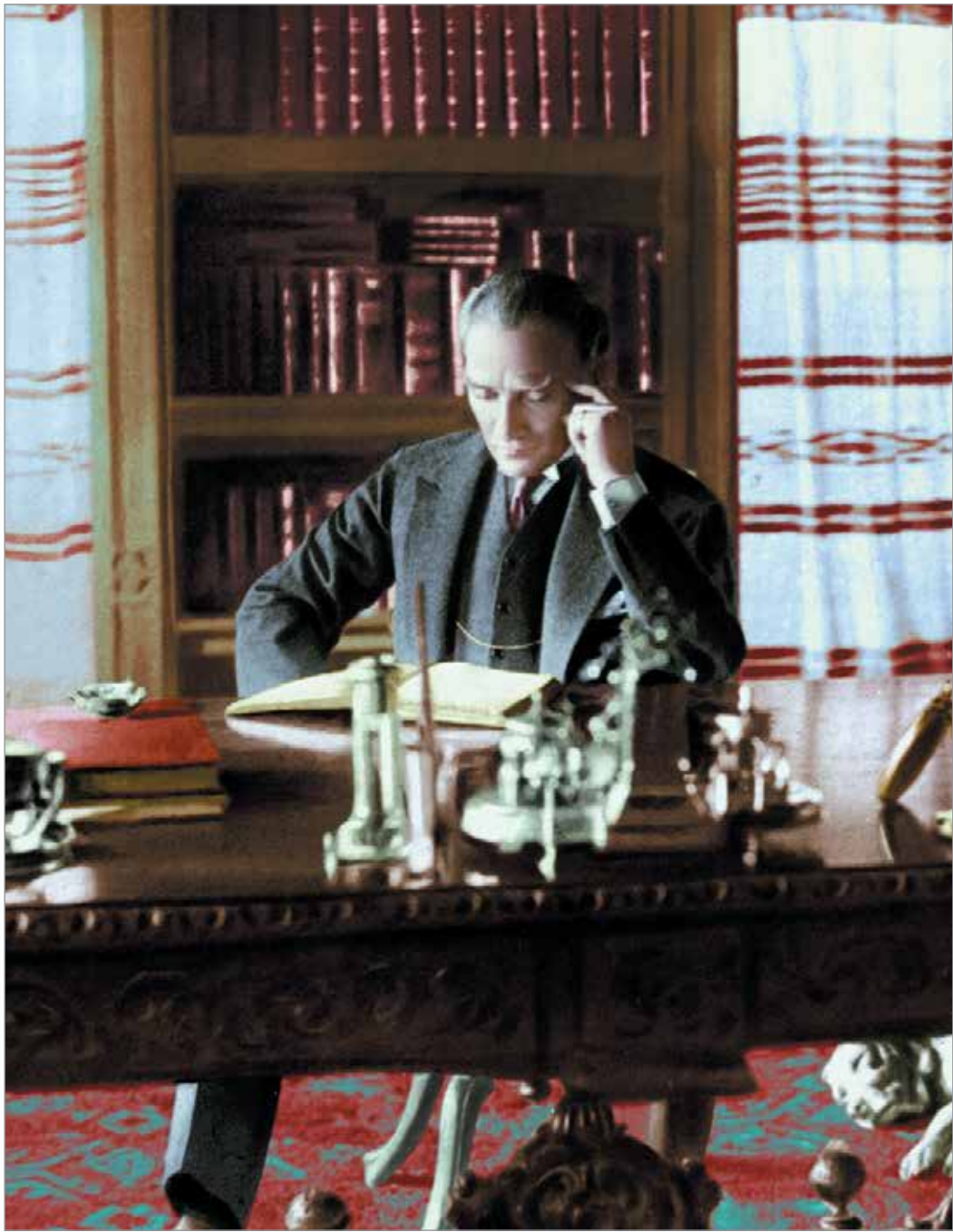


İLBANK
TURKEY'S CONSTRUCTIVE POWER



ANNUAL REPORT
2019



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

K. Atatürk



İLBANK
TURKEY'S CONSTRUCTIVE POWER

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Agenda of the Ordinary General Assembly Meeting

Date of General Assembly Meeting

July 9, 2020, Thursday at 14: 00

Venue

Sheraton Ankara Hotel & Convention Center

Noktalı Street No: 1 Kavaklıdere, 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 2019,
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. Submission of the Internal Directive Amendment Text prepared in accordance with Article 419 of the Turkish Commercial Code for the approval of the General Assembly,
11. Approval of the Independent Audit Firm that will perform the Independent Audit of the Bank for 2020-2021-2022 in accordance with the relevant regulation of the Banking Regulation and Supervision Agency,
12. Petitions and Suggestions
13. Closing

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 accordance with the Establishment Law, the structure of the Bank of Municipalities has been reorganized due to the fact that it operates exclusively for municipalities, the capital of the establishment has not been able to meet the increasing need for loans in parallel with the rapid population growth and urbanization, as well as the villages that have been excluded from this aid and

the villages are excluded from this aid.
 Within this framework, with the enactment of the Law numbered 4759, which was accepted on 13 June 1945 and published in the Official Gazette on 23.06.1945; The area of activity has been expanded to include all local governments, including provincial special administrations, municipalities and villages, and a new legal status has been created by expanding both the name of the bank and its duties, powers and responsibilities. In parallel with the changing economic and social conditions of the world and our country; It is aimed to adapt the country

and world conditions by changing the fields of activity, organizational structure, personnel policy and employment of the Bank, and to become an institution that produces more effective and efficient services. With all these needs and obligations, the Bank was restructured with a legal arrangement; The Law on İller Bank Joint Stock Company numbered 6107 was accepted by the Parliament on January 26, 2011 and published in the Official Gazette dated February 8, 2011. Thus, the Bank was transformed into “Joint Stock Company” status and was renamed as “İller Bankası Joint Stock Company”.



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 there of, Execute, or arrange for the execution of, profit-making real estate investment projects and imple-

mentations 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.

Farsightedness and the Bank since its foundation, reflecting the dynamism of the service concept, “Turkey’s Constructive Power” continues with enthusiasm on the day of its establishment as a service.

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.



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 developmentand investment banking.



Murat KURUM

Minister of Environment and Urbanization

Message From the Minister of Environment and Urbanization

“As in 2019, in 2020; Turkey’s 2023, 2053, 2071 will act in accordance with their goals, to continue our investment will generate new projects, we will continue to take great strides boldly.”

İller Bank, which has a signature in every development and development move in our country’s history, is a 87-year-old tree. Since the foundation of our İller Bank, it has contributed a lot in every corner, stone and soil of our country as a silent yet strong friend hand.

This large plane today on a global scale, alignment of Turkey with political and socio-economic strategies and producing in harmony, can compete with the whole world with the infrastructure and equipment continues to be the biggest supporter of local governments.

İller Bank is working diligently to build livable cities simultaneously with the world and to increase the quality of life to humane levels by doing works to be proud of on behalf of humanity.

Currently, as İller Bank; For our 83 million citizens in 81 provinces in Turkey; we support thousands of different projects such as infrastructure, superstructure, environmental and urbanization projects carried out by our local governments.

We continue to provide consultancy and technical support for our municipalities to produce and develop projects at international standards.

With 87 years of experience, İlbank now also; While continuing to support the projects of our local administrations with all its organizations, units and employees, it diversifies and expands its service areas.

It continues to contribute to the sustainable urbanization of our country with the new financial resources and technical supports it provides to our local governments.

For our cities, from the Bank’s own resources in 2019; A total of TRL 5.8 billion was used for loan and grant funding, bank profit, grant funding, external credit utilization and fundraising activities.

Our bank’s investment and financing allowance for 2020; loans and grants from banks own funds, external loans and grants are planned as TRL 15 billion in total in resource development items.

For our bank, 2019 was completed with an increasing momentum as in previous years. By maintaining the same growth in 2020, we will continue to be a great supporter of local governments.

Just like in 2019, in 2020; Turkey’s 2023, 2053, 2071 will act in accordance with their goals, to continue our investment will generate new projects, we will continue to take great strides boldly.

With these feelings and thoughts, I wish the İlbank 2019 annual report to be beneficial for both our stakeholders and our İller bank.

Message from the Chairman



Ertan YETİM
Chairman of the Board of Directors

“Vision of the ‘pioneer in the development of modern urban life, quality of service proven international development and investment banks as’ determining Provincial Bank, as it was in 2019 in the near future also Turkey’s economy and all stakeholders ‘next to power’ will continue to be.”

İller Bank continued to contribute to the economy of our country in this period, as it has been for 87 years, and has become a dynamic institution with its investments, by being alongside local governments both financially and with project support.

Having a strong shareholders ‘equity, our Bank’s shareholders’ equity reached TRL 20 billion 955 million in December 2019, compared to TRL 18 billion 580 million compared to the end of 2018. Within the investment and finance program of 2019, TRL 3 billion 771 million was extended to local governments from equity.

A total of 366 works have been completed, including 57 drinking water, 224 other infrastructures, 34 sewerage, 4 solid waste and 47 municipal buildings sectors, which are the construction works of local governments.

Within the scope of SUKAP, which was continued with great success, the grant fund transferred to our Bank was granted TRL 516 million 88 thousand in December 2019, and TRL 813 million 328 thousand in the scope of the project.

In the international arena, the project works carried out with local administrations regarding the agreements with credit institutions such as the World Bank, JICA (Japan Internati-

onal Cooperation Agency), the European Investment Bank, the Islamic Development Bank and the French Development Agency continue at full speed. Our target is to continue to be a part of the stable economic growth in our country, and to contribute to the healthy growth of our country by expanding our project areas with technical and administrative knowledge, experience and experience from the past.

Vision of the “pioneer in the development of modern urban life, quality of service proven international development and investment banks as” determining Provincial Bank, as it was in 2019 in the near future in Turkey’s economy and all stakeholders ‘next to power’ will continue to be. I would like to express with pleasure that the entire İllbank family, especially our professional management team, exhibited a performance that exceeded our goals by displaying great dedication and team spirit in 2019. With the synergy we create, we will continue to create value for our country, cities and citizens. By working harder, we will continue to respond to the needs of every segment of the society in 2020 with our innovative and beneficial solutions. On this occasion, I would like to thank İllbank executives and employees for their devoted efforts in the performance of our Bank in 2019 and all our stakeholders for their trust in us.

Message from the General Manager



Yusuf BÜYÜK
General Manager

As İller Bank, which takes it as a duty to protect the nature and history of a country’s biggest heritage; For 87 years, we are proud of being present with our projects in every point of our country, in order to develop livable cities with urban problems solved with strong financial structure.

Our Bank, one of the deep-rooted and powerful institutions of our history, has been actively involved in the development and development of our country since 1933 and has been a locomotive. İller Bank; In order to meet urban needs, it is always with our local governments by producing and developing projects at international standards, providing loans from internal and external financing sources, providing consultancy and technical support.

Our Bank, which has an important role in our efforts to achieve 2023 goals with our 87 years of experience and awareness of the task we have undertaken, always supports projects developed with an environmentally conscious and sustainable urbanism approach. Considering the changes in the world and in our country, in addition to our activities we carry out; For the development of sustainable cities, it also provides services in areas such as renewable energy and energy efficiency in order to protect the environment, which is entrusted to us by future generations as the heirs of an ancient civilization, as well as urban transportation and smart city systems.

2019 has been very productive in terms of supporting our local governments using both domestic and international resources and realizing important investments in the urban infrastructure, superstructure and urban planning sectors, and many local infrastructure and superstructure projects of our

local governments have been completed by using internal and external financial resources. is available for service. In addition to drinking water, wastewater, road arrangements, solid waste and geothermal projects to strengthen the infrastructure of local governments, we also started with street rehabilitation, facade improvement, bicycle path, green walkway, noise barrier and environmentally friendly street projects that we started in 2019 for urban development within the scope of Presidential Action Plans. We aim to create a more livable environment. We support the financing of energy efficiency and renewable energy projects with our international financing resources and equity in order to build clean and inexhaustible energy technologies and provide income to municipalities.

As İller Bank, which takes it as a duty to protect the nature and history of a country’s biggest heritage; For 87 years, we are proud of being present with our projects in every point of our country, in order to develop livable cities with urban problems solved with strong financial structure.

With our determination to continue our services without slowing down, together with our teammates, from the remotest villages of our country to metropolises; We will contribute to the development of our cherished country by adding value to the services of our local governments with our service variety, experience and strong financial structure.

Our Corporate Message



OUR VISION

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



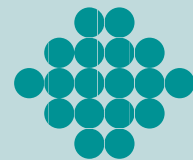
OUR MISSION

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.



OUR STRATEGY

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



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OUR BASIC VALUES

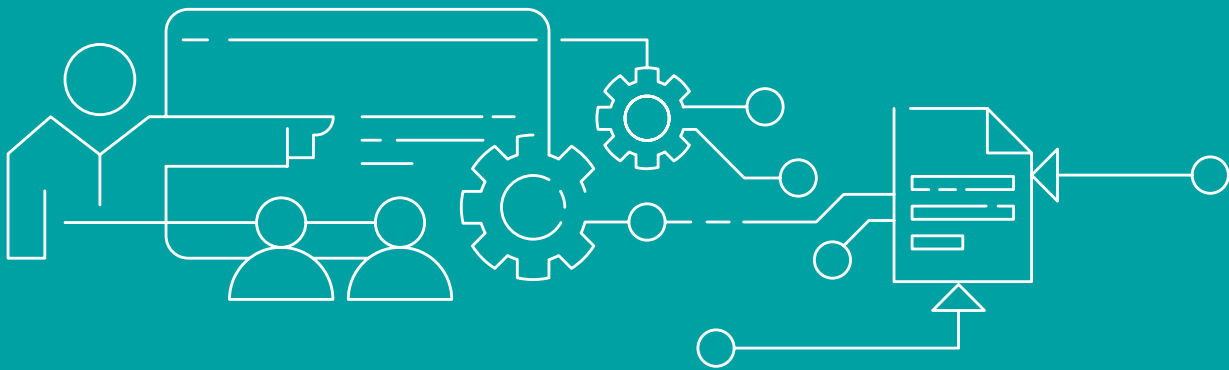
- Country Benefit
- Activity
- Reliability
- Environmental Awareness
- Social Responsibility
- Openness to Change
- Participation
- Ownership of Ethical Values
- Team Spirit
- Quality
- Transparency
- Impartiality
- Lead



Summary Financial Results



	2018	2019	Amount of Change	Change Percentage (%)
Total Assets	32.220.920	36.087.518	3.866.598	12,00
Liquid Assets and Banks	2.839.526	5.706.116	2.866.590	100,95
loans	28.288.482	28.414.386	125.904	0,45
Shareholders Equity	18.580.325	20.955.132	2.374.807	12,78
Paid-in capital	14.847.536	16.870.557	2.023.021	13,63
Interest Incomes	2.326.957	3.460.661	1.133.704	48,72
Interest Expenses	328.586	544.787	216.201	65,80
Non-interest expenses	1.117.262	1.416.365	299.103	26,77
Non-interest incomes	781.245	282.557	-498.688	(63,83)
Profit before tax	2.106.120	2.282.842	176.722	8,39
Net Period Profit / Loss	1.662.354	1.782.066	119.712	7,20



Ratio (%)	2018	2019
Loans / Total Assets	87,80	78,74
Capital Adequacy Ratio	46,08	46,00
Liquid Assets / Total Assets	8,81	15,81
Shareholder's Equity / Total Assets	57,67	58,07
Earnings on Assets	5,16	4,94
Earnings on Equity	8,95	8,50

In 2019, the Bank’s paid-up capital increased by %13,63 and reached TRL 16.870.557 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,

It is arranged that it will occur.

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

The nominal capital of the bank was increased from TRL 18 Billion to TRL 30 Billion by the Decision of 1767, published in the Official Gazette dated 8 November 2019 and numbered 30942.

As of December 31, 2019, TRL 16.870.557 thousand of TRL 30 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
2019	30.000.000	2.023.021	16.870.557	13.129.443

2019 Investment and Financing Program

İller Bank transferred total of TRL 4.755.108 thousand to local governments across Turkey within the scope of investment and financing program for 2019. For the Bank’s fundraising activities, TRL 1 billion 054 million 112 thousand of resource expenditure has been realized as TRL 7.444.280 thousand, TRL 1.635.060 thousand from the funds transferred to our Bank within the scope of various protocols.

This determined program, TRL 3.771.566 Thousand Credit usage from bank equities, use of funds transferred to the Bank within the scope of protocols regarding the use of grant resources transferred from the General Budget of TRL 519.162 Thousand, TRL 126.752 Thousand Grant usage from bank profits, It was realized as 51.82% with the use of foreign loans amounting to TRL 337.628 thousand.

I. From Bank-Based Loans TRL 5 Billion	II. Grant sources TRL 1.528.011 Thousand
+ Works carried out with 100% Loans	+ For Water and Sewerage Infrastructure Projects; TRL 836.511 Thousand
+ Water and Sewage Infrastructure Projects,	+ Allowance from Bank Profit; TRL 680.000 Thousand
+ Material Equipment and Appliances loans,	+ Urban Infrastructure Equalization Allowance TRL 11.500 Thousand
+ Guarantee loans,	III. External loans TRL 1.456.075 Thousand
+ Cash assistance loans and cash loans,	IV. Outsourced Grants TRL 441.934 Thousand
+ Work carried out by allocations from the Bank’s profits.	
V. For Resource Development Activities	
TRL 750 Billion total; TRL 9.176.020 Thousand it is planned as.	

Apart from the investment program for 2019, a total of TRL 1.635.060 Thousand was spent from the funds transferred to our Bank within the scope of various protocols.

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 transformation projects.

➔ From the construction works of local governments; A total of 366 of the local administration works have been completed, of which 57 are drinking water, 224 other infrastructure, 34 sewerage, 47 municipal constructions works and 4 in the solid waste sector.

➔ From the project works of local governments; A total of 20 works have been completed, 1 zoning plan, 2 geotechnical, 2 GIS (Urban Information System), 9 renewable energy, 1 sewerage project, 1 wastewater treatment-sea discharge and 4 superstructure projects.

Sector	Number of Works in Progress	Number of Works Completed
Drinking water	112	57
Other Infrastructure	406	224
Sewage	98	34
Solid waste	10	4
Municipality Construction	387	47
Total	1013	366

Sector	Number of Works in Progress	Number of Works Completed
Zoning Plan	9	1
Geotechnical	2	2
GIS (City Information System)	3	2
Renewable Energy	18	9
Sewerage Project	3	1
Drinking Water Drilling	1	0
- Wastewater Treatment - Sea Discharge - Solid Waste	2	1
Superstructure Project	0	4
Total	38	20

2019 Annual Official Investment Program

The investment program of Iller Bank for 2019 entered into force after being published in the Official Gazette dated 18 February 2019 and numbered 30690 and numbered 767 as TRL 1,471,674 thousand.

Within the scope of the published Investment Program;

- + 5 Million 42 Thousand TRL to the energy sector,
- + 284 Million 551 Thousand TRL to drinking water sector,
- + 586 Million 780 Thousand TRL to the sewerage industry,
- + 40 million 318 Thousand TRL to the municipal services (Solid Waste) sector,
- + Transportation (Urban Transportation) 554 Million 983 Thousand TRL,

1 billion 471 million 674 thousand TRL has been allocated.

Realization Status of Investment by Year 2019 Official Program

Sector	2019 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	-	-	-	-	-	-	-	-
Potable water	17	284.551	140.251	7.250	-	300.000	226.378	219.270	179.933
Sewage	26	586.780	145.791	15.204	3.075	536.000	303.615	500.000	366.985
Municipal Services (Solid Waste)	5	40.318	-	-	-	-	-	-	-
Energy	1	5.042	-	-	-	-	-	-	-
Transportation (Urban Transportation)	6	554.983	-	-	-	-	-	-	-
Total	57	1.471.674	286.042	22.454	3.075	836.000	529.993	719.270	546.918



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.

TRL 3.075 Thousand was spent for sewage and treatment plant works.

In 2019, a total of TRL 337.628 Thousand outsourced expenditures were made, with respect to the loans obtained from outsourced financial institutions, TRL 25.437 Thousand from the foreign loan provided by the World Bank, and TRL 312.191 Thousand from the foreign loan provided by the Japan International Cooperation Agency (JICA).

Survey and Project Studies

In studies and projects carried out by the bank, the project works of 137 works were completed in 2019. For these works, a total of TRL 7.083 thousand was spent, including TRL 2.183 thousand loan, TRL 4.279 thousand grant and TRL 621 thousand municipal expenditure.

Project Sector		Completed Projects in 2019		Number of Tendered Projects	Number of projects in Progress in 2020	
		Expenditures From Bank	Other Works		Expenditures from bank	Other Works
Potable Water Project	Grid	20	23	8	16	33
	Treatment	2	5	1	5	8
Superstructure Project Sector	Grid	13	21	3	18	22
	Treatment	20	12	15	18	16
	Marine Discharge/Solid Waste	5	-	-	3	1
Superstructure Project	Superstructure	14	2	11	24	9
Potable Water Drilling	Energy	-	-	-	-	-
Drinking Water Drilling	Drilling	-	-	-	1	-
Total		74	63	38	85	89



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 2007/36 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 were completed in previous years and there is no expenditure amount for these projects, and the total expenditure made up to today has reached TRL 129,650 Thousand and the appropriation allocated has been used.

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

+ Tender Stage	2 Qty.
+ Construction completed	67 Qty.
+ Total Completed Works	69 Qty.

Water and Sewer Systems Infrastructure Project (SUKAP)

With the President's Decision, 50% of the project amount is granted to the municipalities with a population of 25,000 or less, and a long-term loan is extended to the municipality by Iller Bank for the remaining 50%. The municipalities with a population of more than 25,000 and included in the annex of the President's Decision are allocated by Iller Bank without the condition of complying with the debt stock limit in the Municipality Law No. 5393. In addition, the projects of the municipalities whose projects are not ready are primarily designed by Iller Bank.

Between 2011 and 2019, a total of TRL 4.759.365 Thousand of appropriation was transferred to the Iller Bank through the Central Government Budget Law.

During the reporting period, a total of TRL 1.329.415 Thousand expenditures have been incurred in 2019, amounting to TRL 813.327 Thousand and TRL 516.088 Thousand.

Within the scope of SUKAP, a total of 10,189,175 thousand TL of resources has been allocated for 1,340 drinking water and sewerage investments; 6,159,350 thousand TL grants and 4,029,825 thousand TL credits.



Under SUKAP; 1.340 Works As Of 31.12.2019;

Under SUKAP;
+ 1093 Complete
+ 168 Qty. Ongoing Construction
+ 14 Work Business Contract Stage
+ 65 Work The job is at the tender stage.



