286	1.687.221	3.749.653
Funds	3.706.179	4.431.438	5.854.666	6.099.871	8.241.642
Reserves And Tax Obligations	385.924	444.075	518.348	615.393	327.906
Other Liabilities	255.345	135.108	131.220	573.410	1.321.394
Shareholders’ Equity	11.334.883	12.5557.062	14.116.874	16.012.794	18.580.325
Total	16.297.141	18.430.828	21.843.394	24.988.689	32.220.920

PROFIT/LOSS	2014	2015	2016	2017	2018
Interest Revenues	903.814	1.050.568	1.211.708	1.482.495	2.326.957
Interest Expenses	1.752	127	565	30.286	328.586
Net Interest Revenues	902.062	1.050.441	1.211.143	1.452.209	1.998.371
Net Fee and Commission Revenues	12.366	13.311	12.997	13.695	16.235
Dividend Income	-	-	-	-	10
Foreign Currency Profits/Loses(Net)	160	(91)	(708)	(1051)	(935)
Other Operating Incomes	246.339	185.486	405.076	383.321	750.383
Total Operating Incomes	1.160.927	1.249.147	1.628.508	1.848.174	2.764.999
Other Operating Expenses	451.644	469.243	518.942	615.287	657.944
Profits Before Tax	709.283	779.904	1.109.566	1.282.887	2.106.120
Tax Reserves	184.740	203.826	288.628	247.079	443.766
Net Profits/Loss For The Period	524.543	576.078	820.938	985.808	1.662.354



Information On Works Completed By The Bank in 2018

Completed Works in the Sewerage Sector in the Bank Investment Program in 2018

Number	Municipality Name	Provinces	Sector	Characteristics	Commencement Date	Completion Date	Cost (TRL)
1	OSMANCIK	ÇORUM	SEWAGE	ÇORUM (OSMANCIK) WASTEWATER TREATMENT PLANT AND CHANNEL CONSTRUCTION	28.11.2016	05.09.2018	20.584.502
TOTAL							20.584.502

Completed Works in the Drinking Water Sector in the Bank Investment Program in 2018

Number	Municipality Name	Provinces	Sector	Characteristics	Commencement Date	Completion Date	Cost (TRL)
1	VAKFIKEBİR, BEŞİKDÜZÜ, ÇARŞIBAŞI, YALIKÖY, EYNESİL	TRABZON, GİRESUN	PURIFICATION	DRINKİNG WATER	02.07.2010	03.01.2018	25.493.313
TOTAL							25.493.313

Works Completed With Credit in 2018 in Local Administrations for Drinking Water and Other Infrastructure Sector

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commen- cement Date	Completi- on Date	Cost (TRL)
1	ÜSKÜP	KIRKLARELİ	OTHER INFRASTRUCTURE	CONSTRUCTION OF BSK CONCRETE ASPHALT ROAD COVERING IN ÜSKÜP (KIRKLARELİ) MUNICIPALITY STREETS AND STREETS	15.11.2016	03.01.2018	3.094.326
2	BÜYÜKÇEKMECE	İSTANBUL	OTHER INFRASTRUCTURE	ROAD MAINTENANCE, REPAIR AND NEW ROAD CONSTRUCTION IN BÜYÜKÇEKMECE (İSTANBUL) DISTRICT	16.01.2017	02.01.2018	24.660.105
3	ERENLER	SAKARYA	OTHER INFRASTRUCTURE	ASPHALT ROAD CONSTRUCTION OF VARIOUS STREETS OF ERENLER (SAKARYA) MUNICIPALITY	08.05.2017	05.01.2018	6.817.407
4	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	SAPANCA VARIOUS PLACES DRINKING WATER CONSTRUCTION	04.06.2015	05.01.2018	6.494.280
5	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	ŞERBETPINARI (SAKARYA) KONMODULAR DRINKING WATER TREATMENT PLANT CONSTRUCTION	22.06.2015	03.01.2018	5.795.086
6	SAKARYA	SAKARYA	OTHER INFRASTRUCTURE	HOT ASPHALT CONSTRUCTION IN VARIOUS STREETS	14.07.2017	05.01.2018	6.355.100
7	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	KEMALİYE (KIŞLAÇAY-BOĞAZKÖY-ÇINARDI) GROUP DRINKING WATER CONSTRUCTION	14.07.2016	26.09.2017 Termination Was Held	1.157.877
8	KIRKLARELİ	KIRKLARELİ	OTHER INFRASTRUCTURE	PINAR NEIGHBORHOOD FLOOR STONE CONSTRUCTION	09.06.2016	03.01.2018	1.482.452
9	AKYAZI	SAKARYA	OTHER INFRASTRUCTURE	AKYAZI (SAKARYA) CARE REPAIR AND ASPHALTING CONSTRUCTION OF THE DISTRICT ROADS (58,674,24 TON ASPHALT CONCRETE BINDER LAYER SPREAD OUT AND PRESSING INCLUDING)	25.04.2017	04.01.2018	10.453.205
10	BABAESKİ	KIRKLARELİ	OTHER INFRASTRUCTURE	BABAESKİ (KIRKLARELİ) MUNICIPALITY ASPHALT ROAD CONSTRUCTION	08.08.2016	04.01.2018	1.185.455
11	BALIKESİR WATER CHANNEL ADMINISTRATION	BALIKESİR	DRINKING WATER	BASKI KÜÇÜKÖY - AYVALIK DRINKING WATER STEP LINE AND AVAILABLE 3.000 M3 WAREHOUSE REPLACEMENT	26.07.2016	04.01.2018	9.708.735
12	BALIKESİR WATER CHANNEL ADMINISTRATION	BALIKESİR	DRINKING WATER	BASKI RESTORATION OF DRINKING WATER STORES FOR VARIOUS CITIES	18.07.2016	05.01.2018	2.778.332
13	BALIKESİR WATER CHANNEL ADMINISTRATION	BALIKESİR	DRINKING WATER	BASKI İVRİNDİ GÜNGÖRMEZ LOCATION WATER TRANSMISSION LINE CONSTRUCTION	10.08.2016	05.01.2018	6.354.860
14	ESENKÖY	YALOVA	OTHER INFRASTRUCTURE	ESENKÖY (YALOVA) ROAD AND / OR LAND CONSTRUCTION	02.06.2017	02.02.2018	2.542.669
15	BURSA WATER CHANNEL ADMINISTRATION	BURSA	OTHER INFRASTRUCTURE	BURSA WATER CANAL ADMINISTRATION (BURSA) 2016/1. REGION ASPHALT CONSTRUCTION AND REPAIR WORK	19.08.2016	02.01.2018	80.027.671
16	BURSA WATER CHANNEL ADMINISTRATION	BURSA	DRINKING WATER	BUSKİ GENERAL DIRECTORATE 2016/1 SUBSCRIBER REQUEST DRINKING WATER NETWORK CONSTRUCTION IN VARIOUS NEIGHBORHOOD	25.08.2016	04.01.2018	2.332.001
17	BURSA WATER CHANNEL ADMINISTRATION	BURSA	DRINKING WATER	BUSKİ 2016/1 DRINKING WATER REHABILITATION IN VARIOUS SEASONS AND NEW NETWORK AND TRANSMISSION LINE CONSTRUCTION	14.10.2016	04.01.2018	3.792.826
18	UMURBEY	ÇANAKKALE	OTHER INFRASTRUCTURE	CONCRETE FLOORING AND SCREEN COATING WITH ROAD CONSTRUCTION	07.10.2016	05.02.2018	1.115.858

Information On Works Completed By The Bank in 2018

19	EVREŞE	ÇANAKKALE	OTHER INFRASTRUCTURE	RAIN GROOVE IN VARIOUS STREETS AND ROAD CONSTRUCTION WITH LOCKED PARQUET STONE	02.09.2016	02.01.2018	1.365.998
20	GÜMÜŞÇAY	ÇANAKKALE	OTHER INFRASTRUCTURE	ROAD CONSTRUCTION	15.06.2016	02.01.2018	2.387.747
21	GÜMÜŞÇAY	ÇANAKKALE	OTHER INFRASTRUCTURE	GUMUŞÇAY MUNICIPALITY 2 STAGE CONCRETE PARQUET LANDING STONE AND LAND STONE CONSTRUCTION	12.07.2017	02.01.2018	999.931
22	KEPEZ	ÇANAKKALE	OTHER INFRASTRUCTURE	CONCRETE PARQUET CONCRETE BORDURE ROAD CONSTRUCTION	15.02.2017	04.01.2018	6.062.526
23	GÖKÇEADA	ÇANAKKALE	OTHER INFRASTRUCTURE	GÖKÇEADA (ÇANAKKALE) THE CITY CENTER OF CUMHURİYET MEYDANIAND VARIOUS CIRCULAR AND CONCRETE PARQUET CONSTRUCTION	12.10.2016	02.01.2018	3.495.533
24	MANYAS	BALIKESİR	OTHER INFRASTRUCTURE	MANYAS (BALIKESİR) REGULATION OF VARIOUS STREETS IN CENTRAL AND PROVINCE OF 2016	23.05.2016	02.01.2018	3.413.960
25	YILDIRIM	BURSA	OTHER INFRASTRUCTURE	PRODUCTION OF ASPHALT SERIES FOR VARIOUS STREETS AND STREETS IN THE REGION OF MUNICIPALITY OF MUNICIPALITY	24.05.2016	05.01.2018	9.903.840
26	YILDIRIM	BURSA	OTHER INFRASTRUCTURE	THE PRODUCTION OF ASPHALT SPREAD OUT FOR VARIOUS STREETS IN THE REGION OF MUNICIPALITY	04.04.2017	05.01.2018	5.302.444
27	KIRAZ	İZMİR	OTHER INFRASTRUCTURE	KIRAZ (İZMİR) MUNICIPALITY LOCKING PARQUET STONE IN 3rd GROUP NEIGHBORHOOD	17.11.2016	05.02.2018	2.317.415
28	KIRAZ	İZMİR	OTHER INFRASTRUCTURE	KIRAZ (İZMİR) MUNICIPALITY LOCKING PARQUET STONE IN 2nd GROUP NEIGHBORHOOD	17.11.2016	08.01.2018	2.629.865
29	KIRAZ	İZMİR	OTHER INFRASTRUCTURE	KIRAZ (İZMİR) MUNICIPALITY LOCKING PARQUET STONE IN 1st GROUP NEIGHBORHOOD	10.11.2016	02.01.2018	2.657.150
30	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY CONSTRUCTION OF ART STRUCTURES IN VARIOUS PLACES IN DENİZLİ	16.11.2016	02.01.2018	8.662.230
31	KIRAZ	İZMİR	OTHER INFRASTRUCTURE	KIRAZ (İZMİR) 4th GROUP LOCK FLOOR CONSTRUCTION	24.11.2016	02.01.2018	2.385.341
32	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	HOT ASPHALT, ROAD AND WALKING CONSTRUCTION IN SARAYKÖY AND BABADAG DISTRICT OF DENİZLİ METROPOLITAN MUNICIPALITY	01.11.2016	02.01.2018	6.297.643
33	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN BELEDİYESİ SARAYKÖY, BABADAG, BULDAN VE GÜNEY SAĞLIĞINDA YÜRÜTME YOLU İNŞAATI	30.09.2016	02.01.2018	9.999.018
34	TAVAS	DENİZLİ	OTHER INFRASTRUCTURE	TAVAS (DENİZLİ) MUNICIPALITY SURFACE COATING IN VARIOUS NEIGHBORHOOD	31.07.2017	06.02.2018	1.548.411
35	BULDAN	DENİZLİ	OTHER INFRASTRUCTURE	BULDAN MUNICIPALITY CONCRETE BORDURE AND LOCK PARQUET STONE CONSTRUCTION	23.03.2017	08.01.2018	3.022.197
36	ŞEHZADELER	MANİSA	OTHER INFRASTRUCTURE	ŞEHZADELER MUNICIPALITY CONCRETE PARQUET AND BORDURE CONSTRUCTION IN VARIOUS NEIGHBORHOODS OF OUR CITY IN 2017	27.07.2017	02.01.2018	1.792.662
37	ŞEHZADELER	MANİSA	OTHER INFRASTRUCTURE	ŞEHZADELER (MANİSA) MUNICIPALITY CONSTRUCTION OF CONCRETE PARQUET AND BORDURE CONSTRUCTION IN VARIOUS NEIGHBORHOOD OF OUR CITY IN 2017	27.07.2017	02.01.2018	339.827
38	ÇİFTELER	ESKİŞEHİR	OTHER INFRASTRUCTURE	DOUBLE (ESKİŞEHİR) 1st SURFACE COATING ROAD CONSTRUCTION	05.06.2017	02.01.2018	2.819.160
39	DIŞLI	A.KARAHİSAR	OTHER INFRASTRUCTURE	DIŞLI (AFYONKARAHİSAR) ROAD AND / OR PAVEMENT CONSTRUCTION	30.05.2017	02.01.2018	1.614.558
40	ÇAYIRBAĞ	A.KARAHİSAR	OTHER INFRASTRUCTURE	ÇAYIRBAĞ(AFYONKARAHİSAR) ROAD AND / OR PAVEMENT CONSTRUCTION	03.02.2016	07.02.2018	1.881.223
41	SULTANDAĞI	A.KARAHİSAR	OTHER INFRASTRUCTURE	SULTANDAĞI (AFYONKARAHİSAR) ROAD AND / OR PAVEMENT CONSTRUCTION	08.05.2017	02.02.2018	5.137.023
42	BAŞMAKÇI	A.KARAHİSAR	OTHER INFRASTRUCTURE	BAŞMAKÇI(AFYONKARAHİSAR) ROAD AND / OR PAVEMENT CONSTRUCTION	28.03.2017	05.02.2018	1.670.353
43	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	KUZULUK (SAKARYA) DRINKING WATER NETWORK CONSTRUCTION	07.10.2015	03.01.2018	10.615.218
44	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	KEREMALİ DRINKING WATER TRANSMISSION LINE CONSTRUCTION	28.09.2016	03.01.2018	4.317.950
45	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	GEYVE DISTRICT KÖPRÜBAŞI-BAĞLARBAŞI-AKINCI NEIGHBORHOOD DRINKING WATER CONSTRUCTION	21.07.2016	02.04.2018	4.944.248
46	PAMUKOVA	SAKARYA	OTHER INFRASTRUCTURE	ASPHALT CONSTRUCTION IN STREETS IN RESPONSIBILITY OF MUNICIPALITY	25.07.2016	02.04.2018	4.499.989
47	DURSUBEY	BALIKESİR	OTHER INFRASTRUCTURE	DURSUBEY(BALIKESİR) ROAD AND / OR PAVEMENT CONSTRUCTION	20.05.2015	26.01.2018	2.376.238
48	DURSUBEY	BALIKESİR	OTHER INFRASTRUCTURE	DURSUBEY (BALIKESİR) CONSTRUCTION OF CONCRETE FLOOR AND CONCRETE BORDURE CONSTRUCTION WITH VARIOUS STREETS AND STREETS	20.04.2017	23.03.2018	3.637.516
49	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY CONNECTION BRIDGE CONSTRUCTION	26.07.2016	20.04.2018	12.874.969
50	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY ROAD CALLING CONSTRUCTION IN ÇIVİRLİ DISTRICT	08.09.2016	19.03.2018	8.189.840
51	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY ROAD CALLING CONSTRUCTION IN ACIPAYAM AND SERİNHİSAR DISTRICT	07.09.2016	03.01.2018	7.738.587
52	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY HOT ASPHALT, ROAD AND LANDING WORK IN TAVAS AND SERİNHİSAR DISTRICTS	28.10.2016	08.05.2018	6.168.742
53	MERKEZEFENDİ	DENİZLİ	OTHER INFRASTRUCTURE	MERKEZEFENDİ (DENİZLİ) MUNICIPALITY 5 th STAGE AND STREET REGULATION	13.06.2017	26.01.2018	7.865.928

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54	YUNUSEMRE	MANİSA	OTHER INFRASTRUCTURE	ROAD AND PAVEMENT CONSTRUCTION WORK IN VARIOUS STREETS AND STREETS IN MUNICIPALITY BORDER	14.06.2017	03.01.2018	4.742.832
55	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY PAVEMENT CONSTRUCTION IN HONAZ, BOZKURT, ÇARDAK DISTRICTS	28.09.2016	19.03.2018	9.877.653
56	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY ROAD CALLING CONSTRUCTION IN TAVAS, KALE AND BEYAĞAÇ DISTRICTS	07.09.2016	03.01.2018	11.051.079
57	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALIT HOT ASPHALT, ROAD AND PAVEMENT WORKS IN ACIPAYAM DISTRICT	03.11.2016	03.07.2018	13.882.392
58	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	HOT ASPHALT, ROAD AND PAVEMENT CONSTRUCTION IN DENİZLİ METROPOLITAN MUNICIPALITY HONAZ AND ÇARDAK DISTRICTS	04.11.2016	28.06.2018	16.117.968
59	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ BÜYÜKŞEHİR MUNICIPALITY STONE WALL CONSTRUCTION WORKS	23.05.2017	03.01.2018	4.151.761
60	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY JUNCTION CONSTRUCTION	16.05.2017	11.05.2018	4.444.893
61	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY JUNCTION CONSTRUCTION	29.06.2017	07.06.2018	17.605.855
62	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY JUNCTION CONSTRUCTION	16.05.2017	11.05.2018	5.905.645
63	ODUNPAZARI	ESKİŞEHİR	OTHER INFRASTRUCTURE	CONCRETE PAVEMENT STONE LAYING IN ROADS IN VARIOUS NEIGHBORHOOD	17.03.2017	03.01.2018	2.074.640
64	SÜLÜMENLİ	A.KARAHİSAR	OTHER INFRASTRUCTURE	SÜLÜMENLİ(AFYONKARAHİSAR) ROAD AND / OR PAVEMENT CONSTRUCTION	25.05.2017	03.01.2018	1.603.030
65	GÖLHİSAR	BURDUR	OTHER INFRASTRUCTURE	GÖLHİSAR (BURDUR) ROAD AND / OR PAVEMENT CONSTRUCTION CUMHURİYET STREET ASPHALT CONSTRUCTION	29.05.2017	03.01.2018	378.754
66	GÖLHİSAR	BURDUR	OTHER INFRASTRUCTURE	GÖLHİSAR(BURDUR) ROAD AND / OR PAVEMENT CONSTRUCTION	22.08.2017	05.01.2018	1.555.004
67	GÖLHİSAR	BURDUR	OTHER INFRASTRUCTURE	GÖLHİSAR(BURDUR) ROAD AND / OR PAVEMENT CONSTRUCTION	22.08.2017	09.01.2018	1.441.488
68	ISPARTA İL ÖZEL İDARESİ	ISPARTA	OTHER INFRASTRUCTURE	SUPPLY AND LAYING of BORDURE STONE IN ISPARTA PROVINCE CENTER (ATABEY-GELENDOST-GÖNEN-KEÇİBORLU-SENİRKENT-ULUBORLU) 1st GROUP IN THE VILLAGES CONNECTED TO THE DISTRICTS OF 2016	02.09.2016	05.01.2018	1.412.791
69	ISPARTA İL ÖZEL İDARESİ	ISPARTA	OTHER INFRASTRUCTURE	III.GRUP KİLİT PARKE VE BORDÜR TAŞI TEMİNİ VE DÖŞENMESİ IN ISPARTA PROVINCE OF AKSU-EGİRDİR-SUTCULER-Y.BADEMLİ DISTRICTS	03.08.2016	05.01.2018	548.169
70	KONYA BÜYÜKŞEHİR	KONYA	OTHER INFRASTRUCTURE	KONYA BÜYÜKŞEHİR BELEDİYESİ 5. BÖLGE İLÇELERİ ALTYAPI GEÇEN YOLLARIN DÜZENLEMESİ YAPIM İŞİ	20.06.2016	05.01.2018	4.887.659
71	KONYA BÜYÜKŞEHİR	KONYA	OTHER INFRASTRUCTURE	YAPALI -TAŞPINAR NEIGHBORHOOD ROADS CONSTRUCTION	26.08.2015	03.01.2018	2.082.431
72	DOĞANHİSAR	KONYA	OTHER INFRASTRUCTURE	CONSTRUCTION OF CONCRETE FLOORING AND CONCRETE BORDURE STONE IN DOĞANHİSAR (KONYA) CENTRAL AND 14 NEIGHBORHOOD	25.04.2017	03.01.2018	5.213.845
73	DERBENT	KONYA	OTHER INFRASTRUCTURE	DERBENT (KONYA) MUNICIPALITY PARQUET ROAD CONSTRUCTION WORKS.	07.07.2017	03.01.2018	1.111.614
74	DÜZCE	DÜZCE	OTHER INFRASTRUCTURE	ROAD AND / OR PAVEMENT CONSTRUCTION WITH NATURAL STONE MATERIAL	09.05.2016	03.01.2018	5.263.932
75	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM PROVINCIAL ADMINISTRATION MECİTÖZÜ DISTRICT 7 PIECES VILLAGE DRINKING WATER PLANT CONSTRUCTION WORKS	07.07.2017	03.01.2018	307.214
76	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM PROVINCIAL ADMINISTRATION, ALACA DISTRICT 5 VILLAGES DRINKING WATER CONSTRUCTION	14.06.2017	03.01.2018	410.752
77	DÜZCE İL ÖZEL İDARESİ	DÜZCE	OTHER INFRASTRUCTURE	CONSTRUCTION OF LOCKED PARQUET STONE LAYING FOR LOCAL AND MIDDLE ROADS OF HACIYAKUP VILLAGE IN GÖLYAKA DISTRICT ADMINISTRATION	05.10.2017	03.01.2018	153.400
78	DÜZCE İL ÖZEL İDARESİ	DÜZCE	OTHER INFRASTRUCTURE	LOCK PAVING STONE CONSTRUCTION IN DÜZCE SPECIAL ADMINISTRATION CENTER 2nd STAGE SOUTH VILLAGES ROADS	20.09.2017	20.04.2018	1.047.263
79	DÜZCE İL ÖZEL İDARESİ	DÜZCE	OTHER INFRASTRUCTURE	LOCK PAVING STONE CONSTRUCTION FOR THE VILLAGES OF KAYNAŞLI DISTRICT OF DÜZCE PRIVATE ADMINISTRATION	06.10.2017	02.05.2018	737.475
80	DÜZCE İL ÖZEL İDARESİ	DÜZCE	OTHER INFRASTRUCTURE	CONSTRUCTION OF LOCKED PARQUET STONE IN THE VILLAGES OF DILCE PRIVATE ADMINISTRATION	11.10.2017	19.04.2018	787.626
81	DÜZCE İL ÖZEL İDARESİ	DÜZCE	OTHER INFRASTRUCTURE	LOCK PAVING STONE CONSTRUCTION FOR THE ROADS OF GÜMÜŞOVA DISTRICT	18.09.2017	05.04.2018	792.669
82	DÜZCE İL ÖZEL İDARESİ	DÜZCE	DRINKING WATER	Duzce Special Administration (Duzce) Cayagzi Village Drinking Water Construction	29.09.2017	05.04.2018	404.423
83	DÜZCE İL ÖZEL İDARESİ	DÜZCE	DRINKING WATER	DUZCE SPECIAL ADMINISTRATION of AKÇAKOCA GÖKTEPE VILLAGE DRINKING WATER NETWORK LINE CONSTRUCTION	26.09.2017	03.01.2018	107.805
84	DÜZCE İL ÖZEL İDARESİ	DÜZCE	DRINKING WATER	DUZCE PRIVATE ADMINISTRATION AKCAKOCA DISTRICT KUPLER VILLAGE DRINKING WATER TRANSMISSION LINE CONSTRUCTION	26.09.2017	10.01.2018	232.411
85	BEYOĞLU	İSTANBUL	OTHER INFRASTRUCTURE	ROAD IMPROVEMENT WORKS IN VARIOUS STREETS WITH INVESTMENT PROJECT NUMBER 2016-114-009 INCLUDING BEYOĞLU DISTRICT LIMITS	21.07.2016	17.01.2018	11.914.491
86	EYÜPSULTAN	İSTANBUL	OTHER INFRASTRUCTURE	EYÜP (İSTANBUL) DISTRICT GİRNE STREET ÖZLEM STREET PRESTIGE STREET CONSTRUCTION	04.08.2017	18.05.2018	5.814.231
87	MALTEPE	İSTANBUL	OTHER INFRASTRUCTURE	MALTEPE (İSTANBUL) MUNICIPALITY ASPHALT CONSTRUCTION WORK IN VARIOUS STREETS IN 2016 - 2017	14.07.2016	03.01.2018	34.978.349