Sectoral Breakdown of Works Assigned to Finance with Water and Sewerage Infrastructure Project (SUKAP) (2011-2019)

	Potable Water	Waste Water	Total
Number of finished Works	403	690	1093
Number of Works Under Construction	79	89	168
Number of Works Under Contract	7	7	14
Number of Works Contracted	24	41	65
Number of Works in Progress	513	827	1340
Amount of Total Appropriation	3.437.369	6.751.806	10.189.175
Amount of Loans Extended	2.080.060	4.079.290	6.159.350
Amount of Grants Extended	1.357.309	2.672.516	4.029.825
Total Disbursement in year 2019	358.465	970.950	1.329.415
Amount of Disbursements out of Loans in Year 2019	179.235	634.092	813.327
Amount of Disbursements out of Grants in Year 2019	179.230	336.858	516.088

The Works Carried Out With the Allowance Allocated From Bank Profit

Iller Bank INC. Pursuant to paragraph 3 of Article 13 of the Law, the Bank has fifty percent of the net profit arising from the balance sheet approved by the General Assembly; urban regeneration practices of local governments, maps, zoning plans, infrastructure and superstructure projects and financing of these projects are used as a grant in financing or supporting the interest arising from the technical and social infrastr-

ucture services of the villages, carried out by special provincial administrations.*

Financing of municipal maps, zoning plan, drinking water, wastewater, treatment plant, sea discharge, solid waste landfill, geothermal energy facility, urban information system, survey and project works by contributing 50% to the remaining 50% i It is made by opening a loan to the municipality by the Bank.

TRL 848.889 Thousand allowance, including 15% income tax withholding, has been allocated from the Bank's profit for 2018. “Regulation on Utilization of the Allowance Allocated from Iller Bank Annual Profit in the Infrastructure Project and Construction Works of Villages and Municipalities” is provided as required.

In 2019, 10 works were completed in the municipal buildings sector in the construction works carried out with the appropriations allocated from the annual Bank profit.

** (Replaced by Article 57 of the Law on Amending Tax Laws and Certain Laws and Decree Laws published in the Official Gazette dated 18 January 2019 and numbered 30659.)*

In the project works carried out with the appropriations allocated from annual Bank profit in 2019, 20 jobs in the map sector, 24 in the zoning plan sector, 31 in the geotechnical sector, 18 in the drinking water project sector, 9 in the sewage project sector, 1 in the drinking water treatment sector, 6 in the wastewater treatment, sea discharge, solid waste sector A total of 109 jobs were completed. In addition to the grant usage, a total of TRL 5.411 Thousand credit was provided in the project works carried out.

Sectoral Breakdown of Construction Works with Bank Profit in 2019

Sector	Number of Works in Progress	Number of finished Works
Map	31	20
Development plan	107	24
Geotechnical	46	31
Drinking Water Project	50	18
Sewerage Project	22	9
Drinking Water Treatment	4	1
Wastewater Treatment - Sea Discharge - Solid Waste	11	6
Toplam	271	109

“Regulation on Utilization of the Allowance Allocated from Iller Bank Annual Profit in the Infrastructure Project and Construction Works of Villages and Municipalities” Within the scope of the project, 9.932 Thousand TL from the village shares allocated to the municipalities in the previous years together with the amounts transferred from the previous years to the municipalities, 18.791 Thousand TL for the construction and project works and purchases of materials for municipal water needs, A total of 118.633 Thousand TL grants were used, including 87.287 Thousand TL for the work to be directly contributed from the bank profits, 2.056 Thousand TL for the works to be provided with interest support, and 567 Thousand TL for other significance (announcement fee, etc.). For the grant payments made from the Bank's profit in 2016 and beyond, 8.118 Thousand TL 15% income tax withholding was paid.

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

ÇEVDES Project (Protocol for Supporting Infrastructure Projects)

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.

Within this scope, a total of TRL 56.951 Thousand has been spent for the 368 jobs, TRL 28.475 Thousand from the Ministry and TRL 28.475 Thousand from Iller Bank, 293 of these works have been tendered, 291 of the works have been completed and 2 projects are ongoing.

Works On The 100-Day Action Plan 5,000 Village Mansion Work

In the Action Table reported by the Turkish Ministry of Environment and Urbanization; Within the scope of the “100-Day Executive Program”, there is an activity of “Construction of 5,000 Village Mansions to be completed in 5 years” by Iller Bank, Within the scope of this activity, in line with the needs of our villages, 1,000 multi-purpose uses, each year, from Iller Bank sources since 2019, It is planned to design and build “Village Mansions”.

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. The total number of villages where Millet Mansion was requested by the governorates is 10,643 and the number of villages that are determined and evaluated for the construction of the “Type Millet Mansion Project” is 10.467, The number of villages determined for the Millet Mansions, which are still under construction, is 1042. Works on village mansion construction works are ongoing and 240 village mansions, which are deemed appropriate by our Bank, are ongoing.

Solid Waste Program (KAP)

KAP Procedures and Principles; Presidency Strategy and Budget Presidency (T.C Ministry of Development) was determined by TR Ministry of Environment and Urbanization and İLBANK and signed on May 26, 2017. The protocol for supporting PDP projects was signed by the T.C Ministry of Environment and Urbanization and İLBANK on September 4, 2018 and entered into force. II. class landfill facility, existing II. additional lot to the class landfill facility, Pretreatment plant (mechanical separation/compost/bio-drying / biomethanization/waste derived fuel plant) and transfer station project and construction works are within the scope of the protocol. All of the project construction costs are granted and up to 50% of the tender price is given to new construction (construction) works. Up to 50% of the remaining part of the work is given in ongoing construction works. The rest will be financed under the terms of İLBANK credit. Within the scope of the said protocol, TRL 40 million for 2018 and TRL 50 million for 2019 were transferred from the T.C Ministry of Environment and Urbanization to 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 110 works have been tendered, 73 of which are for road construction and 37 for park construction. The total contract value of 110 road / park construction works is 138.344 thousand, and a total of 89.301 Thousand TRL arrears have been arranged.

All the progress payments made within the scope of this protocol have been made and TRL 43.499 Thousand of TRL 89.301 Thousand has been paid by the Ministry of Environment and Urbanization and TRL 45.802 Thousand by Iller Bankası Inc. funded by.

3,000 Km Bike and 3,000 Km Green Walkway, 30 Km Eco-Friendly Street and 60,000 M2 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 August 27, 2018.

In this scope, 174 applications were made to our bank.
+ Rize (Center) Municipality Bicycle Road project (2.4 km) has been completed,
+ Akdeniz (Mersin) Municipality Bicycle Road Project (7 km) is at financing stage,
+ Pendik (İstanbul) Municipality Bicycle Road Project (50 km) is ongoing.
Works deemed appropriate by the Commission and expected to be financed by the Ministry
+ Çandır (Yozgat) Municipality Bicycle (3.7 km) and Walking Path (1.2 km) project,
+ Kapaklı (Tekirdağ) Municipality Environment Friendly Street project,
+ Uzundere (Erzurum) Municipality Bicycle Road (5.6 km) project,
+ Batman (Center) Municipality; Bicycle (7.2) and Walking Path (8.2 km) project,
+ Çarşıbaşı (Trabzon) Municipality; Bicycle and Walkway (3.2 km) project,
+ Municipality of Fındıklı (Rize); Bicycle Road (3.7 km) project,
+ Niğde Special Provincial Administration Bicycle and Walking Road (1.8 km) project,
+ Tillo (Siirt) Municipality; Bicycle and Walkway (4 km) project,
+ Kırşehir Special Provincial Administration (Çağırkan Village, Dulkadirli Village, Mahsenli Village, Savcılı Village, Seyfe Village) Bicycle and Walking Road (13.5 km) project
+ Çiçekdağı (Kırşehir) Municipality Bicycle and Walking Path (5 km) project,
Works to be approved by the Commission and to be reported to the Ministry
+ Kulu (Konya) Municipality; Bicycle and Walkway (2,5 km) project,
+ Ordu Metropolitan Municipality; Bicycle and Walkway (2.6 km) project,
+ Kuyucak (Aydın) Municipality; Walkway (1.5 km) project
+ Bitlis (Center) Municipality; Bicycle Road (3 km) project,

Commission work on applications is ongoing.



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 m² 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 was signed on 19 November 2018. The projects were approved and distributed on May 31, 2019 and sent to TOKİ on September 27, 2019 based on the letter of the Ministry.

KÖYDES

Distribution of the Support for the Infrastructure of the Villages in 2019 (KÖYDES) Project by Cities and Districts with the decision of the Presidency dated April 24, 2019 and numbered 2019/1011, The Procedures and Principles Regarding the Usage, Monitoring and Inspection have been determined and our Bank has been appointed for the first time to transfer the KÖYDES Project appropriation to our Bank and to realize the expenditures within the scope of the appropriation.

Within the scope of KÖYDES Project, 453 districts of 51 provinces outside our metropolitan cities The 1.5 billion TL appropriation allocated for 2019 was transferred to the Service Provider for Villages accounts opened by our Bank in the second half of the year.

In 2019, payment and follow-up of projects that will directly affect the well-being of the people of the region, such as roads, drinking water, wastewater treatment and agricultural irrigation, required by the villages of our 453 districts, has been completed without any problems under the coordination of our Bank.

A budget of 1.5 billion TL has been added to the 2020 Budget, and work is ongoing.

Resource Development Activities and Urban Transformation Projects

With the Decree numbered 648 and dated August 8, 2011, Iller Bank INC. Article 3 of the Law titled Bank's activities and topics "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" provision has been added.

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 Iller 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 Iller Bank.

In addition, Iller 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, Iller 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 Iller Bank's resource development activities;

Revenue Sharing Tenders for Land Sale:

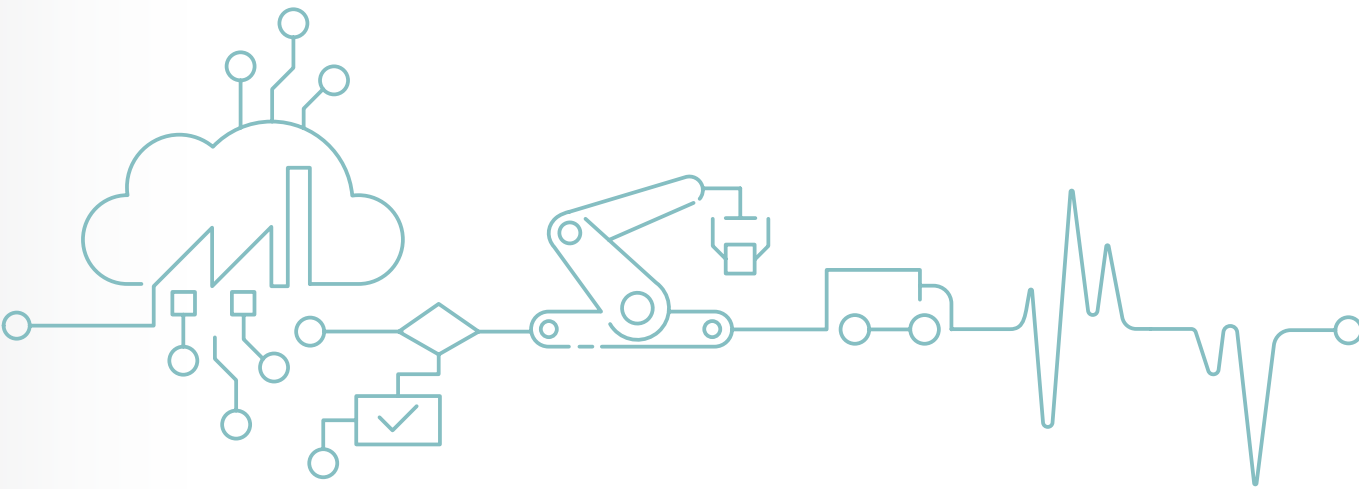
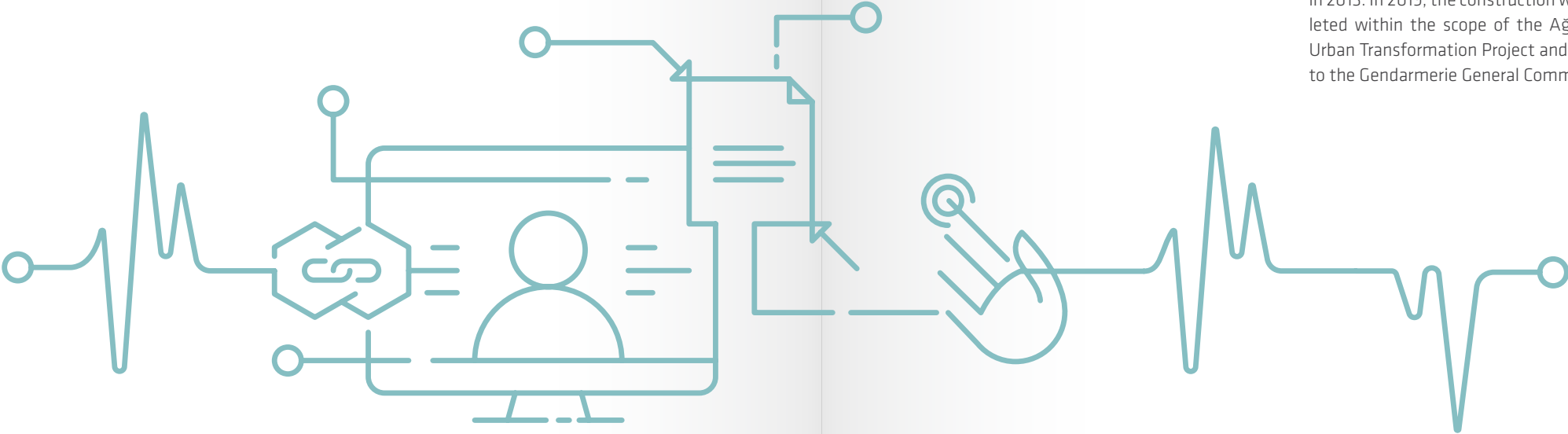
In the real estates owned or in the possession of Iller Bank, Iller Bank prepares contracts and specifications for revenue sharing tenders and realizes contracts and executes the contract within the scope of Tender Regulation for Sale, Lease and Sale of Land.

Real Estate Sales:

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

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 Iller 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.



Urban Transformation Projects:

Iller 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 Iller Bank.

In 2019, it was planned to use TRL 750 million resources for resource development activities and TRL 1 Billion 54 Million 112 Thousand expenditures were realized.

Iller 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 148.679 Thousand was obtained from sales transactions in 2019.

Within the scope of the urban transformation projects carried out together with the Ministry of Environment and Urbanization of the Republic of Turkey, the Ministry transferred the Bank 10 million TL for the Ağrı Patnos Urban Transformation Project in 2013. In 2019, the construction was completed within the scope of the Ağrı Patnos Urban Transformation Project and delivered to the Gendarmerie General Command.

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.

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 2019, a total of TRL 3.771.566 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.

Among the construction works in the investment program of local governments; With a total of 366 jobs, including 57 drinking water, 224 other infrastructures, 34 sewers, 47 municipal structures and 4 solid waste sectors, 1 map, 1 sewerage project, 2 geotechnical, 2 GIS, 9 renewable energy, 1 wastewater treatment-sea discharge-solid waste and 4 superstructure projects, 386 jobs were completed in total.

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 2019.

In 2019; A total of 238.120 thousand TL, including 57.694 thousand TL notice and severance pay, 165.788 thousand TL cash, 14.638 thousand TL current payments. has provided a loan of cash support.



Loans for Materials, Equipment, Tools
and Supplies and Expropriation

In order to meet all kinds of materials, equipment, tools and equipment needs that local governments need in the fulfillment of urban services, a total of TRL 365.572 Thousand loans were extended by Iller Bank in 2019, TRL 322.939 Thousand and TRL 42.633 Thousand for Expropriations.

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 2019, a total of 403 letters of guarantee were issued to local governments, 401 in total amounting to TRL 2.892.940 and 2 in the amount of USD 1.740 thousand. A letter of guarantee amounting to TRL 277.316 Thousand from the Turkish currency guarantee letters issued in previous years was returned in 2019. With the decision of Iller Bank Board of Directors dated April 15, 2015, numbered 10/271, the commission rate applied to the letters of guarantee was determined as 2%, and a total commission income of TRL 46.520 thousand was obtained in 2019.

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
2019	401	2.892.940

Letters of Foreign Currency Guarantee
Provided for Local Administration

Year	Quantity	Letter Amount
2008	1	3.102.000 Euro
2009	1	75.000 Dollar
2010	1	35.000 Dollar
2011	25	2.635.790 Dollar
2012	4	66.000 Dollar
2013	-	-
2014	-	-
2015	-	-
2016	-	-
2017	-	-
2018	2	854.999,46 Dollar 7.350.000 Euro
2019	2	1.739.681,56 Dollar

SUBSIDIARIES

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

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



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 Iller Bank, as well as the services it provides.

In 2019, Iller 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 Iller 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 MESKİ (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.

World Bank Loan-Municipal Services Project (II)

Negotiations among the T.C 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 Iller 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), MESKİ (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 2019, 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 Iller Bank Inc. 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 (MUSKİ) and Muğla Wastewater Project, and Sub-credit agreements amounting to EUR 121.200 thousand, of which EUR 53.750 thousand 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 2019, 3,80% of the total loan amount (EUR 4.606 thousand) has been used. The loan amount used in the period of 01 January 2019 - 31 December 2019 is EUR 4.124 Thousand.



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 Iller 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 (MUSKİ) 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.

As of 31 December 2019, 1,34% of the total loan amount (EUR 988 thousand) has been used. The loan amount used in the period of 01 January 2019 - 31 December 2019 is Euro 805 Thousand.

Additional Financing Usage in the Scope of Sustainable Cities Project-2

Within the scope of "Sustainable Cities Project-2" (Additional Financing), EUR 500 Million (Five Hundred Million) Loan Agreement was signed on 10 July 2019 and a Guarantee Agreement was signed between the Ministry of Treasury and Finance and the World Bank on the same date.

Sub-project selection studies are continuing within the scope of the mentioned project.

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

For the Sustainable Cities Project, Component A "Sustainable Cities Planning and Management Systems", a Grant Agreement of EUR 23,125 Thousand was signed between the World Bank and Iller Bank on 28 September 2017 regarding the grant provided by the European Bank and provided by Iller Bank through the World Bank. Within the framework of the Grant Agreement, technical assistance is provided to Municipalities / Administrations to provide comprehensive and integrated planning, including support for spatial, social, environmental and financial investment planning and management of Municipalities / Administrations.

Within the scope of the Sustainable City Planning and Management Systems Project, the implementation of this grant has been started for ten (10) Metropolitan Municipalities, the final beneficiary.

As of 31 December 2019, 2,36% (EUR 546 Thousand) of the total grant amount was used. The grant amount used in the period of January 1, 2019 - December 31, 2019 is EUR 412 Thousand.



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.

As of 31 December 2019, 91.90% of the total loan amount was used as JPY 10.992.550 Thousand (TRL 313.644 Thousand). The loan amount used in the period of 1 January 2019 - 31 December 2019 is JPY 842.183 Thousand (TRL 42.922 Thousand).

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 EUR 250 million 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 Iller Bank.

A modification agreement of EUR 200 million was signed between the Bank and the EIB on 22 May 2019. Within the scope of the loan; Sub-loan agreement with Bursa Water and Sewerage Administration (BUSKI) amounting to EUR 50 million was signed on 27 March 2019.

As of 31 December 2019, there has been no loan usage. Selection and preparation works of the projects to be financed by using EIB loans are ongoing.

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 2019, 38.86% of the total loan amount has been used as JPY 17.486.140 Thousand (TRL 730.639 Thousand). The loan amount used in the period of January 1, 2019 - December 31, 2019 is JPY 4.779.347 Thousand (TRL 249.237 Thousand).



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 Iller Bank.

Within the scope of the loan; Sub-loan agreements were signed with Burdur Municipality for EUR 11,500 Thousand and with Yerköy Municipality for 6 million Euro.

As of 31 December 2019, 4.62% of the total loan amount was used in EUR 809 Thousand. The loan amount used in the period of 01 January 2019 - 31 December 2019 is EUR 809 Thousand.

Studies on Projects Financed by the 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 Iller Bank loans, should the grant recipient municipalities request so. The EU projects where municipality shares were paid through Iller 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, Ercis (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 Iller Bank for 22 municipal environmental infrastructure projects and as of 31 December 2019, the total loan amount used is TRL 101.617 Thousand. During the period between 1 January 2019 and 31 December 2019, TRL 1.093 Thousand loan utilization was realized.

Islamic Development Bank 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 Iller 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 EUR 29.388 Thousand so as to finance the project “Antalya 2nd Stage Square- Airport-Expo Rail System Vehicle Purchase and Additional Construction Works”.

Sub-Financing Agreements between Kayseri Metropolitan Municipality and our Bank within the scope of the “Kayseri Light Rail System Project” amounting to 30 million Euros and within the scope of the “Gaziray Commuter Line Project” with the Metropolitan Municipality of Gaziantep and 63 million Euros were signed on 18 November 2019.

As of 31 December 2019, 17.86% (EUR 26.790 thousand) of the total financing amount was used within the scope of the Sub-Financing Agreement signed with Antalya Metropolitan Municipality. There is no loan used in the period of 01 January 2019 - 31 December 2019.

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 March 15, 2019, International Financial Institutions submitted their project proposals to the European Commission, the proposals of the World Bank and the French Development Agency (AFD) were accepted and they were invited to the negotiations on 09 July 2019. In 2020, it is planned to sign the Delegation Agreement between the European Commission and International Financial Institutions, sign the Sub-Grant and Sub-Credit Agreements between our Bank and the beneficiary municipalities and start the field studies.

Studies on EIB-MADAD Project

In order to meet the additional infrastructure needs of the local governments, where Syrian guests, who are under temporary protection in our country, live intensely due to the increasing population due to immigration, by the European Commission with the decision of 10 December 2014, a European Union Regional Trust Fund (MADAD) has a value of EUR 71.6 million. Grant funds have been allocated. Infrastructure projects of Kilis, Adiyaman, Gaziantep, Şanlıurfa and Hatay provinces are planned to be benefited from MADAD grant. The Grant Agreement between the European Investment Bank (EIB) and Iller Bank was signed on May 16, 2019 under the “Municipal Resilience Program-I”.

Within the scope of the project, a Sub-Financing Agreement of EUR 10 Million was signed between Kilis Municipality and our Bank on 15 November 2019.

Categorical Breakdown of Works Completed in 2020

İller Bankası Inc. The investment and financing allowance for 2020 is planned as **TRL 14.988.609 Thousand**.

İller Bankası Inc. Investment and Financing Program;
+ Source Bank of TRL 4 Million,
+ Grant Resources of TRL 1.737.886 Thousand, (SUKAP Allowance TRL 836.511 Thousand, Allowance Allocated From Bank Profit TRL 890 Million, Urban Infrastructure Equalization Allowance TRL 11.375 Thousand)
+ Dış Kaynaklı Kredilerden TRL 6.304.511 Thousand, (İçmesuyu 2.251.935 Bin TL, Waste water TRL 2.408.555 Thousand, Solid waste TRL 741.634 Thousand, Energy TRL 278.989 Thousand, Transportation TRL 623.398 Thousand
+ Outsourced Grants (FRIT Allowance) TRL 2.446.213 Thousand
+ From Fundraising Activities TRL 500 Million,
+ It is planned to be TRL 14.988.609 Thousand.