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88	EYÜP	İSTANBUL	OTHER INFRASTRUCTURE	2017 EYÜP DISTRICT GENERAL ASPHALT COATING AND PATCHING WORK	26.05.2017	01.02.2018	12.414.240
89	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	KANLIÇAY (KARAPURÇEK) DRINKING WATER TREATMENT PLANT REHABILITATION WORKS	14.12.2016	03.01.2018	863.905
90	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	KARASU DISTRICT (SAKARYA) KURUDERE, YEŞİLKÖY NEIGHBORHOOD PARTIAL DRINKING WATER CONSTRUCTION	12.04.2017	03.01.2018	3.389.799
91	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	GEYVE (SAKARYA) DISTRICT HIRKA, SARIGAZI, EŞME NEIGHBORHOOD DRINKING WATER CONSTRUCTION	27.04.2017	22.01.2018	1.379.401
92	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	SAKARYA WATER CHANNEL ADMINISTRATION (SAKARYA) KAYNARCA DISTRICT DRINKING WATER TRANSMISSION AND NETWORK LINE CONSTRUCTION	09.02.2016	03.01.2018	10.351.785
93	SANCAKTEPE	İSTANBUL	OTHER INFRASTRUCTURE	2018 SANCAKTEPE DISTRICT SARIGAZI DISTRICT BORDURE SIDEWALK CONSTRUCTION IN VARIOUS STREETS	27.03.2018	03.01.2018	5.156.032
94	BABAESKİ	KIRKLARELİ	OTHER INFRASTRUCTURE	BABAESKİ (KIRKLARELİ) MUNICIPALITY 2017 PARQUET STONE ROAD CONSTRUCTION	20.06.2017	03.01.2018	6.397.021
95	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	SAKARYA ALTERNATIVE DRINKING WATER SUPPLY AND HEPP CONSTRUCTION	03.04.2014	25.11.2018 TASFIYE edildi	72.657.747
96	MUĞLA BÜYÜKŞEHİR	MUĞLA	OTHER INFRASTRUCTURE	BODRUM, MİLAS, YATAĞAN, KAVAKLUDERE, MENTEŞE DISTRICTS IN MUĞLA PROVINCE 1. AND 2. FLOOR SURFACE COATING, BITUMINOUS HOT MIXTURE COATING, PARQUET COATING AND ART CONSTRUCTION	21.04.2017	02.02.2018	16.918.966
97	MUĞLA BÜYÜKŞEHİR	MUĞLA	OTHER INFRASTRUCTURE	FIRST FLOOR AND SECOND FLOOR SURFACE COATING, BITUMINOUS HOT MIXTURE COATING, PARQUET COATING AND ART STRUCTURES IN MUĞLA PROVINCE ULA, MARMARIŞ, DATÇA, KÖYCEĞİZ, ORTACA, DALAMAN, FETHİYE, SEYDİKEMER DISTRICTS IN VARIOUS NEIGHBORHOODS	03.05.2017	07.02.2018	15.630.269
98	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ B.B. BUILDING AND PAVEMENT IN BAKLAN DISTRICTS	21.10.2016	03.01.2018	8.496.094
99	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	CONSTRUCTION OF HOT ASPHALT AND LOCK PARQUETING IN DENİZLİ METROPOLITAN MUNICIPALITY ÇARDAK DISTRICT	28.07.2017	15.04.2018	17.618.887
100	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY 3rd STAGE STREET ARRANGEMENT CONSTRUCTION	03.07.2017	30.04.2018	11.086.392
101	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY 3rd STAGE STREET ARRANGEMENT CONSTRUCTION	03.07.2017	30.04.2018	11.984.935
102	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN (DENİZLİ) ARBITRATION CONSTRUCTION IN VARIOUS PLACES IN DENİZLİ PROVINCIAL BORDERS	14.10.2016	10.01.2018	3.906.633
103	AYDIN BÜYÜKŞEHİR	AYDIN	OTHER INFRASTRUCTURE	BRIDGE CONSTRUCTION WORK ON THE ROAD OF AYDIN, KOŞK DISTRICT AND DALAMA NEIGHBORHOOD	17.04.2017	03.01.2018	3.701.701
104	ÖDEMiŞ	İZMİR	OTHER INFRASTRUCTURE	ÖDEMiŞ MUNICIPALITY ÖDEMiŞ DISTRICT VARIOUS STREETS 2. STAGE CONCRETE PARQUET COATING WORK	27.03.2017	03.01.2018	1.841.257
105	ÖDEMiŞ	İZMİR	OTHER INFRASTRUCTURE	SURFACE AND HOT ASPHALT CONSTRUCTION WORK ON TRANSPORTATION AND PRODUCTION ROADS IN ÖDEMiŞ (İZMİR) MUNICIPALITY	28.08.2017	03.01.2018	3.283.532
106	ÇANKIRI	ÇANKIRI	OTHER INFRASTRUCTURE	ÇANKIRI (ÇANKIRI) ROAD AND / OR PAVEMENT CONSTRUCTION	14.09.2017	03.01.2018	1.025.524
107	GÖLYAKA	DÜZCE	OTHER INFRASTRUCTURE	GÖLYAKA (DÜZCE) ASPHALT ROAD CONSTRUCTION	24.08.2017	01.08.2018	3.776.843
108	ALACA	ÇORUM	OTHER INFRASTRUCTURE	ALACA (ÇORUM) MUNICIPALITY BORDER TREATMENT COATING TREATMENT COATING WITH CUBE STONE AND ROAD CONSTRUCTION	13.06.2018	16.08.2018	435.184
109	DÜZCE İL ÖZEL İDARESİ	DÜZCE	OTHER INFRASTRUCTURE	KAYNAŞLI (DÜZCE) ÜÇKÖPRÜ KÖYÜ 6500 M² LOCK PAVING STONE, 1560 PIECES BORDER STONE CONSTRUCTION WORKS	02.07.2018	14.08.2018	214.070
110	KAYNAŞLI	DÜZCE	OTHER INFRASTRUCTURE	KAYNAŞLI (DÜZCE) MUNICIPALITY BINDING LAYER WITH HOT ASPHALT CONSTRUCTION	13.08.2018	12.09.2018	2.608.539
111	DÜZCE İL ÖZEL İDARESİ	DÜZCE	DRINKING WATER	CENTRAL DISTRICT KURTSUYU VILLAGE DRINKING WATER NETWORK LINE CONSTRUCTION WORKS.	09.10.2017	18.08.2018	1.178.909
112	DÜZCE İL ÖZEL İDARESİ	DÜZCE	DRINKING WATER	YİĞİLCA DISTRICT SARIKAYALAR, REDİFLER, GÖKÇEAĞAÇ GROUP DRINKING WATER TRANSMISSION LINE CONSTRUCTION	10.10.2017	10.07.2018	1.269.676
113	DÜZCE İL ÖZEL İDARESİ	DÜZCE	DRINKING WATER	Duzce Special Administration Kaynasli District Darıyeri Hasanbey Village Drinking Water Network Line Renovation Works	06.10.2017	27.07.2018	1.823.790
114	PAYAS	HATAY	OTHER INFRASTRUCTURE	PAYAS (HATAY) MUNICIPALITY PARQUET, WALL AND SEWERAGE NETWORK LINE CONSTRUCTION	30.04.2014	05.03.2018	9.240.114
115	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	SAKARYA WATER AND SEWERAGE ADMINISTRATION SAKARYA PROVINCE WATER LOSS REDUCTION PROJECT 1. ZONE CONSTRUCTION	16.06.2016	05.03.2018	25.404.264
116	TEKİRDAĞ WATER CHANNEL ADMINISTRATION	TEKİRDAĞ	DRINKING WATER	MALKARA (TEKİRDAĞ) DRINKING WATER SUPPLY CONSTRUCTION	07.06.2016	05.03.2018	3.330.720
117	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	YEŞİLYURT (SAKARYA) AKTEFEK, COLD WATER, HACIKIŞLA NEIGHBORHOOD 3rd PART DRINKING WATER SUPPLY CONSTRUCTION	18.03.2016	24.10.2018	2.032.814

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118	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	OTHER INFRASTRUCTURE	SASK (SAKARYA) BY INFRASTRUCTURE WORKS IN STREETS AND STREETS BSK (Bituminous HOT MIX) CONSTRUCTION	25.05.2018	24.10.2018	14.999.991
119	PAMUKOVA	SAKARYA	OTHER INFRASTRUCTURE	BORDER SIDEWALK CONSTRUCTION	07.10.2016	24.04.2018	2.122.236
120	BURSA BÜYÜKŞEHİR	BURSA	OTHER INFRASTRUCTURE	BURSA BUYUKSEHIR (BURSA) STADIUM CONNECTION ROADS 2ND BRIDGE AND ROAD CONSTRUCTION	19.09.2016	11.11.2018	22.213.531
121	BURSA WATER CHANNEL ADMINISTRATION	BURSA	DRINKING WATER	GENERAL DIRECTORATE OF BUSKI 2016/2 DRINKING WATER NETWORK REHABILITATION AND CONSTRUCTION OF NEW NETWORK AND TRANSMISSION LINE (BURSA CENTRAL WEST) IN VARIOUS NEIGHBORHOODS	14.10.2016	26.10.2018	6.325.829
122	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	OTHER INFRASTRUCTURE	SAKARYA WATER CHANNEL ADMINISTRATION (SAKARYA) INFRASTRUCTURE WORKS REPAIRED ROAD COATINGS WORKS	29.05.2017	04.05.2018	19.999.999
123	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	HENDEK (SAKARYA) ULUDERE GROUP DRINKING WATER 1. PART CONSTRUCTION	31.05.2017	12.06.2018	2.225.138
124	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	SASKI (SAKARYA) HENDEK ULUDERE DRINKING WATER TREATMENT PLANT CONSTRUCTION	11.07.2017	01.10.2018	2.859.633
125	SAKARYA WATER CHANNEL ADMINISTRATION	SAKARYA	DRINKING WATER	CONSTRUCTION OF MEMNUNİYE (SAPANCA) KONMODULER DRINKING WATER TREATMENT PLANT	20.03.2017	10.09.2018	1.934.465
126	ŞEHZADELER	MANİSA	OTHER INFRASTRUCTURE	ŞEHZADELER (MANİSA) ALPHALT, CONCRETE, LOCKED PARQUET, TREATURE AND BORDER CONSTRUCTION FOR VARIOUS NEIGHBORHOOD OF 2018	23.07.2018	27.11.2018	1.379.386
127	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	MAKING HOT ASPHALT AND LOCK PARQUETERS IN SERINHISAR DISTRICT	14.08.2017	31.05.2018	16.850.840
128	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY 6th STAGE STREET AND STREET ARRANGEMENT WORKS	20.07.2017	11.09.2018	4.996.846
129	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY 6th STAGE STREET AND STREET ARRANGEMENT WORKS	20.07.2017	11.09.2018	9.043.087
130	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	MAKING HOT ASPHALT AND LOCK PARQUET IN TAVAS DISTRICT	24.08.2017	08.06.2018	9.543.753
131	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY 2nd STAGE STREET AND STREET ARRANGEMENT WORKS	13.06.2017	04.10.2018	18.664.341
132	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY 5 STAGE STREET AND STREET ARRANGEMENT CONSTRUCTION	13.06.2017	25.09.2018	3.845.750
133	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY 4th STAGE STREET AND STREET ARRANGEMENT WORKS	13.06.2017	15.10.2018	3.301.701
134	ÖDEMiŞ	İZMİR	OTHER INFRASTRUCTURE	SURFACE AND HOT ASPHALT COATING WORKS TO THE TRANSPORTATION AND PRODUCTION ROADS IN ÖDEMiŞ (İZMİR) MUNICIPALITIES	12.07.2018	24.10.2018	1.796.921
135	SALİHLİ	MANİSA	OTHER INFRASTRUCTURE	SALİHLİ (MANİSA) ATATÜRK STREET ROAD AND PAVEMENT ARRANGEMENT	13.10.2017	25.09.2018	6.293.399
136	SEYDİKEMER	MUĞLA	OTHER INFRASTRUCTURE	SEYDİKEMER (MUĞLA) ROAD AND / OR PAVEMENT CONSTRUCTION	22.08.2017	29.08.2018	10.313.485
137	SANDIKLI	AKARAHİSAR	OTHER INFRASTRUCTURE	SANDIKLI (AFYONKARAHİSAR) HOT ASPHALT AND SATHI COATING	24.07.2018	26.10.2018	3.171.025
138	KORKUTELİ	ANTALYA	OTHER INFRASTRUCTURE	KORKUTELİ (ANTALYA) SATHI COATING ASPHALT CONSTRUCTION	05.07.2018	19.10.2018	3.598.056
139	ÇELTİKÇİ	BURDUR	OTHER INFRASTRUCTURE	ÇELTİKÇİ (BURDUR) ROAD AND / OR PAVEMENT CONSTRUCTION	25.10.2017	02.10.2018	1.933.732
140	GÖLHİSAR	BURDUR	OTHER INFRASTRUCTURE	GÖLHİSAR (BURDUR) MUNICIPALITY DEMOCRACY AND BURDUR STREETS CONSTRUCTION WORKS	21.05.2018	28.08.2018	867.914
141	GÖLHİSAR	BURDUR	OTHER INFRASTRUCTURE	GÖLHİSAR (BURDUR) MENDERES AND CUMHURİYET STREET CONNECTION ROAD CONSTRUCTION WORKS	31.05.2018	25.09.2018	441.089
142	YENİKENT	AKSARAY	OTHER INFRASTRUCTURE	YENİKENT (AKSARAY) MUNICIPALITY LOCKED PARQUET AND BORDER WITH ROAD CONSTRUCTION	02.06.2017	11.05.2018	3.641.819
143	DÜZCE	DÜZCE	OTHER INFRASTRUCTURE	DUZCE (Duzce) BASALT CONCRETE REMOVAL	29.04.2016	03.01.2018	2.166.680
144	BEYKÖY	DÜZCE	OTHER INFRASTRUCTURE	BEYKÖY (DÜZCE) ASPHALT ROAD AND PAVEMENT CONSTRUCTION	03.08.2017	16.08.2018	6.607.225
145	BAYAT	ÇORUM	OTHER INFRASTRUCTURE	ROAD ARRANGEMENT, LOCKED PARQUET AND BORDER STONE CONSTRUCTION IN VARIOUS NEIGHBORHOOD ROADS	04.01.2018	11.04.2018	647.409
146	ALACA	ÇORUM	OTHER INFRASTRUCTURE	ALACA (ÇORUM) ROAD AND / OR PAVEMENT CONSTRUCTION	07.09.2017	13.08.2018	2.506.996
147	ALACA	ÇORUM	OTHER INFRASTRUCTURE	ALACA (ÇORUM) MUNICIPALITY BİNDER TYPE ASPHALT CONSTRUCTION	21.05.2018	03.01.2018	6.693.196
148	ÇERKEŞ	ÇANKIRI	OTHER INFRASTRUCTURE	ÇERKEŞ MUNICIPALITY ÇARŞI CENTER AND PİRİ SANİ STREET ROAD, PAVEMENT, TREATMENT AND ASPHALT	25.05.2018	20.09.2018	2.568.847
149	AKÇAKOCA	DÜZCE	OTHER INFRASTRUCTURE	AKÇAKOCA MUNICIPALITY ASPHALT COATING (PMT, WEAR, BINDER) IN VARIOUS STREETS	06.07.2018	09.10.2018	2.592.483
150	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM PRIVATE ADMINISTRATION CENTER DISTRICT ARPAÖZ VILLAGE DRINKING WATER DRILLING WELL OPENING	10.04.2017	03.01.2018	10.006
151	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	CONSTRUCTION OF 5 VILLAGE DRINKING WATER CONSTRUCTION IN KARGI AND OSMANCIK DISTRICTS OF ÇORUM PRIVATE ADMINISTRATION	06.06.2017	03.01.2018	259.126

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152	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM PRIVATE ADMINISTRATION CENTER DISTRICT DRINKING WATER CONSTRUCTION OF ESKİKÖY, SERBAN AND ÖRENCİK VILLAGES	05.06.2017	03.01.2018	172.528
153	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM PRIVATE ADMINISTRATION SUNGURLU DISTRICTS VILLAGE DRINKING WATER CONSTRUCTION	07.06.2017	03.01.2018	221.223
154	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM SPECIAL ADMINISTRATION (ÇORUM) DRINKING WATER CONSTRUCTION	13.06.2017	03.01.2018	320.721
155	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM PRIVATE ADMINISTRATION SUNGURLU DISTRICT DRINKING WATER CONSTRUCTION IN YIRCE AND OYACA VILLAGES	07.07.2017	03.01.2018	95.303
156	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM SPECIAL ADMINISTRATION MECİTÖZÜ DISTRICT HISARKAVAK VILLAGE DRINKING WATER PLANT NETWORK MODIFICATION	14.06.2017	03.01.2018	216.888
157	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM PRIVATE GOVERNMENT DODURGA DISTRICT MEHMETDEDE OBRUK VILLAGE AND ALPAGUT VILLAGE DRINKING WATER CONSTRUCTION	12.06.2017	03.01.2018	319.871
158	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM PRIVATE ADMINISTRATION CENTRAL DISTRICT 4 VILLAGE DRINKING WATER PLANT AND 2 VILLAGE NETWORK CONSTRUCTION	05.06.2017	03.01.2018	170.046
159	ÇORUM İL ÖZEL İDARESİ	ÇORUM	OTHER INFRASTRUCTURE	CONSTRUCTION OF CONCRETE PAVEMENT STONE IN 74 VILLAGES OF BORUM, BOĞAZKALE, İSKİLİP, KARGI AND SUNGURLU DISTRICTS OF ÇORUM PROVINCIAL ADMINISTRATION	14.06.2017	10.04.2018	5.625.263
160	ÇORUM İL ÖZEL İDARESİ	ÇORUM	OTHER INFRASTRUCTURE	CONSTRUCTION OF CONCRETE PAVING STONES IN 76 VILLAGES OF ÇORUM PRIVATE ADMINISTRATION IN CENTRAL, DODURGA, LAÇIN, OĞUZLAR, OTTOMAN AND UĞURLUDAĞ DISTRICTS	25.05.2017	08.06.2018	4.746.285
161	DÜZCE İL ÖZEL İDARESİ	DÜZCE	OTHER INFRASTRUCTURE	Duzce Cumayeri AVLAYAN, ÇELİKDERE, HAMASCIK, KIZILÜZÜM, SIRT PINAR, ÜVEZBELİ, YEŞİLTEPE, YENİTEPE, STONE, ORDULUKARADERE VILLAGE CONSTRUCTION	20.10.2017	FESİH 15.01.2018	312.194
162	DÜZCE İL ÖZEL İDARESİ	DÜZCE	OTHER INFRASTRUCTURE	LOCKED PAVING STONE CONSTRUCTION TO DÜZCE PRIVATE ADMINISTRATION CENTER 1st STAGE NORTH VILLAGES ROADS	21.09.2017	30.07.2018	1.164.307
163	DÜZCE İL ÖZEL İDARESİ	DÜZCE	DRINKING WATER	DÜZCE SPECIAL ADMINISTRATION GUMUSOVA DISTRICT YONGALIK VILLAGE DRINKING WATER TRANSMISSION LINE CONSTRUCTION	22.09.2017	03.01.2018	167.969
164	DÜZCE İL ÖZEL İDARESİ	DÜZCE	DRINKING WATER	AKÇAKOCA (DÜZCE) DADALLI CIRCULAR GROUP VILLAGES DRINKING WATER TRANSMISSION LINE CONSTRUCTION	29.09.2017	03.01.2018	331.443
165	DÜZCE İL ÖZEL İDARESİ	DÜZCE	DRINKING WATER	AKÇAKOCA (DÜZCE) ÇİÇEKPINAR VILLAGE DRINKING WATER TRANSMISSION AND NETWORK LINE CONSTRUCTION (09.08.2017 / 28-766 YK)	29.09.2017	03.01.2018	227.740
166	İSKENDERUN	HATAY	OTHER INFRASTRUCTURE	İSKENDERUN (HATAY) BITUMINOUS HOT MIX CONCRETE ASPHALT ROAD COATING	23.09.2016	18.10.2018	46.623.908
167	İSKENDERUN	HATAY	OTHER INFRASTRUCTURE	İSKENDERUN (HATAY) VARIOUS STREETS AND STREETS WITH LOCKED PAVING STONE AND ROAD AND PAVEMENT CONSTRUCTION	01.08.2016	14.11.2018	11.788.507
168	TUFANBEYLİ	ADANA	OTHER INFRASTRUCTURE	TUFANBEYLİ MUNICIPALITY IN THE FIELD OF VARIOUS ROADS FOUNDATION, EMULSION TWO LAYERS SURFACE COATING CONSTRUCTION WORKS	02.09.2016	03.01.2018	2.163.779
169	BELÉN	HATAY	OTHER INFRASTRUCTURE	BELÉN (HATAY) BITUMINOUS HOT MIX CONCRETE ASPHALT ROAD COATING	06.04.2017	18.11.2018	11.635.433
170	TARSUS	MERSİN	OTHER INFRASTRUCTURE	TARSUS (MERSİN) CONCRETE PARQUET - BORDER SUPPLY AND LAYING CONSTRUCTION	22.03.2018	04.10.2018	6.844.593
171	AKDENİZ	MERSİN	OTHER INFRASTRUCTURE	THE CONTRACT OF THE MEDITERRANEAN MUNICIPALITY BITUMEN HOT ASPHALT COATING PATH AND PAVING ON ROADS AND HOT ASPHALT SUPPLY TO THE ADMINISTRATION	28.03.2018	12.09.2018	7.159.538
172	HATAY WATER CHANNEL ADMINISTRATION (ALTINÖZÜ)	HATAY	DRINKING WATER	ALTINÖZÜ HANYOLU GROUP POTABLE WATER CONSTRUCTION	09.10.2015	23.06.2018	3.710.324
173	REYHANLI	HATAY	OTHER INFRASTRUCTURE	REYHANLI (HATAY) INFRASTRUCTURE, SEWERAGE AND UNDERGROUND ELECTRICITY CONSTRUCTION WORKS CONSTRUCTION OF CONCRETE ASPHALT SUPPLY	10.05.2016	03.01.2018	6.373.699
174	ERDEMLİ	MERSİN	OTHER INFRASTRUCTURE	ERDEMLİ MUNICIPALITY GROUP 2 REGIONAL DESIGN OF VARIOUS ROADS	24.04.2017	03.02.2018	7.626.674
175	ERDEMLİ	MERSİN	OTHER INFRASTRUCTURE	ERDEMLİ (MERSİN) MUNICIPALITY 1. GROUP NEIGHBORHOODS, CONSTRUCTION OF VARIOUS ROADS	21.04.2017	03.01.2018	8.345.507
176	HATAY BÜYÜKŞEHİR	HATAY	OTHER INFRASTRUCTURE	İSKENDERUN DISTRICT İSMET İNÖNÜ - TAYFUR SÖKMEN SQUARE COMBINED SOLD OUT CONSTRUCTION	15.06.2017	07.09.2018	73.246.130
177	ALTINÖZÜ	HATAY	OTHER INFRASTRUCTURE	ALTINÖZÜ (HATAY) MUNICIPALITY CONCRETE ASPHALT SUPPLY CONCRETE COATING	13.05.2016	23.01.2018	5.064.429
178	CEYHAN	ADANA	OTHER INFRASTRUCTURE	ROAD CONSTRUCTION WITH HOT MIXED ASPHALT WEAR MATERIAL IN VARIOUS NEIGHBORHOODS AND STREETS WITH INFRASTRUCTURE COMPLETED	12.07.2017	19.09.2018	8.548.365
179	CEYHAN	ADANA	OTHER INFRASTRUCTURE	CEYHAN (ADANA) VARIOUS NEIGHBORHOODS ROAD CONSTRUCTION WITH LOCKED CONCRETE PARQUET	27.11.2017	22.06.2018	3.562.931
180	KAYSERİ WATER CHANNEL ADMINISTRATION	KAYSERİ	DRINKING WATER	HİSARCIK-KIRANVARDI DRINKING WATER SUPPLY, TRANSMISSION LINE AND FACILITIES	25.04.2016	03.01.2018	2.793.714
181	KAYSERİ WATER CHANNEL ADMINISTRATION	KAYSERİ	DRINKING WATER	KAYSERİ WATER AND SEWERAGE ADMINISTRATION (KASKİ) GENERAL DIRECTORATE FELAHİYE DISTRICT KAYAPINAR NEIGHBORHOOD DRINKING WATER SUPPLY CONSTRUCTION	11.07.2016	03.01.2018	6.538.090