The financing of these investments is;
+ From loan principal returns TRL 4.500 Million,
+ From Capital Collection TRL 1.685.600 Thousand,
Sources to be transferred from the General Budget
+ SUKAP and Urban Infrastructure Equalization Allowance TRL 847.886 Thousand,
+ From external sources (World Bank, JICA and EIB) TRL 2.446.213 Thousand,
+ Dış kaynaklardan (Dünya Bankası, JICA ve AYB) TRL 3.826.699 Thousand,
+ It is foreseen that TRL 338 Million will be provided from Resource Development and Urban Transformation Activities.

TRL 3,820,137 Thousand of this program, which hits 80 jobs, will be carried out under the investment program of İller Bank, and other works will be carried out within the scope of investment programs of municipalities and special provincial administrations.

İLLER BANK INC. SUMMARY OF INVESTMENT PROGRAM FOR 2020-2022 (THOUSAND TL)									
Sector	Number of Projects	Project Amount		End of 2019		2020 Investment			
				Cumulative Spending		Non-Total		Dış Kredi	Toplam
		Foreign Credits	Total	Foreign Credits	Total	Grant	Other		
Energy	4	2.142.229	2.466.546	-	-	-	-	141.159	157.376
Drinking water	32	4.150.630	9.917.620	551.067	2.565.049	832.442	7.500	770.158	1.266.503
Sewage	28	6.388.328	8.638.878	931.378	1.165.393	202.875	1.375	1.130.713	1.456.388
Municipal Services (Solid Waste)	8	1.268.702	1.523.165	33.167	39.137	19.884	-	125.094	141.997
Transportation (Urban Transportation)	8	2.529.138	2.677.292	189.959	191.189	-	7.458	791.721	797.873
Total	80	16.479.027	25.223.501	1.075.571	3.960.768	1.055.201	16.333	3.129.845	3.820.137

(*) 2020-2022 Investment Program has been proposed and not yet published in the Official Gazette.

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 of Law”(Lawno.5237 until 1 March 1981 and subsequently by Law no. 2380 until 15 August 2008), İller Bank has, based on population and development index criteria, been required to distribute;

+ Municipalities other than Metropolitan 1,50
+ Metropolitan district municipalities 4,50

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

Municipal Shares Transferred to İller 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
2019	38.789.814	38.463.859	4.401.664
TOTAL	283.373.581	278.971.918	

* The transfer balance for the following year in 2019 is the amounts sent from the Treasury as the share of November at the end of December, and will be distributed to the municipalities until January 10, 2020 in accordance with the principles of the Law No. 5779.

Accruals, Remittances and Deductions to Municipalities in 2019 (Thousand TRL)

	Accrual	Transfer	Interruption
2019	38.463.859	29.865.490	8.598.368

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 İller Bank and

+ %50 According to population,
+ %10 According to land area,
+ %10 According to number of villages,
+ %15 According to rural population,
+ %15 According to the Development Index of the provinces,

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 İller Bank Broken Down by Year (Thousand TRL)

Years	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
2019	3.329.580	3.302.418	366.804
TOTAL	37.301.558	36.934.754	

(*) The transfer balance for the following year in 2019 is the amounts sent from the Treasury as the share of November at the end of December and will be distributed to the Special Provincial Administrations on January 10, 2020 in accordance with the principles of the Law No. 5779.

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

	Accrual	Transfer	Interruption
2019	3.302.418	2.862.245	440.173

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 Iller 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 Iller 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 2020 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.

Debts Subjected to Reconciliation

Payable to	Carried Forward to 2019	Debited in 2019	Cancelled or Paid (*)	Carried Forward to 2020
TEDAS	104.856	-	10.322	94.534
Social Insurance Institution (SSK)	406.485	-	81.685	324.800
Social Security Institution (State Retirement Fund) (SGK)	20.208	-	11.085	9.123
Tuberculosis Association	13.849	-	763	13.086
Provincial Directorate of Youth and Sports	3.491	-	174	3.317
Ministry of Interior Darülaceze (Alms House)	101	-	101	-
Ministry of Environment and Urbanization	39	-	25	14
Municipalities	922	-	-	922
Special Provincial Administrations	39.155	-	1.212	37.943
Metropolitan Municipalities	205.204	-	8.107	197.097
Affiliated Agencies	30.638	-	11.311	19.327
Association of Municipalities	4.438	-	101	4.337
Ministry of Finance	392.951	242	18.640	374.553
Undersecretariat of Treasury	151.058	-	24.515	126.543
Finance (Law No. 6552)	117.299	5.683	16.867	106.115
Social Insurance Institution (SSK Law No. 6552)	121.011	293	33.283	88.021
Social Insurance Institution (State Retirement Fund SSK Law No. 6552)	36.191	154.330	114.360	76.161
Total	1.647.896	160.548	332.551	1.475.893



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 Iller 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 2019	Debited in 2019	Cancelled or Paid (*)	Carried Forward to 2020
Tax Offices	248.162	453.585	199.192	502.555
Tax Offices (6736-7020-7143 S.K.)	5.824.620	333.325	546.767	5.611.178
Social Insurance Institution (S.S.K.)	110.194	1.144.833	431.524	823.503
Social Security Institution (SGK) (6736-7020-7143 S.K.)	8.212.738	196.201	1.110.076	7.298.863
SGK (State Retirement Fund)	13.391	1.571.460	754.331	830.520
SGK (State Retirement Fund) 6736-7020-7143 S.K.)	3.168.332	8.118	570.524	2.605.926
Special Provincial Administrations (Real Estate Tax)	8.512	-	153	8.359
Social Assistance and Solidarity Fund	924	-	111	813
Other Institutions (Configuration)	768.973	92.661	72.263	789.371
Immovable Culture Tax Contributions	421.085	307.001	77.521	650.565
Association of Municipalities	103.235	130.249	57.869	175.615
Other Institutions	357.946	902.515	542.559	717.902
Development Agencies	383.720	290.935	142.058	532.597
Medical Institutions	3.272	6	1.880	1.398
Association of Municipalities of Turkey	4.874	71.021	69.987	5.908
General Lighting Expense	26.270	363.616	374.214	15.672
Dsi Twilight	-	369.648	24.917	344.731
Total	19.656.248	6.235.174	4.975.946	20.915.476

(*) Reasons for the increase in debt / credit columns of Settlement and Non-Settlement debts in 2019:
- Debt updates reported by public institutions and organizations,
- 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 of the cancellation of our registration required,



Other Activities Carried Out By Ilbank

In the early years after Iller 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 Iller 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 365.578 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 Iller Bank to make in 2010-2019 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
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	3758	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	17156	823.053
2016	209.034	237.305	80.915	181.412	350.070	7681	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	841.784
2019	48.141	63.412	2.778	171.928	42.639	225	36.455	365.578

Iller Bank currently holds TRL 1.157 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 796 thousand of it consists of stationery, computer consumables and workshop materials which are in stock for meeting the Iller Bank’s needs. The following chart shows a breakdown of inventory holdings.

Inventory Holdings (Thousand TRL)

Type of Material	Amount
Materials in Stock	-
PVC Pipes	361
Total	361
Other Materials in Stock	-
Drilling Materials	9
Stock Materials in Warehouse	787
Total	796
Total Inventory Holdings	1.157

Aid and Grants

In year 2019, Bank provided in grants-and-aids in accordance with the regulations as per Banking Law no. 5411 and Tax Laws: TRL 44.372 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.

Electronic Fund Transfer Transactions

In order to increase the productivity of its resources while also lowering its funding costs, Iller 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 2019, 76.164 outgoing remittances amounting to TRL 256.391 Thousand and 12.212 incoming transfers amounting to TRL 256.418 Thousand were made by Iller Bank EFT center to various banks and financial institutions.

Training Activities

Iller Bank pays special attention to training activities for human resources. In order to increase the competencies and know-how of the Bank staff, courses and seminars are organized in the country, and the participation of the staff in the courses and seminars organized at home and abroad is ensured.

Within the scope of 13 trainings received by Iller Bank in 2019, 1278 personnel were trained.

Treasury Management

With the decision of the Board of Directors dated November 16, 2017 and numbered 35/968, Iller Bank made the city special with the amendment made in the General Communique of the Public Treasury published in the Official Gazette dated 28 February 2018 and numbered 30346 with the decision of the 60th article of the Banking Law No. 5411. funds can be accepted from our administrations, municipalities and borrowers.

In 2019, TRL 6,023,974 thousand fund collection and TRL 5,104,190 thousand payment transactions were made from our partners, and TRL 919,786 Thousand was transferred to 2020. TRL 108.905 Thousand interest was paid to Iller Bank partners and borrowers regarding these transactions.

In 2019, TRL 258.599 Thousand interest income was obtained from the evaluation of the Bank’s liquid surplus in the interbank money markets. On the other hand, as a result of borrowing from the interbank markets to meet the short-term cash needs of the Bank, an interest expense of TRL 43,776 Thousand was paid, and net income of TRL 214,823 thousand was obtained from treasury transactions.

Banking Operations

Iller 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 Iller Bank AS and of the “Iller 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.

Quality Management System

Our Bank has received the TS EN ISO 9001: 2008 Quality Management System Certificate from the Turkish Standards Institute (TSE) for the first time on 3 December 2013, and implemented the quality management system. Surveillance audits were carried out by TSE in 2014 and 2015, document renewal and address change audits were conducted in 2016.

The International Standardization Organization (ISO) released its version based on risk-based process management (ISO 9001: 2015) on September 15, 2015 and made the transition to the 2015 version mandatory. Our bank received the TS EN ISO 9001: 2015 certificate as a result of the first surveillance and transition audit conducted in 2018, It was preserved with the 2nd Surveillance Audit conducted in January 2019.

As a management system approach, risk-based process management is implemented within the scope of TS EN ISO 9001: 2015. The quality management system implemented in our bank has been integrated with the work of our internal system units as a result of the studies carried out in 2019. The processes and risks determined by the Internal Control Department and the Risk Management Department, which are our internal system units, are also monitored within the framework of the quality management system under the coordination of the Planning Coordination Department. The system provides continuity and topicality through the work of the three departments in question. Finally, our bank renewed the TS EN ISO 9001: 2015 certificate on 7-8 November 2019, again by TSE.

Insurance

Iller Bank, which mediated the insurance transactions of the facilities, vehicles, materials and buildings of local government, bank personnel and other individuals and companies as an agency of Insurance Affairs Groupama Sigorta Inc., Güneş Sigorta Inc. and Ankara Sigorta Inc.. He issued a commission income of 631 thousand TL by organizing 4254 policies.

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.

Street Refinement Projects

Based on the demand of their municipalities, there are 71 street health works to be handled by our Bank.

For 50 jobs whose projects have been prepared / prepared by the Municipality, A total of TRL 239.935 thousand financing amount will be allocated / will be allocated, TRL 119.522 thousand of credit and TRL 120.413 thousand of grants.

For 7 works whose project is prepared / prepared by our Bank, A total financing amount of TRL 10.708 Thousand, TRL 4 million of which is loan and TRL 6.708 Thousand of grants, will be allocated / will be provided.



Energy Efficiency and Renewable Energy

Scientific justifications and the Climate Change Framework Convention have revealed that the cause of Climate Change is "a hazardous human-based impact on the climate system". Science tells us that in order to respond to emergencies in the climate and avoid climate disaster, we must limit the global temperature rise to 2 °C if possible to 1.5 °C. Globally, the buildings and construction sector provide about 40 percent carbon emissions. Renovating existing buildings and building new ones with the highest energy efficiency standards will greatly reduce emissions and in a cost effective way.

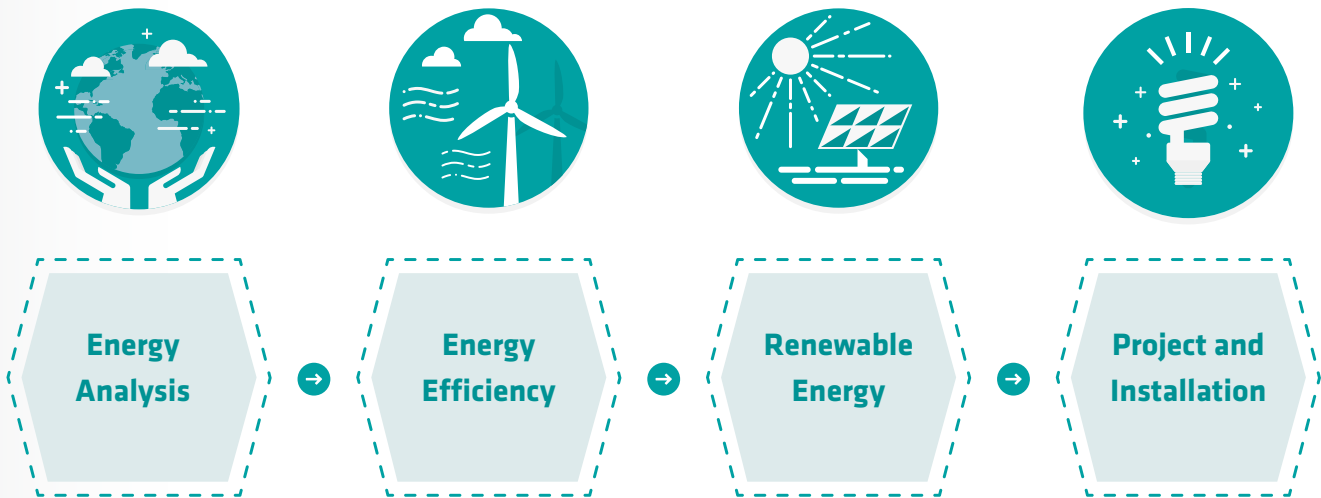
Intergovernmental Panel on Climate Change (IPCC) analysis shows that more than 40 percent of the carbon reduction required to achieve the Paris Agreement's 2 °C target

must come from energy efficiency. Under the light of these facts, Iller Bank was authorized by the Ministry of Energy and Natural Resources of the Republic of Turkey on 04 December 2018 to provide Survey, Project and Consultancy services in the field of Energy Efficiency.

Presidential Circular on Energy Saving in Public Buildings (2019/18); In order to use public resources efficiently and reduce the burden of energy costs on the public sector, public buildings that are responsible for assigning an energy manager according to the Energy Efficiency Law (total annual energy consumption of 250 TEP and above or total construction area of 10,000 m² and above) minimum% by the end of 2023. %15 entails the need to save energy.

With energy efficiency studies, energy consumption in buildings and treatment plants will be determined and this consumption will be reduced through necessary improvement activities. Reducing overall energy consumption will also ensure that renewable energy meets an even greater portion of the remaining energy requirement.

In this respect, our Bank; It is with Local Authorities with Energy Management (ISO 50001) and Energy Efficiency, Renewable Energy, District Heating and Heat Pump and Heat Storage studies, feasibility and projects, as well as all technical and financial support required for the construction of these works.



Board of Directors



Ertan YETİM / Chairman of the Board

Ertan YETİM was born in Trabzon in 1966. In 1988, he completed his undergraduate education at Karadeniz Technical University Engineering Faculty Civil Engineering Department. He completed his master's degree in Urban Transformation at Okan University in 2017. Between 1988 and 1997, he served as Civil Engineer, Site Manager and Technical Manager in the private sector. Between 1997-2004, he worked as the Anatolian and European Side Site Control Supervisor at KİPTAŞ, a subsidiary of Istanbul Metropolitan Municipality. Between 2004-2005, he served as General Manager at Emlak Pazarlama İnşaat Company, a subsidiary of TOKİ. Between 2005 and 2011, he served as Vice Chairman and Executive Member at Emlak Konut GYO Inc. In 2007, he started to work as a specialist in TOKİ and served as the First Degree Department Head. Between 2011 and 2018, he served as Chairman of the Board of Emlak Konut GYO Inc. He was appointed as a Member of the Board of Directors at Iller Bank Inc. with the approval of the Ministry of Environment and Urbanization dated 16 July 2018 and numbered 123820. He has been serving as the Chairman of the Board of Directors since July 20, 2018, and also serves as the Head of the High School of Science of the Ministry of Environment and Urbanization.



İlker EREN / Vice Chairman of the Board / Chairman of the Audit Committee

He was born in 1966 in the province of Erzurum, Ispir. He graduated from Anadolu University, Department of Economics in 1989. He completed his education life with the title of PhD in Istanbul University Faculty of Economics, Department of Money-Bank in 1989-1990 and PhD degree in the same university between 1992-2000. Between 1995 and 2016, he worked as a Finance and Financial Affairs Coordinator for a long time in group companies, which are among the top 500 companies in the private sector from time to time. Currently, Istanbul based Beşiktaş Tersane Inc. He is still working as Finance Manager. He was appointed as a Board Member at Iller Bank Inc. with the approval of the Ministry of Environment and Urbanization dated August 10, 2018 and numbered 141256. With the decision of the Board of Directors dated 11 April 2019 and numbered 12/189, the Vice Chairman of the Board of Directors has been elected with the decision dated 11 April 2019 and numbered 12/190 and he still continues these duties.



Yusuf BÜYÜK / General Manager / Board Member

Yusuf BÜYÜK was born in Rize in 1968. In 1994, he graduated from Istanbul Technical University Civil Faculty Civil Engineering. He completed his master's degree in Business Administration Department of the Institute of Social Sciences University of the Turkish Aeronautical Association in 2013. He worked as an engineer in the private sector for a while. He did Control Engineering in Rize Municipality. Ankara Metropolitan Municipality BUGSAŞ Inc. Technical Manager at the General Directorate, Ankara Başkent Doğalgaz Dağıtım Inc. Assistant General Manager at the General Directorate, Ankara Metropolitan Municipality PORTAŞ Inc. He served as Deputy General Manager at the General Directorate. He started to work at Iller Bank Inc. as Head of Department on January 15, 2013. He was appointed as Assistant General Manager at Iller Bank Inc. on February 8, 2013. Having been appointed as the Deputy General Manager on August 8, 2016, Mr. BÜYÜK was originally appointed as the General Manager with the approval of the Ministry of Environment and Urbanization dated December 22, 2016 and numbered 13562 and still continues this duty. He also 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 completed his undergraduate education at Istanbul Technical University Sakarya Engineering Faculty Civil Engineering Department. Between 1982-2009, he worked at various levels in Sümerbank General Directorate, Bursa Provincial Directorate of National Education and Istanbul Metropolitan Municipality. DEMİRTAŞ, who served as the Member of the Board of Directors of İGDAŞ between 2005 and 2009, has been serving as the Istanbul Provincial Directorate, the General Directorate of Construction Affairs and Deputy Undersecretary since 2009 and has been serving as the Deputy Minister since June 2018. He was appointed as a Member of the Board of Directors at Iller Bank Inc. with the Approval of the Ministry of Environment and Urbanization, dated September 29, 2016 and numbered 9687. Mr. Mücahit DEMİRTAŞ, who left the position of Chairman of the Board of Directors on July 20, 2018 and still serves as a Member of the Board of Directors, was reassigned to the Board of Directors by the Ministry of Environment and Urbanization. He speaks English and Arabic.



Oğuzhan YILDIZ / Board Member / Audit Committee Member

Oğuzhan Yıldız was born in Şefaatlı district of Yozgat province in 1975. He graduated from Eskişehir Osmangazi University Faculty of Engineering and Architecture, Civil Engineering Department in 1997. He completed his master's degree in Erciyes University Civil Engineering Department in 2006 and in the Department of Business Administration at Turkish Aeronautical University University in 2014. He has served as a Board Member at the Public Procurement Authority since 2016, after fulfilling his duties as Engineer, Manager and Head of Department at Iller Bank Inc. between 1998 and 2016. He was appointed as a Member of the Board of Directors at Iller Bank Inc. with the approval of the Ministry of Environment and Urbanization dated August 10, 2018 and numbered 141256 and was elected as a member of the Audit Committee with the decision of the Board dated August 16, 2018 and numbered 19/535.



Rahmi METİN / Board member*

Rahmi METİN was born in Rize in 1969. He completed his primary and secondary education in Rize. He graduated from Atatürk University, Department of Sociology in 1993. He worked as a philosophy teacher in a private classroom in Rize between 1993-2004 and also served as the General Manager of the private teaching institutions. In 2004, he was elected Rize Provincial Council Member in the Local Elections, and he served as the President of the Assembly until 2009. In the 2009 Local Administrations Elections, the Provincial General Assembly Member was re-elected and served as the Speaker of the Assembly until 2011 and until 2014 as a Member of the Assembly. He served as president for 3 terms at Rize University Alumni Association (RÜDER) and between 2009-2014 at University Development Association in Rize. Rahmi METİN, who was the founding member of the Development Foundation and Chairman of the Supervisory Board at Recep Tayyip Erdoğan University, was elected Mayor of Rize in the March 31, 2019 Local Administrations Elections. Made on 27 June 2019, İller Bankası Inc. He was elected as a Member of the Board of Directors on behalf of the Municipalities at the Ordinary General Assembly meeting and still continues this task.



Hakan AKKAŞ / Board member*

Hakan AKKAŞ was born in Sivas in 1967. He graduated from Dokuz Eylül University Faculty of Law in 1991. After his internship and military service, he started to work as a lawyer under the Sivas Bar Association since 1994. During his military service, he contributed to his directive on the "Trial of Soldiers, Hiring a Lawyer and Paying the Wages", which he has contributed greatly in writing. He worked as a Member of the Board of Directors of Sivas Demir Çelik Enterprise between 1996-1997 and as Manager of the Sivas Bar Association between 1999-2003. Hakan AKKAŞ, who was elected as Sivas Provincial Council Member in the Local Elections held in 2019, also fulfills his duty as the President of the Assembly. Made on 27 June 2019, Iller Bank Inc. He was elected as a Board Member on behalf of Special Provincial Administrations at the Ordinary General Assembly Meeting and still continues this task.

- Within the framework of Article 7 of the Law on Iller Bank Joint Stock Company numbered 6107, the Board of Directors of the Bank consists of 7 members, together with the General Manager. Four of the members of the Board of Directors are appointed by the Ministry of Environment and Urbanization, and two are elected by the General Assembly among the two candidates proposed by the Ministry of Internal Affairs among the Mayors and Provincial Special Administration representatives who attended the General Assembly to represent Municipalities and Special Provincial Administrations. At the first meeting following the oath ceremony, the Board of Directors elects a member from among them as the chairman and vice chairman.
The term of office of the Members of the Board of Directors is three years, and those whose term of office expires can be reassigned.
- The Board of Directors must convene at least once a month in order to fulfill its duties and responsibilities assigned by Iller Bank AŞ Law and Iller Bank AŞ Main Contract. 44 Ordinary Meetings were held by the Board of Directors in 2019 and a total of 1285 decisions were taken at these meetings.
- Paragraph (1) of article 12 of Iller Bankası AŞ Law No. 6107 states that "monthly fees and other payments may be made to the members of the Board of Directors in an amount not exceeding the amount determined by the High Planning Board every year and determined by the General Assembly". Apart from paying wages, financial benefits such as the right to peace, premium and profit share are not provided.
- Our Bank does not have a Credit Committee, which is one of the committees that can be established to assist the Board of Directors and the Audit Committee.

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 Asset-Liability Committee of the Bank was established with the Board of Directors' decision dated March 19, 2014 and numbered 3/28. The Committee, which meets at least once a month, manages the Bank's financial structure, portfolio, loan rates, developments in money and capital markets and other banks, manages the Bank's assets and liabilities and determines the policies regarding fund movements, and executes the related units for the management of the Bank's balance sheet. follows the decisions to be taken and the implementation of the decisions taken.

The Asset-Liability Committee held 12 meetings in 2019 and made 12 decisions.

Audit Committee

Dr. İlker EREN
Chairman of the Audit Committee

Mr. **EREN's** Resumé
is found on page 40

Oğuzhan YILDIZ
Audit Committee Member

Mr. **YILDIZ's** Resumé
is found on page 41

The Audit Committee, established on February 22, 2008 with the decision of the Board of Directors No. 8/92, on behalf of the Board of Directors, to monitor the effectiveness and adequacy of the internal systems of the Bank, the functioning of these systems and accounting and reporting systems within the framework of laws and related regulations, and independent audit. is responsible and responsible for conducting preliminary assessments in the election of its institutions by the Board of Directors, and regularly monitoring the activities of these organizations selected by the Board of Directors. While carrying out its works within the framework of the "Regulation on the Working Procedures and Principles of the Audit Committee" approved by the Board of Directors' decisions dated 25 June 2008 and numbered 21/298, the Board of Directors dated 23 July 2011 and numbered 23/286 after the Law on İller Bankası Inc. The İller Bank AŞ Audit Committee Regulation, which was adopted with the decisions of the Board of Directors, has been repealed and continues to be executed within the framework of the İller Bank AŞ Audit Committee Regulation adopted by the Board of Directors' resolutions dated 27 September 2012 and numbered 29/520.

The Audit Committee held 27 meetings in 2019 and 61 topics were discussed at these meetings.

Information On Audit Committee



Turan KONAK / Audit Board Member

He was born in 1973 in Vakfıkebir / Trabzon. After completing his primary and secondary education in Trabzon, he graduated from Istanbul University, Faculty of Political Sciences, Department of Public Administration in 1994. He completed his master's degree in Public Administration at the same university and prepared a thesis on "Supervision and Ombudsman in Local Governments". Then he completed the MBA program in Business Administration at Beykent University. He started his career in 1995 at Istanbul Metropolitan Municipality, at the Directorate of the Board. After working as Deputy Director and Manager in the same unit, he served as the Head of Editorial and Decisions Department. In addition to being a member of the Municipal Committee, he served as a Member of the Board and Chairman of the Board of Inspectors and affiliates of the Istanbul Metropolitan Municipality. He served as a Member of the Istanbul Provincial Human Rights Board. During this period, the Municipal Council and the board gained experience in tender legislation, zoning plans and zoning practices, electronic correspondence and digital archive, supervision in local governments, participated in many seminars and gave seminars on these issues. Between 2016 and 2018, he was appointed as the Head of Department and then the Head of Administrative and Financial Affairs at the Prime Ministry, and was appointed as the General Manager of Local Governments. He was appointed as the Member of the Board of Auditors at İller Bank Inc. with the approval of the Ministry of Environment and Urbanization dated August 10, 2018 and numbered 141256 and still continues this duty. He knows English and also works as a manager in 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 Konyaspor 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.



Onur GÖK / Audit Board Member

Onur GÖK was born in Samsun in 1987. He completed his undergraduate education in Muğla University Public Administration Department in 2009. He started his professional career as an Assistant Tax Inspector in 2011 and succeeded in the proficiency exam and was appointed as a Tax Inspector with the tripartite decree published in the Official Gazette dated July 1, 2015 and numbered 29403. Between September 2017 and April 2018, he held administrative positions at the Tax Audit Board. During this period, he served as the reporter of the Central Report Evaluation Commission under the Board Presidency and also served in the "Legislation Unit" of the Board Presidency. He was appointed as the Deputy Secretary General of the Tax Council with the approval of the Ministry in April 2018 and held this position until March 2019. Within the Tax Council, he participated in the Istanbul Financial Center Studies and tax reform studies, especially the Income and Corporate Tax Reform Studies, as a member of the working group. He was appointed as the Vice Chairman of the Tax Inspection Board in April 2019; he still continues this task. He worked as a trainer, commissioner and coordinator in the basic training, in-service training, authorization and competence training programs of Tax Inspectors, Income Experts, Finance Experts, and Registry Professionals. He successfully completed the Certified Public Accountant Exam held by TÜRMOB and became a Certified Public Accountant. He has two books titled "Corporate Tax Revision" and "Determination and Declaration of Income Tax Base: With Explanations and Examples" that he wrote on tax legislation and practice. He also has published works in national and international congresses. He has articles published in refereed journals publishing in the fields of financial law and economics, and articles published in websites publishing in the fields of economics, finance and law. With the approval of the Ministry of Treasury and Finance dated June 14, 2019 and numbered 161354, he was appointed as a Member of the Board of Auditors at İller Bankası Inc. He was appointed as the Secretary General of the Tax Council on January 16, 2020. He speaks English; He is married.

- Pursuant to Article 9 of the Law on İller Bankası Inc. No. 6107, the Supervisory Board of the Bank consists of three members. Two members are appointed by the Turkish Ministry of Environment and Urbanization, one by the Ministry of Treasury and Finance. Members of the Board of Auditors are required to meet the conditions required for the Members of the Board of Directors of the Bank.
- Paragraph (2) of article 9 of İller Bankası Inc. Law No. 6107 states, "To the members of the Board of Auditors every year, the amount determined by the Supreme Planning Board for the membership of the Board of Auditors and in a manner that will not exceed the salaries and other financial rights. wages and other financial rights are paid ", there is no financial interest other than paying wages.

Information on General Manager and Assistant General Managers

Yusuf BÜYÜK

General Manager and Member of Board of Directors

Mr. BÜYÜK's Resumé is found on page 40.

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. Yilmaz was appointed as an Auditor of İller Bank in 2006. During his tenure at that position, he was appointed to the Board of Directors of İller 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 İller 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.

Volkan BEKTAŞ / General Manager Deputy

Volkan BEKTAŞ was born in Trabzon in 1974. In 1998, he graduated from Karadeniz Technical University Engineering-Architecture Faculty Mechanical Engineering. He completed his master's degree in Business Administration Department of Avrasya University in 2013. Mechanical Engineer between 1998-2001 at İller Bank Erzurum Regional Directorate, Between 2001-2011 Engineer at İller Bank Trabzon Regional Directorate, Technical Expert between 2011-2013 at İller Bank Trabzon Regional Directorate, Construction Application Manager at Trabzon Regional Directorate in 2013, Gaziantep Regional Manager between 2013-2018, he worked as Trabzon Regional Manager between 2018-2019. He was appointed as Deputy General Manager with the approval of the General Directorate Authority dated January 18, 2019 and numbered 6247 and still continues this duty. He speaks English at intermediate level.



- The Bank's General Manager and Deputy General Managers are appointed by the President in accordance with the "Presidential Decree on appointment procedures in Public Institutions and Establishments" with their number 3.
- Paragraph (2) of Article 12 of the Law No. 6107 on İller Bankası Inc for the General Manager and Assistant General Managers "The monthly salary, bonuses and other financial and social rights and contract principles of the Bank staff and the Board of Directors" is determined by the decision of. However, the monthly average of all payments made under monthly salary, any kind of social assistance, raise, compensation, allowance or other names cannot exceed the upper limit to be determined by the High Planning Council for the Bank."

Information On Internal Systems Unit Directors

Muzaffer Atılğan ÖZALTAN / Vice Head of the Inspection Board

He was born in Ankara in 1973. He graduated from Ankara University, Faculty of Political Sciences, Department of Business Administration in 1995. In 2014, he completed his master's degree at the Department of Business Administration of the University of Turkish Aeronautical Association. Muzaffer Atılğan ÖZALTAN, who was appointed as an Assistant Specialist at Vakıflar Bank in 1995, as Assistant Inspector and Inspector at Ziraat Bankası Inc. He served in the positions of Chief Inspector and Vice President. He was appointed as the Deputy Chairman of the Board of Inspectors with the approval of the General Directorate Authority dated June 14, 2019 and numbered 51831 and he still continues this duty. 3. Term Certificate Program (ATAUM), Information Security Controls and Information Security Management, Asset Return on Banking Liability Cost Calculation and Strategy Development, Internal Control Cap. Project Stage A Training CIA Preparation Phase, COBIT Training, Management Declaration Methodology Training, Public Procurement Law Training for Inspectors, Risk Management BASEL and Operational Working Meeting, COBIT 5.0 Training, Risk Management Training, Information Technology and Banking System Audit Practice Training within the framework of COBIT, He participated in In-Service Training Program, JCC Legislation, Construction Works-Procurement-Service Procurement Consultancy Training, Effective Audit Methods and Processes Training. His foreign language is English.



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 Bank Inc. 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.

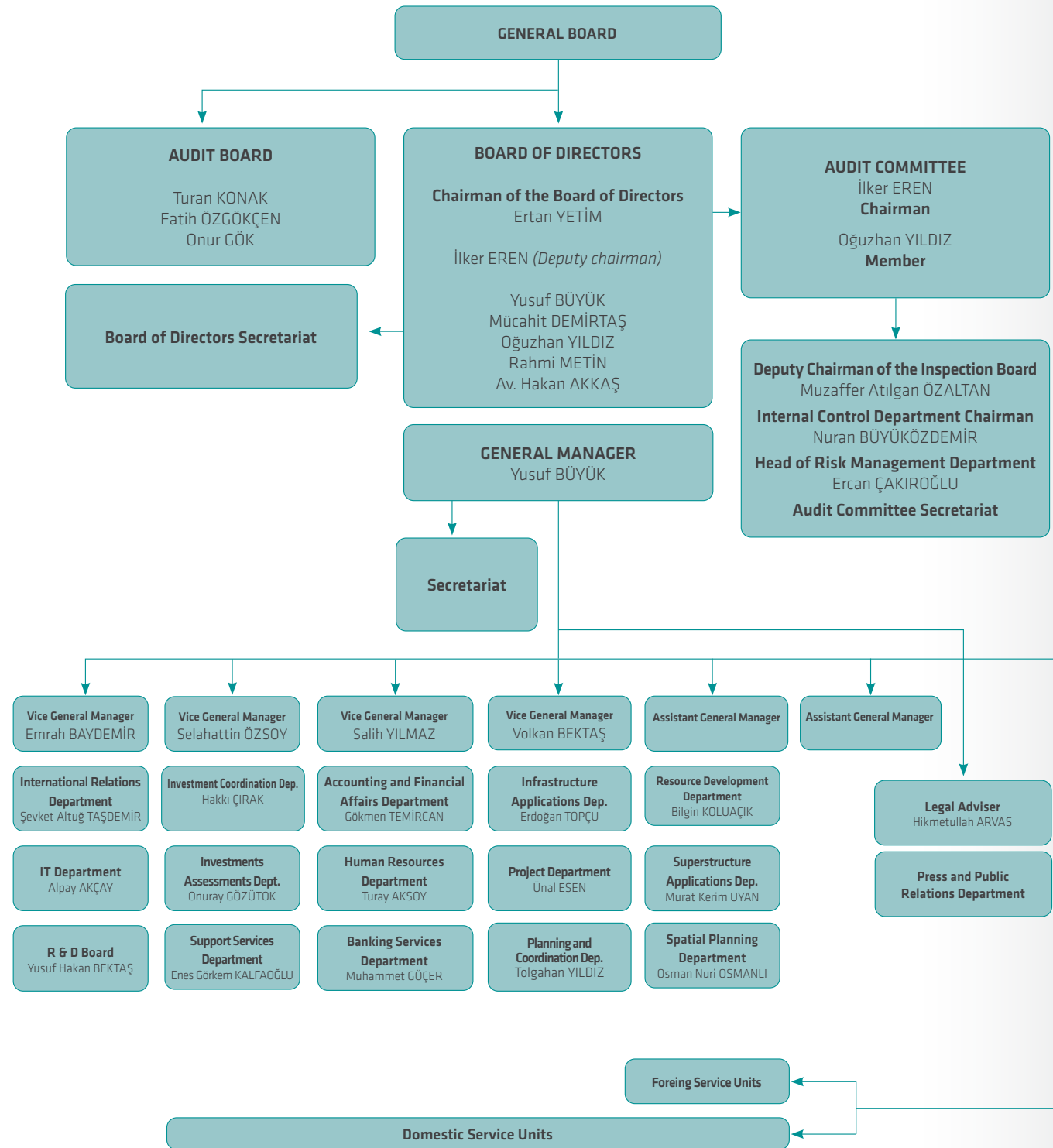


Ercan ÇAKIROĞLU / Risk Management Department Director

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 Directors 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.



Organizational Chart Of İller Bank



Istanbul Regional Directorate	M. Ferit YÜKSEL	Ankara Regional Directorate	Levent YANAR	Van Regional Directorate	Ayhan KAYATÜRK
Bursa Regional Directorate	Ali Ekrem AYTI	Adana Regional Directorate	Muzaffer AKGÜNER	Erzurum Regional Directorate	Ayhan ÇİDEM
İzmir Regional Directorate	Enver ÇELEBİ	Kayseri Regional Directorate	Sönmez ATA	Sivas Regional Directorate	Harun ÇESUR
Eskişehir Regional Directorate	Murat KARAÇAM	Gaziantep Regional Directorate	Beyhan İNCE	Samsun Regional Directorate	Osman Nuri BAŞARAN
Antalya Regional Directorate	Fuat KOÇAL	Diyarbakır Regional Directorate	Süleyman H. BAYRAK	Trabzon Regional Directorate	Cafer BİLGİN
Konya Regional Directorate	Yüksel DEMİRCİ	Elazığ Regional Directorate	Celal KAŞTI	Kastamonu Regional Directorate	Ümit Aziz KARA

Note: Organization chart 21.02.2020 Presented as of the report date.



İLBANK
TURKEY'S CONSTRUCTIVE POWER

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 2019, the Bank channeled TRL 4.755.108.307 thousand in funds to local governments. Of this amount, TRL 3.771.566.088 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.

Within the scope of the works carried out with funds transferred from the General Budget to our Bank and separated from the Bank’s profit;

“Water and Sewerage Infrastructure Project” (SUKAP) Within the scope of the appropriations transferred from the General Budget to our Bank, TRL 516.087.716 was spent in 2019 for the works included in the project excluding credit.

A grant of TRL 126.751.887 was used in 2019 within the framework of the “Regulation on the Utilization of Villages and Municipalities in Infrastructure Project and Construction Works” from the 51% grant allocated from the Bank’s profit every year.

Within the scope of the works carried out with International Financial Institutions;

Regarding the projects carried out with the World Bank; In the Municipal Services Project I-II, credit utilization processes have been completed and loan repayments continue. Sustainable Cities Project I-II and II. As part of the additional financing of the project, a loan of EUR 4,928,196 was used in 2019, and project selection, loan utilization and loan repayments continue.

Regarding the projects carried out with the Japan International Cooperation Agency (JICA); As of 31 December 2019, a total of JPY 5,621,540,997 credits were extended as part of the “Municipal Sewerage Network and Wastewater Treatment Plants Development Project” and “Local Governments Infrastructure Development Project”.

Regarding the projects carried out with the European Investment Bank, within the scope of “Urban Infrastructure Projects” and “İller Bank Urban Transport and Environment Loan”, EUR 809.326 have been used, and the selection and preparation works of the projects to be financed by EIB loan are ongoing. The Grant Agreement was signed with the European Investment Bank (EIB) within the scope of the “Municipality Resilience Program-I” for use of the grant fund allocated under the name of the European Union Regional Foundation Fund (MADAD) in 2019.

Regarding the projects carried out with the Islamic Development Bank, sub-loan agreements are signed with local governments within the scope of “Urban Transportation Projects”, and there was no loan disbursement in 2019.

In addition, the European Union Pre-Accession Assistance (IPA) Using Financed Projects, Financial Assistance to Refugees in Turkey (FRIT-II) project is underway in scope.

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 (KENTDES), 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.

Headquarters of the Bank in 2019 and 18 as a result of these activities are carried out with a total of 2462 staff including the Regional Directorate,

As of 31 December, 2019;

- İller Bank’s total assets grew by %12 from TRL 32.220.918.976 thousand to TRL 36.087.516.983 thousand.
- İller Bank’s total lending grew by %0,45 from TRL 28.288.481.534 thousand to TRL 28.414.385.443 thousand.
- İller Bank’s shareholders’ equity grew by 12,78% from TRL 18.580.324.639 thousand to TRL 20.955.131.254 thousand.

Profit / Loss

TRL 619.096 from the profit of TRL 2.282.842.360 before the tax earned by our Bank’s activities in 2019, In accordance with article 5/1-e of the Corporate Tax Law, TRL 487.335.181 from TRL 2.282.223.264 commercial profit subject to distribution, after deducting the sales

income of the participation income, The distribution of the remaining TRL 1.784.888.082 after the provision of tax provisions is shown below, according to the Bank’s Law and the Articles of Association.

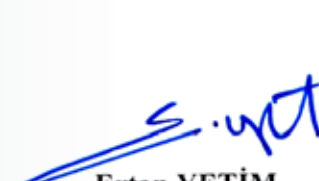
(1 TRL)	Required Allotment	Statutory Deductions	Required for Distribution
5% statutory reserves	114.111.163	24.366.759	89.744.404
5% discretionary statutory reserves	114.111.163	24.366.759	89.744.404
9% dividend	205.400.094	43.860.166	161.539.927
30% capital share	684.666.979	146.200.554	538.466.285
51% share for villages’ and municipalities’ project and construction works	1.163.933.865	248.540.943	915.392.922
TOTAL	2.282.223.264	487.335.181	1.784.888.082


Within the scope of fundraising activities, TRL 1.054.111.779 was used in 2019, and urban transformation project activities aimed at increasing the Bank’s income and land sharing activities for land sales are continuing by developing joint real estate projects with local governments and other public institutions and organizations. A net income of TRL 148.679.141 was obtained from these activities in 2019.

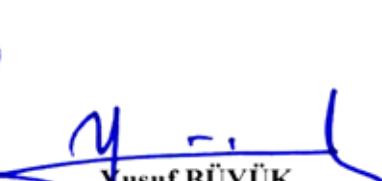
Our Bank carries out its activities in accordance with the Law No. 6107 on İller Bankası Inc and other legislations, and we present our Independent Audited Financial Statements and summary report for the period ended at 31 December 2019, and we thank our Bank’s employees.


Regards...


İLLER BANK INC. BOARD OF DIRECTORS



Ertan YETİM
Yönetim Kurulu Başkanı



Dr. İlker Eren
Yönetim Kurulu Başkan V.


Yusuf BÜYÜK
Genel Müdür


Mücahit DEMİRTAŞ
Üye


Güzhan YILDIZ
Üye


Rahmi METİN
Üye


Av. Hakan ARMAŞ
Üye

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

To the Board of Directors of İller Bank Inc.;

Opinion

We have audited the annual activity report of İller Bankası Inc. ("Bank") for the accounting period ended on December 31st, 2019.

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

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, 29314 numbered and Independent Auditing Standards (IAS") as a part of Turkish Auditing Standards, are published by Public Oversight, Accounting and Auditing Standards 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.

Opinion of the Auditor in Reference to the Full Set Financial Statements

We have given a positive opinion in our February 21st, 2020 dated auditor report, about full set financial statements relating to the Bank's accounting period of 01 January – 31 December 2019.

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.

İran Caddesi No:21 Karum İş Merkezi D Blok Kat:4 Daire: 398-399 Kavaklıdere - Çankaya / ANKARA
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

- 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 standards 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, 21 February 2020

**REHBER BAĞIMSIZ DENETİM
VE YEMİNLİ MALİ MÜŞAVİRLİK A.Ş.**



Arslan KAYA, CPA
Cap Auditor

Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.

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Human Resources Practices

These rules were changed by article 11 of “A law concerning İller Bankası Anonim Şirketi” (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)

Annual salaries of the Bank personnel are set by the Board of Directors on the basis of a base pay determined by a decision of the High Planning Board. İller Bank’s personnel policy as well as the criteria, principles, and procedures pertaining to recruitment are set out in the “İller Bank Human Resources Regulation” that went into force upon its publication in the Official Gazette issue 27919 dated 29 April 2011. However, the said regulation was abrogated through the “Regulation on the Abrogation of İller Bank Human Resources Regulation” published in the Official Gazette dated 4 April, 2011 and numbered 28518. The matter is now governed by the “İller Bank Human Resources Regulation” that was published in the same Official Gazette, and that went into force from 22 June, 2012 on.

Type	Year-end 2018			Year-end 2019		
	Headquarters	Regional Offices	Total	Headquarters	Regional Offices	Total
Total Contractual Administrative Personnel	642	648	1290	637	626	1263
Total Contractual Technical Personnel	391	685	1071	393	661	1054
Total Personnel Subject To Law No. 657 Governing Civil Cervants	3	2	5	3	2	5
Total Blue-Collar Personnel	73	94	167	61	79	140
Grand Total	1104	1429	2533	1094	1368	2462

1) The Chairman and Members of the Board of Directors and the Members of the Supervisory Board are not included.
2) Personnel on free leave are included in the table.
3) * Personnel working in Technical Expert, Technical Expert Assistant, 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.

Audit Board Report

To The 75st Annual General Assembly Of İller Bank

2019 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 2019, 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 2019 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 2019 for compliance with the general trial balance and we have ascertained that they truly reflect the Bank’s activities in year 2019.

No changes occurred in the bank’s shareholder structure during 2019. The Bank’s paid-in capital is TRL 16.870.557 thousand, and the Bank’s total shareholders’ equity grew by 12,78% year- to-year,

to TRL 20.955.132 thousand. The capital adequacy ratio at year-end stood at 46,00%.

In 2019, the Bank’s total assets reached TRL 36.087.518 thousand, increasing by 12%. The Bank’s total loan portfolio, compared to the previous year has seen an increase of 0.45% to reach TRL 28.414.386 thousand.

In 2019; Pursuant to the Law No. 5779, TRL 38.463.859 Thousand to the municipalities, for Special Administrations; TRY 3.302.418 Thousand was distributed.

We submit for your approval the Bank’s 2019 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 2019 annual report, balance sheet, and income statement for the consideration and approval of the esteemed delegates.



Onur GÖK
Denetim Kurulu Üyesi



Fatih ÖZGÖRÇEN
Denetim Kurulu Üyesi



Turan KONAK
Denetim Kurulu Üyesi

Audit Committee’s Assessment Of The Operation Of The Internal Control, Internal Audit, And Risk Management Systems and Its Statement Concerning Activities in Year 2019

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 held a total of 27 meetings between 1 January 2019 and 31 December 2019 to discuss 61 items on the agenda.