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182	YEŞİLHİSAR	KAYSERİ	OTHER INFRASTRUCTURE	YEŞİLHİSAR (KAYSERİ) MUNICIPALITY HOT ASPHALT CONSTRUCTION WITH BITUMEN MIXTURE IN VARIOUS NEIGHBORHOODS	05.07.2018	18.07.2018	1.051.474
183	TOMARZA	KAYSERİ	OTHER INFRASTRUCTURE	TOMARZA (KAYSERİ) VARIOUS NEIGHBORHOODS LOCK PARQUET AND BORDER LAYING CONSTRUCTION	03.07.2017	03.01.2018	379.842
184	TOMARZA	KAYSERİ	OTHER INFRASTRUCTURE	6 CM CONCRETE LOCKING PARQUET AND 15 * 20 * 70 CM CONCRETE BORDER SUPPLY IN VARIOUS NEIGHBORHOODS OF TOMARZA (KAYSERİ) DISTRICT	20.10.2017	16.01.2018	616.243
185	TOMARZA	KAYSERİ	OTHER INFRASTRUCTURE	SUPPLY OF 6 CM CONCRETE LOCK AND 15 * 20 * 70 CM CONCRETE BORDER SUPPLY IN THE VILLAGES OF TOMARZA (KAYSERİ) DISTRICTS	27.04.2018	13.09.2018	543.091
186	KÖSELİ	KİRŞEHİR	OTHER INFRASTRUCTURE	KÖSELİ (KİRŞEHİR) MUNICIPALITY ROAD AND PAVEMENT CONSTRUCTION WORKS	24.08.2017	19.04.2018	736.320
187	KESMETEPE	ADIYAMAN	OTHER INFRASTRUCTURE	MUNICIPALITY STREET AND STREET LOCKED PAVING STONE CONSTRUCTION	12.05.2017	03.01.2018	605.406
188	KESMETEPE	ADIYAMAN	OTHER INFRASTRUCTURE	CONSTRUCTION OF CONCRETE PAVING STONE OF KESMETEPE BELTES CENTRAL STREETS	19.01.2018	22.03.2018	254.880
189	SUVARLI	ADIYAMAN	OTHER INFRASTRUCTURE	SUVARLI (ADIYAMAN) LOCKED PARQUET CONSTRUCTION	23.10.2017	03.01.2018	1.024.902
190	GAZİANTEP BÜYÜKŞEHİR	GAZİANTEP	OTHER INFRASTRUCTURE	CONSTRUCTION OF ROAD, INFRASTRUCTURE AND SUPERSTRUCTURE IN VARIOUS PLACES WITHIN THE LIMITS OF GAZİANTEP PROVINCE	06.10.2015	20.09.2018	498.947.122
191	KÂHTA	ADIYAMAN	DRINKING WATER	KÂHTA (ADIYAMAN) DRINKING WATER PURIFICATION TESİSİ İNŞAATI YAPIM İŞİ	17.08.2016	12.04.2018	23.959.148
192	KÂHTA	ADIYAMAN	OTHER INFRASTRUCTURE	SUB-BASE, PLENT-MIX BASIC CONCRETE ASPHALT CONSTRUCTION WORK IN KAHTA DISTRICT CENTER VARIOUS STREETS	07.06.2018	06.09.2018	2.374.557
193	YAYLAKONAK	ADIYAMAN	OTHER INFRASTRUCTURE	YAYLAKONAK İLTİLİ PAVING STONE CONSTRUCTION	09.08.2018	01.11.2018	507.518
194	HALFETİ	ŞANLIURFA	OTHER INFRASTRUCTURE	HALFETİ (ŞANLIURFA) MUNICIPALITY LOCKED CONCRETE PAVING STONE CONSTRUCTION	29.06.2018	09.10.2018	7.196.681
195	KAHRAMANMA-RAŞ BÜYÜKŞEHİR	K.MARAŞ	OTHER INFRASTRUCTURE	KAHRAMANMARAŞ METROPOLITAN MUNICIPALITY ASPHALT PATCH CONSTRUCTION	03.03.2017	22.12.2018	6.910.805
196	VİRANŞEHİR	K.MARAŞ	OTHER INFRASTRUCTURE	VİRANŞEHİR (ŞANLIURFA) CONCRETE PAVING STONE FLOORING	31.05.2017	31.03.2018	4.471.300
197	EYYÜBİYE	ŞANLIURFA	OTHER INFRASTRUCTURE	CONSTRUCTION OF CONCRETE PARQUET CONSTRUCTION OF CENTRAL AND RURAL NEIGHBORHOOD STREETS IN EYYÜBİYE MUNICIPALITY DISTRICT BORDER	02.05.2017	08.05.2018	8.265.855
198	GAZİANTEP WATER CHANNEL ADMINISTRATION	GAZİANTEP	DRINKING WATER	GASKİ KARTALKAYA DAM PUMP PURIFICATION STATION ENERGY SUPPLY GASKİ-2 TM CONSTRUCTION	20.01.2017	03.01.2018	14.186.202
199	KÖSECELİ	ADIYAMAN	OTHER INFRASTRUCTURE	KÖSECELİ (ADIYAMAN) ROAD AND / OR PAVEMENT CONSTRUCTION	27.08.2018	09.10.2018	412.292
200	SİVEREK	ŞANLIURFA	OTHER INFRASTRUCTURE	SİVEREK (ŞANLIURFA) CONCRETE ASPHALT ROAD COATING	02.06.2016	19.11.2018	13.284.703
201	KOCAKÖY	DİYARBAKIR	OTHER INFRASTRUCTURE	ROAD CONSTRUCTION WITH LOCKED PAVING STONE IN KOCAKÖY (DIYARBAKIR) MUNICIPALITY VARIOUS NEIGHBORHOOD STREETS	16.08.2018	12.10.2018	707.523
202	KULUNCAK	MALATYA	OTHER INFRASTRUCTURE	KULUNCAK (MALATYA) ROAD AND / OR PAVEMENT CONSTRUCTION ROAD CONSTRUCTION WITH LOCKED PARQUET STONE IN 28 NEIGHBORHOOD	23.05.2018	26.10.2018	1.408.718
203	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	MALATYA WATER CHANNEL ADMINISTRATION (MALATYA) DRINKING WATER CONSTRUCTION WITH DRINKING WATER WAREHOUSE AND PURPOSE CENTER MAINTENANCE AND REPAIR WORKS	20.04.2018	29.11.2018	3.105.026
204	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	MALATYA WATER CHANNEL ADMINISTRATION (MALATYA) DRINKING WATER CONSTRUCTION MALATYA PROVINCE SOUTH DISTRICTS DRILLING WELL FOR PURPOSE OF DRINKING WATER	21.03.2018	17.07.2018	1.398.259
205	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	YOL VE/VEYA KALDIRIM İNŞAATI -YEŞİLYURT İLÇESİ ÇEŞİTLİ YOL KALDIRIM YAPIM İŞİ	23.07.2015	29.07.2018	14.443.907
206	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	MALATYA BÜYÜKŞEHİR(MALATYA) YOL VE/VEYA KALDIRIM İNŞAATI BATTALGAZI İLÇESİ MALATYA İLİNA BAĞLI İLÇELER YOL KALDIRIM YAPIM İŞİ	02.07.2015	08.07.2018	7.781.972
207	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	MALATYA İLİ KAZA MAHALLELERİ ÇEŞİTLİ BOY VE EBATTA MENFEZ YAPIM İŞİ	12.04.2017	03.01.2018	1.728.933
208	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	BASIC MATERIAL AND ASPHALT STONE PRODUCTION FROM PUTURGE DISTRICT ÖRNEKKÖY QUARRY FOR USE IN CONSTRUCTION OF VARIOUS NEIGHBORHOOD ROADS IN PUTURGE AND DOĞANYOL DISTRICTS	28.03.2017	30.11.2018	762.725
209	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	KULUNCAK KIZILHİSAR KEÇİKLER BRIDGE CONSTRUCTION	09.06.2017	03.01.2018	123.258
210	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	PRODUCTION OF BASIC MATERIAL AND ASPHALT STONE FOR USE IN VARIOUS STREET ROADS IN AKÇADAĞ AND DİRENDE DISTRICTS FROM ESENBİY 1A GROUP MINES IN AKÇADAĞ DISTRICT	21.07.2017	13.09.2018	1.076.449
211	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	KULUNCAK (MALATYA) CENTRAL BRIDGE CONSTRUCTION	09.06.2017	03.01.2018	78.829
212	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	DOĞANŞEHİR (MALATYA) BERGE BRIDGE CONSTRUCTION	12.06.2017	03.01.2018	183.082
213	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	ÇINAR BRIDGE CONSTRUCTION IN DARENDE (MALATYA)	19.06.2017	03.01.2018	227.347
214	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	KALE (MALATYA) DISTRICT KALE NEIGHBORHOOD BRIDGE CONSTRUCTION WORKS	22.06.2017	03.01.2018	222.999

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215	MALATYA BÜYÜKŞEHİR	MALATYA	OTHER INFRASTRUCTURE	DOĞANŞEHİR (MALATYA) BODY BRIDGE CONSTRUCTION	12.06.2017	03.01.2018	164.526
216	PALU	ELAZIĞ	OTHER INFRASTRUCTURE	SUPPLY AND CONSTRUCTION OF 8 CM HEIGHT LOCKED CONCRETE STONE, WATER GUTTER, BORDER STONE TO VARIOUS STREETS IN PALU (ELAZIĞ) DISTRICT CENTER	01.11.2017	03.10.2018	697.499
217	KARAKOÇAN	ELAZIĞ	OTHER INFRASTRUCTURE	KARAKOÇAN (ELAZIĞ) ROAD AND / OR PAVEMENT CONSTRUCTION	11.10.2017	03.01.2018	128.620
218	KARAKOÇAN	ELAZIĞ	OTHER INFRASTRUCTURE	KARAKOÇAN (ELAZIĞ) MUNICIPALITY PAVEMENT CONSTRUCTION	27.03.2018	11.10.2018	3.187.073
219	ELAZIĞ İL ÖZEL İDARESİ	ELAZIĞ	OTHER INFRASTRUCTURE	ALACAKAYA ÇATAKLI VILLAGE ROAD STONE SUPPLY, TRANSPORTATION AND PIPE IRRIGATION COMPACTION CONSTRUCTION WORK FOR1.STONE ASPHALT CONSTRUCTION	05.06.2018	07.09.2018	247.766
220	ELAZIĞ İL ÖZEL İDARESİ	ELAZIĞ	OTHER INFRASTRUCTURE	ALACAKAYA İNCEBAYIR VILLAGE OZUZ CHART AND UP BAHRO AVENUE 1. STONE SUPPLY FOR ASPHALT CONSTRUCTION, TRANSPORTATION AND PIPE IRRIGATION COMPACTION CONSTRUCTION WORK	25.06.2018	07.09.2018	251.741
221	ELAZIĞ İL ÖZEL İDARESİ	ELAZIĞ	OTHER INFRASTRUCTURE	ELAZIĞ SPECIAL ADMINISTRATION (ELAZIĞ) ROAD AND / OR PAVEMENT CONSTRUCTION 94 VILLAGE ROAD (DEREBOĞAZI-KURTDERE)	20.07.2018	21.11.2018	735.211
222	BATTALGAZİ	MALATYA	OTHER INFRASTRUCTURE	ROAD AND / OR PAVEMENT CONSTRUCTION 1. AND 2. FLOOR ASPHALT SURFACE COATING CONSTRUCTION	17.08.2017	05.03.2018	5.409.150
223	BATTALGAZİ	MALATYA	OTHER INFRASTRUCTURE	ASPHALT SURFACE COATING (BATTALGAZİ / MALATYA)	04.06.2018	24.12.2018	9.731.318
224	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	DARENDE GÜNERLİ, NURKUYUSU, AĞILYAZI, HİSARCIK, YENİPİNAR, YAZIHAN ÇİVRİL, DOĞANŞEHİR, ERKEKEK (KARADERE), BATTALGAZİ HİSARTEPE NEIGHBORHOODS CANALS AKÇADAĞ DEDEKÖY, YAZIHAN ÇİVRİL NEIGHBORHOODS DRINKING WATER LINE CONSTRUCTION	14.10.2016	03.01.2018	3.222.651
225	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	MALATYA WATER CHANNEL ADMINISTRATION (MALATYA) DRINKING WATER CONSTRUCTION COLLECTOR FOR VARIOUS DRILLING LINE AND VARIOUS WAREHOUSE OUTPUTS FLOWMETER AND VALVE ROOM CONSTRUCTION	13.10.2017	16.10.2018	10.410.943
226	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	DARENDE DISTRICT YENİCE STREET 200 M3 WAREHOUSE CONSTRUCTION SUBSCRIBER CONNECTION AND PURCHASE BUILDING REPAIR DRINKING WATER CONSTRUCTION	30.09.2016	03.01.2018	541.416
227	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	MAINTENANCE AND REPAIR WORKS OF POTABLE WATER WAREHOUSE AND PURIFICATION CENTERS IN MALATYA MASKİ SERVICE AREA	13.10.2016	03.01.2018	3.268.481
228	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	MALATYA WATER CHANNEL ADMINISTRATION (MALATYA) DRINKING WATER CONSTRUCTION	06.04.2017	10.04.2018	6.609.307
229	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	MALATYA WATER CHANNEL ADMINISTRATION (MALATYA) DRINKING WATER CONSTRUCTION	22.05.2017	01.06.2018	4.621.006
230	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	MALATYA WATER CHANNEL ADMINISTRATION (MALATYA) DRINKING WATER CONSTRUCTION DRILLING WELL OPENING WORKS FOR NORTH DISTRICTS	11.06.2018	24.10.2018	1.479.861
231	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	ESKİ MALATYA MEASURABLE SUB ZONE CONSTRUCTION	23.03.2017	20.03.2018	7.142.332
232	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	MALATYA SEYRAN NEIGHBORHOOD MEASURABLE SUB ZONE CONSTRUCTION	17.03.2017	27.06.2018	9.243.248
233	MALATYA WATER CHANNEL ADMINISTRATION	MALATYA	DRINKING WATER	MALATYA WATER CHANNEL ADMINISTRATION (MALATYA) DRINKING WATER CONSTRUCTION ARGUVAN DISTRICTS DRINKING WATER LINE CONSTRUCTION	16.01.2017	25.01.2018	2.925.233
234	YEŞİLYURT	MALATYA	OTHER INFRASTRUCTURE	YEŞİLYURT (MALATYA) ROAD AND / OR PAVEMENT CONSTRUCTION CONSTRUCTION OF ROAD AND PAVEMENT FROM KEYSTONE IN VARIOUS NEIGHBORHOODS	01.12.2016	15.01.2018	9.287.995
235	YEŞİLYURT	MALATYA	OTHER INFRASTRUCTURE	YEŞİLYURT (MALATYA) BASALT STONE PAVEMENT CONSTRUCTION IN VARIOUS NEIGHBORHOODS	15.11.2016	10.12.2018	8.222.233
236	ELAZIĞ	ELAZIĞ	OTHER INFRASTRUCTURE	ELAZIĞ (ELAZIĞ) CAHİT DALOKAY STREET STATION JUNCTION UNDERPASS CONSTRUCTION	09.02.2017	03.01.2018	17.435.912
237	ELAZIĞ	ELAZIĞ	OTHER INFRASTRUCTURE	CONSTRUCTION OF ELAZIĞ (ELAZIĞ) BRIDGE JUNCTION CONSTRUCTION IN THE ORDUEVİ JUNCTION	14.03.2017	03.01.2018	16.512.211
238	SERİNOVA	MUŞ	OTHER INFRASTRUCTURE	SERİNOVA (MUŞ) MUNICIPALITY NEIGHBORHOOD ROADS ASPHALT SURFACE COATING WORKS	14.09.2017	14.03.2018	1.853.601
239	ADİLCEVAZ	BİTLİS	OTHER INFRASTRUCTURE	ADİLCEVAZ (BİTLİS) MUNICIPALITY CONSTRUCTION OF CONCRETE PARQUET, BORDER, WATER GUTTER AND BASALT STONE	01.11.2017	30.08.2018	2.108.232
240	KONUKBEKLER	MUŞ	OTHER INFRASTRUCTURE	KONUKBEKLER (MUŞ) MUNICIPALITY CONCRETE PARQUET COATING WORKS FOR MINARET AND YEROLUK NEIGHBORHOOD ROADS	15.11.2017	03.01.2018	340.135
241	KONUKBEKLER	MUŞ	OTHER INFRASTRUCTURE	KONUKBEKLER (MUŞ) MUNICIPALITY KÖRPEAĞAÇ AND YEROLUK NEIGHBORHOOD ROADS 1. FLOOR SURFACE COATING WORKS	26.10.2017	03.01.2018	1.267.059
242	KONUKBEKLER	MUŞ	OTHER INFRASTRUCTURE	KONUKBEKLER (MUŞ) MUNICIPALITY STABILIZED ROAD CONSTRUCTION	22.08.2017	03.01.2018	197.001
243	KONUKBEKLER	MUŞ	OTHER INFRASTRUCTURE	KONUKBEKLER (MUŞ) MUNICIPALITY STABILIZED ROAD CONSTRUCTION-2	15.08.2017	03.01.2018	197.219
244	ERCİŞ	VAN	OTHER INFRASTRUCTURE	ERCİS DISTRICT VARIOUS NEIGHBORHOOD ASPHALT ROAD CONSTRUCTION	29.06.2017	14.03.2018	23.436.260