The Audit Committee, together with the Senior Management, Heads of Departments and Investigators within the scope of Internal Systems, made evaluations about the functioning of the internal systems, the Department Officials within the Scope of Banking Processes and the Authorities of the Independent Audit Firm. The Audit Committee Annual Reports, which include the opinions of the Audit Committee on the activities carried out during the period and the regulatory and remedial measures regarding the Bank’s activities, were presented to the Board of Directors. The Report of Evaluation of Independence of Independent Audit Firms in Bank-Related Activities and Adequacy of Allocated Resources is submitted to the information of the Board of Directors quarterly.

The Proficiency and Risk Assessment Report on the Support Services Taken by our Bank has been submitted for the information of the Board of Directors.

The Management Declaration, Management Declaration Report and Report Attachments for the BSD period of 2018 (1 January-31 December 2018) were submitted to the Board of Directors for approval and submitted to the Independent Audit Firm, and submitted to the Independent Audit Authorities by the Audit Committee. For the BSD period of 2019 (January 1-December 31, 2019), studies are carried out for the Management Statement to be submitted to the Independent Audit Firm by the Board of Directors until the end of January 2020 and within the framework of the principles set out in the relevant Regulation and Communiqué. it is.

Details on the Information Systems and Banking Process Audit Report for the 2018 Fiscal Period and Findings in the Control Weakness Class, Rehber Independent Audit and Sworn-in Financial Advisory Inc. “Information Systems and Banking Process Audit Report for the Period 1 January - 31 December 2018” Revised and 2nd Revised Reports”, The Unconsolidated Financial Statements and Independent Audit Report for the 2018 Fiscal Period and the Unconsolidated Financial Statements and Limited Independent Audit Reports for the Interim Period 2019 are presented to the Board of Directors by the Audit Committee.

The Action Plans for the May / 2019 and September / 2019 periods prepared for the findings in the Information Systems and Banking Processes Audit Report of 2018 and the findings of the previous period have been submitted to the Board of Directors for approval, and as required by our notification obligation, BADES (Independent Audit Tracking System).

The 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 the Operational Risk Monitoring Reports prepared every 6 months were evaluated by the Audit Committee and submitted to the Board of Directors by the relevant Departments. The “Risk Assessment and Internal Control Program for 2019” prepared by the Internal Control Department and the “Internal Control Activity Schedule” were evaluated by the Audit Committee, and the program and the activity calendar were submitted to the Board of Directors for approval. As a result of the Audit Committee evaluation, “Internal Control Department 2018 Annual Report” prepared by the Internal Control Department was submitted to the Board of Directors by the relevant Department.

The Quarterly Activity Evaluation Reports of the Board of Inspectors have been submitted to the Board of Directors with the opinion of the Audit Committee and sent to the Banking Regulation and Supervision Agency as required by our Notification Obligation. The “2018 Risk Matrix and Risk Assessment Report” prepared by the Board of Inspectors and the “Internal Audit Plan for 2019” were examined and the report was submitted to the Board of Directors for approval, and was sent to the Banking Regulation and Supervision Agency as required by our Notification Obligation.

Iller Bank Inc. Business Continuity Plan 1.9.2. Pursuant to the items titled “Information and Training” numbered 2.10.2 and Emergency Plan, “All Staff Lists in the Commitment Procedures for Committees, Teams and Critical Business Processes in the Business Continuity and Emergency Plans” updated by the Directorate of Support Services, Presented to the Audit Committee by the Risk Management Department, and the issue of printing and distributing these lists to all relevant units was presented to the Board of Directors by the relevant Department as a result of the Audit Committee evaluation.

Within the scope of Article 18 of the “Regulation on Internal Systems of Banks and Internal Capital Adequacy Assessment Process” under the title of “Compliance Controls” and our Bank Circular numbered 2013/8, 5411 It is necessary to get an opinion from the Internal Control Department regarding the compliance with the Banking Law no. and other relevant legislation, internal policies and rules and banking practices, and within this scope, 2 (two) opinions were formed in 2019.

In the tender procedures to be made for the support services to be taken by our bank within the scope of the “Regulation on the Support Services of the Banks”, the publication of our Bank’s Circular, which includes the issues regarding the compliance of the provisions of the said regulation, and the issues that the relevant service units of our Bank must comply with while receiving support services, The information was provided in the 2013 operating period, and the 2015 circular was revised in the 2015 operating period, and the Circular numbered 2015/3 was published. In this context, the preparation of risk analysis reports, technical adequacy reports and Risk Management Program related to the procurement of support services has been provided, and the Audit Committee evaluates the procurement services based on the said reports within the framework of the Regulation on the Support Service of the Banks and the evaluations made are reported to the relevant service units.

The “Support Services Risk Management Program” prepared by the Risk Management Department has been reviewed and discussed by our Committee, and if it is resolved by the Board of Directors, the program in question is submitted to the Board of Directors for the approval of the Senior Management and related Service Units. It is presented.

As of the reporting period, as a result of the notifications made to the Audit Committee by the relevant service units of our Bank;

7 Risk Analysis Reports have been prepared by the Risk Management Department and provided that the risk reduction measures are taken by taking into account the activities to be carried out by the Support Service Organization and Regional Directorates / Head Departments in the management of the risks specified in the “Risk Analysis Reports” as a result of the evaluations made by the Audit Committee, With the Circular of our Bank dated 14 January 2015 and numbered 2015/3, the issue of continuing transactions within the framework of the “Regulation on the Support Service of Banks” was notified to the relevant service units.

As a result of the evaluations made by the Audit Committee within the framework of the relevant legislation, 6 opinions were provided for service purchases within the scope of support services, and the evaluations were reported to the relevant service units and the Support Services Department.

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.

Inspection Board; The audit activities of the Bank were published by the BRSA, with its staff consisting of a total of 44 people: 1 deputy

chairman, 1 deputy chairman, 21 chief inspectors, 13 inspectors, 1 manager, 1 senior expert, 4 experts, 1 office staff and 1 technician. The Bank performs in accordance with the Regulation on Internal Systems and Internal Capital Adequacy Assessment Process and the Regulation on the Board of Inspectors of our Bank. All units of the Bank are inspected annually in accordance with the risk priorities in line with the Internal Audit Plan. General inspections of all Regional Directorates have been completed within the framework of the Internal Audit Plan for 2019, and the general inspection of the General Directorate Units has not yet started as of the reporting period.

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 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.

Financial Information and Risk Management

“2019 Risk Assessment and Internal Control Program” has been prepared and approved by the Board of Directors decision dated 24 January 2019 and numbered 2/44. In accordance with the “Internal Control Program for 2019”, the internal control activities for the Headquarters Service Units by the Internal Control Department are planned to be carried out in May 2019, September 2019 and January 2020, including the April 2019, August 2019 and December 2019 control periods. The internal control activity of the Head Office Service Units for the April 2019 control period was carried out in May 2019, and the control activity for the August 2019 control period was carried out by the internal control personnel in September 2019. The internal control activity for the period of December 2019 will be performed in the Headquarters Service Units by the internal control personnel assigned by the Internal Control Department in January 2020.

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.

As required by the main responsibility of the compliance function, the Internal Control Department; It provides the relevant units to be informed in order to make the necessary changes in the processes depending on the changes in the legal regulations. If deemed necessary by the Internal Control Department, changes in the legislation are also sent to the relevant Units in writing.

In addition, to ensure that the Head Office and Domestic Service Units receive opinions from the Internal Control Department regarding the compliance with the Banking Law No. 5411, other relevant legislation, intra-bank policy and banking practices before the approval of the Board of Directors for the activities planned to be carried out with new products and transactions, Circular No. 2013/8 has been issued to inform all units, Requests from the departments for their new products and works and the activities they plan to carry out are evaluated by the staff of the Presidency, and the “Risk management” in article 2, paragraph (ç) of Article 40 of the Regulation on Banks’ Internal Systems and Internal Capital Adequacy Process, titled “New products and services”: determining the resources required to evaluate their practices and to conduct an effective risk management for the new product and service. ” In accordance with the provision, the opinion letter received from the Risk Management Department is added and sent to the relevant department through the Internal Control Department channel.

In this context, in 2019; Unofficial Translation of the Draft Grant Agreement regarding the Investment Support Grant Agreement under the MADAD Fund Municipal Resilience Program I, which is planned to be signed between the European Investment Bank (EIB) and our Bank, in order to support the infrastructure investment projects of local governments, where Syrians under temporary protection in our country are concentrated. Our Bank’s legislation within the scope of the 18th article under the title of “Compliance Controls” of the Regulation on Systems and Internal Capital Adequacy Assessment Process, Within the scope of Banking Law No. 5411 and other related legislation, in-house policies and rules and banking practices, the Opinion, which was evaluated by the Internal Control Department and contains the opinion of the Department and received from our Audit Committee, was added to the Internal Control Department by adding the opinion letter received from the Risk Management Department. It was sent to the Department of International Relations by.

Again in this context; Unofficial Translation of the Credit Agreement with the Draft Agreement on the “Sustainable Cities Project (SŞP) 2 Additional Financing” loan planned to be signed between the World Bank and our Bank in order to increase the planning capacities of Municipalities and Water and Sewerage Administrations and the access to targeted municipal services. The Opinion, which was evaluated within the scope of Article 18 of the “Regulation on Competency Assessment Process” under the title of “Compliance Controls” and which contains the opinion of the Internal Control Department on the subject and received by our Audit Committee, is added to the Opinion by the Risk Management Department. It was sent to the Department of International Relations by the Control Department.

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, 8 Expert 2 Technical Specialist, 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

Financial Information and Risk Management

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, 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.

With the Market Risk Calculation Report, the effects of changes in the markets on the Bank’s portfolio are analyzed, what are the market risks the Bank may encounter, the results of market risk calculations and the effects of these results on the Bank’s balance sheet items.

The limits set forth in the “Risk and Authority Limits Application Procedures” and the early warning limits of our Bank, which have been accepted and implemented by the Risk Limits Monitoring Report and the Board of Directors’ decision, are followed. In the Credit Risk Analysis Report; The return risks of the loans extended by the bank, whether there are limits in accordance with the general credit policies of the Bank and the concentration risk are analyzed.

Pursuant to the 46th article of the “Guide on the Management of Operational Risk” published by the BRSA, “Operational Risk Monitoring Report” is prepared by the Presidency and submitted to the Board of Directors for the purpose of obtaining information.

A module has been created within the Bank Management Information Systems to provide access to the reports prepared by the Risk Management Department. All reports prepared by the Presidency since January 2013 are entered in this module.

The measurement and reporting of market risk in our bank is carried out using the Standard Method. In addition, within the scope of Internal Models; VaR Analysis, Parametric Method, Historical Simulation Method, Monte Carlo Simulation Method, Stress Test Scenario Analysis are also calculated using the Limit System (3 Limit) and reported to the Senior Management monthly since May 2012 period. In addition, Interest Sensitive GAP Analysis and RAROC Analysis are presented to the Senior Management with the “Market Risk Calculation Report and Risk Assessment Report” prepared monthly for the purpose of analyzing the risks more effectively.

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.

Requested to be reported by BRSA within the scope of Basel II; FR400AS: Standard Rate Notification Chart of Interest Rate Risk Arising from Banking Accounts, KR520AS: Credit Risk Standard Approach-Kra Simple Method, OR500YS: Operational Risk Analysis, OZ540 AS: Equity Analysis Form, SY530AS: Capital Adequacy Analysis Form and submitted to BRSA via BVTS is sent to the Financial Reporting Department of the Accounting and Financial Affairs Department.

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
Denetim Komitesi Üyesi


Dr. İlker EREN
Denetim Komitesi Başkanı

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 31st, 2019; 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 31st, 2019 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 2nd, 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 our opinion.



Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik A.Ş.

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rehber@rehberconsulting.com www.rehberdanismanlik.com

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
Impairment of Credits and Receivables	
<p>The amount of TRY 28.417.611 is consist of loans and receivables in the non-consolidated financial statements of the Bank as of December 31st, 2019.</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>
Funds	
<p>The amount of TRY 10.235.636 is consist of funds allocated to the Bank in the non-consolidated financial statements of the Bank as of December 31st, 2019.</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 non-use 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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Responsibilities of Management and Those Charged with Governance Relative to the 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 charged with governance, are responsible for monitoring the Bank's financial reporting process.

Responsibilities of the Independent Auditor Relative to Auditing of the Non-Consolidated Financial Statements

In an independent audit, as an independent auditor, our responsibilities 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 those charged with governance, 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 charged with governance. 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 charged with governance, 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 2019 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, 21 February 2020 / 2020-09

**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 2019

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Email : 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


İlker EREN
Yönetim K. 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:

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

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1.

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 reincorporated 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

Board Of Management					
Full Name	Position	Appointed on	Departed from Office on	Education	Work Experience in the field of Banking and Business Ad-ministration
Ertan YETİM	Board Chairman	16 July 2018		Bachelor’s Degree	31 Years
İlker EREN ⁽¹⁾	Vice Board Chairman	10 August 2018		Ph.D	25 Years
Yusuf BÜYÜK	Board Member-General Manager	8 August 2016		Master’s Degree	22 Years
Mücahit DEMİRTAŞ ⁽⁴⁾	Board Member	30 September 2019		Bachelor’s Degree	21 Years
Oğuzhan YILDIZ	Board Member	10 August 2018		Master’s Degree	20 Years
Rahmi METİN ⁽²⁾	Board Member	27 June2019		Master’s Degree	24 Years
Av. Hakan AKKAŞ ⁽²⁾	Board Member	27 June 2019		Bachelor’s Degree	22 Years
Fehmi Hüsrev KUTLU ⁽³⁾	Board Member	22 May 2014	31 March 2019	Bachelor’s Degree	4 Years
Mehmet YEREBAKAN ⁽³⁾	Vice Board Chairman	22 May 2014	31 March 2019	Master’s Degree	23 Years

(1) İlker EREN has been elected as the Vice Chairman of the Board of Directors in place of Mehmet YEREBAKAN, whose term of office has expired with the resolutions of the Bank’s Board of Directors dated 11 April 2019 and numbered 12/189.

(2) At the Bank Ordinary General Meeting held on 27 June 2019, Rize Mayor Rahmi METİN, representing the Municipalities, and Sivas Provincial Administrative Council Member Att. Hakan AKKAŞ was elected.

(3) At the Bank’s Ordinary General Assembly meeting held on July 6, 2017, the terms of office of Fehmi Hüsrev KUTLU representing the Municipalities re-elected as the Member of the Board of Directors and Mehmet YEREBAKAN representing the Special Provincial Administrations have expired.

(4) T. C. The Bank’s Member of the Board of Directors, Mücahit DEMİRTAŞ, has been reassigned on 29 September 2019, as required by the Ministry of Environment and Urbanization.

Audit Committee					
Full Name	Position	Appointed on	Departed from Office on	Education	Work Experience in the field of Banking and Business Administration
İlker EREN ⁽⁴⁾	Chairman/President of Auditing Committee-Risk Management Department President-Internal Audit Department President-Auditing Committee Office Manager.	11 April 2019		Ph.D	25 Years
Oğuzhan YILDIZ	Member /President of Auditing Committee-Risk Management Department President-Internal Audit Department President-Auditing Committee Office Manager.	16 August 2018		Master’s Degree	19 Years
Mehmet YEREBAKAN ⁽⁵⁾	Chairman/President of Auditing Committee-Risk Management Department President-Internal Audit Department President-Auditing Committee Office Manager.	26 July 2018	31 March 2019	Master’s Degree	23 Years

(5) With the decisions of the Bank’s Board of Directors dated 11 April 2019 and numbered 12/190, İlker EREN was elected as the Chairman of the Audit Committee instead of Mehmet YEREBAKAN.

General Manager and Assistant General Manager					
Full Name	Position	Appointed on	Departed from Office on	Education	Work Experience in the field of Banking and Business Administration
Yusuf BÜYÜK	General Manager / legal consultancy - Press and Public Relations Directorate	8 August 2016		Master’s Degree	22 Years
Salih YILMAZ	AGM / Accounting and Financial Affairs - Department of Human Resources.- Banking Services Department	17 April2014		Bachelor’s Degree	27 Years
Selahattin ÖZSOY	AGM / Head of Investment Coordinating-Capital Evaluation Department - Support Services Department	6 March 2017		Master’s Degree	28 Years
Emrah BAYDEMİR	AGM / International Relations Department.- Information Technology Department - R & D Board	26 April 2018		Master’s Degree	11 Years
Volkan BEKTAŞ	AGM / Department of Infrastructure Applications. - Project Department. - Planning and Coordination Department -Resource Development Department - Department of Pavement Applications.-. Department of Spatial Planning.	18 January 2019		Master’s Degree	22 Years
Nurullah ÖZTÜRK	AGM	24 September 2018	10 December 2019	Bachelor’s Degree	14 Years
Dr. Ender Aykut YILMAZ	AGM	17 April 2014	7 January 2019	Ph.D	21 Years
Hakan ÇOLAK	AGM	21 May 2014	7 January 2019	Master’s Degree	18 Years

Supervisory Board			
Full Name	Position	Appointed on	Departed from Office on
Turan KONAK	Member	10 August 2018	
Fatih ÖZGÖKÇEN	Member	10 August 2018	
Onur GÖK	Member	14 August2019	

The Bank’s chairman and members of the board of directors, members of the board of directors, general manager and assistant general managers do not have any shares in the Bank as required by the Bank’s establishment law.

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 30.000.000, TRL 16.870.557 had been paid-in as of 31 December 2019. 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. The nominal capital of the bank was increased from TRL 18.000.000 to TRL 30.000.000 with the Decision of 1767, published in the Official Gazette dated 8 November 2019 and numbered 30942.

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 investment banking functions”. Within this framework, the Bank may do the following:

- 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 develop-ment 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:

The Bank has no subsidiaries or affiliates.

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.

2.
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)

ILLER BANK, INC.

Non-Consolidated Balance Sheets As Of December 31, 2019 (Financial Status Statement)
(Unless stated otherwise, values are denominated in TRL thousand)

		Independently Audited Current Period 31.12.2019			Independently Audited Previous period 31.12.2018		
ASSETS	Footnote	TRY	FX	Total	TRY	FX	Total
I. FINANCIAL ASSETS (Net)		5.353.119	352.997	5.706.116	2.715.092	124.434	2.839.526
1.1 Cash and Cash Equivalents		5.353.118	352.997	5.706.115	2.713.078	124.434	2.837.512
1.1.1 CASH AND BALANCES WITH THE CENTRAL BANK OF TURKEY	V-I-a	199	-	199	217	-	217
1.1.2 Banks	V-I-ç	5.352.919	352.997	5.705.916	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	1	-	1	2.014	-	2.014
1.2.1 Government Debt Securities		-	-	-	-	-	-
1.2.2 Securities Representing Share of Capital		-	-	-	-	-	-
1.2.3 Other Securities		1	-	1	2.014	-	2.014
1.3 Financial Assets at Fair Value Through Other Comprehensive Inco-me	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 Derivative Financial Assets	V-I-c	-	-	-	-	-	-
1.4.1 Part Of Derivative Financial Assets At Fair Value Through Profit Or Loss		-	-	-	-	-	-
1.4.2 Fair Value Differences Of Derivative Financial Assets Reflected To Other Comprehensive Income		-	-	-	-	-	-
II. Financial Assets measured at amortized cost (Net)		25.508.300	2.909.311	28.417.611	25.826.372	2.465.349	28.291.721
2.1 LOANS	V-I-f	25.505.075	2.909.311	28.414.386	25.823.133	2.465.349	28.288.482
2.2 RECEIVABLES FROM LEASING TRANSACTIONS	V-I-i	3.225	-	3.225	3.239	-	3.239
2.3 Factoring Receivables		-	-	-	-	-	-
2.4 Financial Assets measured at amortized cost		-	-	-	-	-	-
2.4.1 Government Debt Securities		-	-	-	-	-	-
2.4.2 Other Financial Assets		-	-	-	-	-	-
2.5 Frozen Receivables		-	-	-	-	-	-
2.6 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	153.671	-	153.671	197.328	-	197.328
VI. INTANGIBLE FIXED ASSETS (Net)	V-I-l	4.596	-	4.596	1.176	-	1.176
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		4.596	-	4.596	1.176	-	1.176
VII. INVESTMENT PROPERTIES	V-I-m	1.575.199	-	1.575.199	673.415	-	673.415
VIII. Current Tax Assets		-	-	-	-	-	-
IX. Deferred Tax Assets	V-I-n	21.728	-	21.728	35.169	-	35.169
X. OTHER ASSETS	V-I-ö	203.912	4.685	208.597	180.474	2.111	182.585
TOTAL ASSETS		32.820.525	3.266.993	36.087.518	29.629.026	2.591.894	32.220.920

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

ILLER BANK, INC.

Non-Consolidated Balance Sheets As Of December 31, 2019 (Financial Status Statement)
(Unless stated otherwise, values are denominated in TRL thousand)

		Independently Audited Current Period 31.12.2019			Independently Audited Previous period 31.12.2018		
LIABILITIES	Footnote	TRY	FX	Total	TRY	FX	Total
I. DEPOSITS	V-II-a	-	-	-	-	-	-
II. LOANS RECEIVED	V-II-c	676.466	3.246.324	3.922.790	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		10.225.964	9.672	10.235.636	8.230.391	11.251	8.241.642
5.1 Borrower Funds		16.032	-	16.032	8.674	-	8.674
5.2 Other		10.209.932	9.672	10.219.604	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 (Net)	V-II-d	6.037	-	6.037	-	-	-
X. RESERVES	V-II-f	160.570	-	160.570	183.829	-	183.829
10.1 General Reserves		-	-	-	-	-	-
10.2 Restructuring Reserve		-	-	-	-	-	-
10.3 Reserves for Employee Entitlements		111.248	-	111.248	105.585	-	105.585
10.4 Technical Insurance Reserves (Net)		-	-	-	-	-	-
10.5 Other Reserves		49.322	-	49.322	78.244	-	78.244
XI. Current Tax Liabilities	V-II-g	173.280	-	173.280	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	629.005	5.068	634.073	1.317.116	4.278	1.321.394
XVI. SHAREHOLDERS' EQUITY	V-II-ı	20.955.132	-	20.955.132	18.580.325	-	18.580.325
16.1 Paid-In Capital		16.870.557	-	16.870.557	14.847.536	-	14.847.536
16.2 Capital Reserves		1.108.725	-	1.108.725	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		1.108.725	-	1.108.725	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		1.150.907	-	1.150.907	916.700	-	916.700
16.5.1 Legal Reserves		632.117	-	632.117	548.892	-	548.892
16.5.2 Statutory reserves		518.790	-	518.790	367.808	-	367.808
16.5.3 Contingency Reserves		-	-	-	-	-	-
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit or Loss		1.824.943	-	1.824.943	1.766.945	-	1.766.945
16.6.1 Accumulated Profit or Loss		42.877	-	42.877	104.591	-	104.591
16.6.2 Net Current Profit (Loss)		1.782.066	-	1.782.066	1.662.354	-	1.662.354
16.7 Net Current Profit (Loss)		-	-	-	-	-	-
TOTAL LIABILITIES		32.826.454	3.261.064	36.087.518	29.632.172	2.588.748	32.220.920

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

ILLER BANK, INC.