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245	VAN BÜYÜKŞEHİR	VAN	OTHER INFRASTRUCTURE	VAN METROPOLITAN MUNICIPALITY GURPINAR DISTRICT BINDER LAYER ASPHALT CONSTRUCTION FOR VARIOUS ROADS	14.06.2017	03.01.2018	11.416.069
246	VAN BÜYÜKŞEHİR	VAN	OTHER INFRASTRUCTURE	VAN BÜYÜKŞEHİR MUNICIPALITY CALDIRAN DISTRICT VARIOUS NEIGHBORHOOD ROAD ASPHALT CONSTRUCTION	21.06.2017	03.01.2018	12.829.474
247	VAN BÜYÜKŞEHİR	VAN	OTHER INFRASTRUCTURE	VAN BÜYÜKŞEHİR MUNICIPALITY ÇATAK DISTRICT BİLGİ DISTRICT ASPHALT COATING PAVEMENT AND DRAINAGE WORKS	23.06.2017	03.01.2018	16.835.387
248	VAN BÜYÜKŞEHİR	VAN	OTHER INFRASTRUCTURE	VAN BÜYÜKŞEHİR MUNICIPALITY BİNDER LAYER ASPHALT CONSTRUCTION FOR VARIOUS NEIGHBORHOODS OF ÖZALP DISTRICT	23.06.2017	03.01.2018	11.573.887
249	ÖZALP	VAN	OTHER INFRASTRUCTURE	ÖZALP (VAN) MUNICIPALITY 3RD GROUP 10 NEIGHBORHOOD LOCKED PAVING STONE CONSTRUCTION WORK	18.06.2018	21.08.2018	727.237
250	ÖZALP	VAN	OTHER INFRASTRUCTURE	ÖZALP (VAN) MUNICIPALITY EMEK NEIGHBORHOOD LOCKED PARQUET ROAD CONSTRUCTION WORK	26.07.2018	25.09.2018	243.635
251	BİTLİS İL ÖZEL İDARESİ	BİTLİS	OTHER INFRASTRUCTURE	BİTLİS (CENTER) TABANÖZÜ VILLAGE AKÇALI AVENUE CONCRETE ROAD CONSTRUCTION WORK	15.10.2018	02.11.2018	537.987
252	BİTLİS	BİTLİS	OTHER INFRASTRUCTURE	BİTLİS (CENTRAL) MUNICIPALITY HOT ASPHALT COATING WORKS IN VARIOUS STREETS	05.07.2018	23.11.2018	1.852.482
253	BİTLİS	BİTLİS	OTHER INFRASTRUCTURE	BİTLİS (MERKEZ) MUNICIPALITY STONE WALL CONSTRUCTION	19.11.2018	20.11.2018	423.620
254	BİTLİS	BİTLİS	OTHER INFRASTRUCTURE	BİTLİS (CENTRAL) MUNICIPALITY STREET STREETS, LADDER, RAIN CHANNEL, LOCKED PAVING STONE AND CURTAIN WALL CONSTRUCTION	20.06.2018	28.11.2018	931.191
255	TAŞLIÇAY	AĞRI	OTHER INFRASTRUCTURE	TAŞLIÇAY (AĞRI) DISTRICT MUSTAFA FEVZİ ÇAKMAK STREET MIDDLE REFUGE BORDER WORK AND LIGHTING SYSTEM RENEWAL	31.05.2017	03.01.2018	1.415.542
256	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS DİVRİĞİ MURŞAL-ÇOKMASAT, BEYKÖY- BAYIRLI VILLAGE ROADS 1 PLY ASPHALT SURFACE COATING WORKS	03.07.2017	03.01.2018	537.962
257	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS DİVRİĞİ ÇAYÖZÜ ÇİMEN KARAKUZULU SUSUZÖREN ÖDEK VILLAGE ROAD VENT CONSTRUCTION WORKS	23.06.2017	03.01.2018	227.570
258	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS ZARA KARAÇAYIR AND SÜTÜTLÜPİNAR ROADS SUPPLY OF BASIC SUBMERGENT MATERIAL FROM KIRMATAŞ	15.09.2017	03.01.2018	247.746
259	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS ŞARKIŞLA BOZKURT İLYASHACI GROUP VILLAGE ROAD FOUNDATION STONE SUPPLY, TRANSPORTATION AND STONE WASHING WORK	31.07.2017	03.01.2018	285.145
260	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	ART STRUCTURE CONSTRUCTION WORK TO SİVAS PROVINCE SUŞEHRİ DISTRICT AKSU-AŞAĞIAKÖREN, KOYULHİSAR ÇANDIR-LEYKÜN, GÖKDERE-SUÇATI-KURŞUNLU VILLAGE ROADS	17.05.2018	10.09.2018	174.191
261	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS YILDIZELİ PARTNERS ÇOBANSARAY TOPALYURT VILLAGE ROADS 1ST FLOOR ASPHALT SURFACE COATING WORKS	08.06.2017	03.01.2018	1.137.338
262	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS KOYULHİSAR KADİFE VILLAGE TARLABAŞI NEIGHBORHOOD WALLS SUŞEHRİ KESİKBİŞ AND DOWN AKÖREN VILLAGE ART STRUCTURES CONSTRUCTION WORK	14.06.2017	03.01.2018	251.948
263	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	HAFAK DISTRICT DUZYAYLA AND OTHER VILLAGES CRUSHING MATERIALS SUPPLY TRANSPORTATION, IRRIGATION, COMPACTION WORKS	20.03.2017	03.01.2018	465.977
264	ÜZÜMÖREN	TOKAT	OTHER INFRASTRUCTURE	ÜZÜMÖREN (TOKAT) MUNICIPALITY ASPHALT ROAD CONSTRUCTION	09.06.2017	27.11.2018	1.232.060
265	ÜZÜMÖREN	TOKAT	OTHER INFRASTRUCTURE	ÜZÜMÖREN (TOKAT) MUNICIPALITY ASPHALT CONSTRUCTION WORKS	21.11.2017	21.01.2018	597.749
266	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	ART STRUCTURES CONSTRUCTION WORK TO KANGAL DISTRICT OF SİVAS ALACAHAN, FLATCE, YEŞİLDERE, ÇATALAĞIL, SUTAŞI, SOĞUKPINAR, GÜRÜN DISTRICT VILLAGES	05.06.2017	03.01.2018	214.906
267	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	ART STRUCTURE CONSTRUCTION WORK TO SİVAS PROVINCE HAFİK DISTRICT BENLİKAYA AND İMRANLI DISTRICT SANDAL, AŞAĞIŞEYHLİ, YOZYATAĞI VILLAGE ROADS	04.06.2018	30.07.2018	259.459
268	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE YILDIZELİ DISTRICT KÜMBET VILLAGE ROAD ART STRUCTURE CONSTRUCTION WORK	23.07.2018	29.08.2018	141.668
269	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	BEKTAŞ-AKTEPE VILLAGE ROADS OF KANGAL DISTRICT OF SİVAS FOUNDATION CONSTRUCTION	17.08.2018	23.10.2018	478.492
270	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	CENTRAL DISTRICT OF SİVAS AKKOÇ AND KAHYALI VILLAGE ROADS ART STRUCTURE CONSTRUCTION WORK	09.08.2018	05.10.2018	243.207
271	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE KOYULHİSAR DISTRICT GÜZELYURT KÖYÜ RETAINING WALL AND BALLIÇA - DOLUÇA VILLAGE ROADS ART STRUCTURE	13.07.2018	22.10.2018	236.581
272	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS İMRANLI DISTRICT CERİT GRUP VILLAGE ROAD ART STRUCTURE CONSTRUCTION WORK	03.09.2018	17.10.2018	252.161
273	İMRANLI	SİVAS	OTHER INFRASTRUCTURE	İMRANLI (SİVAS) MUNICIPALITY LOCKED PARQUET CONSTRUCTION	13.08.2018	27.11.2018	1.326.792
274	TURHAL	TOKAT	OTHER INFRASTRUCTURE	TURHAL (TOKAT) MUNICIPALITY EMEK NEIGHBORHOOD ROAD ARRANGEMENT CONSTRUCTION	05.04.2017	03.01.2018	722.321

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275	TURHAL	TOKAT	OTHER INFRASTRUCTURE	TURHAL (TOKAT) MUNICIPALITY GAZI OSMAN PAŞA AND KOVA NEIGHBORHOOD ROAD ARRANGEMENT CONSTRUCTION	03.04.2017	09.05.2018	1.206.638
276	TURHAL	TOKAT	OTHER INFRASTRUCTURE	TURHAL (TOKAT) MUNICIPALITY ROAD ARRANGEMENT WORK IN VARIOUS STREETS	08.01.2018	25.05.2018	921.790
277	YAZICIK	TOKAT	OTHER INFRASTRUCTURE	YAZICIK (TOKAT) MUNICIPALITY LOCKED PAVING STONE AND BORDER CONSTRUCTION	19.10.2017	09.05.2018	2.348.128
278	ZİLE	TOKAT	OTHER INFRASTRUCTURE	ZİLE (TOKAT) MUNICIPALITY ASPHALT ROAD CONSTRUCTION IN VARIOUS LOCATIONS AND STREETS	01.08.2017	03.01.2018	16.363.935
279	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCIAL ADMINISTRATION SARKIŞLA DISTRICT FAKILI-KILIÇCI-KAYMAK GROUP VILLAGE ROAD AND GULEREN VILLAGE ROAD BASIC / SUB-BASIC CONSTRUCTION	24.03.2017	03.01.2018	809.021
280	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	CONSTRUCTION OF 5 PIECES OF ART STRUCTURES TO BAHARÖZÜ, KARACALAR, KARAŞAR, ACIYURT VILLAGE ROADS	15.06.2017	03.01.2018	209.516
281	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS KANGAL ALACAHAN-YENİKÖY MALATYA ROAD SEPARATION KARACAÖREN KOCAKURT, TEKKE-DAYILI, EYMR, BEYYURDU, SEÇENYURDU, VILLAGE ROADS BASIC CONSTRUCTION	20.03.2017	03.01.2018	514.427
282	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS YILDIZELİ KONAKÖZÜ-YÜCEBABA-KALE, SARIYAR KÖYÜ 1 PLY ASPHALT SATHI COATING, KIRMATAŞ BASIC CONSTRUCTION STONE SUPPLY, WASHING AND TRANSPORTATION	21.02.2017	03.01.2018	314.101
283	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS SUŞEHRİ YELKESEN-TOPUZÖĞÜ, OLACAK, KIZILTAŞ-BİLEYLİ, KARAĞAĞAÇ-YAMAÇ, BOYALICA VILLAGE ROADS BASED CONSTRUCTION WITH CRUSHING STONE	21.03.2017	03.01.2018	668.527
284	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SUBSTATION OF YILDIZELİ DISTRICT SUBAŞI-AVCI PINAR, KARACAÖREN-SÖĞÜTPINAR- ERENLER, ÜYÜK VILLAGE ROADS IN SİVAS PROVINCE AND ASPHALT STONE SUPPLY	29.03.2018	22.06.2018	692.083
285	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	FOUNDATION OF KIRMATAŞ FROM KOYULHİSAR DISTRICT ÇUKUROBA KÖY YOLU, SAVAS STONE SUPPLY-TRANSPORT-WASHING CONSTRUCTION	11.05.2018	04.07.2018	379.206
286	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	BASIC CONSTRUCTION OF KILIÇDOĞAN VILLAGE ROAD OF GÜRÜN, SİVAS	16.04.2018	25.06.2018	290.251
287	ULAŞ	SİVAS	OTHER INFRASTRUCTURE	PAVING STONE AND ROAD CONSTRUCTION IN VARIOUS STREETS	06.09.2017	03.01.2018	895.620
288	ULAŞ	SİVAS	DRINKING WATER	ULAŞ (SİVAS) MUNICIPALITY WATER TRANSMISSION LINE RENOVATION WORKS	23.08.2017	03.08.2018	1.440.780
289	ULAŞ	SİVAS	OTHER INFRASTRUCTURE	PAVING STONE AND ROAD CONSTRUCTION IN VARIOUS STREETS OF ULAŞ DISTRICT (2nd TENDER)	29.11.2017	03.01.2018	104.380
290	PAZAR	TOKAT	OTHER INFRASTRUCTURE	HOT ASPHALT AND PAVEMENT CONSTRUCTION IN THE STREETS OF LOCATIONS IN THE MUNICIPALITY MUNICIPALITY	30.06.2017	03.01.2018	1.999.924
291	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE İMRANLI DISTRICT UYANIK - ARDICALAN GRUP VILLAGE ROAD BASIC CONSTRUCTION AND ASPHALT STONE SUPPLY, TRANSPORTATION AND WASHING CONSTRUCTION	05.07.2018	14.08.2018	448.371
292	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	DİVRİĞİ DISTRICT OF SİVAS PROVINCE SUSUZLAR-TIRARS, KARYAĞAN, YUSUFŞEYH, ÜÇPINAR-HAPA CLASSES, AÇAĞLIĞÖL, SELİMOĞLU, ESKİBEYLİ VILLAGE ROADS BASIC CONSTRUCTION AND ASPHALT STONE SUPPLY	11.05.2018	21.06.2018	668.043
293	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE (KARATAS), SARKISLA (MAKSUTLU, POLATPAŞA), GEMEREK (KEKLİCEK, BULHASAN) VILLAGE ROADS ART STRUCTURE CONSTRUCTION	26.04.2018	17.08.2018	197.181
294	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS GÜRÜN KONAKPINAR GÖKÇEYAZI VILLAGE ROADS 1 FLOOR ASPHALT SATHI COATING FOR BASIC CONSTRUCTION SUPPLY WASHING AND TRANSPORTATION WORK	24.03.2017	03.01.2018	411.702
295	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	VILLAGE ROADS ART STRUCTURES CONSTRUCTION TO CONSTRUCTION OF AĞLIÇAY, ÇAYLICA, KARSLILAR, KORKUT, MÜSLÜMABAT YAYLA MEZRA, ZARA DISTRICT OF SİVAS	07.06.2017	03.01.2018	253.068
296	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE GÜRÜN DISTRICT KINDIRALIK KÖY YOLU CRUSHING STONE BASIC CONSTRUCTION, STONE SUPPLY WASHING AND TRANSPORTATION WORKS	23.08.2017	03.01.2018	218.300
297	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE KOYULHİSAR DISTRICT KIZILELMA KÖY YOLU KIRMA STONE BASIC CONSTRUCTION, STONE SUPPLY AND TRANSPORT, STONE WASHING CONSTRUCTION	23.06.2017	03.01.2018	165.200
298	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS ZARA DISTRICT YIKILGAN -AĞAGI KOVACIK KÖY YOLU ROAD CONSTRUCTION, STONE SUPPLY WASHING AND TRANSPORTATION WORKS	10.03.2017	03.01.2018	108.398
299	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE KANGAL DISTRICT ŞEKERPINARI - TURNALI KÖY YOLU KIRMA TAŞTAN BASIC SUB-BASIC CONSTRUCTION WORKS	10.07.2017	03.01.2018	381.095
300	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	CEFOLAR MEZRASİ ROAD OF ZARA, ÇAMÖZÜ KÖYÜ, SİVAS, 1 PIECE OF ART STRUCTURES	08.09.2017	03.01.2018	198.162
301	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE CENTRAL DISTRICT AYLIK-ULAŞ DISTRICT BAHARÖZÜ VILLAGE ROAD 1.KAT ASPHALT SURFACE COATING WORKS	01.06.2017	03.01.2018	186.718
302	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	TO SİVAS PROVINCE SARKISLA DISTRICT HARUN, GEMEREK DISTRICT KEKLİCEK, BULHASAN, ALTINYAYLA DISTRICT TAHTYURT, TAŞLIHÖYÜK, KIZILHÖYÜK VILLAGE ROADS 5 ART STRUCTURES CONSTRUCTION	15.06.2017	03.01.2018	177.177
303	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE KOYULHİSAR DISTRICT GUZELYURT VILLAGE RETAINING WALL, YENICE VILLAGE REINFORCED CONCRETE GRILL	30.06.2017	03.01.2018	371.717

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304	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS AKINCILAR DISTRICT KILIÇ EKEKEK AND YÜNLÜCE GRUP VILLAGE ROAD 1. FLOOR BASIC BUILDING STONE FOR ASPHALT SURFACE COATING AND TRANSPORTATION, STONE WASHING	18.10.2017	03.01.2018	256.744
305	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS ŞİŞEHİRİ ÇATALOLUK VILLAGE ELİFLER MAHALLE AND GUNGÖREN VILLAGE ROAD CONSTRUCTION WITH KIRMATAS	03.08.2017	03.01.2018	344.547
306	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS MERKEZ TEPEÖNÜ-ARMUTLU GURUP KÖY YOLU 1.KAT ASFALT SURFACE CONSTRUCTION	19.09.2017	03.01.2018	511.614
307	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE AND COMPACTION OF SUBTEMEL MATERIAL TO KANGAL DISTRICT SACAYAĞI VILLAGE ROAD	28.09.2017	03.01.2018	280.734
308	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	SİVAS PROVINCE AKINCILAR DISTRICT ŞENBAĞLAR- DOĞANTEPE KÖYYOLU FORE PILE BRIDGE CONSTRUCTION	16.03.2018	09.07.2018	784.125
309	SİVAS İL ÖZEL İDARESİ	SİVAS	OTHER INFRASTRUCTURE	ZARA DISTRICT OF SİVAS GÖKTEPE-BECEKLİ-GÖLBAŞI-YEŞİMLİ-ATALAN VILLAGE ÇORAĞANDERE CENTRAL VILLAGE ROADS 1. FLOOR ASPHALT SURFACE COATING WORKS	27.09.2017	03.01.2018	577.954
310	TEKKEKÖY	SAMSUN	OTHER INFRASTRUCTURE	CONSTRUCTION OF PARQUET, BORDER, GUTTER AND STABLE DISABLED STONE	31.03.2017	03.01.2018	2.736.653
311	TEKKEKÖY	SAMSUN	OTHER INFRASTRUCTURE	TEKKEKÖY (SAMSUN) MUNICIPALITY CONCRETE PARQUET, BORDER, GUTTER AND SHAKABLE STONE CONSTRUCTION	16.05.2018	01.11.2018	2.862.564
312	TEKKEKÖY	SAMSUN	OTHER INFRASTRUCTURE	TEKKEKÖY (SAMSUN) MUNICIPALITY LINED SURFACE COATING ROAD CONSTRUCTION	07.06.2018	01.11.2018	2.775.957
313	AYBASTI	ORDU	OTHER INFRASTRUCTURE	AYBASTI (ORDU) CONCRETE COATING ROAD CONSTRUCTION	16.03.2017	03.01.2018	4.161.443
314	ULUBEY	ORDU	OTHER INFRASTRUCTURE	ULUBEY (ORDU) MUNICIPALITY CONCRETE ROAD CONSTRUCTION	08.10.2018	18.10.2018	463.150
315	CANIK	SAMSUN	OTHER INFRASTRUCTURE	(YOLBAŞI, ÇUKUR AND KARAKOCA NEIGHBORHOODS)	19.07.2017	03.01.2018	2.254.586
316	CANIK	SAMSUN	OTHER INFRASTRUCTURE	CANIK (SAMSUN) MUNICIPALITY ROAD COATING AND REPAIR WORKS IN VARIOUS STREETS	05.01.2018	07.10.2018	9.774.803
317	ORDU WATER CHANNEL ADMINISTRATION	ORDU	DRINKING WATER	ALTINORDU FATSA AND UPPER REGIONS ALLOY WATER RECEPTION STRUCTURES WAREHOUSE CONSTRUCTION MAINTENANCE AND REPAIR CONSTRUCTION	08.07.2016	19.01.2018	4.811.079
318	ORDU WATER CHANNEL ADMINISTRATION	ORDU	DRINKING WATER	CONSTRUCTION OF ADDITIONAL WATER INTAKE STRUCTURES AND Ø300 TRANSMISSION LINE OF KONAK LOCATION OF ULUBEY (ORDU)	21.07.2016	03.01.2018	1.943.641
319	ORDU WATER CHANNEL ADMINISTRATION	ORDU	DRINKING WATER	CONSTRUCTION OF DRINKING WATER AND SEWAGE LINE IN SARACLI, SACA, KARŞIYAKA AND ÇINARLIK NEIGHBORHOOD OF FATSA AND ÜNYE	21.03.2017	16.02.2018	4.759.454
320	ORDU WATER CHANNEL ADMINISTRATION	ORDU	DRINKING WATER	ALTINORDU AND KABADUZ (ORDU) DISTRICTS DRINKING WATER, TRANSMISSION, NETWORK AND SEWERAGE LINE CONSTRUCTION	21.06.2016	03.01.2018	2.980.353
321	ÜNYE	ORDU	OTHER INFRASTRUCTURE	ÜNYE (ORDU) CONCRETE ROAD AND CONCRETE V CHANNEL CONSTRUCTION	06.05.2016	03.01.2018	3.660.304
322	ÜNYE	ORDU	OTHER INFRASTRUCTURE	ÜNYE (ORDU) MUNICIPALITY LOCKED CONCRETE PAVING STONE AND READY-MIXED CONCRETE ROAD CONSTRUCTION	15.05.2017	25.01.2018	817.919
323	ÜNYE	ORDU	OTHER INFRASTRUCTURE	ÜNYE (ARMY) BEL. 2.ZONE CONCRETE ROAD AND CONCRETE V CHANNEL CONSTRUCTION	18.04.2017	06.02.2018	2.014.260
324	ORDU WATER CHANNEL ADMINISTRATION	ORDU	DRINKING WATER	CONSTRUCTION OF VARIOUS DRINKING WATER TRANSMISSION, NETWORK, WAREHOUSE, WATER INTAKE STRUCTURE AND SEWERAGE LINE IN FATSA DISTRICT	20.05.2016	03.01.2018	4.948.003
325	TÜRKELİ	SİNOP	OTHER INFRASTRUCTURE	TÜRKELİ (SİNOP) MUNICIPALITY CONCRETE PARQUET ROAD AND PAVEMENT CONSTRUCTION WORKS	03.05.2016	03.01.2018	1.854.283
326	TÜRKELİ	SİNOP	OTHER INFRASTRUCTURE	TÜRKELİ (SİNOP) MUNICIPALITY 2nd PART CONCRETE PARQUET ROAD AND PAVEMENT CONSTRUCTION WORKS	15.08.2016	03.01.2018	328.983
327	TÜRKELİ	SİNOP	OTHER INFRASTRUCTURE	TÜRKELİ (SİNOP) MUNICIPALITY CONCRETE PARQUET ROAD AND PAVEMENT CONSTRUCTION WORKS	22.05.2018	05.09.2018	247.918
328	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN BÜYÜKŞEHİR (SAMSUN) MUNICIPALITY SERVICE AREAS AND ALL ROADS RESPONSIBILITY CONSTRUCTION, MAINTENANCE, REPAIR AND CLEANING WORKS, AND PROFIT AND ICE FIGHTING WORKS (13th PART ATAĞUM)	23.01.2017	03.01.2018	775.185
329	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN BÜYÜKŞEHİR (SAMSUN) MUNICIPALITY SERVICE AREAS AND ALL THE ROADS RESPONSIBILITY CONSTRUCTION, MAINTENANCE, REPAIR AND CLEANING WORKS, AND PROFIT AND ICE FIGHTING WORKS (16th PART TEKKEKÖY) CONSTRUCTION	23.01.2017	03.01.2018	778.710
330	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN METROPOLITAN MUNICIPALITY SERVICE AREAS AND ALL RESPONSIBILITY BUILDING MAINTENANCE, REPAIR AND CLEANING WORKS	23.01.2017	03.01.2018	527.284
331	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	DRINKING WATER	CONSTRUCTION OF POTABLE WATER IN VARIOUS TOWNS AND STREETS OF HAVZA AND LADIK DISTRICTS	12.08.2016	03.01.2018	2.696.352
332	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	DRINKING WATER	HAVZA (SAMSUN) DISTRICT HAMZA STREAM, 9 STREAM AND 11 STREAMS IMPROVEMENT WORK	20.07.2016	17.01.2018	4.184.108
333	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	OTHER INFRASTRUCTURE	SASKI SAMSUN BÜYÜKŞEHİR BEL. PARQUET COATING, CONCRETE BORDER, PEDESTRIAN LIFTING AND CONCRETE INSPECTION OF VARIOUS COUNTRIES AND STREETS OF 17 DISTRICTS IN THE SERVICE AREA	20.07.2016	03.01.2018	2.066.577
334	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	OTHER INFRASTRUCTURE	SASKI (SAMSUN) DRINKING WATER-SEWERAGE AND REPAIR OF ROADS AND PAVEMENTS DUE TO RAINWORK WORKS	31.07.2015	03.01.2018	740.492