The Non-Consolidated Financial Report For Accounting Year Ended On December 31, 2019
(Unless stated otherwise, values are denominated in TRY thousand)

		Independently Audited Current Period 31.12.2019			Independently Audited Previous period 31.12.2018		
	Footnote	TRY	FX	Total	TRY	FX	Total
A.	OFF-BALANCE SHEET LIABILITIES (I+II+III)	8.697.612	8.467.977	17.165.589	7.630.482	6.017.865	13.648.347
I.	GUARANTEES and WARRANTIESV-III-a	3.440.022	62.657	3.502.679	1.702.603	52.101	1754.704
1.1.	Letters of Guarantee	3.440.022	62.657	3.502.679	1.702.603	52.101	1754.704
1.1.1.	Covered under State Tenders Law	3	-	3	4	-	4
1.1.2.	Extended for Foreign Trade Transactions	-	-	-	-	-	-
1.1.3.	Other Letters of Guarantee	3.440.019	62.657	3.502.676	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	5.257.590	8.405.320	13.662.910	5.927.879	5.965.764	11.893.643
2.1.	Irrevocable Commitments	5.257.590	3.280.291	8.537.881	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	5.257.590	3.280.291	8.537.881	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	-	5.125.029	5.125.029	-	2.756.071	2.756.071
2.2.1.	Revocable Credit Extension Commitments	-	-	-	-	-	-
2.2.2.	Other Revocable Commitments	-	5.125.029	5.125.029	-	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	-	-	-	-	-	-

ILLER BANK, INC.

The Non-Consolidated Financial Report For Accounting Year Ended On December 31, 2019
(Unless stated otherwise, values are denominated in TRY thousand)

		Independently Audited Current Period 31.12.2019			Independently Audited Previous period 31.12.2018		
	Footnote	TRY	FX	Total	TRY	FX	Total
3.2	Trading Transactions	-	-	-	-	-	-
3.2.1	Future Foreign Currency Trading	-	-	-	-	-	-
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)	6.105.987	920.445	7.062.432	6.225.637	833.774	7.059.411
IV.	ASSETS IN CUSTODY	5.193.960	915.058	6.109.018	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	5.160.879	915.058	6.075.937	5.255.648	829.003	6.084.651
4.8.	Receipients of Assets in Custody	33.081	-	33.081	24.985	-	24.985
V.	ASSETS UNDER LIEN	912.027	5.387	917.414	945.004	4.771	949.775
5.1.	Securities	-	-	-	-	-	-
5.2.	Performance Bonds	912.027	5.387	917.414	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)		14.803.599	9.388.422	24.192.021	13.856.119	6.851.639	20.707.758

İlişkideki notlar, bu konsolide olmayan finansal tabloların tamamlayıcı parçalarıdır.

ILLER BANK, INC.

The Non-Consolidated Financial Report For Accounting Year Ended On December 31, 2019
(Unless stated otherwise, values are denominated in TRL thousand)

INCOME AND EXPENSE		Independently Audited Current Period 31.12.2019	Independently Audited Previous period 31.12.2018
	Footnote		
I.	INTEREST REVENUES	3.460.661	2.326.957
1.1	Interests from Loans	3.194.164	2.161.715
1.2	Interests for Mandatory Reserves	-	-
1.3	Interests from Banks	260.143	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	6.354	8.175
II.	INTEREST EXPENSES (-)	544.787	328.586
2.1	Interests Paid on Deposits	-	-
2.2	Interests Paid on Loans Utilized	338.489	87.303
2.3	Interest on Money Market Transactions	43.776	88.297
2.4	Interest on securities issued	-	-
2.5	Rental Interest Expenses	1.539	-
2.5	Other Interest Expenses	160.983	152.986
III.	NET INTEREST REVENUE/ EXPENSES [I-II]	2.915.874	1.998.371
IV.	NET FEE AND COMMISSION INCOME	35.271	16.235
4.1	Fees and Commissions Received	53.194	19.014
4.1.1	From Non-Cash Loans	47.731	14.257
4.1.2	Other	5.463	4.757
4.2	Fees and Commissions Paid(-)	(17.923)	(2.779)
4.2.1	For Non-Cash Loans	-	-
4.2.2	Other	(17.923)	(2.779)
V	DIVIDEND INCOME	5	10
VI.	NET COMMERCIAL PROFIT/(LOSS) (Net)	(338)	(935)
7.1	Capital Market Transactions Profit / Loss	-	-
7.2	Profit / Loss from Derivative Financial Transactions	-	-
7.3	Foreign Exchange Transactions Profit / Loss	(338)	(935)
VII.	OTHER OPERATING INCOME	224.162	750.383
VIII.	TOTAL OPERATING REVENUES/EXPENSES (III+IV+V+VI+VII)	3.174.974	2.764.064
IX.	PROVISIONS FOR LOANS (-)	-	-
X.	PERSONNEL EXPENSES (-)	(442.021)	(325.008)
XI.	OTHER OPERATING INCOME (-)	(450.111)	(332.936)
XII.	NET OPERATING PROFIT/LOSS (IX-X-XI)	2.282.842	2.106.120
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)	2.282.842	2.106.120
XVII.	TAX RESERVES FOR ONGOING OPERATIONS (±)	500.776	443.766
17.1	Current Tax Reserves	487.335	382.052
17.2	Deferred Tax Expense Effect (+)	17.597	70.819
17.3	Deferred Tax Income Impact (-)	4.156	9.105
XVIII.	CURRENT FROM ONGOING OPERATIONS K/Z (XVI±XVII)	1.782.066	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)	1.782.066	1.662.354
24.1	Profit/Loss of the Group	1.782.066	1.662.354
24.2	Profit/Loss of Minority Shares (-)	-	-
	Profit And Loss Per Share		

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

ILLER BANK, INC.

The Non-Consolidated Financial Report For Accounting Year Ended On December 31, 2019
(Unless stated otherwise, values are denominated in TRL thousand)

		Independently Audited Current Period 31.12.2019	Independently Audited Previous period 31.12.2018
I.	CURRENT PROFIT/LOSS	1.782.066	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)	1.782.066	1.662.354

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

CHANGES IN SHAREHOLDERS EQUITY ACCOUNTS					Will Not Be Reclassified in Profit or Loss Accumulated Other Comprehensive Income and Expenses		To Be Reclassified in Profit or Loss Accumulated Other Comprehensive Income and Expenses										
Independently Audited Previous period 31.12.2018		Paid-In Capital	Share Premiums	Share Premium of Canceled Stocks	Other Capital Reserves	Fixed assets accumulated revaluation increases / decreases	Accumulated re-measurement gains / losses of defined benefit plans	Other*	Foreign currency translation differences	Accumulated revaluation and / or classification gains / losses of financial assets whose fair value difference is reflected in other comprehensive income	Other**	Profit Reserves	Previous Period Profit / (Loss)	Net Profit or Loss for the Period	Total Equity Excluding Minority Shares	Minority Shares	Total Equity
I.	Balance as of the Beginning of the Period	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
Independently Audited Current Period 31.12.2019																	
I.	Previous Period Ending Balance	14.847.536	-	-	1.049.144	-	-	-	-	-	-	916.700	1.766.945	-	18.580.325	-	18.580.325
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)	14.847.536	-	-	1.049.144	-	-	-	-	-	-	916.700	1.766.945	-	18.580.325	-	18.580.325
IV.	Total Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	1.782.066	1.782.066	-	1.782.066
V.	Performed A Capital Increase In Cash	1.523.675	-	-	-	-	-	-	-	-	-	-	-	-	1.523.675	-	1.523.675
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	-	-	-	59.581	-	-	-	-	-	-	-	(59.580)	-	1	-	1
XI.	Dividend Payment	499.346	-	-	-	-	-	-	-	-	-	234.207	(1.664.488)	-	(930.935)	-	(930.935)
11.1	Dividend Paid	-	-	-	-	-	-	-	-	-	-	-	(930.935)	-	(930.935)	-	(930.935)
11.2	Amounts Transferred to Reserves	-	-	-	-	-	-	-	-	-	-	234.207	(234.207)	-	-	-	-
11.3	Other	499.346	-	-	-	-	-	-	-	-	-	-	(499.346)	-	-	-	-
	Balance at the end of the period (III+IV+.....+X+XI)	16.870.557	-	-	1.108.725	-	-	-	-	-	-	1.150.907	42.877	1.782.066	20.955.132	-	20.955.132

* Accumulated amounts of investments valued by equity method from other comprehensive income that will not be classified in profit / loss and other comprehensive income items that will not be reclassified to other profit or loss..

** Other (Cash flow hedge gains / losses, the shares to be classified in profit / loss from other comprehensive income of investments valued by equity method and accumulated amounts of other comprehensive income items to be reclassified as other profit or loss).

	Footnote	Independently Audited Current Period 31.12.2019	Independently Audited Previous period 31.12.2018
A. CASH FLOWS REGARDING BANKING OPERATIONS			
1.1 Operating Profits Before Change in Assets and Liabilities Concerning Banking Operations		2.068.091	1.502.093
1.1.1 Interests received		3.404.047	2.294.809
1.1.2 Interests paid		(436.577)	(320.309)
1.1.3 Dividends received		5	10
1.1.4 Fees and Commissions Received		52.004	19.014
1.1.5 Other Income Generated		-	141.554
1.1.6 Collections from Illiquid Claims Recognized as Loss		-	-
1.1.7 Cash Payments to Personnel and Service Providers		(440.987)	(324.386)
1.1.8 Taxes Paid		(28.986)	(20.564)
1.1.9 Other	V-VI-I	(481.415)	(288.035)
1.2 Change in Assets and Liabilities Concerning Banking Operations		(350.569)	(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		(101.279)	(5.863.636)
1.2.4 Net (Increase) Decrease in Other Assets	V-VI-I	(446.066)	(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		173.138	2.062.432
1.2.9 Net (Increase) Decrease in Mature Debts		-	-
1.2.10 Net (Increase) Decrease in Other Debts	V-VI-I	23.638	1.794.042
I. Net Cash Flows from Banking Operations		1.717.522	(550.988)
B. CASH FLOWS REGARDING INVESTMENT OPERATIONS			
II. Net Cash Flows from Investment Operations		(312.134)	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		(423.921)	(29.524)
2.4 Disposed Securities and Real Estate		111.787	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		1.396.923	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		(126.752)	(70.231)
3.5 Payments Regarding Leasing		-	-
3.6 Other	V-VI-I	1.523.675	1.435.614
IV. The Effect of Foreign Currency Translation Differences on Cash and Cash Equivalents	V-VI-I	66.452	15.541
V. Net (decrease) /increase in cash and cash equivalents		2.868.763	1.056.701
VI. Cash and cash equivalents at the beginning of the period		2.833.556	1.776.855
VII. Cash and cash equivalents at the end of the period		5.702.319	2.833.556

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

	Independently Audited Current Period 31.12.2019	Independently Audited Previous period 31.12.2018
I. DIVIDEND PAYMENT FOR THE PERIOD		
1.1 PROFITS FOR THE PERIODS	2.282.223	2.046.539
1.2 PAYABLE TAXES AND LEGAL LIABILITIES (-)	487.335	382.052
1.2.1 Income Tax Withholding	487.335	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)	1.794.888	1.664.487
1.3 LOSS OF PAST PERIODS	-	-
1.4 LEGAL RESERVES (-)	89.744	83.224
1.5 LEGAL FUNDS REQUIRED AND SAVED AT THE BANK (-)(**)	538.467	499.346
B NET PROFITS FOR THE PERIOD AVAILABLE FOR DIVIDEND PAYMENTS [(A-(1.3+1.4+1.5))]	1.166.677	1.081.917
1.6 PRIMARY DIVIDEND PAYMENT TO SHAREHOLDERS (-)	915.393	848.889
1.6.1 To Shareholders	-	-
1.6.2 To Preferred Share Holders(***)	915.393	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 (-)	161.540	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 STATUS RESERVES (-)	89.744	83.224
1.11 EXTRAORDINARY RESERVES		-
1.12 OTHER RESERVES		-
1.13 SPECIAL FUNDS		-
II. PAYMENT FROM RESERVES		
2.1 PAYMENT FROM RESERVES	-	-
2.2 DISTRIBUTED RESERVES (-)		-
2.2.1 SHARES TO SHAREHOLDERS		-
2.2.2 To Owners of Privileged Shares		-
2.2.3 Joining Redeemed Shares		-
2.2.4 To profit sharing bonds		-
2.2.5 To holders of profit and loss sharing certificates		-
2.3 SHARE TO PERSONNEL (-)		-
2.4 SHARE TO THE BOARD OF DIRECTORS (-)		-
III. PROFIT PER SHARE		-
3.1 TO OWNERS OF SHARES		-
3.2 TO OWNERS OF SHARES (%)		-
3.3 TO OWNERS OF PRIVILEGED SHARES		-
3.4 TO OWNERS OF PRIVILEGED SHARES (%)		-
IV. DIVIDED PER SHARE		-
4.1 TO OWNERS OF SHARES		-
4.2 TO OWNERS OF SHARES (%)		-
4.3 TO OWNERS OF PRIVILEGED SHARES		-
4.4 TO OWNERS OF PRIVILEGED SHARES (%)		-

(*) The difference of TRL 619 between the Period Profit in the Income Statement and the profit for the distribution consists of the Participation sales revenue exemption income in accordance with the article 5/1-e of the Corporate Tax Law.

(**) 30% of the Bank's net profit is transferred to the Bank's Capital as per the Article 4 of the "Iller Bank Joint Stock Company Law".

(***) (Amended by Law No. 7161) According to 13th of the Law No. 6107 on "Iller Bank Joint Stock Company", 51% of annual net profit is the urban transformation practices of local governments, map, development plan, infrastructure and superstructure projects and financing of the construction works of these projects, carried out by special provincial administrations. belongs to the part that will be used as a grant to finance the technical and social infrastructure services of the villages or to support the interest arising from the financing.

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

3.

SECTION THREE

Accounting Policies

I. Presentation principles

Unconsolidated financial statements, 26333 dated 1 November 2006 in relation to the banking law numbered 5411 published in the Official Gazette, “Banks ‘ accounting practices and procedures regarding the retention of documents,” and the current released by the banking regulation and supervision board banking regulation and other regulations the accounting records of the Bank Supervision Agency (“brsa”) and in matters not regulated with these accounting standards for enterprises circular and comments (all “BRSA accounting and financial reporting regulations”) is prepared in accordance with.

June 28 February 2012 and published in the Official Gazette No. 28337 “communiqué on financial statements to be made public by banks and related disclosures and footnotes” prepared in accordance with the amendments dated February 1, 2019.

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.

Accounting policies and valuation principles used in the preparation of the financial statements, the regulation, communiqué, explanation and circulars issued by the BRSA regarding the accounting and financial reporting principles, and TAS/IFRS (all “BRSA Accounting and Financial Reporting Legislation”) determined in accordance with the principles.

The accompanying financial statements have been prepared in accordance with the Mev BRSA Accounting and Financial Reporting Legislation İliş. The inden IFRS 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. IFRS 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.

IFRS 16 standard removes the bilateral accounting model in the form of showing the balance sheet results of financial leasing transactions and operational leasing transactions. Instead, a single accounting model originating from the balance sheet is introduced, similar to the current lease accounting. Accounting is an important feature for leaseholders, similar to existing practices.

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

Loans included in the liabilities of the bank’s balance sheet within the scope of the “Municipal Services Project” and “Sustainable Cities Project” from the World Bank, within the scope of the “Municipal Sewerage and Wastewater Treatment Project Development Project” from the Japan International Cooperation Agency (JICA), as part of the “Urban Transport Project”. It consists of loans obtained from the Islamic Development Bank and the European Investment Bank (EIB) within the scope of the “Environmental Loan” and extended to the municipalities. 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”.

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

Date	US Dollar	Euro	100 Japanese Yens
30 December 2019	5,9402	6,6506	5,4291
Tarih	US Dollar	Euro	100 Japanese Yens
28 December 2018	5,2609	6,0280	4,7547

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 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.

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

Explanations on financial assets (continued)

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 financial assets, whose fair value difference is reflected in profit / loss, are composed of Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş., whose share and voting rate is below 10% and has no significant effectiveness. Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş traded at BIST are valued at their prices at BIST on the balance sheet date.

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 payments 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. Interest 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 administrations, and drinking water of municipalities, terminal, rent etc. they’re incomes. All borrowings of the bank are carried at amortized cost.

VII. Provision For Impairment Losses

No. 6107 “İller Bank Inc. Pursuant to paragraph 5 of article 13 of the “Law”, the provisions of the Banking Law No. 5411 regarding provisions are not applicable to the Bank. In accordance with this provision, the provisions of TFRS 9 regarding provisions are not applied.

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 management 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 enterprise, 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 discontinued operations recognized under the fixed assets held for sale account.

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 thereafter were descended in the financial statements on the basis of their initial acquisition cost. Depreciation for tangible assets is set aside in 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 amount of depreciation that is set aside is determined by prorating the amount that would have been set aside for a full year according to 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 recoverable value of the asset within the framework of "Turkish Accounting Standard concerning the Impairment of Value in Assets" ("TMS 36"). If the recoverable 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 the asset concerned 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 commitments entered 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

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.

Right of use assets

The right to use assets consist of service buildings and vehicle vehicles acquired through operating lease. Pursuant to TFRS 16, the real estates that are considered as the right of use at the date of rental actually are measured at the cost value of the right of use. The lease obligation is initially measured at the present value of the lease payments to be made during the lease period. In subsequent measurements, the book value of the liability is increased to reflect the interest on the lease obligation and decreased to reflect the lease payments made. While applying the cost method, the existence of the right to use; accumulated depreciation and accumulated impairment losses are measured at their adjusted costs based on reassessment of the lease obligation. Those who are considered as the right of use of real estates are subject to depreciation.

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 "investment 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 most recently in 2016 by an appraisal firm authorized by BRSA. Because the assessed value was higher than the book value, no provision for 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 recurring for 2016.

The lease obligation is measured at the present value of the lease payments that were not paid on the date that the lease actually started, in accordance with TFRS 16. Lease payments are discounted using an alternative borrowing interest rate. After the lease actually started, the book value of the lease obligation; It is re-measured to increase the interest in its lease obligation, to decrease the lease payments made, to reflect all reassessments and changes to the lease, or to reflect fixed lease payments in its revised core. The interest on the lease obligation for each period in the lease term is the amount found by applying a fixed periodic interest rate to the remaining balance of the lease obligation. After the lease actually starts, the lease obligation is re-measured to reflect changes in lease payments. Gains or losses related to the partial or complete termination of the lease are recognized in profit or loss. For all other changes, correction is made on the right of use.

XIV. Remarks on provisions and contingent liabilities

Provisions and contingent liabilities are accounted for in accordance with the communiqué on "Turkish Accounting Standard concerning 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 of having 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 laws governing contractual personnel; the Bank renders its services via white-collar employees, and blue-collar workers subject to the Labor Law in line with the "Iller Bank Human Resources Regulation" published in the Official Gazette issue 28518 dated 04 January, 2013.

Pursuant to Article 4 (c), subparagraphs 1 and 2 of the Social Security and General Health Insurance Law no. 5510, retirement benefits 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 the requirements 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 net present value of the service award provision as required by the Labor Law, which is calculated on an actuarial basis, within the framework 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%. It is implemented as 22% three years ago as of January 1, 2018. (The Council of Ministers has been authorized to reduce the said 22% rate up to 20%.) The corporate tax rate will be added to the commercial earnings of the corporations as a result of the addition of the expenses that are not accepted as per the tax laws, the exemption in the tax laws (such as the subsidiary earnings exception) and the deduction of the discounts. Applied to tax base. Institutions calculate temporary tax on their quarterly financial profits at the current Corporate Tax rate and declare it until the 17th day of the second month following that period and pay until the evening of the 17th day. The temporary tax paid during the year belongs to that year and is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year.

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.

In case of remaining temporary tax amount despite the offset, this amount may be refunded or offset against other financial liabilities to the government.

50% of the profits arising from the sale of real estates and the shares held for at least two years are exempt from the tax provided that they are added to the capital as required by the Corporate Tax Law or kept in a special fund account for 5 years. However, the institutions that deal with securities, real estate trade and rentals are excepted. (The article was amended by Article 89 of the Law No. 7061 and entered into force as of December 5, 2017, according to article 3 of the Communiqué Serial No: 14 of December 23, 2017, 75% in sales made until December 5, 2017. will be applied as 50% afterwards).

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.

Deferred taxes

The 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- 2019 %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. Remarks on endorsements and acceptances

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.

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.

4.

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 45,99% as of 31 December 2019. (31 December 2018: 46,08%)

Information on equity items:

(Current period 31.12.2019)	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	16.870.557	
Share certificate issue premiums	-	
Reserves	2.259.632	
Earnings recognized in shareholders' equity as per the Accounting Standards of Turkey (TMS)	-	
Profit	1.824.943	
Net profits for the Period	1.782.066	
Previous Years Profit	42.877	
Bonus Shares of Associates, Subsidiaries and Jointly-Controlled Entities, which are not recognized in the profits for the period	-	
Core Capital Before Discounts	20.955.132	
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	4.596	-
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	21.728	-
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	-	-
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	26.324	
Total Core Capital	20.928.808	
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)	20.928.808	
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)	20.928.808	

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	-	
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	20.928.808	-
Total of shareholder's equity (Total of main capital and supplementary capital)	20.928.808	-
Total risk-weighted amounts	45.501.624	-
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	45,99	-
Main Capital Adequacy Ratio (%)	45,99	-
Capital Adequacy Ratio (%)	45,99	-
BUFFERS		
Total additional core capital ratio requirement (abc)	2,500	-
a) Capital protection buffer ratio (%)	2,500	-
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 (%)	37,99	-
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 systemically important banks, other banks will be reported as zero.

Information on equity items:

(Previous 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	-	-
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	-	

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(**) 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 systemically important banks, other banks will be reported as zero.

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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.

Loans made by the bank to local governments, secured, structured, etc. credit concentration, guarantees, return and follow-up of loans are presented to the senior management with monthly Risk Assessment Reports 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.

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,

The top 100 and top 200 cash loans extended by the Bank correspond respectively to %74,08 (31 December 2018: %75,06) and %85,19 (31 December 2018: % 85,95) of its total cash lending.

	Current Period (31.12.2019) Risk Amount*	Average Risk Amount	Previous Period (31.12.2018) Risk Amount*	Average Risk Amount
Contingent and Non-Contingent Receivables from Central Governments and Central Banks	66	75	63	77
Contingent and Non-Contingent Receivables from Regional or Local Governments	31.828.877	30.808.906	29.978.759	26.029.887
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	5.702.120	3.692.092	2.833.339	2.331.019
Contingent and Non-Contingent Corporate Receivables	-	-	-	-
Contingent and Non-Contingent Retail Receivables	35.370	43.816	36.234	36.809
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	-	-	-	-
Stock Investments	-	-	-	-
Other Receivables	8.828.895	7.849.853	7.037.706	7.322.428
GRAND TOTAL	46.395.328	42.394.742	39.886.101	35.720.220

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

The top 100 and top 200 non-cash loans extended by the Bank correspond respectively to %92,58 (31 December 2018: %95,03) and %98,93 (31 Aralık 2018: %98,93) 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 %73,60 (31 December 2018: %66,02) and %85,02 (31 December 2018: %75,57) 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 Iller Bank INC.

II. Explanations on credit risk (continued)

Profile of the significant risks in the important profile

Current Period (31.12.2019)																			
Risk Classes ⁽¹⁾	1	2	3	4	5	6	7	8		9	10	11	12	13	14	15	16	17	Total
Domestic	66	31.828.877	-	-	-	5.702.120	-	35.370		-	-	-	-	-	-	-	-	8.828.895	46.395.328
European Union Member States	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
OECD Members ⁽²⁾	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
Of-shore Banking Areas	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
Other Countries	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
Associates, Subsidiaries and Jointly-Controlled Entities	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
Undistributed Assets/Liabilities ⁽³⁾	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
Total	66	31.828.877	-	-	-	5.702.120	-	35.370										8.828.895	46.395.328

Önceki Dönem (31.12.2018)																			
Risk Classes ⁽¹⁾	1	2	3	4	5	6	7	8		9	10	11	12	13	14	15	16	17	Total
Domestic	63	29.978.759	-	-	-	2.833.339	-	36.234		-	-	-	-	-	-	-	-	7.037.706	39.886.101
European Union Member States	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
OECD Members ⁽²⁾	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
Of-shore Banking Areas	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
Other Countries	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
Associates, Subsidiaries and Jointly-Controlled Entities	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
Undistributed Assets/Liabilities ⁽³⁾	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
Total	63	29.978.759	-	-	-	2.833.339	-	36.234										7.037.706	39.886.101

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. Stock investments
17. 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

II. Explanations on credit risk (Continued)

Table of Significant Risks in Important Regions:

Risk profile according to sectors and other party risks

Current Period (31.12.2019)																					
Risk Classes ⁽¹⁾																					
	1	2	3	4	5	6	7	8	9		10	11	12	13	14	15	16	17	TRY	FX	Total
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	66	31.828.877	-	-	-	5.702.120	-	35.370	-		-	-	-	-	-	-	-	8.828.895	38.863.018	7.532.310	46.395.328
Total ⁽¹⁾	66	31.828.877	-	-	-	5.702.120	-	35.370	-		-	-	-	-	-	-	-	8.828.895	38.863.018	7.532.310	46.395.328

Previous Period (31.12.2018)																					
Risk Classes ⁽¹⁾																					
	1	2	3	4	5	6	7	8	9		10	11	12	13	14	15	16	17	TRY	FX	Total
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 ⁽¹⁾	63	29.978.759	-	-	-	2.833.339	-	36.234	-		-	-	-	-	-	-	-	7.037.706	34.259.224	5.626.877	39.886.101

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 interme-diaries and short term corporate receivables

15. Investments as collective aid organization

16. Stock investments

17. Other Receivables

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

II. Explanations on credit risk *(Continued)*

Breakdown of maturity bearing risks of remaining maturities

Current Period (31.12.2019)		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	1.389.825	879.613	1.387.475	3.073.694	25.027.446	
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	5.335.646	-	-	-	-	-
Contingent and Non-Contingent Corporate Receivables	-	-	-	-	-	-
Contingent and Non-Contingent Retail Receivables	3.684	6.503	8.994	11.497	4.682	
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	-	-	-	-	-	-
Stock Investments	-	-	-	-	-	-
Other Receivables	1.002.816	27.264	40.490	141.878	1.497.387	
Grand Total	7.731.971	913.810	1.436.959	3.227.069	26.529.515	

Previous Period (31.12.2018)		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	-	-	-	-	-	-
Stock Investments	-	-	-	-	-	-
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	

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 (31.12.2019)										
	Risk Weight	%0	%10	%20	%50	%75	%100	%150	%200	%1250 Shareholder's Equity
1	Amount before Loan Risk Reduction	1.356	-	5.352.919	-	-	41.041.053	-	-	- 26.324
2	Amount after Loan Risk Reduction*	1.356	-	5.352.919	-	-	41.041.053	-	-	- 26.324

Previous 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	-	-	37172.076	-	-	- 36.345
2	Amount after Loan Risk Reduction*	1.164	-	2.712.861	-	-	37172.076	-	-	- 36.345

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

Various information according to important sectors or counterparty type

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 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. Therefore, there is no default on loans extended by the Bank.

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.

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 30.12.2019	5,9402	6,6506	5,4291
<i>Before the balance sheet date;</i>			
Teller buying rate on 27.12.2019	5,9370	6,6117	5,4093
Teller buying rate on 26.12.2019	5,9302	6,5759	5,4000
Teller buying rate on 25.12.2019	5,9293	6,5755	5,4071
Teller buying rate on 24.12.2019	5,9364	6,5773	5,4131
Teller buying rate on 23.12.2019	5,9291	6,5714	5,4071
	1 US Dollar	1 Euro	100 Japanese Yens
Simple arithmetic thirty-day average	5,8376	6,4808	5,3334

Current Period – 31.12.2019	EURO	US Dollar	Other FX	TOTAL
Assets				
Cash (Cash in Vault, Foreign Banknotes, Money in Transit, Cheques Purchased, Precious Metals) and Balances with the Central Bank of Turkey	-	-	-	-
Banks	256.300	1.188	95.509	352.997
Financial Assets at Fair Value through Profit or Loss	-	-	-	-
Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-
Credits	1.430.564	-	1.478.747	2.909.311
Subsidiaries, Affiliated Corporations and Jointly-Controlled Entities (Joint Ventures(-	-	-	-
Financial Assets Valued Over Amortized Cost	-	-	-	-
Derivative Financial Assets for Hedging	-	-	-	-
Tangible Fixed Assets	-	-	-	-
Intangible Fixed Assets	-	-	-	-
Other Assets	2	-	4.683	4.685
Total Assets	1.686.866	1.188	1.578.939	3.266.993
Liabilities				
Bank Deposits	-	-	-	-
Foreign Currency Deposits	-	-	-	-
Money Market Funds	-	-	-	-
Funds Provided From Other Financial Institutions	1.674.446	-	1.571.878	3.246.324
Marketable Securities Issued	-	-	-	-
Miscellaneous Payables	-	-	4.773	4.773
Derivative Financial Liabilities for Hedging Purposes	-	-	-	-
Other Liabilities	9.759	64	144	9.967
Total Liabilities	1.684.205	64	1.576.795	3.261.064
Net Balance Sheet Position	2.661	1.124	2.144	5.929
Net Off-Balance Sheet Position				
Receivables on Derivative Financial Instruments	-	-	-	-
Obligations on Derivative Financial Instruments	-	-	-	-
Non-Cash Loans*	48.882	13.775	-	62.657
Commitments*	6.843.511	-	1.561.809	8.405.320
Previous Period – 31.12.2018				
Total Assets	1.418.259	-	1.173.635	2.591.894
Total Liabilities	1.416.946	35	1.171.767	2.588.748
Net Balance Sheet Position	1.313	(35)	1.868	3.146
Net Off-Balance Sheet Position				
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

* 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.

	31.12.2019		31.12.2018	
	Income Statement	Shareholders' Equity ^(*)	Income Statement	Shareholders' Equity ^(*)
US Dollar	112,4	112,4	(3,5)	(1,0)
EURO	266,1	266,1	131,3	6,6
Other currencies	214,4	214,4	186,8	126,7
Total	592,9	592,9	314,6	132,3

* Includes profit/loss effect.

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 – 31.12.2019	Up to 1 month	1-3 months	3-12 months	1-5 year	5 years or more	Interest (*)	Total
Assets							
Cash (Cash in Vault, Foreign Banknotes, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	-	-	-	-	-	199	199
Banks	5.335.646	-	-	-	-	370.270	5.705.916
Fair Value Through Profit or Loss Financial Assets	-	-	-	-	-	1	1
Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-	-	-	-
Loans Extended	1.393.269	715.197	3.328.119	12.844.551	10.084.255	48.995	28.414.386
Appraised over the Redeemed Cost Financial Assets	-	-	-	-	-	-	-
Tangible Assets	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	1.967.016	1.967.016
Total Assets	6.728.915	715.197	3.328.119	12.844.551	10.084.255	2.386.481	36.087.518
Liabilities							
Bank Deposit	-	-	-	-	-	-	-
Other Deposit	-	-	-	-	-	-	-
Money Market Funds	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	539.244	539.244
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Provided from other Financial Institutions	84.779	141.434	548.230	726.775	2.421.572	9.315.850	13.238.640
Other Liabilities	543.030	268.371	108.385	-	-	21.389.848	22.309.634
Total Liabilities	627.809	409.805	656.615	726.775	2.421.572	31.244.942	36.087.518
Long positions in the Balance Sheet	6.101.106	305.392	2.671.504	12.117.776	7.662.683	-	28.858.461
Short Position in balance sheet	-	-	-	-	-	(28.858.461)	(28.858.461)
Off-Balance Sheet Long Position	4.073	36.246	399.095	2.388.080	675.185	-	3.502.679
Off Balance Sheet Short Position	-	-	-	-	-	-	-
Total Position	6.105.179	341.638	3.070.599	14.505.856	8.337.868	(28.858.461)	3.502.679

(*) 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.

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

Previous Period – 31.12.2018	Up to 1 month	1-3 months	3-12 months	1-5 year	5 years or more	Interest (*)	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
Investments to be Held until Maturity	-	-	-	-	-	-	-
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	-	650.441	-	-	-	344.382	994.823
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	25.014	58.532	443.177	1.395.267	1.827.663	7.562.590	11.312.243
Funds Provided from other Financial Institutions	464.019	170.601	44.431	-	-	19.234.803	19.913.854
Other Liabilities	489.033	879.574	487.608	1.395.267	1.827.663	27.141.775	32.220.920
Total Liabilities							
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.

IV. Explanations on interest rate risk (Continued)

Average interest rates applied to monetary financial instruments: %

Current Period - 31.12.2019	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	-	-	-	20,54
Fair Value Through Profit or Loss Financial Assets	-	-	-	-
Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-
Loans Extended	1,64	-	1,07	10,48
Financial Assets Valued Over Amortized Cost	-	-	-	-
Liabilities				
Bank Deposit	-	-	-	-
Other Deposit	-	-	-	-
Money Market Funds	-	-	-	-
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued	-	-	-	-
Funds Provided from other Financial Institutions	0,75	-	0,60	14,03

Previous Period– 31.12.2018	Euro	US Dollar	Yen	TRL
Varlıklar				
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

V. Explanations on the position risk of common stock

Share certificate investments (Current Period 31.12.2019)		Comparative	
	Balance Value	Fair Value	Market Valuei
1 Securities *	1	1	1
Traded on the Stock Exchange	1	1	1
2 Subsidiaries	-	-	-
Traded on the Stock Exchange	-	-	-
3 Subsidiaries	-	-	-
Traded on the Stock Exchange	-	-	-

Share certificate investments (Previous 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	-	-	-

* All of the financial assets of the Bank, whose fair value difference is reflected as profit or loss, consist of Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş.
**NİĞBAŞ Niğde Beton Sanayi A. where the bank has a share and vote ratio of less than 10% of its financial assets at fair value through profit and loss.P.(Group B) and Real Estate Residential Real Estate Investment Trust A.P.It consists of (Group A).

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 exceeded, 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.

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

Liquidity Payment Ratio

		Current Period 31.12.2019	Consideration Rate Non-Applied Total Value(*)		Consideration Rate Applied Total Value(*)	
			TRL + FX	FX	TRL + FX	FX
HIGH QUALITY LIQUIDITY ASSETS					197	-
1	High quality liquidity assets		197	-	197	-
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		1.950.120	21.482	894.515	20.748
6	Operational deposit		-	-	-	-
7	Non-operational deposit		-	-	-	-
8	Other unsecured debts		1.950.120	21.482	894.515	20.748
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		13.627.503	8.560.447	1.139.291	597.781
16	TOTAL CASH OUTFLOW				2.033.806	618.529
CASH FLOW						
17	Secured Receivables		-	-	-	-
18	Unsecured Receivables		3.932.784	20.228	3.112.077	10.114
19	Other cash flow		-	-	-	-
20	TOTAL CASH FLOW		3.932.784	20.228	3.112.077	10.114
Maximum Applied Values						
21	TOTAL YKLV INVENTORY				197	-
22	TOTAL NET CASH OUTFLOW				508.452	154.632
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 2019 are shown in the table below.

	Highest	Date	Lowest	Date	Average
TRL+FX	0,06	29.11.2019	0,02	11.10.2019	0,04

		Previous 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

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.

Loans, guaranteed, structured, etc. in the Bank. It is presented to the Senior Management in Risk Assessment Reports, which are prepared monthly, in terms of credit concentration, collateral, collateral, return and follow-up 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.

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 (30.09.2019)	Demand	Up to 1 month	1-3 months	3-12 months	1-5 year	5 years or more	Undistributed (*)	Total
Assets								
Cash (Cash in Vault, Foreign Banknotes, Money in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	199	-	-	-	-	-	-	199
Banks	370.270	5.335.646	-	-	-	-	-	5.705.916
MD at Fair Value through Profit and Loss	-	-	-	-	-	-	1	1
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-	-	-	-	-
Loans Extended	-	1.442.264	715.197	3.328.119	12.844.551	10.084.255	-	28.414.386
Financial Assets Valued Over Amortized Cost	-	-	-	-	-	-	-	-
Other Assets	-	1.027	92	53.626	26.723	-	1.885.548	1.967.016
Total Assets	370.469	6.778.937	715.289	3.381.745	12.871.274	10.084.255	1.885.549	36.087.518
Liabilities								
Bank Deposit**	-	-	-	-	-	-	-	-
Other Deposit***	-	-	-	-	-	-	-	-
Funds Provided from other Financial Institutions	-	4.853.246	191.434	773.230	4.999.158	2.421.572	-	13.238.640
Money Market Funds	-	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-	-
Miscellaneous Payables	332.754	5.949	280	151.580	48.681	-	-	539.244
Other Liabilities	-	603.992	448.110	110.198	80.955	111.247	20.955.132	22.309.634
Total Liabilities	332.754	5.463.187	639.824	1.035.008	5.128.794	2.532.819	20.955.132	36.087.518
Liquidity Deficit								
Net Off-Balance Sheet Position	-	-	-	-	-	-	-	-
Receivables on Derivative Financial Instruments	-	-	-	-	-	-	-	-
Obligations on Derivative Financial Instruments	-	-	-	-	-	-	-	-
Non-Cash Loans	72.040	4.073	36.246	399.095	2.388.080	603.145	-	3.502.679
Previous Period (31.12.2018)								
Total Assets	138.556	4.323.352	592.943	2.885.902	12.304.934	10.955.407	1.019.826	32.220.920
Total Liabilities	92.960	5.001.994	1.166.904	1.047.568	4.397.921	1.933.248	18.580.325	32.220.920
Net Liquidity Deficit	45.596	(678.642)	(573.961)	1.838.334	7.907.013	9.022.159	(17.560.499)	-
Net Off-Balance Sheet Position	-	-	-	-	-	-	-	-
Receivables on Derivative Financial Instruments	-	-	-	-	-	-	-	-
Obligations on Derivative Financial Instruments	-	-	-	-	-	-	-	-
Non-cash loans	59.976	3.059	18.811	111.537	1.498.182	63.139	-	1.754.704

(*)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.)

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 5th 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 40,16% (31 December 2018: 40,95%).

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 (*) (31.12.2019)	Previous period (*) (31.12.2018)
In-Balance Sheet Assets			
1	In-Balance Sheet Assets (Except Derivatives and Credit Derivatives, including gurantees)	35.199.614	30.513.910
2	(Assets taken from Primary Capital)	-	-
3	Total Risk amount concerning to In-Balance Sheet Assets (Total of 1st and 2nd Line)	35.199.614	30.513.910
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 Securization and Commodities collateral Financial Transactions (total of 7th and 8th lines)	-	-
Off-Balance sheet Transactions			
10	Gross Nominal amount of Off-Balance sheet Transactions	16.201.536	13.628.892
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)	16.201.536	13.628.892
Capital and Total Risk			
13	Primary Capital	20.633.908	18.070.532
14	Total Risk amount (Total of 3rd, 6th, 9th and 12th lines)	51.401.150	44.142.802
Leverage Rate			
15	Leverage Rate	40,16	40,95

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

VIII. Representation of Financial Assets and Liabilities at Fair Value

	Book Value		Fair Value	
	Current Period (31.12.2019)	Previous Period (31.12.2018)	Current Period (31.12.2019)	Previous Period (31.12.2018)
Financial Assets	34.120.303	31.127.791	34.120.303	31.127.791
Receivables From Money Markets	-	-	-	-
Banks	5.705.916	2.837.295	5.705.916	2.837.295
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-
Financial Assets Valued Over Amortized Cost	1	2.014	1	2.014
Loans Granted	28.414.386	28.288.482	28.414.386	28.288.482
Financial Liabilities	14.697.670	12.986.118	14.697.670	12.986.118
Bank Deposits	-	-	-	-
Other Deposits	-	-	-	-
Funds Borrowed From Other Financial Institutions	14.158.426	11.991.295	14.158.426	11.991.295
Securities Issued	-	-	-	-
Sundry	539.244	994.823	539.244	994.823

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 allotments, which are distributed by the Bank pursuant to Article 7 of Law no.5779,and it pays these amounts to the authorities concerned.

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 Statements” 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 le-
gislation 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 Assessment
Process of the Banks” and to submit the BRSA's report on the Stress Test and Internal Capital Adequacy Assessment Process (ISEDES) Has
been exempted from the written request of the student.

1.a. Overview of risk weighted amounts

In- Balance sheet assets		Risk weighted amounts		Minimum capital liabi-lity
		Current Period (31.12.2019)	Previous Period (31.12.2018)	Current Period
1	Loan Risk (except loan risj of counter party)	42.111.637	37.714.647	3.368.931
2	Standard approach	42.111.637	37.714.647	3.368.931
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	3.389.987	2.532.689	271.199
20	Basic indicator approach	3.389.987	2.532.689	271.199
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)	45.501.624	40.247.336	3.640.130

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 (31.12.2019)	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)	5.706.116	5.706.116	-	-	-	-
Cash and Cash Equivalents	5.706.115	5.706.115	-	-	-	-
Cash assets and Central Bank	199	199	-	-	-	-
Banks	5.705.916	5.705.916	-	-	-	-
Receivables from Money market	-	-	-	-	-	-
Financial Assets at Fair Value through Profit or Loss	1	1	-	-	-	-
Financial Assets at Fair Value Through Other Compre-hensive Income	-	-	-	-	-	-
Financial assets measured at amortized cost	-	-	-	-	-	-
Derivative Financial Assets	-	-	-	-	-	-
Credits (Net)	28.417.611	28.417.611	-	-	-	-
Credits	28.414.386	24.414.386	-	-	-	-
Leasing receivables (net)	3.225	3.225	-	-	-	-
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)	153.671	153.671	-	-	-	-
Intangible fixed assets (net)	4.596	-	-	-	-	4.596
Real estate for investment purpose (net)	1.575.199	1.575.199	-	-	-	-
Current Tax Asset	-	-	-	-	-	-
Deferred Tax Asset	21.728	-	-	-	-	21.728
Other Assets	203.912	203.912	-	-	-	-
Total assets	36.087.518	36.061.194	-	-	-	26.324
Liabilities						
Deposit	-	-	-	-	-	-
Loans received	3.922.790	-	-	-	-	-
Debts to money markets	-	-	-	-	-	-
Securities Issued (Net)	-	-	-	-	-	-
Funds	10.235.636	-	-	-	-	-
Financial Assets at Fair Value through Profit or Loss	-	-	-	-	-	-
Derivative Financial Liabilities	-	-	-	-	-	-
Factoring Liabilities	-	-	-	-	-	-
Debts from leasing operations	6.037	-	-	-	-	-
Provisions	160.570	-	-	-	-	-
Current Tax Liability	173.280	-	-	-	-	-
Liabilities for assets held for sale and discontinued operati-ons (net)	-	-	-	-	-	-
Capital-similar loans	-	-	-	-	-	-
Other Liabilities	634.073	-	-	-	-	-
Equity	20.955.132	-	-	-	-	-
Total Liabilities	36.087.518	-	-	-	-	-

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 (31.12.2018)	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	-	-	-	-	-

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 (31.12.2019)	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)	36.087.518	36.061.194			
The amounts valued pursuant to TMS of obligations under legal consolidation (as in template B1)	36.087.518	-	-	-	-
Total net amount under legal consolidation	-	36.061.194	-	-	-
Off-balance sheet amount	17.165.589	10.334.134	-	-	-
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	-	-	-	-	-
...	-	-	-	-	-
Risk amounts	-	46.395.328	-	-	-

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

Previous 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	-	-	-	-
Total net amount under legal consolidation	-	32.184.575	-	-	-
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	-	-	-	-	-
...	-	-	-	-	-
Risk amounts	-	39.886.101	-	-	-

() 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.

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.

Similar to the Basel I method with the Simplified Standard Method, the values subject to credit risk are calculated by grouping the loans according to their collateral and by giving them different risk weights. Simplified standard method is used in the Bank, but since the Bank's customers are composed of local governments, different risk weights are not given and all customers are evaluated at 100% risk weight.

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.

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 (31.12.2019)		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	-	28.414.386	-	28.414.386
2	Borrowing Instruments	-	-	-	-
3	Off-Balance Sheet Receivab-les	-	17165.589	-	17165.589
4	Total	-	45.579.975	-	45.579.975

Previous 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

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 and local 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. For this reason, the Bank does not have a default receivable due to the default in loans extended.

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 by geographic regions **

	Current Period Total	Previous Period Total
Domestic	31.917.065	30.043.186
USA, Canada	-	-
European Union countries	-	-
OECD Countries	-	-
Other countries	-	-
Total	31.917.065	30.043.186

** The distribution of cash and non-cash loans according to geographical area is given.*

*Sectoral Distribution of Receivables**

	Current Period Total	Previous Period Total
Agriculture	-	-
<i>Farming and Livestock Breeding</i>	-	-
<i>Forestry</i>	-	-
<i>Fishing</i>	-	-
Industry	-	-
<i>Mining and Quarries</i>	-	-
<i>Mnaufacturing Industry</i>	-	-
<i>Electricity, Gas, Water</i>	-	-
Construction	-	-
Services	-	-
<i>Wholesale and Retail Trade</i>	-	-
<i>Hote and Restaurant Service</i>	-	-
<i>Transportation and Communication</i>	-	-
<i>Financial Institutions</i>	-	-
<i>Real estate and leasing services</i>	-	-
<i>Self-employed services</i>	-	-
<i>Educational services</i>	-	-
<i>Medical and Social Services</i>	-	-
Other	31.917.065	30.043.186
Total	31.917.065	30.043.186

** The distribution of cash and non-cash loans according to geographical area is given.*

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 gover-nments 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.