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335	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	DRINKING WATER	SAMSUN METROPOLITAN MUNICIPALITY AREA SERVICE AREA IN THE BASIN-KAVAK-LADIK-VEZİRKÖPRÜ-ASARCIK DISTRICTS OF DRIVERS WATER CONSTRUCTION	17.04.2015	29.03.2018	3.068.187
336	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	DRINKING WATER	BAFRA DISTRICT HACIOĞLU GROUP DRINKING WATER CONSTRUCTION	19.06.2015	03.01.2018	287.182
337	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	DRINKING WATER	SAMSUN BÜYÜKŞEHİR MUNICIPALITY SERVICE AREA KAVAK DISTRICT, ÇAKALLI-KAZANCILI-AKGÖL-SARAYKENT-BOGAZICI-DEĞİRMENCI-CATALTEPE GROUP DRINKING WATER CONSTRUCTION	09.10.2015	14.04.2018	2.022.733
338	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	DRINKING WATER	BAFRA AND 19 MAY (SAMSUN) DISTRICTS DRINKING WATER CONSTRUCTION WORKS IN VARIOUS TOWNS AND TOWNS	09.08.2016	28.06.2018	5.225.066
339	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	DRINKING WATER	SASKI (SAMSUN) SAMSUN KAVAK DISTRICT GÜVEN POND DRINKING-USING WATER TREATMENT PLANT CONSTRUCTION	24.06.2016	03.01.2018	3.509.753
340	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	DRINKING WATER	TEKKEKÖY DISTRICTS AND ZAFERKÖY NEIGHBORHOOD DRINKING WATER CONSTRUCTION	21.01.2016	03.01.2018	732.061
341	SAMSUN WATER CHANNEL ADMINISTRATION	SAMSUN	DRINKING WATER	DRINKING WATER CONSTRUCTION IN VARIOUS DISTRICTS AND STREETS OF ÇARŞAMBA AND AYVACIK (SAMSUN) DISTRICTS	03.08.2016	03.01.2018	5.422.665
342	TERME	SAMSUN	OTHER INFRASTRUCTURE	SURFACE COATING AND CONCRETE ROAD CONSTRUCTION IN VARIOUS NEIGHBORHOOD IN TERME (SAMSUN) MUNICIPALITY	26.01.2018	19.11.2018	5.168.376
343	ORDU WATER CHANNEL ADMINISTRATION	ORDU	DRINKING WATER	AKKUS DISTRICT DRINKING WATER SUPPLY NETWORK AND SEWERAGE LINE CONSTRUCTION	17.02.2016	03.01.2018	2.642.113
344	ORDU WATER CHANNEL ADMINISTRATION	ORDU	DRINKING WATER	ALTINORDU AND GÜLYALI (ORDU) DISTRICTS VARIOUS DRINKING WATER TRANSMISSION LINE	05.04.2017	24.04.2018	5.649.387
345	ORDU WATER CHANNEL ADMINISTRATION	ORDU	DRINKING WATER	CONSTRUCTION OF DISTRIBUTION LINE BETWEEN VARIOUS DRINKING WATER TRANSMISSIONS AND WAREHOUSES IN PERŞEMBE DISTRICT (ORDU)	05.04.2017	28.05.2018	4.149.781
346	İLKADIM	SAMSUN	OTHER INFRASTRUCTURE	İLKADIM (SAMSUN) MUNICIPALITY ASPHALT COATING APPLICATION -12 CONSTRUCTION WORKS	07.04.2017	28.01.2018	1.238.343
347	İLKADIM	SAMSUN	OTHER INFRASTRUCTURE	İLKADIM (SAMSUN) MUNICIPALITY FIRÇALI CONCRETE PAVEMENT APPLICATION-5 CONSTRUCTION WORKS	25.05.2016	03.01.2018	1.702.018
348	ATAKUM	SAMSUN	OTHER INFRASTRUCTURE	ATAKUM (SAMSUN) 2016 SURFACE COATING WORKS IN VARIOUS LOCATIONS AND STREETS	23.06.2016	03.01.2018	2.834.900
349	ATAKUM	SAMSUN	OTHER INFRASTRUCTURE	ATAKUM (SAMSUN) SURFACE COATING WORKS IN VARIOUS LOCATIONS AND STREETS	21.06.2017	03.01.2018	8.323.458
350	ASARCIK	SAMSUN	OTHER INFRASTRUCTURE	ASARCIK (SAMSUN) MUNICIPALITY BORDERS 10 CM REINFORCED SURFACE COATING WORKS	10.08.2018	19.11.2018	1.921.930
351	KORGAN	ORDU	OTHER INFRASTRUCTURE	MUNICIPALITY 2nd PART CONSTRUCTION ROAD CONCRETE ROAD CONSTRUCTION	18.12.2015	03.01.2018	856.062
352	KORGAN	ORDU	OTHER INFRASTRUCTURE	MUNICIPALITY 4. PART NEIGHBORHOOD ROAD CONCRETE ROAD CONSTRUCTION	28.10.2015	21.08.2018	1.216.305
353	KORGAN	ORDU	OTHER INFRASTRUCTURE	MUNICIPALITY NEIGHBORHOOD CONCRETE ROAD CONSTRUCTION	27.10.2015	03.01.2018	768.356
354	KORGAN	ORDU	OTHER INFRASTRUCTURE	KORGAN (ORDU) MUNICIPALITY 3rd PART NEIGHBORHOOD ROAD CONCRETE ROAD CONSTRUCTION WORKS	28.10.2015	12.03.2018	1.236.522
355	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN METROPOLITAN MUNICIPALITY SOUTH REGION DISTRICTS (ASARCIK-BASZA-KAVAK-LADIK-VEZİRKÖPRÜ) VARIOUS ROAD CONSTRUCTION, MAINTENANCE AND REPAIR SUPPLY WORKS (3rd PART ASARCIK DISTRICT)	30.12.2014	03.01.2018	1.765.292
356	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN BÜYÜKŞEHİR MUNICIPALITY CENTRAL DISTRICTS (ATAKUM-İLKADIM-CANIK-TEKKEKÖY) VARIOUS ROAD CONSTRUCTION MAINTENANCE AND REPAIR WORKS (PART 4 TEKKEKÖY)	02.03.2015	03.01.2018	4.238.105
357	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN METROPOLITAN MUNICIPALITY EASTERN DISTRICTS (SALIPAZARI-TERME) VARIOUS ROAD CONSTRUCTION MAINTENANCE AND REPAIR WORKS (PART 1 SALIPAZARI DISTRICT)	02.03.2015	03.01.2018	2.157.863
358	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	BETWEEN BAFRA DOĞANCA AND RAMSAR AREA CONCRETE ROAD COVERING	06.10.2015	03.01.2018	5.492.084
359	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN BÜYÜKŞEHİR (SAMSUN) ÇARŞAMBA DISTRICT VARIOUS ROAD CONSTRUCTION MAINTENANCE AND REPAIR WORKS	12.06.2015	03.01.2018	1.508.283
360	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	CENTRAL DISTRICTS (ATAKUM-İLKADIM-CANIK-TEKKEKÖY) VARIOUS ROAD CONSTRUCTION MAINTENANCE AND REPAIR WORKS	26.02.2015	03.01.2018	6.870.884
361	HAVZA	SAMSUN	OTHER INFRASTRUCTURE	CONSTRUCTION OF CONCRETE CLASS (b25) c25 PUMP-FREE READY-MIX CONCRETE IN MUNICIPAL YAYLAÇATI, ERIKBELÉN AND FARM QUARTERS STREETS IN HAVZA (SAMSUN)	11.04.2017	03.01.2018	873.448
362	ÜÇTEPE	GİRESUN	OTHER INFRASTRUCTURE	ÜÇTEPE (GİRESUN) CONCRETE ROAD CONSTRUCTION WORKS	13.09.2017	03.01.2018	991.660
363	TRABZON BÜYÜKŞEHİR	TRABZON	DRINKING WATER	TONYA (TRABZON) KARAĞAÇLI-MELİKŞAH GROUP DRINKING WATER MAIN TRANSMISSION LINE CONSTRUCTION	16.07.2012	03.01.2018	2.683.098
364	GİRESUN İL ÖZEL İDARESİ	GİRESUN	DRINKING WATER	KARAALI-GÜLBURNU (GİRESUN) GROUP DRINKING WATER CONSTRUCTION	10.10.2012	03.01.2018	113.347



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365	TRABZON BÜYÜKŞEHİR	TRABZON	OTHER INFRASTRUCTURE	TRABZON BÜYÜKŞEHİR (TRABZON) ROAD AND / OR PAVEMENT CONSTRUCTION (DISTRICT DISTRICTS ROAD CONCRETE ROAD CONSTRUCTION WORK PART 2)	25.08.2017	03.01.2018	652.345
366	TRABZON BÜYÜKŞEHİR	TRABZON	OTHER INFRASTRUCTURE	TRABZON (MERKEZ) İLÇE MAHALLE YOLLARI BETON YOL VE KANAL İNŞ. (4. KISIM)	25.08.2017	03.01.2018	2.385.252
367	TRABZON BÜYÜKŞEHİR	TRABZON	OTHER INFRASTRUCTURE	TRABZON BÜYÜKŞEHİR MUNICIPALITY DISTRICT NEIGHBORHOOD ROAD AND / OR PAVEMENT CONSTRUCTION	25.08.2017	03.01.2018	1.065.254
368	TRABZON BÜYÜKŞEHİR	TRABZON	OTHER INFRASTRUCTURE	TRABZON METROPOLITAN MUNICIPALITY (TRABZON) ROAD AND / OR PAVEMENT CONSTRUCTION	25.08.2017	03.01.2018	1.972.416
369	SÜRMENE	TRABZON	OTHER INFRASTRUCTURE	SÜRMENE (TRABZON) KUCUKDERE VALLEY STREETS ROADS CONCRETE COATING WORKS	20.04.2017	03.01.2018	1.731.953
370	KOZLU	ZONGULDAK	OTHER INFRASTRUCTURE	ASPHALT ROAD COATING CONSTRUCTION WORK	10.10.2014	31.07.2018	1.309.071
371	DEVREK	ZONGULDAK	OTHER INFRASTRUCTURE	DEVREK (ZONGULDAK) MUNICIPALITY CONCRETE PARQUET ROAD COATING WORKS	18.05.2018	17.10.2018	1.000.000
372	DEVREK	ZONGULDAK	OTHER INFRASTRUCTURE	MUNICIPALITY ASPHALT COATING WORKS	13.04.2016	03.01.2018	1.000.000
373	DEVREK	ZONGULDAK	OTHER INFRASTRUCTURE	DEVREK (ZONGULDAK) ASPHALT AND CONCRETE PARQUET COATING WORKS (3RD STAGE)	30.11.2017	06.04.2018	446.851
374	HASANKADI	BARTIN	OTHER INFRASTRUCTURE	MUNICIPALITY CHARTER AND ROAD COATING	02.08.2017	03.01.2018	1.500.313
375	KOZLU	ZONGULDAK	OTHER INFRASTRUCTURE	MUNICIPALITY BRIDGE CONSTRUCTION	15.10.2015	03.01.2018	3.130.689
376	KARABÜK	KARABÜK	OTHER INFRASTRUCTURE	KARABÜK MUNICIPALITY KANYONPARK STEEL BRIDGE CONSTRUCTION WORKS	08.10.2015	03.01.2018	4.185.786
377	ABDİPAŞA	BARTIN	OTHER INFRASTRUCTURE	ABDİPAŞA (BARTIN) MUNICIPALITY STREET AND SQUARE ARRANGEMENT (HOT MIXED ASPHALT ROAD COATING) (1ST PART) CONSTRUCTION	02.10.2018	23.10.2018	866.386
378	DADAY	KASTAMONU	OTHER INFRASTRUCTURE	DADAY (KASTAMONU) ROAD COATINGS (PART 1) CONSTRUCTION	10.10.2017	03.01.2018	416.908
379	DADAY	KASTAMONU	OTHER INFRASTRUCTURE	DADAY (KASTAMONU) ROAD COATINGS (PART 2) CONSTRUCTION	13.11.2017	03.01.2018	63.189
380	SİLİVRİ	İSTANBUL	OTHER INFRASTRUCTURE	SİLİVRİ (İSTANBUL) ROAD AND / OR PAVEMENT CONSTRUCTION	28.09.2016	01.04.2018	19.324.605
381	BAYRAMPAŞA	İSTANBUL	OTHER INFRASTRUCTURE	MUNICIPALITY ALTİNEPPE, CENTRAL, TERAZİDERE AND İSMETPAŞA NEIGHBORHOOD VARIOUS STREETS, BORDER, SIDEWALK AND SPECIAL ROAD ARRANGEMENT WORKS	12.06.2017	01.01.2018	3.207.791
382	HENDEK	SAKARYA	OTHER INFRASTRUCTURE	DEK (SAKARYA) 33.000 TONS ASPHALT CONCRETE	29.05.2017	01.01.2018	4.822.810
383	KEŞAN	EDİRNE	DRINKING WATER	PAŞAYİĞİT POTABLE WATER CONSTRUCTION	11.04.2016	01.01.2018 FESİH	881.642
384	BALIKESİR WATER CHANNEL ADMINISTRATION	BALIKESİR	DRINKING WATER	BALIKESİR WATER CHANNEL (BALIKESİR) BALIKESİR RURAL NEIGHBORHOOD (AKSAKAL, NATURE, KIRAZLI, YEŞİLÇOMLU, KUŞCENNETİ, ERGİLİ) DRINKING WATER CONSTRUCTION	19.09.2016	10.02.2018	7.656.711
385	EDREMIT	BALIKESİR	DRINKING WATER (RENEWABLE ENERGY PRODUCTION LOANS)	GEO THERMAL DRILLING WORK IN EDREMIT DISTRICT GÜRE NEIGHBORHOOD	27.12.2016	01.01.2018	1.234.570
386	SU KANAL	BALIKESİR	OTHER INFRASTRUCTURE	BALIKESİR WATER CHANNEL (BALIKESİR) ROAD COATING REPAIR AND ASPHALT PATCHING WORK IN VARIOUS DISTRICTS -2-	18.10.2016	01.01.2018	3.886.106
387	BALIKESİR WATER CHANNEL ADMINISTRATION	BALIKESİR	OTHER INFRASTRUCTURE	BALIKESİR WATER CHANNEL (BALIKESİR) ROAD COATING REPAIR AND ASPHALT PATCHING WORK IN VARIOUS DISTRICTS (3)	30.11.2016	18.01.2018	9.079.357
388	BURSA WATER CHANNEL ADMINISTRATION	BURSA	DRINKING WATER	2016/4 DRINKING WATER NETWORK REHABILITATION AND CONSTRUCTION OF NEW NETWORK AND TRANSMISSION LINES IN VARIOUS NEIGHBORHOODS (ORHANGAZI-İZNİK)	03.05.2016	01.01.2018	5.483.530
389	BURHANIYE	BALIKESİR	OTHER INFRASTRUCTURE	BURHANIYE (BALIKESİR) 100.000 M2 HOT ASPHALT CONSTRUCTION WORK IN VARIOUS STREETS	01.08.2017	01.01.2018	1.059.251
390	TERMAL	YALOVA	OTHER INFRASTRUCTURE	ASPHALT CONSTRUCTION OF VARIOUS STREETS	25.05.2017	01.01.2018	3.509.535
391	ÇANAKKALE İL ÖZEL İDARESİ	ÇANAKKALE	OTHER INFRASTRUCTURE	BAYRAMIÇ DISTRICTS 1. KAT ASPHALT SURFACE COATING WORKS	19.06.2018	19.09.2018	787.056
392	HAVRAN	BALIKESİR	OTHER INFRASTRUCTURE	HAVRAN (BALIKESİR) RED WHITE COLOR 8 CM LOCKED PAVING STONE RED WHITE GRAY COLORED ELIPS PAVING STONE RED COLOR (10 * 20 * 50) GRASS BORDURE, GRAY COLOR 12 * 20 * 30 CHEMICAL STONE (WATER GUT AND 40 * 40 MATERIAL) HEAT	14.07.2015	04.04.2018	928.662
393	BALIKESİR BÜYÜKŞEHİR	BALIKESİR	OTHER INFRASTRUCTURE	BÜYÜKŞEHİR (BALIKESİR) AYVALIK DISTRICT LALE ISLAND CROSSING BRIDGE CONSTRUCTION	06.05.2016	01.01.2018	12.643.209
394	LAPSEKİ	ÇANAKKALE	OTHER INFRASTRUCTURE	CONSTRUCTION OF CONCRETE PAVEMENT STONE LAYING FOR VARIOUS STREETS IN LAPSEKİ (CANAKKALE)	07.07.2017	01.01.2018	1.931.363
395	TEŞVİKİYE	YALOVA	OTHER INFRASTRUCTURE	INCENTIVE (YALOVA) ROAD AND / OR PAVEMENT CONSTRUCTION	20.03.2017	01.01.2018	782.486
396	ÇINARCIK	YALOVA	OTHER INFRASTRUCTURE	ÇINARCIK (YALOVA) ROAD AND / OR PAVEMENT CONSTRUCTION	10.05.2016	01.01.2018	7.781.736
397	BALIKESİR WATER CHANNEL ADMINISTRATION	BALIKESİR	DRINKING WATER	PRINTING BANDIRMA (BALIKESİR) DRINKING WATER TRANSMISSION LINE CONSTRUCTION	12.08.2016	01.01.2018	1.930.200
398	BALIKESİR WATER CHANNEL ADMINISTRATION	BALIKESİR	DRINKING WATER	BALIKESİR PROVINCE, ALTIEYLÜL, SQUARE AND KEPSUT DISTRICTS DRINKING WATER LINE CONSTRUCTION IN VARIOUS NEIGHBORHOODS	14.12.2016	01.01.2018	717.

## Information On Works Completed By The Bank in 2018

401	BALIKESİR WATER CHANNEL ADMINISTRATION	BALIKESİR	DRINKING WATER	BALIKESİR WATER SEWER (BALIKESİR) AYVALIK LALE ISLAND PASSAGE BRIDGE DRINKING WATER AND SEWERAGE LINES DEPLASE CONSTRUCTION	15.03.2017	01.01.2018	2.690.259
402	BALIKESİR WATER CHANNEL ADMINISTRATION	BALIKESİR	DRINKING WATER	BALIKESİR WATER CHANNEL (BALIKESİR) HAVRAN PARTIAL DRINKING WATER AND RAINWATER CONSTRUCTION	26.05.2017	27.04.2018	1.074.084
403	BALIKESİR WATER CHANNEL ADMINISTRATION	BALIKESİR	DRINKING WATER	BALIKESİR İVRİNDİ DISTRICT KNOBS, ÇARKACI, BÜYÜKFINDIK NEIGHBORHOOD GÖNEN CENTRAL DISTRICT AND ERDEK DISTRICT İLHAN NEIGHBORHOOD 100M3 LOT WATER WAREHOUSE CONSTRUCTION	21.11.2016	01.01.2018	844.768
404	AYVALIK	BALIKESİR	OTHER INFRASTRUCTURE	HOT ASPHALT ROAD CONSTRUCTION OF STABILIZED PUBLIC ROADS IN AYVALIK (BALIKESİR) CENTRAL AND NEIGHBORHOODS	25.06.2015	01.01.2018	4.403.403
405	ARMUTLU	YALOVA	DRINKING WATER	ARMUTLU (YALOVA) DRINKING WATER CONSTRUCTION	26.09.2017	25.07.2018	2.298.578
406	AYDIN WATER CHANNEL ADMINISTRATION (SÖKE)	AYDIN	DRINKING WATER	SÖKE (AYDIN) DRINKING WATER CONSTRUCTION	08.07.2013	01.01.2018 TASFİYE EDİLDİ	11.435.321
407	BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY ÇAMELİ DISTRICT ROAD PAVEMENT CONSTRUCTION WORKS	28.09.2016	01.01.2018	8.469.965
408	ÖDEMiŞ	İZMİR	OTHER INFRASTRUCTURE	3. STAGE CONCRETE PARQUET STONE COVERING WORK FOR VARIOUS STREETS OF ÖDEMiŞ DISTRICTS	28.11.2017	12.10.2018	3.898.630
409	ÖDEMiŞ	İZMİR	OTHER INFRASTRUCTURE	MUNICIPALITY PAYMENT DISTRICT DISTRICT STREET STREETS 1. STAGE CONCRETE PARQUET COATING WORK	24.03.2017	01.01.2018	2.410.157
410	AKHİSAR	MANİSA	OTHER INFRASTRUCTURE	AKHİSAR (MANİSA) ROAD AND / OR PAVEMENT CONSTRUCTION	30.06.2017	18.05.2018	5.563.082
411	BOZDOĞAN	AYDIN	OTHER INFRASTRUCTURE	COATING WITH LOCKED CONCRETE PARQUET	14.09.2017	10.12.2018	5.511.297
412	AKÖREN	A.KARAHİSAR	OTHER INFRASTRUCTURE	AKÖREN (AFYONKARAHİSAR) MUNICIPALITY VARIOUS STREETS AND STREETS ROAD CONSTRUCTION WORK	31.01.2018	08.08.2018	960.940
413	NURİBEY	A.KARAHİSAR	OTHER INFRASTRUCTURE	NURİBEY (AFYONKARAHİSAR) LOCKED PARQUET STONE ROAD ARRANGEMENT WORKS	25.06.2018	11.07.2018	26.570
414	ÇIKRIK	A.KARAHİSAR	OTHER INFRASTRUCTURE	ÇIKRIK (AFYONKARAHİSAR) READY-MIX CONCRETE WITH PAVEMENT WORKS	14.03.2018	22.06.2018	205.084
415	GEBECELER	A.KARAHİSAR	OTHER INFRASTRUCTURE	ROAD ARRANGEMENT WORK IN VARIOUS STREETS	10.07.2017	01.01.2018	1.863.740
416	GEBECELER	A.KARAHİSAR	OTHER INFRASTRUCTURE	ROAD ARRANGEMENT WORKS IN GEBECELER (AFYONKARAHİSAR) VARIOUS STREETS	14.12.2018	24.12.2018	20.919
417	GEBECELER	A.KARAHİSAR	OTHER INFRASTRUCTURE	ROAD ARRANGEMENT WORK IN VARIOUS STREETS OF AFGHANDS (AFYONKARAHİSAR)	03.12.2018	12.12.2018	26.008
418	GEBECELER	A.KARAHİSAR	OTHER INFRASTRUCTURE	GİGECELER (AFYONKARAHİSAR) ROAD CONSTRUCTION	19.04.2018	17.08.2018	1.201.805
419	ŞUHUT	A.KARAHİSAR	OTHER INFRASTRUCTURE	ŞUHUT (AFYONKARHİSAR) MUNICIPALITY CONCRETE PARQUET AND BORDER STONE LAYING	18.04.2018	28.09.2018	1.457.040
420	ÇAY	A.KARAHİSAR	OTHER INFRASTRUCTURE	ÇAY (AFYONKARAHİSAR) DOUBLE FLOOR SURFACE COATING AND ROAD CONSTRUCTION WITH HOT ASPHALT	07.08.2017	24.08.2018	809.185
421	ÇAY	A.KARAHİSAR	OTHER INFRASTRUCTURE	TEA (AFYONKARAHİSAR) ROAD ARRANGEMENT WITH LOCKED PAVING STONE	25.08.2017	27.07.2018	1.432.612
422	ÇAY	A.KARAHİSAR	OTHER INFRASTRUCTURE	ÇAY (AFYONKARAHİSAR) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE (5)	29.05.2018	09.07.2018	25.771
423	ÇAY	A.KARAHİSAR	OTHER INFRASTRUCTURE	ÇAY (AFYONKARAHİSAR) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE (1)	05.06.2018	27.07.2018	22.656
424	ÇAY	A.KARAHİSAR	OTHER INFRASTRUCTURE	ÇAY (AFYONKARAHİSAR) LOCKED PARQUET STONE AND ROAD CONSTRUCTION (4)	07.06.2018	15.07.2018	26.196
425	ÇAY	A.KARAHİSAR	OTHER INFRASTRUCTURE	ÇAY (AFYONKARAHİSAR) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE (3)	24.05.2018	23.07.2018	25.488
426	ÇAY	A.KARAHİSAR	OTHER INFRASTRUCTURE	ÇAY (AFYONKARAHİSAR) LOCKED PARQUET STONE AND ROAD CONSTRUCTION (2)	07.07.2018	19.07.2018	25.488
427	ODUNPAZARI	ESKİŞEHİR	OTHER INFRASTRUCTURE	ODUNPAZARI (ESKİŞEHİR) YOLLARA VE SIDEWALKLARA ASFALT SERİLMESİ YAPIM İŞİ	22.09.2017	01.01.2018	1.278.847
428	ODUNPAZARI	ESKİŞEHİR	OTHER INFRASTRUCTURE	ODUNPAZARI (ESKİŞEHİR) ASPHALT PAVING WORKS TO ROADS AND SIDEWALKS	30.06.2017	01.01.2018	6.261.300
429	İHSANİYE	A.KARAHİSAR	OTHER INFRASTRUCTURE	İHSANİYE (AFYONKARAHİSAR) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE	07.07.2017	01.01.2018	1.374.276
430	İHSANİYE	A.KARAHİSAR	OTHER INFRASTRUCTURE	İHSANİYE (AFYONKARAHİSAR) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE	15.03.2018	02.04.2018	24.013
431	ÖZBURUN	A.KARAHİSAR	OTHER INFRASTRUCTURE	ÖZBURUN (AFYONKARAHİSAR) ROAD AND / OR PAVEMENT CONSTRUCTION	18.04.2017	01.01.2018	1.845.476
432	SERBAN	A.KARAHİSAR	OTHER INFRASTRUCTURE	SERBAN (AFYONKARAHİSAR) MUNICIPALITY LOCKED PARQUET STONE AND BORDER LAYING	28.09.2017	15.03.2018	498.432
433	ÇUKURCA	KÜTAHYA	DRINKING WATER	ÇUKURCA (KÜTAHYA) DRINKING WATER WAREHOUSE CONSTRUCTION	07.02.2017	01.01.2018	599.508
434	SARICAKAYA	ESKİŞEHİR	OTHER INFRASTRUCTURE	SARICAKAYA (ESKİSEHIR) ROAD AND / OR PAVEMENT CONSTRUCTION	18.08.2016	05.07.2018	535.720
435	SÜLÜMENLİ	A.KARAHİSAR	OTHER INFRASTRUCTURE	SULUMENLİ (AFYONKARAHİSAR) MUNICIPALITY ROAD ARRANGEMENT WORKS	17.07.2018	28.08.2018	448.164
436	SÜLÜMENLİ	A.KARAHİSAR	OTHER INFRASTRUCTURE	SULUMENLİ (AFYONKARAHİSAR) ROAD AND / OR PAVEMENT CONSTRUCTION	27.09.2018	02.10.2018	59.000
437	ÇORUM İL ÖZEL İDARESİ	ÇORUM	DRINKING WATER	ÇORUM PRIVATE ADMINISTRATION İSKİLİP DISTRICT 4 VILLAGE DRINKING WATER PLANT CONSTRUCTION WORKS	07.07.2017	01.01.2018	285.025
438	ÇİLİMLİ	DÜZCE	OTHER INFRASTRUCTURE	DUZCE NEIGHBORHOOD AND STREETS ROAD CONSTRUCTION	26.07.2017	01.01.2018	2.594.301
439	KEÇİÖREN	ANKARA	OTHER INFRASTRUCTURE	ROAD AND / OR PAVEMENT CONSTRUCTION	27.04.2016	01.01.2018	4.877.805
440	KEÇİÖREN	ANKARA	OTHER INFRASTRUCTURE	KEÇİÖREN MUNICIPALITY SIDEWALK AND BORDER CONSTRUCTION	07.04.2017	01.01.2018	5.420.697
TOTAL							2.409.048.446

Information On Works Completed By The Bank in 2018

In 2018, Local Wastewater and Completed with Credit in Solid Waste Sectors

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commence-ment Date	Completion Date	Cost (TRL)
1	AHMETBEY	KIRKLARELİ	SEWAGE	AHMETBEY (KIRKLARELİ) SEWERAGE CONSTRUCTION	06.03.2018	11.07.2018	1.003.236
2	ASKİ	AYDIN	SEWAGE	HORSUNLU (AYDIN) SEWERAGE CONSTRUCTION	26.07.2017	06.11.2018	8.257.130
3	BARBAROS	TEKİRDAĞ	SEWAGE	BARBAROS (TEKİRDAĞ) SEWERAGE CONSTRUCTION	04.11.2015	28.06.2018	17.058.917
4	CİZRE	ŞIRNAK	SEWAGE	CİZRE (ŞIRNAK) DRINKING WATER CONSTRUCTION	11.01.2017	15.11.2018	44.960.748
5	CİZRE	ŞIRNAK	SEWAGE	CİZRE (ŞIRNAK) PARTIAL DRINKING WATER AND SEWERAGE CONSTRUCTION	19.12.2016	15.11.2018	34.964.074
6	ELAZIĞ	ELAZIĞ	SEWAGE	ELAZIĞ (CENTRAL) PARTIAL SEWERAGE CONSTRUCTION	18.12.2016	14.08.2018	55.887.413
7	ERCİŞ	VAN	SEWAGE	ERCİŞ (VAN) WASTEWATER TREATMENT PLANT AND SEWERAGE CONSTRUCTION	18.09.2013	24.09.2018	46.001.909
8	Gönen	BALIKESİR	SEWAGE	GÖNEN DISTRICT WWTP AND PARTIAL SEWERAGE CONSTRUCTION	17.06.2016	12.04.2018	21.097.532
9	HIDIRBEYLİ	AYDIN	SEWAGE	HIDIRBEYLİ (AYDIN) SEWERAGE CONSTRUCTION	23.08.2017	14.08.2018	4.832.057
10	KARAKOÇAN	ELAZIĞ	SEWAGE	KARAKOÇAN (ELAZIĞ) PARTIAL SEWERAGE CONSTRUCTION	23.05.2018	11.10.2018	43.273
11	NUSAYBİN	MARDİN	SEWAGE	NUSAYBİN (MARDİN) DRINKING WATER CONSTRUCTION	19.12.2016	02.07.2018	41.855.756
12	NUSAYBİN	MARDİN	SEWAGE	NUSAYBİN (MARDİN) PARTIAL SEWERAGE CONSTRUCTION	19.12.2016	28.04.2018	32.797.941
13	SİLOPİ	ŞIRNAK	SEWAGE	SİLOPİ (ŞIRNAK) DRINKING WATER CONSTRUCTION	19.12.2016	07.06.2018	44.785.255
14	SİLOPİ	ŞIRNAK	SEWAGE	SİLOPİ (ŞIRNAK) PARTIAL SEWERAGE CONSTRUCTION	19.12.2016	06.03.2018	24.841.045
15	SUR	DİYARBAKIR	SEWAGE	SUR (DİYARBAKIR) SEWERAGE, RAINWATER AND DRINKING WATER CONSTRUCTION	31.08.2016	24.12.2018	8.025.454
16	ŞIRNAK	ŞIRNAK	SEWAGE	ŞIRNAK (CENTRAL) SEWERAGE CONSTRUCTION	19.12.2016	05.10.2018	34.858.926
17	TUNCELİ	TUNCELİ	SEWAGE	TUNCELİ (CENTRAL) PARTIAL DRINKING WATER-SEWERAGE-RAINWATER CONSTRUCTION	09.12.2014	17.10.2018	12.891.838
18	VEZİRKÖPRÜ	SAMSUN	SEWAGE	VEZİRKÖPRÜ (SAMSUN) SEWERAGE AND RAINWATER CONSTRUCTION	01.02.2017	22.05.2018	14.364.965
19	YEŞİLYURT	MANİSA	SEWAGE	YEŞİLYURT (MANİSA) SEWERAGE CONSTRUCTION	15.06.2017	18.09.2018	8.730.024
20	YÜKSEKOVA	HAKKÂRİ	SEWAGE	YÜKSEKOVA (HAKKARİ) PART 1 SEWERAGE AND RAINWATER CONSTRUCTION	09.03.2017	16.11.2018	31.379.067
21	YÜKSEKOVA	HAKKÂRİ	SEWAGE	YÜKSEKOVA (HAKKARİ) 2nd STAGE SEWERAGE AND RAINWATER CONSTRUCTION	02.03.2017	16.11.2018	32.699.128
22	DESKİ	DENİZLİ	KATI ATIK	KALE-TAVAS-BEYAĞAÇ SOLID WASTE DISPOSAL PLANT	30.09.2016	17.04.208	7.491.310
23	ORDU	ORDU	KATI ATIK	ORDU METROPOLITAN MUNICIPALITY SOLID WASTE DISPOSAL PLANT REGULAR STORAGE AREA WASTE LEAK WATER TREATMENT PLANT AND CONSTANT FACILITIES CONSTRUCTION	13.06.2017	14.08.2018	13.060.642
TOTAL							541.887.639

In 2018, Local Governments’ Geotechnical and Geothermal Sector Credits Completed

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commence-ment Date	Completion Date	Cost (TRL)
1	SİVAS	ULAŞ	GEOTHERMAL-ZONING-MAPPING-ZONING APPLICATION	GEOTHERMAL	06.10.2016	01.01.2018	Group (Payment under Reconstruction Application)
2	TOKAT	NİKSAR	GEOTHERMAL APPLICATION	GEOTHERMAL APPLICATION	28.06.2016	17.01.2018	458.571
3	MANİSA	KULA	GEOTHERMAL APPLICATION	GEOTHERMAL APPLICATION	14.06.2017	01.01.2018	115.640
4	SİVAS	ULAŞ	GEOTHERMAL-ZONING-MAPPING-ZONING APPLICATION	GEOTHERMAL	06.10.2016	01.01.2018	Group (Payment under Reconstruction Application)
5	BALIKESİR	EDREMIT	GEOTHERMAL	GEOTHERMAL	27.12.2016	01.01.2018	1.234.570
TOTAL							1.808.781

Information On Works Completed By The Bank in 2018

In 2018, Local Administrations Completed With Credit In Municipal Buildings Sector

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commence-ment Date	Completion Date	Cost (TRL)
1	SAİMBEYLİ	ADANA	Municipal Buildings	Parking and Wedding Hall Construction	06.11.2017	20.07.2018	1.593.788
2	KIZILCAHAMAM	ANKARA	Municipal Buildings	Kızılcahamam (Ankara) Municipality Building Supply Construction	10.07.2017	15.01.2018	2.649.255
3	EVREN	ANKARA	Municipal Buildings	Municipality Service Building Construction 	02.01.2017	16.02.2018	2.265.965
4	MAMAK	ANKARA	Municipal Buildings	Caglayan Mah. 39762 Island 8 Parcel Mosque İnş.	22.09.2016	03.01.2018	1.500.000
5	ÇORUM	ÇORUM	Municipal Buildings	Kent Square Storey Underground Car Park Construction Work	18.08.2016	08.02.2018	21.018.841
6	AKÇAKOCA	DÜZCE	Municipal Buildings	Central Mosque Square Arrangement Landscape Arrangement Work	02.01.2017	02.02.2018	5.000.000
7	GÖLBAŞI	ANKARA	Municipal Buildings	Eymir Mahallesi 113134 Island 3 Parcel Social Cultural Facility Building Construction Work	26.09.2016	12.02.2018	6.939.687
8	ÇANKIRI	ÇANKIRI	Municipal Buildings	İstiklal Park Construction Work	09.06.2017	07.06.2018	3.000.000
9	PURSAKLAR	ANKARA	Municipal Buildings	Pursaklar Municipality Education, Culture and Dormitory Building Construction	07.08.2017	20.07.2018	1.801.211
10	SÖĞÜT	BURDUR	Municipal Buildings	New Municipality Service Building Construction	10.07.2017	25.05.2018	1.753.354
11	BURSA BÜYÜKŞEHİR	BURSA	Municipal Buildings	Bursa Metropolitan Municipality District Construction and Landscaping Construction Work	07.04.2015	11.03.2018	3.989.212
12	BURSA BÜYÜKŞEHİR	BURSA	Municipal Buildings	Urban Design and Recreation Supply Construction Work Between Mudanya Pier Armistice Building	06.05.2016	11.04.2018	11.845.861
13	HARMANCIK	BURSA	Municipal Buildings	Closed Marketplace Construction	22.03.2017	03.07.2018	2.166.667
14	BÜYÜKKORHAN	BURSA	Municipal Buildings	Büyükorhan Municipality Building Construction	13.01.2017	16.02.2018	1.652.667
15	BURSA BÜYÜKŞEHİR	BURSA	Municipal Buildings	Construction of Parking Areas and Landscaping in Batman and Siirt Center and Districts	27.03.2017	28.03.2018	16.481.432
16	YILDIRIM	BURSA	Municipal Buildings	Mimar Sinan Neighborhood Closed Market Construction	12.10.2017	07.09.2018	3.990.277
17	YILDIRIM	BURSA	Municipal Buildings	75.Yıl Mahallesi Nursery Building Construction Work	02.11.2017	12.11.2018	1.292.943
18	ERUH	SIİRT	Municipal Buildings	Construction of District Bus Station	23.06.2017	07.02.2018	490.166
19	KULP	DİYARBAKIR	Municipal Buildings	Central and Village Schools Repair, Refectory and Sports Field Construction Work	25.10.2017	26.06.2018	2.926.000
20	KULP	DİYARBAKIR	Municipal Buildings	Municipality Women's Employment Service Building Construction Work	25.09.2017	09.11.2018	1.661.864
21	LİCE	DİYARBAKIR	Municipal Buildings	Müminağa Neighborhood Condolence House Construction Work	27.06.2018	26.10.2018	820.336
22	MALATYA BÜYÜKŞEHİR	MALATYA	Municipal Buildings	Doğanyol Cultural Center Construction	30.06.2017	30.08.2018	2.488.974
23	BATTALGAZİ	MALATYA	Municipal Buildings	Infrastructure and Landscaping Construction	22.12.2017	19.02.2018	919.696
24	KALE	MALATYA	Municipal Buildings	Social Facility Building Construction	05.09.2017	19.01.2018	1.842.525
25	KALE	MALATYA	Municipal Buildings	Kale Municipality Social Facility Area Landscaping Construction Work	01.10.2018	30.11.2018	986.748





## Information On Works Completed By The Bank in 2018

### In 2018, Local Administrations Completed with Credit in the Expropriation Sector

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### Information On Works Completed By The Bank in 2018

### In 2018, Local Administrations Completed with Credit in Renewable Energy Sector

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commence-ment Date	Completion Date	Cost (TRL)
1	TARSUS	MERSİN	RENEWABLE ENERGY	Establishment of photovoltaic solar power plants on the roofs of Green Neighborhood Live Animal Market and Bağlar Neighborhood Marketplace within Tarsus Municipality	13.09.2017	23.03.2018	6.338.192
2	ÇORUM	ÇORUM	RENEWABLE ENERGY	Çorum(Center) WPP Construction Work	29.09.2016	03.07.2018	25.479.740
3	BOLU	BOLU	RENEWABLE ENERGY	Bolu (Center) 990 kWe Grid Connected Photovoltaic Solar Power Plant Installation Work	02.11.2017	13.02.2018	4.370.014
4	KULEÖNÜ	ISPARTA	RENEWABLE ENERGY	Kuleönü Municipality 1000 kWe capacity Solar Power Plant	10.11.2017	01.03.2018	4.000.000
5	ORHANELİ	BURSA	RENEWABLE ENERGY	Orhaneli Municipality Installation of 990 kW Photovoltaic Solar Power Plant	09.10.2017	06.02.2018	4.131.715
6	KAVAKYOLU	ERZİNCAN	RENEWABLE ENERGY	350 Kwe (GES) Construction Work	21.11.2016	27.07.2018	973.100
7	ERZİNCAN İL ÖZEL İDARE	ERZİNCAN	RENEWABLE ENERGY	Erzincan Special Provincial Administration Photovoltaic Solar Power Plant Installation Work	16.08.2017	02.03.2018	3.200.276
8	İHSANİYE	AFYONKARAHİSAR	RENEWABLE ENERGY	(500 KW e Solar Power Plant Construction) Repeat tender: İhsaniye (Afyonkarahisar) Municipality 500 kW Power Solar Power Plant Temporary Acceptance Deficiencies Completion Construction Work	17.08.2017	04.09.2018	2.165.985
9	BOLVADİN	AFYONKARAHİSAR	RENEWABLE ENERGY	Grid Connection Photovoltaic Solar Power Plant	23.10.2017	09.01.2018	4.395.342
10	ALTINTAŞ	KÜTAHYA	RENEWABLE ENERGY	Altıntaş (Kütahya) Municipality Construction of 650 KW Solar Power Plant	06.09.2017	12.01.2018	2.801.908
11	ÇOBANLAR	AFYONKARAHİSAR	RENEWABLE ENERGY	1000 Kwa Power Solar Power Plant	17.10.2017	12.09.2018	5.111.512
12	GAZLIGÖL	AFYONKARAHİSAR	RENEWABLE ENERGY	986 Kw INSTALLED POWER SOLAR POWER PLANT (GES)	26.09.2017	03.01.2018	5.227.400
13	KIZILÖREN	AFYONKARAHİSAR	RENEWABLE ENERGY	Kızılören (Afyonkarahisar) Municipality 249,6 kWp (240 kWe) Solar Power Plant Construction Work	16.02.2018	25.05.2018	1.296.234
14	ÇİVRİL	DENİZLİ	RENEWABLE ENERGY	Çivril (Denizli) Municipality Solar Energy (GES1- GES2) Power Plant Construction Work	18.10.2017	15.01.2018	3.500.000
15	KUYUCAK	AYDIN	RENEWABLE ENERGY	Solar Power Plant (ges1 and ges2)	07.12.2017	04.06.2018	4.971.379
16	SULUSARAY	NEVŞEHİR	RENEWABLE ENERGY	995 KW Solar Power Plant (GES) Construction	21.02.2017	24.04.2018	5.663.555
17	DOĞANKENT	YOZGAT	RENEWABLE ENERGY	Doğankent Municipality Networked 2 (two) 500kW Photovoltaic Solar Power Plant Construction Work	20.07.2017	12.06.2018	2.500.000
18	KAYSERİ BÜYÜKŞEHİR	KAYSERİ	RENEWABLE ENERGY	Alaybeyli-1,2,3,4 (4X1000kWe) Unlicensed Solar Photovoltaic Power Plant (GES) Construction in Talas District of Kayseri	30.05.2017	15.01.2018	13.407.938
19	KAYSERİ BÜYÜKŞEHİR	KAYSERİ	RENEWABLE ENERGY	Kayseri Province Talas District Alaybeyli Mah. Örenönü Mevkii 4 Units (4X1000kWe) Unlicensed Solar Power Plant (Ges) Construction Work	14.08.2017	15.01.2018	14.592.062
20	ÇİĞDEMİLİ	YOZGAT	RENEWABLE ENERGY	Çiğkili Municipality One (1) 480 kW Photovoltaic Solar Power Plant Installation Works	27.07.2017	27.03.2018	1.500.000
21	İHLARA	AKSARAY	RENEWABLE ENERGY	Turnkey 327.6 kWp (300kWe) Installed Photovoltaic Power Plant Construction Work	20.11.2017	19.03.2018	2.009.566
22	SERENLİ	TOKAT	RENEWABLE ENERGY	200 kw photovoltaic solar power plant	16.10.2017	18.04.2018	1.084.349
TOTAL							118.720.268

## Information On Works Completed By The Bank in 2018

### Completed Projects in Mapping Sector with Grant Allocated from Bank Profit in 2018 (Grant Credit)

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commence-ment Date	Completion Date	Cost (TRL)
1	KEŞAN (İZZETİYİ MAH.)	EDİRNE	MAP-GEOLOGICAL-ZONING	MAP	01.05.2017	19.01.2018	Group (Payment under the zoning plan)
2	AĞLASUN	BURDUR	MAP	MAP	24.02.2017	15.01.2018	44.088
3	YAĞLIDERE	GİRESUN	MAP	MAP	17.02.2017	23.01.2018	158.460
4	ALPULLU	KIRKLARELİ	MAP	MAP	08.02.2017	19.02.2018	39.600
5	ÇARDAKLI	ÇANKIRI	MAP-GEOLOGICAL-ZONING	MAP	28.07.2017	12.03.2018	Group (Payment under the zoning plan)
6	KARAKOYUNLU	IĞDIR	MAP	MAP	29.01.2018	29.03.2018	27.140
7	ŞEFAATLİ	YOZGAT	MAP-GEOLOGICAL-ZONING	MAP	03.08.2017	17.04.2018	Group (Payment under the zoning plan)
8	ATKARACALAR	ÇANKIRI	MAP- İMAR	MAP	04.08.2017	24.04.2018	Group (Payment under the zoning plan)
9	SAĞLIK	AKSARAY	MAP	MAP	26.10.2017	24.04.2018	75.340
10	KOCAALI (26 mah.)	SAKARYA	MAP	MAP	07.03.2017	07.05.2018	139.250
11	DOMANIÇ	KÜTAHYA	MAP-JEOLOJİ-İMAR	MAP	10.08.2017	08.05.2018	Group (Payment under the zoning plan)
12	İNÖNÜ	ESKİŞEHİR	MAP	MAP	28.06.2017	14.05.2018	111.392
13	ÇAYIRLI	ERZİNCAN	MAP-JEOLOJİ-İMAR	MAP	15.09.2017	24.05.2018	Group (Payment under the zoning plan)
14	KÖSELİ	KİRŞEHİR	MAP	MAP	01.11.2017	06.06.2018	112.100
15	BULANCAK	GİRESUN	MAP	MAP	09.03.2017	12.06.2018	67.256
16	CİDE	KASTAMONU	MAP-JEOLOJİ-İMAR	MAP	15.09.2017	14.06.2018	Group (Payment under the zoning plan)
17	ARALIK	IĞDIR	MAP-JEOLOJİ-İMAR	MAP	24.04.2017	20.07.2018	Group (Payment under the zoning plan)
18	KARAKOYUNLU	IĞDIR	MAP-JEOLOJİ-İMAR	MAP	10.11.20117	20.07.2018	Group (Payment under the zoning plan)
19	MUCUR	KİRŞEHİR	MAP	MAP	05.07.2017	15.08.2018	194.228
20	KORU	YALOVA	MAP	MAP	07.12.2017	03.08.2018	59.415
21	ÇAVUŞLU	GİRESUN	MAP-JEOLOJİ-İMAR	MAP	17.08.2017	23.07.2018	Group (Payment under the zoning plan)
22	YAHYALI	KAYSERİ	MAP	MAP	10.08.2017	27.08.2018	334.845
23	ARDEŞEN	RİZE	MAP	MAP	13.06.2018	26.07.2018	20.726
24	AĞAÇÖREN	AKSARAY	MAP	MAP	13.06.2018	19.07.2018	45.902
25	ULUKIŞLA	NİĞDE					
26	KEMER	ANTALYA	MAP	MAP	13.06.2018	02.08.2018	57.750
27	DEMRE	ANTALYA					
28	SANCAK	BİNGÖL	MAP	MAP	13.06.2018	26.07.2018	21.261
29	SUŞEHRİ	SİVAS	MAP	MAP	13.06.2018	26.07.2018	41.064
30	EMİRSEYİT	TOKAT					
31	URLA	İZMİR	MAP	MAP	13.06.2018	19.07.2018	34.102
32	BALIKÖY	KÜTAHYA					
33	İNECE	KIRKLARELİ	MAP	MAP	13.06.2018	21.11.2018	24.150
34	BAKLAN	DENİZLİ	MAP	MAP	13.06.2018	19.07.2018	37.642
35	BUCAK	BURDUR					
36	MENDERES	İZMİR	MAP	MAP	01.02.2017	03.09.2018	238.281
37	ADAKLI	BİNGÖL	MAP-GEOLOGICAL-ZONING	MAP	25.10.2017	03.09.2018	Group (Payment under the zoning plan)
38	KOYULHİSAR	SİVAS	MAP	MAP	29.12.2017	23.10.2018	55.547
39	ÇAĞLAYAN	ERZİNCAN	MAP	MAP	01.06.2018	30.10.2018	59.000
40	BAKLAN	DENİZLİ	MAP-JEOLOJİ-İMAR	MAP	25.12.2017	16.10.2018	Group (Payment under the zoning plan)
41	ERENLER	SAKARYA	MAP	MAP	24.11.2017	08.10.2018	312.700

## Information On Works Completed By The Bank in 2018

42	URLA	İZMİR	MAP	MAP	06.03.2018	12.10.2018	86.730
43	EMİRSEYİT	TOKAT	MAP-JEOLOJİ	MAP	25.12.2017	07.11.2018	Group (payment under geology)
44	BALIKÖY	KÜTAHYA	MAP	MAP	18.01.2018	02.11.2018	55.835
45	İNECE	KIRKLARELİ	MAP	MAP	07.12.2017	21.11.2018	65.240
46	AĞAÇÖREN	AKSARAY	MAP-GEOLOGICAL-ZONING	MAP	14.09.2017	31.11.2018	Group (Payment under the zoning plan)
47	ARDEŞEN	RİZE	MAP-JEOLOJİ-IMAR	MAP	10.08.2017	25.07.2018	Group (Payment under the zoning plan)
48	İĞNEADA	KIRKLARELİ	MAP	MAP	28.06.2018	11.12.2018	56.074
49	KEMALİYE	ERZINCAN	MAP	MAP	16.07.2018	03.12.2018	66.080
50	SANCAK	BİNGÖL	MAP-GEOLOGICAL-ZONING	MAP	15.09.2017	03.12.2018	Group (Payment under the zoning plan)
51	TAVŞANLI	KÜTAHYA	MAP-JEOLOJİ-IMAR	MAP	12.10.2017	07.12.2018	Group (Payment under the zoning plan)
52	BUCAK	BURDUR	MAP	MAP	14.12.2017	24.12.2018	160.480
53	ELMAKAYA	MUŞ	MAP	MAP	23.07.2018	25.12.2018	80.240
54	TUNÇBİLEK	KÜTAHYA	MAP	MAP	06.07.2018	27.12.2018	24.709
TOTAL							2.906.627

Completed Works in ZONING PLAN Sector with Grant Allocated from Bank's Profit in 2018 (Grant Credit)

Num- ber	Municipality Name	Provinces	Sector	Characteristics	Commence- ment Date	Completion Date	Cost (TRL)
1	AKYAKA	KARS	ZONING PLAN	ZONING PLAN	30.03.2015	09.01.2018	64.240
2	KÖSE	GÜMÜŞHANE	ZONING PLAN	ZONING PLAN	12.05.2014	02.01.2018	20.152
3	KAVAKYOLU	ERZİNCAN	MAP-GEOLOGY-ZONING PLAN	ZONING PLAN	14.01.2016	01.02.2018	115.667
4	BAŞMAKÇI	AFYONKARA- HİSAR	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	16.06.2016	03.01.2018	142.065
5	BOZÇALI	TOKAT	ZONING PLAN	ZONING PLAN	22.05.2014	29.01.2018	33.440
6	AYRANCI	KARAMAN	ZONING PLAN	ZONING PLAN	24.06.2015	FES EDİLDİ	4.865
7	ÇAKILLI	KIRKLARELİ	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	10.04.2015	09.02.2018	50.389
8	SULAKYURT	KIRIKKALE	ZONING PLAN	ZONING PLAN	26.01.2015	09.02.2018	14.344
9	ARZULARKABAKÖY	GÜMÜŞHANE	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	19.08.2014	21.03.2018	47.222
10	AĞIN	ELAZIĞ	MAP-GEOLOGY-ZONING PLAN	ZONING PLAN	11.02.2016	23.03.2018	212.400
11	EFLANİ	KARABÜK	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	01.07.2016	02.04.2018	70.471
12	PERŞEMBE	ZONGULDAK	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	05.09.2016	28.03.2018	129.800
13	YENİPAZAR	BİLECİK	ZONING PLAN	ZONING PLAN	14.12.2015	27.04.2018	18.644
14	DEVREKANİ	KASTAMONU	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	02.12.2016	16.05.2018	168.150
15	YAYLADÜZÜ	AĞRI	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	04.10.2016	11.06.2018	91.839
16	AĞLI	KASTAMONU	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	24.10.2016	29.06.2018	196.588
17	ÇİDE	KASTAMONU	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	17.03.2016	07.06.2018	102.542
18	KEŞAN	EDİRNE	ZONING PLAN	ZONING PLAN	25.12.2013	06.06.2018	158.710
19	ALACA	ÇORUM	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	25.12.2014	21.09.2018	65.667
20	OLUKÖZÜ	YOZGAT	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	21.12.2016	08.10.2018	67.732
21	KORGAN	ORDU	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	25.02.2016	08.10.2018	89.175
22	GÜRGENTEPE	ORDU	ZONING PLAN	ZONING PLAN	03.04.2014	12.10.2018	18.844
23	HALFELİ	IĞDIR	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	27.06.2016	22.10.2018	81.243
24	YONCALI	MUŞ	MAP-GEOLOGY-ZONING PLAN	ZONING PLAN	16.02.2017	04.12.2018	204.244
25	ERİMLİ	ELAZIĞ	ZONING PLAN	ZONING PLAN	10.04.2015	26.11.2018	22.444
26	KIRCASALIH	EDİRNE	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	24.07.2015	20.11.2018	74.635
27	ÇERİKLİ	KIRIKKALE	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	29.06.2016	30.11.2018	212.400
28	KURUKÖPRÜ-GEŞİ	KAYSERİ	ZONING PLAN	ZONING PLAN	28.06.2011	04.07.2018	120.360
29	MURGUL	ARTVİN	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	02.09.2015	26.09.2018	53.525
TOTAL							2.651.795

## Information On Works Completed By The Bank in 2018

Completed Projects in the Geological Research Sector with Grant Allocated from the Bank's Profit in 2018 (Grant Credit)

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commence-ment Date	Completion Date	Cost (TRL)
1	YONCALI	MUŞ	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	16.02.2017	05.01.2018	Group (Payment under the zoning plan)
2	ALTUNHIŞAR	NİĞDE	ZONING PLAN-GEOTECHNICS	GEOLOGICAL RESEARCH	27.07.2017	16.01.2018	Group (Payment under the zoning plan)
3	ALTUNHIŞAR	NİĞDE	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	22.08.2017	16.01.2018	29.500
4	ŞARKIŞLA	SİVAS	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	30.12.2016	17.01.2018	Group (Payment under the zoning plan)
5	PERVARI	SİİRT	ZONING PLAN-GEOTECHNICS	GEOLOGICAL RESEARCH	15.09.2017	29.01.2018	Group (Payment under the zoning plan)
6	HASKÖY	MUŞ	ZONING PLAN-GEOTECHNICS	GEOLOGICAL RESEARCH	03.08.2017	17.01.2018	Group (Payment under the zoning plan)
7	DEVELİ	KAYSERİ	MAP-GEOLOGICAL	GEOLOGICAL RESEARCH	14.11.2016	06.02.2018	171.100
8	KEŞAN (İZZETİYİ MAH.)	EDİRNE	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	01.05.2017	12.02.2018	Group (Payment under the zoning plan)
9	ELMADAĞ	ANKARA	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	30.12.2016	06.02.2018	53.240
10	ELMADAĞ-2	ANKARA	MAP-GEOLOGICAL	GEOLOGICAL RESEARCH	08.03.2017	05.01.2018	178.600
11	ÇİFTLİK (Amasız Mah)	NİĞDE	ZONING PLAN - GEOTECHNICS	GEOLOGICAL RESEARCH	07.08.2017	16.01.2018	Group (Payment under the zoning plan)
12	ÇAYELİ (Limanköy ve Yenipazar mah.)	RİZE	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	01.08.2017	29.01.2018	206.500,00
13	DOĞUBEYAZIT	AĞRI	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	01.01.2016	01.01.2018	Group (Payment under the zoning plan)
14	ÜÇÖCAK	ELAZIĞ	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	12.05.2017	28.02.2018	Group (Payment under the zoning plan)
15	KELKİT (Karaçayır mah)	GÜMÜŞHANE	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	16.03.2017	19.04.2018	Group (Payment under the zoning plan)
16	SİNOP	SİNOP	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	28.09.2017	05.04.2018	351.640
17	HAVZA	SAMSUN	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	15.09.2017	15.03.2018	155.760
18	AVANOS	NEVŞEHİR	ZONING PLAN - GEOTECHNICS	GEOLOGICAL RESEARCH	18.05.2016	16.05.2018	Group (Payment under the zoning plan)
19	MECİTÖZÜ	ÇORUM	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	24.02.2017	16.05.2018	Group (Payment under the zoning plan)
20	ULUBEY	ORDU	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	10.02.2017	19.04.2018	Group (Payment under the zoning plan)
21	ÇİLİMLİ	DÜZCE	ZONING PLAN - GEOTECHNICS	GEOLOGICAL RESEARCH	14.09.2017	10.05.2018	Group (Payment under the zoning plan)
22	SEYDİLER	KASTAMONU	ZONING PLAN - GEOTECHNICS	GEOLOGICAL RESEARCH	15.09.2017	16.05.2018	Group (Payment under the zoning plan)
23	AŞDAĞUL(AŞTA-VUL)	ÇORUM	ZONING PLAN - GEOTECHNICS	GEOLOGICAL RESEARCH	09.11.2017	23.05.2018	Group (Payment under the zoning plan)
24	BEREKETLİ	TOKAT	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	30.01.2018	06.06.2018	77.762
25	ESKİL(3)	AKSARAY	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	02.03.2018	07.06.2018	106.554
26	ARDANUÇ	ARTVİN	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	08.06.2017	22.03.2018	Group (Payment under the zoning plan)
27	KINIK	TOKAT	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	26.07.2017	19.04.2018	Group (Payment under the zoning plan)
28	KINIK-2	TOKAT	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	10.01.2018	19.04.2018	52.982
29	KÖSECELİ	ADIYAMAN	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	20.02.2018	06.07.2018	53.218
30	ÇARDAKLI	ÇANKIRI	MAP-GEOLOGICAL-RECONSTRUCTION	GEOLOGICAL RESEARCH	28.07.2017	24.07.2018	Group (Payment under the zoning plan)
31	ÇUKURCA	HAKKARİ	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	31.01.2018	09.08.2018	51.920
32	OLUKÖZÜ	YOZGAT	JEOLojİK-İMAR PLANI	GEOLOGICAL RESEARCH	21.12.2016	01.01.2018	Group (Payment under the zoning plan)
33	ÖZEL İDARE	SİNOP	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	14.02.2018	25.07.2018	75.225
34	ULUDERE	ŞİRNAK	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	15.03.2018	05.09.2018	75.520
35	AMASYA	AMASYA	ZONING PLAN + GEOTECHNICAL	GEOLOGICAL RESEARCH	22.06.2017	01.06.2018	Group (Payment under the zoning plan)

## Information On Works Completed By The Bank in 2018

[illegible]

### Completed Works within the Scope of GAP with 100% Grant in 2018

[illegible]



Information On Works Completed By The Bank in 2018

Completed Works in Municipal Buildings Sector with Appropriation of Bank Profit (51% Grant) in 2018

Num-ber	Provinces	Municipality Name	Sector	Characteristics	Commence-ment Date	Completion Date	Cost (TRL)
1	AĞRI PROVINCIAL SPECIAL ADMINISTRATION	AĞRI	PRODUCTION	PATNOS ERGEÇLİ KÖYÜ VILLAGE HOUSE	06.09.2016	05.02.2018	265.852
2	ADIYAMAN PROVINCIAL SPECIAL ADMINISTRATION	ADIYAMAN	PRODUCTION	KÂHTA HABİBLER VILLAGE MOSQUE AND QUR'AN COURSE BUILDING CONSTRUCTION	24.07.2017	08.02.2018	150.000
3	KIRŞEHİR PROVINCIAL SPECIAL ADMINISTRATION	KIRŞEHİR	PRODUCTION	MUCUR İLÇ. KIZILDAĞYENİYAPAN VILLAGE HOUSE	01.08.2017	26.01.2018	150.000
	ATABAĞI	SİİRT	MAP	MAP	16.01.2016	22.02.2018	78.320
4	ÇANAKKALEPROVINCIAL SPECIAL ADMINISTRATION	ÇANAKKALE	PRODUCTION	YENCE DISTRICT KARAKÖY VILLAGE VILLAGE HOUSE CONSTRUCTION	13.07.2017	30.03.2018	295.437
5	ADIYAMAN PROVINCIAL SPECIAL ADMINISTRATION	ADIYAMAN	PRODUCTION	GERGER DISTRICT BEYBOSTAN VILLAGE HOUSE	08.12.2017	07.05.2018	169.463
6	ADIYAMANPROVINCIAL SPECIAL ADMINISTRATION	ADIYAMAN	PRODUCTION	CENTRAL DISTRICT ABUZER GAFFARİ VISIT ENVIRONMENTAL ARRANGEMENT AND SINK CONSTRUCTION	27.09.2017	02.08.2018	287.065
7	RİZE PROVINCIAL SPECIAL ADMINISTRATION (*)	RİZE	PRODUCTION	CONVERTING THE SCHOOL IN THE CASE OF ÇAYELİ DISTRICT KAPTANPAŞA VILLAGE TO VILLAGE HOUSE	15.12.2015	29.12.2017	495.005
8	ĞİRESUN PROVINCIAL SPECIAL ADMINISTRATION	ĞİRESUN	PRODUCTION	ÇAMOLUK AKYAPI VILLAGE HOUSE	17.11.2017	09.05.2018	45.644
9	ĞİRESUN PROVINCIAL SPECIAL ADMINISTRATION	ĞİRESUN	PRODUCTION	ALUCRA TEPEKÖY VILLAGE HOUSE	23.11.2017	2018	99.996
10	ADIYAMAN PROVINCIAL SPECIAL ADMINISTRATION	ADIYAMAN	PRODUCTION	CENTRAL DISTRICT ABUZER GAFFARİ VISITING TOMB WC ENVIRONMENT	2017	2018	12.935
11	ADIYAMAN PROVINCIAL SPECIAL ADMINISTRATION	ADIYAMAN	PRODUCTION	KÂHTA DISTRICT MENZİL VILLAGE CLOSED HOUSING AREA	25.09.2017	06.03.2018	900.000
TOTAL							2.871.397

Works Completed in the Protocol on Supporting Urban Arrangements of Local Administrations (KENT-DES) with the Appropriation of the Bank’s Profit (51% Grant) in 2018

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commence-ment Date	Completion Date	Cost (TRL)
1	DİYARBAKIR MUNICIPALITY	DİYARBAKIR	PRODUCTION	ÇÜNGÜŞ PARK CONSTRUCTION	14.08.2017	19.02.2018	990.768
2	SİİRT MUNICIPALITY	SİİRT	PRODUCTION	TİLLO (SİİRT) MUNICIPALITY HASSA HATUN PARK CONSTRUCTION	12.02.2018	08.05.2018	246.061
3	KARAKOYUNLU MUNICIPALITY	İĞDIR	PRODUCTION	KARAKOYUNLU PARK CONSTRUCTION	16.03.2018	15.06.2018	200.000
4	SİİRT MUNICIPALITY	SİİRT	PRODUCTION	KURTALAN PARK CONSTRUCTION	24.03.2017	11.09.2017	1.000.000
5	MİDYAT MUNICIPALITY	MARDİN	PRODUCTION	MİDYAT MARDİN ULUCAMİ NEIGHBORHOOD PARK REGULATION	23.07.2017	2018	1.499.858
6	AĞRI MUNICIPALITY	AĞRI	PRODUCTION	ELEŞKİRT DISTRICT TAHİR MUNICIPALITY PARK CONSTRUCTION	07.08.2018	2018	237.953
7	AĞRI MUNICIPALITY	AĞRI	PRODUCTION	YÜCEKAPI PARK CONSTRUCTION	03.09.2018	02.11.2018	244.264
7	RİZE PROVINCIAL SPECIAL ADMINISTRATION (*)	RİZE	PRODUCTION	ÇAYELİ DISTRICT TRANSFORMATION OF KAPTANPAŞA VILLAGE ATILLE SCHOOL TO VILLAGE HOUSE	15.12.2015	29.12.2017	495.005
TOTAL							4.418.904

Information On Works Completed By The Bank in 2018

Drinking Water Supply Works Completed with Grant in Superstructure Sector in 2018

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commencement Date	Completion Date	Cost (TRL)
1	PAZARLAR	KÜTAHYA	DRINKING WATER	PE PIPE	05.10.2017	04.01.2018	22.924
2	BÜKARDI	ELAZIĞ	DRINKING WATER	PVC PIPE	09.10.2017	04.01.2018	46.263
3	EŞMAKAYA	AKSARAY	DRINKING WATER	PE PIPE	14.07.2017	11.01.2018	213.297
4	DURAĞAN	SİNOP	DRINKING WATER	PE PIPE	14.07.2017	11.01.2018	499.558
5	KÜRTÜN	GÜMÜŞHANE	DRINKING WATER	DUKTİL PIPE	08.09.2017	10.01.2018	301.891
6	ÇEKEREK	YOZGAT	DRINKING WATER	PE PIPE	02.10.2017	11.01.2018	174.988
7	HALFELİ	İĞDIR	DRINKING WATER	PE PIPE	12.10.2017	11.01.2018	99.702
8	KÜRTÜN	GÜMÜŞHANE	DRINKING WATER	STEEL PIPE	10.08.2017	11.01.2018	188.368
9	ÇALIŞKAN	ŞIRNAK	DRINKING WATER	PE PIPE	05.10.2017	15.01.2018	36.343
10	MADENLİ	RİZE	DRINKING WATER	PE PIPE	26.09.2017	17.01.2018	24.673
11	ERİMLİ	ELAZIĞ	DRINKING WATER	PVC PIPE	24.10.2017	22.01.2018	45.591
12	ARPALI	BAYBURT	DRINKING WATER	VALVES AND EQUIPMENTS	18.01.2017	24.01.2018	12.492
13	KÖSECELİ	ADIYAMAN	DRINKING WATER	PE PIPE	23.10.2017	16.02.2018	93.621
14	BAKACAKKADI	ZONGULDAK	DRINKING WATER	PE PIPE	23.10.2017	16.02.2018	26.314
15	ELBEYLİ	KİLİS	DRINKING WATER	SUBMERSIBLE PUMP	18.01.2018	16.03.2018	30.888
16	ÜZÜMLÜ	ERZİNCAN	DRINKING WATER	PE PIPE	18.10.2017	12.04.2018	263.929
17	DODURGA	ÇORUM	DRINKING WATER	PE PIPE	12.04.2018	26.07.2018	199.599
18	KIZILIRMAK	ÇANKIRI	DRINKING WATER	PE PIPE	17.05.2018	02.08.2018	16.599
19	KUŞU	KÜTAHYA	DRINKING WATER	PE PIPE	21.05.2018	28.09.2018	372.124
20	KUŞU	KÜTAHYA	DRINKING WATER	PE PIPE	18.07.2018	10.09.2018	20.880
21	FINDIKLI	RİZE	DRINKING WATER	PE AND PVC PIPE	20.06.2018	14.09.2018	100.206
22	TUNCA	RİZE	DRINKING WATER	PE PIPE	20.06.2018	02.10.2018	396.359
23	KESKİN	KIRIKKALE	DRINKING WATER	PE PIPE	17.08.2018	15.11.2018	92.070
24	ŞAMBAYAT	ADIYAMAN	DRINKING WATER	PE PIPE	15.10.2018	28.12.2018	73.448
TOTAL							3.352.126

Completed Works in the Drinking Water Sector within the Scope of SUKAP in 2018

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commencement Date	Completion Date	Cost (TRL)
1	PAMUKOVA	SAKARYA	DRINKING WATER	DRINKING WATER CONSTRUCTION	18.06.2015	03.01.2018	9.165.843
2	ÖZBURUN	A.KARAHİSAR	DRINKING WATER	DRINKING WATER CONSTRUCTION	10.11.2015	05.01.2018	2.702.780
3	TAŞLIÇAY	AĞRI	DRINKING WATER	DRINKING WATER CONSTRUCTION	08.11.2016	07.02.2018	1.667.926
4	GÖLE	ARDAHAN	DRINKING WATER	DRINKING WATER AND DRINKING WATER PACKAGE TREATMENT PLANT	20.03.2015	07.02.201 (Terminated)	7.049.425
5	ZİYARET	AMASYA	DRINKING WATER	DRINKING WATER CONSTRUCTION	03.02.2017	12.01.2018	626.723
6	GÖKÇEBEY	ZONGULDAK	DRINKING WATER	DRINKING WATER CONSTRUCTION	23.01.2017	05.01.2018	4.570.673
7	BAKACAKKADI	ZONGULDAK	DRINKING WATER	DRINKING WATER CONSTRUCTION	10.11.2015	06.04.201 (Terminated)	1.933.310
8	DODURGA	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	28.04.2017	21.03.2018	699.851
9	KÖMÜR	ADIYAMAN	DRINKING WATER	DRINKING WATER CONSTRUCTION	23.05.2016	17.01.2018	5.038.436
10	AKINCILAR - DURAK (Menzil) Mahallesi	ADIYAMAN	DRINKING WATER	DRINKING WATER CONSTRUCTION	23.06.2016	05.02.2018	17.611.539

Information On Works Completed By The Bank in 2018

11	ÜÇÖCAK	ELAZIĞ	DRINKING WATER	DRINKING WATER CONSTRUCTION	15.12.2016	04.05.2018	1.824.669
12	TEKMAN	ERZURUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	07.09.2015	02.01.2018	7.006.615
13	KÜRTÜN	GÜMÜŞHANE	DRINKING WATER	DRINKING WATER CONSTRUCTION	22.06.2016	02.01.2018	1.358.350
14	FİLYOS	ZONGULDAK	DRINKING WATER	DRINKING WATER CONSTRUCTION	27.10.2011	18.04.2018	2.684.813
15	AVSUYU - ODABAŞI - TURUNÇLU	HATAY	DRINKING WATER	DRINKING WATER SUPPLY CONSTRUCTION	08.10.2015	15.05.2018	1.903.560
16	UZUNLU	YOZGAT	DRINKING WATER	DRINKING WATER CONSTRUCTION	17.09.2015	26.05.2018	638.589
17	AKKIŞLA	KAYSERİ	DRINKING WATER	DRINKING WATER CONSTRUCTION (KASKI)	06.10.2015	30.05.2018	4.542.554
18	BÜNYAN, SARIOĞLAN	KAYSERİ	DRINKING WATER	GRUP DRINKING WATER CONSTRUCTION	25.11.2015	04.01.2018	20.649.842
19	KARLIOVA	BİNGÖL	DRINKING WATER	DRINKING WATER CONSTRUCTION	18.05.2015	26.04.2018	4.765.134
20	TINAZTEPE	A.KARAHİSAR	DRINKING WATER	DRINKING WATER CONSTRUCTION	12.04.2017	08.08.2018	3.142.402
21	ALACA	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	25.08.2016	29.06.2018	13.704.778
22	ZİYARET (VEYSELKARANI)	SİİRT	DRINKING WATER	DRINKING WATER SUPPLY CONSTRUCTION	19.12.2016	26.07.2018	14.128.730
23	SİLOPI	ŞIRNAK	DRINKING WATER	DRINKING WATER CONSTRUCTION	19.12.2016	17.07.2018	44.785.255
24	HEKİMHAN	MALATYA	DRINKING WATER	DRINKING WATER CONSTRUCTION	07.02.2014	17.07.2018	10.698.722
25	KOVANCILAR	ELAZIĞ	DRINKING WATER	DRINKING WATER CONSTRUCTION	13.03.2017	31.07.2018	1.763.302
26	İMRANLI	SİVAS	DRINKING WATER	DRINKING WATER CONSTRUCTION	11.10.2016	15.08.2018	4.296.754
27	FİZME	ORDU	DRINKING WATER	DRINKING WATER AND PACKAGE TREATMENT PLANT	06.10.2011	20.06.2018	1.726.534
28	İPSALA	EDİRNE	DRINKING WATER	DRINKING WATER CONSTRUCTION	24.03.2015	06.06.2018	6.141.537
29	KOÇÇAZ	KIRKLARELİ	DRINKING WATER	DRINKING WATER CONSTRUCTION	01.04.2016	04.09.2018	1.548.975
30	BÜYÜKMANDIRA	KIRKLARELİ	DRINKING WATER	DRINKING WATER CONSTRUCTION	20.12.2016	18.10.2018	679.942
31	DEMİRKÖY	KIRKLARELİ	DRINKING WATER	DRINKING WATER CONSTRUCTION	11.05.2015	10.04.2018	4.594.508
32	DEREÇİNE	A.KARAHİSAR	DRINKING WATER	DRINKING WATER CONSTRUCTION	04.07.2017	30.11.2018	2.311.366
33	DÜNDARLI	NİĞDE	DRINKING WATER	DRINKING WATER CONSTRUCTION	06.03.2017	11.09.2018	3.768.716
34	BOĞAZLIYAN	YOZGAT	DRINKING WATER	DRINKING WATER CONSTRUCTION	07.10.2015	16.07.2018	21.446.978
35	ESKİPAZAR, BAKACAKKADI	KARABÜK, ZONGULDAK	DRINKING WATER	DRINKING WATER CONSTRUCTION	26.09.2017	28.09.2018	1.971.598
36	SÜLOĞLU	EDİRNE	DRINKING WATER	DRINKING WATER CONSTRUCTION	21.06.2017	07.11.2018	3.443.279
37	BÜYÜKKÖY	ANTALYA	DRINKING WATER	DRINKING WATER CONSTRUCTION	11.06.2015	04.10.201 (Liquidation)	251
38	ARICAK	ELAZIĞ	DRINKING WATER	DRINKING WATER CONSTRUCTION	09.12.2015	30.10.2018	4.066.734
39	DİĞOR	KARS	DRINKING WATER	DRINKING WATER CONSTRUCTION	26.08.2015	01.10.2018	1.941.967
40	SULUSARAY	TOKAT	DRINKING WATER	DRINKING WATER CONSTRUCTION	15.08.2017	30.11.2018	2.660.665
41	HASANŞEYH	TOKAT	DRINKING WATER	DRINKING WATER CONSTRUCTION	14.08.2017	08.11.2018	2.034.369
42	DEREDOLU	GÜMÜŞHANE	DRINKING WATER	DRINKING WATER CONSTRUCTION	11.04.2017	15.11.2018	765.952
43	BAĞLAMA	NİĞDE	DRINKING WATER	DRINKING WATER CONSTRUCTION	15.08.2017	20.12.2018	2.699.647
44	GÜLŞEHİR	NEVŞEHİR	DRINKING WATER	DRINKING WATER AND SEWERAGE CONSTRUCTION	25.01.2017	28.12.2018	27.281.452
TOTAL							278.045.048

2018 Yılında İçmesuyu Sektöründe BELDES Kapsamında Bitirilen İşler

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commencement Date	Completion Date	Cost (TRL)
1	BEĞENDİK	SİİRT	DRINKING WATER SUPPLY CONSTRUCTION	DRINKING WATER	08.09.2014	08.05.2018	5.170.199
TOTAL							5.170.199

Information On Works Completed By The Bank in 2018

Completed Works in the Sewerage Sector within the Scope of SUKAP in 2018

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commencement Date	Completion Date	Cost (TRL)
1	ABDİPAŞA	BARTIN	SEWAGE	ABDİPAŞA (BARTIN) SEWERAGE CONSTRUCTION WORKS	11.10.2017	15.11.2018	3.991.137
2	AHLAT	BİTLİS	SEWAGE	AHLAT (BİTLİS) PARTIAL SEWERAGE SUPPLY CONSTRUCTION	25.08.2017	13.07.2018	2.482.629
3	ARAKLI-BEŞİKDÜZÜ	TRABZON	SEWAGE	ARAKLI-BEŞİKDÜZÜ (MUNICIPALITIES DEEP SEA DISCHARGE AND SEWERAGE CONSTRUCTION)	23.05.2013	01.11.2018	16.001.486
4	BAKACAKKADI GÖKÇEBEY	ZONGULDAK	SEWAGE	BAKACAKKADI (ZONGULDAK) SEWERAGE CONSTRUCTION AND GÖKÇEBEY (ZONGULDAK) SEWERAGE CONSTRUCTION	25.06.2015	02.04.2018	9.064.689
5	BALIŞEYH	KIRIKKALE	SEWAGE	BALIŞEYH (KIRIKKALE) SEWERAGE CONSTRUCTION	05.07.2017	15.11.2018	8.122.781
6	BOZCAADA	ÇANAKKALE	SEWAGE	Bozcaada Wastewater Treatment Plant Construction	23.11.2017	07.12.2018	3.049.329
7	BÜYÜKMANDIRA-BÜYÜKKARIŞTIRAN	KIRKLARELİ	SEWAGE	ERGENE HAVZASI WITHIN BÜYÜKMANDIRA AND BÜYÜKKARIŞTIRAN (KIRKLARELİ) SEWERAGE AND WASTEWATER TREATMENT PLANT CONSTRUCTION	23.09.2013	21.02.2018	12.317.696
8	CUMAYERİ	DÜZCE	SEWAGE	CUMAYERİ (DÜZCE) SEWERAGE AND RAINWATER CONSTRUCTION WORK	02.08.2017	13.11.2018	10.169.877
9	ÇAĞLAYANCERİT	K.MARAŞ	SEWAGE	ÇAĞLAYANCERİT (KAHRAMANMARAŞ) SEWERAGE CONSTRUCTION	26.08.2013	23.05.2018	10.392.170
10	ÇALIŞ	NEVŞEHİR	SEWAGE	ÇALIŞ (NEVŞEHİR) GRUP WASTEWATER TREATMENT PLANT AND COLLECTOR LINE CONSTRUCTION	13.10.2016	11.12.2018	2.134.203
11	ÇAMARDI	NİĞDE	SEWAGE	ÇAMARDI (NİĞDE) SEWERAGE CONSTRUCTION	09.11.2016	22.10.2018	11.610.291
12	ÇARDAK	DENİZLİ	SEWAGE	ÇARDAK ( DENİZLİ ) ATIKSU ARITMA TESİSİ	27.10.2015	15.10.2018	5.842.687
13	ÇATALAĞZI	ZONGULDAK	SEWAGE	ÇATALAĞZI (ZONGULDAK) SEWERAGE CONSTRUCTION	13.01.2016	20.02.2018	6.385.479
14	ÇAYIRBAĞI	TRABZON	SEWAGE	ÇAYIRBAĞI (TRABZON) SEWERAGE CONSTRUCTION	10.08.2012	07.09.2018	4.386.502
15	ÇAYKENT	RİZE	SEWAGE	ÇAYKENT (RİZE) SEWERAGE CONSTRUCTION	17.09.2015	15.10.2018	5.777.347
16	ÇOBANLAR-KOCAÖZ-İŞIKLAR-SÜLÜMENLİ	A.KARAHİSAR	SEWAGE	ÇOBANLAR-KOCAÖZ-İŞIKLAR-SÜLÜMENLİ (AFYONKARAHİSAR) WASTEWATER TREATMENT PLANT AND PARTIAL SEWERAGE SUPPLY CONSTRUCTION	07.12.2016	22.10.2018	6.656.669
17	ÇUKURKUYU	ERZİNCAN	SEWAGE	ÇUKURKUYU (ERZİNCAN) SEWERAGE CONSTRUCTION	18.10.2017	04.01.2018	2.728.567
18	DAĞPINAR	KARS	SEWAGE	DAĞPINAR (KARS) SEWERAGE AND DRINKING WATER CONSTRUCTION	11.08.2016	27.06.2018	7.737.044
19	DEĞİRMENLİ	NİĞDE	SEWAGE	DEĞİRMENLİ (NİĞDE) SEWERAGE AND DRINKING WATER CONSTRUCTION	17.05.2017	04.12.2018	11.932.734
20	DESKİ	DENİZLİ	SEWAGE	BEYAĞAÇ (DENİZLİ) SEWERAGE CONSTRUCTION	28.09.2017	28.11.2018	14.389.655
21	DOĞANYURT	KASTAMONU	SEWAGE	DOĞANYURT SEWERAGE AND RAINWATER NETWORK CONSTRUCTION	05.03.2018	20.12.2018	3.373.425
22	ELMAKAYA	MUŞ	SEWAGE	ELMAKAYA (MUŞ) SEWERAGE CONSTRUCTION	24.06.2016	13.09.2018	5.282.840
23	FETHİBEY	A.KARAHİSAR	SEWAGE	FETHİBEY (AFYONKARAHİSAR) SEWERAGE CONSTRUCTION	26.10.2016	28.06.2018	6.877.538
24	GÖLHİSAR	BURDUR	SEWAGE	GÖLHİSAR (BURDUR) SEWERAGE, RAINWATER AND DRINKING WATER CONSTRUCTION	14.09.2015	18.10.2018	44.010.939
25	GÖRDES	MANİSA	SEWAGE	GÖRDES (MANİSA) WASTEWATER TREATMENT PLANT, RAINWATER AND SEWERAGE CONSTRUCTION	04.06.2015	21.06.2018	10.281.765
26	GÜLPINAR	AKSARAY	SEWAGE	GÜLPINAR (AKSARAY) SEWERAGE CONSTRUCTION	29.12.2015	12.06.2018	12.382.544
27	HACİBEKTAŞ	NEVŞEHİR	SEWAGE	HACİBEKTAŞ (NEVŞEHİR) SEWERAGE CONSTRUCTION	09.03.2016	02.08.2018	13.287.470
28	HARMANCIK	BURSA	SEWAGE	Harmancık (Bursa) Sewerage and Stormwater Construction	06.07.2017	07.12.2018	17.035.346
29	HATİPLİ	TOKAT	SEWAGE	HATİPLİ (TOKAT) SEWERAGE CONSTRUCTION	21.03.2018	25.12.2018	2.559.553
30	HEMŞİN	RİZE	SEWAGE	HEMŞİN (RİZE) PACKAGE WASTEWATER TREATMENT PLANT CONSTRUCTION	29.06.2017	27.04.2018	1.200.842
31	HİNİS	ERZURUM	SEWAGE	HİNİS (ERZURUM) SEWERAGE CONSTRUCTION	22.02.2017	09.10.2018	18.223.268
32	HÜYÜK	KONYA	SEWAGE	HÜYÜK (KONYA) WASTEWATER TREATMENT PLANT CONSTRUCTION	27.01.2017	11.01.2018	2.965.351

Information On Works Completed By The Bank in 2018

33	İDİL	ŞIRNAK	SEWAGE	İDİL (ŞIRNAK) DRINKING WATER CONSTRUCTION	19.12.2016	11.07.2018	17.499.917
34	KAVAKLIDERE	MUĞLA	SEWAGE	KAVAKLIDERE (MUĞLA) SEWERAGE CONSTRUCTION	12.04.2017	06.03.2018	1.482.686
35	KEÇİKALESİ	NİĞDE	SEWAGE	KEÇİKALESİ (NİĞDE) SEWERAGE CONSTRUCTION	02.11.2016	03.09.2018	4.387.062
36	KELES	BURSA	SEWAGE	Keles (Bursa) Sewerage and Stormwater Construction	29.11.2016	13.03.2018	9.797.004
37	KIZILCAHAMAM	ANKARA	SEWAGE	KIZILCAHAMAM (ANKARA) WASTEWATER TREATMENT PLANT CONSTRUCTION	07.12.2016	05.10.2018	10.331.593
38	KOCAALİ	SAKARYA	SEWAGE	KOCAALİ ( SAHARYA ) WASTEWATER TREATMENT PLANT AND CHANNEL CONSTRUCTION	20.09.2013	15.10.2018	55.443.520
39	KOVANCILAR	ELAZIĞ	SEWAGE	KOVANCILAR (ELAZIĞ) KISMİ SEWERAGE CONSTRUCTION	14.09.2017	18.07.2018	6.673.266
40	KÖSE	GÜMÜŞHANE	SEWAGE	KÖSE WASTEWATER TREATMENT PLANT CONSTRUCTION	19.12.2017	06.12.2018	1.804.508
41	LAPSEKİ-ÇARDAK	ÇANAKKALE	SEWAGE	LAPSEKİ - ÇARDAK (ÇANAKKALE) GROUP WASTEWATER TREATMENT PLANT CONSTRUCTION	17.06.2016	05.04.2018	10.559.967
42	OCAKLAR	BALIKESİR	SEWAGE	OCAKLAR (BALIKESİR) SEWERAGE SUPPLY CONSTRUCTION	02.11.2016	17.07.2018	6.617.954
43	OLUKÖZÜ	YOZGAT	SEWAGE	OLUKÖZÜ (YOZGAT) SEWERAGE CONSTRUCTION	07.07.2017	13.12.2018	3.563.764
44	SALTUKOVA	ZONGULDAK	SEWAGE	SALTUKOVA (ZONGULDAK) SEWERAGE CONSTRUCTION	24.11.2016	27.06.2018	5.056.769
45	SARAY	VAN	SEWAGE	SARAY (VAN) SEWERAGE CONSTRUCTION	26.08.2015	18.05.2018	4.720.894
46	SARAYDÜZÜ	SİNOP	SEWAGE	SARAYDÜZÜ (SİNOP) SEWERAGE, RAINWATER AND WASTEWATER TREATMENT PLANT CONSTRUCTION	19.06.2017	11.10.2018	6.129.149
47	SARIKAMIŞ	KARS	SEWAGE	SARIKAMIŞ (KARS) SEWERAGE CONSTRUCTION	26.08.2015	28.05.2018	11.380.054
48	SARIPINAR	MUŞ	SEWAGE	SARIPINAR (MUŞ) SEWERAGE CONSTRUCTION	19.07.2017	23.11.2018	3.721.516
49	SİVRİCE	ELAZIĞ	SEWAGE	SİVRİCE (ELAZIĞ) KISMİ SEWERAGE CONSTRUCTION	31.07.2017	29.11.2018	3.802.248
50	SUDURAĞI	KARAMAN	SEWAGE	SUDURAĞI (KARAMAN) WASTEWATER TREATMENT PLANT CONSTRUCTION	13.05.2015	31.05.2018	1.110.111
51	TİLLO	SİİRT	SEWAGE	TİLLO (SİİRT) SEWERAGE AND DRINKING WATER CONSTRUCTION	12.10.2016	05.12.2018	6.749.944
52	TONYA	TRABZON	SEWAGE	TONYA (TRABZON) SEWERAGE CONSTRUCTION	20.04.2016	22.11.2018	9.288.222
53	VİZE	KIRKLARELİ	SEWAGE	VİZE (KIRKLARELİ) SEWERAGE CONSTRUCTION	16.11.2012	17.05.2018	3.558.530
54	YALOVA	YALOVA	SEWAGE	YALOVA (MERKEZ)-ÇİFTLİKKÖY-KADIKÖY-TAŞKÖPRÜ-TERMAL (YALOVA) MUNICIPALITY GROUP DEEP SEA DISCHARGE CONSTRUCTION	22.03.2016	04.09.2018	10.727.847
55	YAZIHAN	MALATYA	SEWAGE	YAZIHAN (MALATYA) SEWERAGE CONSTRUCTION	25.11.2016	26.02.2018	7.265.559
56	YEŞİLYURT-SAHİLKENT-HASYURT-TURUNÇOVA	ANTALYA	SEWAGE	FİNİKE (ANTALYA) MEMBRANE BIOREACTOR TECHNOLOGY AAT AND YEŞİLYURT-SAHİLKENT-HASYURT-TURUNÇOVA (ANTALYA) CHANNEL CONSTRUCTION	07.05.2013	08.10.2018	47.421.419
TOTAL							541.747.354

100% In 2018 İlbank Grant Works Completed

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commencement Date	Completion Date	Cost (TRL)
1	PROVINCIAL SPECIAL ADMINISTRATION	BİNGÖL	MAP	MAP	06.12.2017	27.08.2018	46.020
2	PROVINCIAL SPECIAL ADMINISTRATION	BİNGÖL	GEOLOGICAL RESEARCH	JGEOLOGICAL RESEARCH	02.07.2018	03.10.2018	150.800
Total							196.820

Information On Works Completed By The Bank in 2018

50% İlbank Grant in 2018 - 50% Ministry Completed Works within the Scope of the Grant

Num-ber	Municipality Name	Provinces	Sector	Characteristics	Commencement Date	Completion Date	Cost (TRL)
1	SEYİTGAZİ	ESKİŞEHİR	GEOLOGICAL-ZONING-MAP	MAP	23.03.2017	11.06.2018	Grup (Payment under the Zoning Plan)
2	PAZAR	RİZE	MAP	MAP	13.06.2018	26.07.2018	20.973
3	ZİYARET	AMASYA	ZONING PLAN	ZONING	18.02.2016	25.01.2018	9.959
4	ÖREN	GİRESUN	ZONING PLAN + GEOTECHNICAL	ZONING	23.06.2015	03.01.2018	87.238
5	AKÇAKOCA	DÜZCE	MAP-GEOLOGY-ZONING	ZONING	20.07.2015	14.03.2018	220.660
6	GÜNEYKAYA	SİVAS	ZONING PLAN + GEOTECHNICAL	ZONING	24.03.2016	14.03.2018	69.620
7	KAVAKLI	KIRKLARELİ	ZONING PLAN	ZONING	14.04.2016	07.03.2018	27.542
8	KOCAALİLER	BURDUR	MAP-GEOLOGY-ZONING	ZONING	29.07.2015	10.04.2018	199.141
9	BULANCAK	GİRESUN	ZONING PLAN + GEOTECHNICAL	ZONING	06.07.2015	10.04.2018	10.452
10	MADENLİ, GÜNEYSU, DEMİRÖZÜ	RİZE	ZONING PLAN + GEOTECHNICAL	ZONING	26.12.2014	12.04.2018	170.133
11	SUSUZ	KARS	MAP-GEOLOGY-ZONING	ZONING	02.07.2015	06.06.2018	161.431
12	ÇAMARDI	NİĞDE	ZONING PLAN + GEOTECHNICAL	ZONING	31.03.2016	19.07.2018	123.825
13	AYVACIK	ÇANAKKALE	ZONING PLAN	ZONING	08.06.2015	01.08.2018	31.624
14	BOĞAZIÇI	DÜZCE	ZONING PLAN + GEOTECHNICAL	ZONING	29.06.2015	08.08.2018	98.294
15	ÇAMOLUK	GİRESUN	ZONING PLAN + GEOTECHNICAL	ZONING	08.06.2015	01.08.2018	104.280
16	GÖYNÜCEK	AMASYA	ZONING PLAN + GEOTECHNICAL	ZONING	05.12.2016	04.09.2018	62.540
17	EYMİR	YOZGAT	MAP-GEOLOGY-ZONING	ZONING	31.07.2015	24.09.2018	200.408
18	ÖZKÜRTÜN	GÜMÜŞHANE	ZONING PLAN + GEOTECHNICAL	ZONING	19.06.2015	06.12.2018	93.220
19	AKKUŞ	ORDU	MAP-GEOLOGY-ZONING	ZONING	25.06.2015	17.12.2018	195.359
20	FİLYOS	ZONGULDAK	ZONING PLAN	ZONING	02.06.2015	18.12.2018	4.012
21	EKİNÖZÜ	K.MARAŞ	GEOLOGICAL + ZONING PLAN	GEOLOGICAL RESEARCH	01.08.2017	20.02.2018	Grup (Payment under the Zoning Plan)
22	ÇAMLIHEMŞİN	RİZE	GEOLOGICAL + ZONING PLAN	GEOLOGICAL RESEARCH	11.05.2017	20.02.2018	Grup (Payment under the Zoning Plan)
23	PERŞEMBE	ORDU	GEOLOGICAL INVESTIGATIONS	GEOLOGICAL RESEARCH	22.12.2015	20.02.2018	80.417
24	SEYİTGAZİ	ESKİŞEHİR	GEOLOGICAL-ZONING-MAP	GEOLOGICAL RESEARCH	23.03.2017	03.10.2018	Grup (Payment under the Zoning Plan)
Total							1.971.127

Scope of the Year in 2018 and Moroccan Bank’s Donations Help Sektöründebitiril Pavement Works

Number	Municipality Name	Provinces	Sector	Characteristics	Commencement Date	Completion Date	Cost (TRL)
1	ALADAĞ	ADANA	PRODUCTION	Aladağ 300 Persons Pension Building Construction	20.10.2016	28.06.2018	8.878.636
2	NİĞDE	NİĞDE	PRODUCTION	Bor Quran Course Building Construction	21.07.2017	19.07.2018	5.679.916
3	DARENDE	MALATYA	PRODUCTION	Darende (Malatya) District Student Dormitory Construction	19.09.2017	29.08.2018	592.390
4	CİZRE (**)	ŞIRNAK	PRODUCTION	Recreation Area Arrangement of Tigris River (Nur Quarter)	17.10.2016	14.02.2017	1.464.643
5	BOZKIR	KONYA	PRODUCTION	Hisarlık Neighborhood Social Facility Construction Work	06.06.2018	02.11.2018	200.000
6	OLUR	ERZURUM	PRODUCTION	Olur Girls and Boys Hostel Buildings Rough Construction Works and Various Landscaping Works	18.05.2017	26.10.2018	4.152.465
Total							20.968.050

\* It was added to the year 2018 as it is not included in the list of the year it was completed.

\*\* In 2018, additional appropriations were granted.



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