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 (31.12.2019)	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	Balance Sheet Amount	Off Balance Sheet Amount	Balance Sheet Amount
Receivables from Central Governments and Central Banks	66	-	66	-	-	-
Receivables from Regional or Local Governments	28.326.198	3.502.679	28.326.198	3.502.679	31.828.877	%100
Receivables from Administrative Units and Non-Commercial Enterprises	-	-	-	-	-	-
Receivables from Multilateral Development Banks	-	-	-	-	-	-
Receivables from International Organizations	-	-	-	-	-	-
Receivables from Banks and Financial Intermediaries	5.702.120	-	5.702.120	-	1.422.817	%24,95
Corporate Receivables	-	-	-	-	-	-
Retail receivables	35.370	-	35.370	-	35.370	%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	-	-	-	-	-	-
Stock investments	-	-	-	-	-	-
Other Receivables	1.997.440	13.662.910	1.997.440	6.831.455	8.824.573	%99,95
Total	36.061.194	17.165.589	36.061.194	10.334.134	42.111.637	%90,76

Previous 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	Balance Sheet Amount	Off Balance Sheet Amount	Balance Sheet Amount
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	-	-	-	-	-	-
Stock investments	-	-	-	-	-	-
Other Receivables	1.090.884	11.893.643	1.090.884	5.946.822	7.033.440	%99,93
Total	32.184.575	13.648.347	32.184.575	7.701.526	37.714.648	%94,56

c.3. Standard Approach: Receivables based on risk classes and risk weights

Current Period (31.12.2019)	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%	Others	Total Risk Amount (After KDO and KRA)
1 Receivables from Central Governments and Central Banks	66	-	-	-	-	-	-	-	-	66
2 Receivables from Regional or Local Governments	-	-	-	-	-	31.828.877	-	-	-	31.828.877
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	-	-	5.347.929	-	-	352.991	-	-	-	5.700.920
7 Corporate Receivables	-	-	-	-	-	-	-	-	-	-
8 Retail receivables	-	-	-	-	-	35.370	-	-	-	35.370
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 Stock investments	-	-	-	-	-	-	-	-	-	-
17 Other Receivables	1.290	-	3.790	-	-	8.823.815	-	-	-	8.828.895
18 Total	1.356	-	5.352.919	-	-	41.041.053	-	-	-	46.395.328

Previous 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%	Others	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 Stock investments	-	-	-	-	-	-	-	-	-	-
17 Other Receivables	1.101	-	3.956	-	-	7.032.649	-	-	-	7.037.706
18 Total	1.164	-	2.712.861	-	-	37.172.076	-	-	-	39.886.101

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 risks of loss that the Bank may be exposed to due to general market risk, exchange rate risk, specific risk, commodity risk, swap risk and counterparty credit risk in trading accounts. The amount subject to market risk at the Bank is calculated monthly using the Standard Method within the scope of legal reporting and is included in the total capital liability by taking into account the calculation of the Bank's Capital Adequacy Standard Ratio. In addition, the Bank calculates the amount subject to market risk with the "Internal Model" within the framework of the provisions of the "Communiqué on Calculation of Market Risk with Risk Measurement Models and Evaluation of Risk Measurement Models" at its own discretion and the results are reported to the Senior Management by the Risk Management Department in monthly periods.

The Bank, which does not accept deposits, operates within the scope of article 77 of the Banking Law No. 5411, to use cash and non-cash loans and intermediary in insurance transactions in exchange for the shares to be transferred from the Bank to municipalities and special provincial administrations, whose banking function is capitalists, as a guarantee. and interest rates are determined by the Asset-Liability Committee provided that they do not fall below the interest rates set by the Board of Directors or the Board of Directors in accordance with the conditions of the day.

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.

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	31.12.2016	31.12.2017	31.12.2018	Total/Positive BG years	Ratio (%)	Total
Gross Income	1.316.383	1.606.851	2.500.746	1.807.993	15	271.199
Operational Risk Base Amount (Total * 12,5)						3.389.987

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 (31.12.2019)		Applied Shock (+/- x base points)	Earnings / Losses	Earnings/Shareholders (Equity - Losses/Shareholders) Equity
Currency unit				
1	TRY	+500 / (400) base point	(3.264.612) / 3.434.664	(%15,60) / %16,41
2	Euro	+200 / (200) base point	77.126 / (9.229)	%0,37 / (%0,04)
3	US Dollar	+200 / (200) base point	0 / 0	%0 / %0
Total (For Negative Shocks)			3.425.435	%16,37
Total (For Positive Shocks)			(3.187.485)	(%15,23)

Previous Period 31.12.2018)		Applied Shock (+/- x base points)	Earnings / Losses	Earnings/Shareholders (Equity - Losses/Shareholders) Equity
Currency unit				
1	TRY	+500 / (400) base point	(2.654.889) / 2.741.865	(%14,63) / %15,11
2	Euro	+200 / (200) base point	21.015 / (9.855)	%0,12 / (%0,05)
3	US Dollar	+200 / (200) base point	0 / 0	%0 / %0
Total (For Negative Shocks)			2.732.010	%15,06
Total (For Positive Shocks)			(2.633.873)	(%14,52)

5.

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	133	-	154	-
Central Bank of Turkey	66	-	63	-
Other	-	-	-	-
Total	199	-	217	-

a.2. Information on Balances with the Central Bank of Turkey

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Unrestricted Demand Deposit	66	-	63	-
Unrestricted Time Deposit	-	-	-	-
Restricted Time Deposit	-	-	-	-
Total	66	-	63	-

b. Financial Assets at Fair Value through Profit or Loss:

b.1. Financial Assets at Fair Value through Profit or Loss:

The Bank's financial assets, whose fair value difference is reflected in profit / loss, are composed of Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş., whose share and voting rate is below 10% and has no significant effectiveness. As of 31 December 2019, its net value is TRL 1.

b.2. Information about financial assets subject to repo transactions or otherwise posted as guarantees or blocked

The Bank has no securities held for trading purposes, which are given as collateral / blocked or subject to repo transactions.

c. Chart showing positive differences in derivative financial instruments held for trading purposes:

The bank has no derivative financial assets held for trading purposes.

ç. Information on Banks:

ç.1. Banks account

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Banks	5.352.919	352.997	2.712.861	124.434
Domestic	5.352.919	352.997	2.712.861	124.434
Foreign Banks	-	-	-	-
Foreign Headquarters and Branches	-	-	-	-
Other Financial Institutions	-	-	-	-
Total	5.352.919	352.997	2.712.861	124.434

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. Information on financial assets whose fair value difference is reflected in other comprehensive income

There are no financial assets at fair value through profit or loss.

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	28.379.016	3.502.679	28.252.248	1.754.704
Lending to Corporate Shareholders	28.379.016	3.502.679	28.252.248	1.754.704
Lending to Natural Person Shareholders	-	-	-	-
Indirect Lending to Shareholders	-	-	-	-
Lending to Employees	35.370	-	36.234	-
Total	28.414.386	3.502.679	28.288.482	1.754.704

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	35.370	-	-	-
Operation Loans	-	-	-	-
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Loans Extended to Financial Sector	-	-	-	-
Consumer Loans	-	-	-	-
Credit Cards	-	-	-	-
Other	35.370	-	-	-
Specialized Loans	28.379.016	-	-	-
Other Receivables		-	-	-
Total	28.414.386	-	-	-

f.2. Information on Loans in Standardized and Close Monitoring Loans and in Restructured Close Monitoring (Previous Period)

Previous 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	-	-	-

No. 6107 of Iller 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	86.047	-	-
Non-Specialized Loans	9.952	-	-
Specialized Loans	76.095	-	-
Medium- and Long-Term Loans	28.328.339	-	-
Non-Specialized Loans	25.418	-	-
Specialized Loans	28.302.921	-	-

Previous Period	Standard Loans	Closely Monitored Loans	
		Those who are not covered by restructuring	Restructured
Short-Term Loans	77.032	-	-
Non-Specialized Loans	10.014	-	-
Specialized Loans	67.018	-	-
Medium- and Long-Term Loans	28.211.450	-	-
Non-Specialized Loans	26.220	-	-
Specialized Loans	28.185.230	-	-

f. Information on the Bank’s loans *(Continued)*

f.4. Information on consumer loans, individual credit cards and personnel loans and personnel credit cards

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	9.952	25.418	35.370
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	9.952	25.418	35.370
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	9.952	25.418	35.370

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	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

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	28.379.016	28.252.248
Private (*)	35.370	36.234
TOTAL	28.414.386	28.288.482

(*) These are five wage loans extended to bank personnel.

f.7. Breakdown of domestic and international loans

	Current Period	Previous Period
Domestic Loans	28.414.386	28.288.482
Foreign Loans	-	-
TOTAL	28.414.386	28.288.482

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

No. 6107 “İller Bankası A.Ş. Within the framework of the paragraph 5 of the article 13 of the “Law on the Provisions, the provisions of the Banking Law No. 5411 regarding provisions are not applicable to the Bank”, no provision is made for the Bank.

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

The Bank has no dull receivables.

f.10.iii. Non-performing loans arising from loans extended in foreign currency

There are no non-performing loans arising from loans extended in a foreign currency.

f.10.iv. Gross and net non-performing loans and receivables as per customer categories borrowers

f.11.-12. Explanations on the liquidation policy and write-off policies for the loans and other receivables in the nature of loss

Loans 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.

h. Information on affiliated corporations (Net)

None.

ı. 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 3.225 in receivables (TRL 3.239 as of 31 December 2018) 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	Real Estates to Use	Securities of Use	Tangible Fixed Assets Acquired through Leasing Vehicles	Vehicles	Other Tangible Fixed Assets	Total
Prior Period's End (31.12.2018)							
Cost	241.417	-	-	-	1.662	40.319	283.398
Accrued Depreciation	(51.502)	-	-	-	(1.661)	(32.907)	(86.070)
Net Book Value	189.915	-	-	-	1	7.412	197.328
Current Period's End (31.12.2019)							
Cost at the Beginning of the Period	241.417	-	-	-	1.662	40.319	283.398
Acquired	32.333	9.113	7.915	-	-	17.174	66.535
Disposed	(103.044)	-	-	-	(371)	(1.057)	(104.472)
Closing Cost Value	170.706	9.113	7.915	-	1.291	56.436	245.461
Accumulated Depreciation at the Beginning of the Period	51.502	-	-	-	1.661	32.907	86.070
Current Period Depreciation	2.525	6.773	3.991	-	-	3.227	16.516
Disposal Depreciation	(9.409)	-	-	-	(370)	(1.017)	(10.796)
End of Period Accumulated Deprecia-tion	44.618	6.773	3.991	-	1.291	35.117	91.790
Closing Net Book Value	126.088	2.340	3.924	-	-	21.319	153.671

Previous Period	Real estate	MDV Acquired by Financial Leasing	Vehicles	Other MDV	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

I. Information on intangible fixed assets:

Current Period	Software
Prior Period's End (31.12.2018)	
Cost	19.671
Accrued Depreciation	(18.495)
Net Book Value	1.176
Current Period's End (31.12.2019)	
Cost at the Beginning of the Period	
19.671	
Acquired	5.413
Disposed	5.886
Closing Cost Value	19.198
Amortization Per Period	
(18.495)	
Amortization Of Current Period	(1.993)
Disposals' Redemption	5.886
Accumulated Redemptions at the End of the Period	(14.602)
Closing Net Book Value	4.596

Previous Period	Software
Prior Period's End (31.12.2017)	
Cost	19.306
Accrued Depreciation	(16.790)
Net Book Value	2.516
Current Period's End (31.12.2018)	
Cost at the Beginning of the Period	
19.306	
Acquired	365
Disposals	-
Cost at the Beginning of the Period	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)
Closing Net Book Value	1.176

m. Information on investment property

Depreciation of TRL 165 thousands from the carrying value of TRL 779 as of 31 December 2019 and a decrease in the value of TRL 425 less impairment are recognized in the investment property amounting to TRL 189 and the third item of the Banking Law 2 (h) and (l) of the Capital Markets Board, the Company has investment properties amounting to TRL 1.575.199 (December 31, 2018: TRL 673.415) with a registered value of TRL 1.575.010.

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	22.454	21.208
Impairment of Subsidiaries	24	131
Other	639	14.435
Tax Procedure Law-TMS Depreciation Differences	(1.389)	(605)
Total	21.728	35.169

As of December 31, 2019, the Bank does not have any deferred tax asset calculated over tax deductions and exceptions. However, the deferred tax asset amounting to TRL 23.117 and deferred tax liability amounting to TRL 1.389, 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 21.728 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 2019 and 31 December 2018, other assets item of the balance sheet does not exceed 10% of total assets, except for the commitments shown in off-balance sheet accounts.

II. Remarks and footnotes on liability accounts

a. Information on the maturity structure of deposits:

a.1.1. Maturity structure of deposits

Iller 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

The Bank operates within the framework of article 77 of the Banking Law No. 5411 and is a development and investment bank that does not have deposit acceptance.

a.2. Merkezi yurtdışında bulunan bankanın Türkiye'deki şubesinde bulunan tasarruf mevduatı, merkezin bulunduğu ülkede sigorta kapsamında olup olmadığı

Iller 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

Iller 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	676.466	-	1.176.434	-
Borrowings fromForeign Banks, Institutionsand Funds(*)	-	3.246.324	-	2.573.219
Total	676.466	3.246.324	1.176.434	2.573.219

c.2. Maturity analysis of funds borrowed

	Current Period		Previous Period	
	TRL	FX(*)	TRL	FX(*)
Short Term	676.466	-	-	-
Medium- and Long-Term	-	3.246.324	1.176.434	2.573.219
Total	676.466	3.246.324	1.176.434	2.573.219

(*) Medium and long-term loans from Foreign Banks, Institutions and Funds from the World Bank as part of the Municipal Services Project, Environment from JICA (Japan International Cooperation Agency) as part of the project for the development of Municipal Sewerage, Network and Wastewater treatment plants, and the Project for the Development of Infrastructures of Local Governments. It belongs to the amounts allocated to the municipalities from the European Investment Bank (EIB) within the scope of its loan and from the Islamic Development Bank under the Urban Transport Project.

c.3. Funds

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Other(*)	10.225.964	9.672	8.230.391	11.251
Total	10.225.964	9.672	8.230.391	11.251

(*)The amount of TRL 10.235.636 from the other financial institutions, TRL 4.768.467 5779 numbered Maliye Provincial Special Administrations of Municipalities and Municipalities According to the Law on the Transfer of General Budget Tax Revenues TRL by the Ministry of Finance transferred by the Bank to the local government will be distributed to the section, TRL 1.780.000 is transferred to the Bank for Water and Sewerage Infrastructure Projects (SUKAP), TRL 1.909.616 for the bank and the funds allocated for the lower and superstructure needs of the municipalities and villages, TRL 2.788 for the KENT-DES Project. TRL 7.546 to the amount transferred to the Bank within the scope of IPA Project, TRL 121.982 Thousand of Disaster and Emergency Direction. TRL 47.114 of the amount transferred to the Bank for urban infrastructure services, TRL 89.172 to Istanbul Financial Center Infrastructure Investments, TRL 81.669 to Bank Transfer to Solid Waste Program, TRL 919.786 to the Bank's shareholders, TRL 362.275 belongs to the Fund provided by the Public Housing Administration, TRL 121,856 belongs to the fund transferred to the bank for the KÖYDES Project, TRL 13,693 belongs to other funds, and TRL 9,672 belongs to the grant fund provided by the World Bank within the scope of 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

Explanations on liabilities arising from operating leases

	Current Period		Previous Period	
	Gross	Net	Gross	Net
Less than 1 Year	6.116	5.468	-	-
Between 1-4 Years	662	569	-	-
More than 4 Years	-	-	-	-
Total	6.779	6.037	-	-

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 Iller Bank INC..., the reserve requirements of the Banking Law no. 5411 does not apply to Iller 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 Iller Bank INC..., the reserve requirements of the Banking Law no. 5411 does not apply to Iller 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 Iller Bank INC..., the reserve requirements of the Banking Law no. 5411 does not apply to Iller 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, 2019 related to these amounts TRL 46.000 separated. (31 December 2018: TRL 74.500).

As of December 31, 2019, the Bank set aside reserves amounting to TRL 3,195 (December 31, 2018: 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 2019, the Bank has provided a provision of TRL 127 for the receivables that are in the process of litigation.(31 December 2018: TRL 549)

f.4.2. Reserve for employee entitlements

Reserves amounting to TRL 111.248 are set aside as of December 31, 2019 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, 2018: TRL 105.585).

g. Explanation related to Tax Obligation:

g.1. Information on taxes payable

	Current Period	Previous Period
Payable Corporate Income Tax	131.135	116.300
Income Tax Withholding	11.556	8.330
Tax on Security Income	5.837	-
Tax on Real Estate Income	-	-
Banking Insurance Transaction Tax	2.784	1.227
Foreign Exchange Transactions Tax	-	-
Payable Value Added Tax	9.681	9.276
Other	3.865	1.674
Total	164.858	136.807

g.2. Information on premiums

	Current Period	Previous Period
Social Security Premiums - Employees	2.480	1.862
Social Security Premiums - Employer	3.634	2.728
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	178	133
Unemployment Insurance – Employer	355	267
Other	1.775	2.280
Total	8.422	7.270

g.3. Information on deferred tax obligations

As of December 31 2019, the Bank has no deferred tax obligations (See footnote V-I-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 (*)	16.870.557	14.847.536
Preferred Stock	-	-

Pursuant to the Bank’s governing statute, Iller 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.

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 2.023.021 was collected for capital. Of this amount, TRL 1.523.675 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 Iller Bank under the Statute 5779 on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities and TRL 499.346 consisted from 30% portion set aside from the Bank’s profit for 2018 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 Iller 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 Iller 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	232.210	-	172.630	-

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 775.423.

As part of the “Sustainable Cities Project II”, the guarantees and loan agreements signed on May 16, 2018, as well as the additional loan agreements signed on July 10, 2019, amounted to TRL 3.807.546, with a total of TRL 4.582.969. (31 December 2018: TRL 1.170.746).

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 68.054 and credits guaranteed by the bank according to the guarantee 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 1.493.755 making a total of TRL 1.561.809 (31 December 2018: TRL 1.641.109).

The grand total of the credits to be extended to Municipalities under the commitment of the Bank as per the guarantee and credit agreements signed on June 28, 2012 with the European Investment Bank within the framework of “Urban Infrastructure Projects” is TRL 111.003 and credits guaranteed by the Bank according to the guarantee protocol signed on 06.10.2015 to be granted to Municipalities amount to TRL 1.330.120 making a total of TRL 1.441.123 (31 December, 2018: TRL 2.411.200).

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 819.419 (31 December 2018: TRL 742.709).

The total value of all lendings underwritten by the Bank for municipalities’ infrastructure and superstructure services is TRL 5.257.590 (31 December 2018: TRL 5.927.879). The Bank’s total credit commitment exposure amounts to TRL 13.905.130 (31 December 2018:TRL 11.893.643).

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 guarantees 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 3502.679 (31 December 2018: TRL 1.754.704).

a.3. Non-cash loans

	Current Period	Previous Period
Non-cash Loans against Cash Risks	3.502.676	1.754.700
One Year or Shorter Term Original Maturity	439.414	133.407
One Year Longer Term Original Maturity	3.063.262	1.621.293
Other Non-Cash Loans	3	4
Total	3.502.679	1.754.704

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	3.440.022	62.657	-	-
Letters of Guarantee	3.440.022	62.657	-	-
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	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	-	-	-	-

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:

Iller 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 administrations 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.

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	9.005	-	8.066	-
Medium- and Long-term Loans	3.163.117	22.042	2.133.335	20.314
Interest on Non-Performing Loans	-	-	-	-
Premiums Received from State Resource FunfUtilization Support Fund	-	-	-	-
Total	3.172.122	22.042	2.141.401	20.314

a.2. Information on interest income from banks

	Current Period		Previous Period	
	TRL	FX	TRL	FX
Central Bank of Turkey	-	-	-	-
Domestic Banks	258.599	1.544	157.055	12
Foreign Banks	-	-	-	-
Foreign Headquarters and Branches	-	-	-	-
Total	258.599	1.544	157.055	12

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
To Banks	380.700	1.288	175.403	7
Central Bank of Turkey	-	-	-	-
Domestic Banks	380.700	-	175.403	-
Foreign Banks	-	1.288	-	7
Foreign Headquarters and Branches	-	-	-	-
To Other Institutions	108.905	276	102.200	190
Total	489.605	1.564	277.603	197

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

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	5	10
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
Other	-	-
Total	5	10

ç. Information on trading income/losses (Net):

	Current Period	Previous Period
Profit	1.040	2.733
Profit from Capital Markets Trading	-	-
Profit from Derivative Financial Transactions	-	-
Profit from Foreign Exchange Transactions	1.040	2.733
Loss	(1.378)	(3.668)
Loss from Capital Markets Trading	-	-
Loss from Derivative Financial Transactions	-	-
Loss from Foreign Exchange Transactions	(1.378)	(3.668)
Total	(338)	(935)

d. Explanation on other operating income:

	Current Period	Previous Period
Revenues from Disposal of Assets	149.511	263.313
From Sales of Subsidiaries and Affiliated Corporations	-	-
From Sales of Movables	832	-
From Sales of Immovables	148.679	263.313
Rental Income	1.914	1.789
Rental Income from Immovables	1.593	1.629
Operating Lease Income	321	160
Revenues from Control Fund(*)	64.548	127.742
Other	8.189	357.539
Total	224.162	750.383

(*) Revenues derived from the consulting and control services provided by the Bank to local governments.

e. Expected credit loss provisions of the Bank

6107 "Iller 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.

IV. Explanations on Income Statement *(Continued)*

f. Other operating expenses:

	Current Period	Previous Period
Reserve for Employee Termination Benefits	10.821	10.111
Bank Pension Fund Deficit Provisions	-	-
Impairment Losses on Tangible Assets	-	-
Depreciation Expenses of Tangible Assets	16.516	5.528
Impairment Losses on Intangible Assets	-	-
<i>Impairment Losses on Goodwill</i>	-	-
Depreciation Expenses of Intangible Assets	1.993	1.705
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	375.485	258.742
<i>Repair and Maintenance Expenses</i>	4.944	4.907
<i>Cleaning Costs</i>	39.846	33.131
<i>Membership and Subscription Dues</i>	199.131	105.483
<i>Transportation Vehicle Expenses</i>	9.738	9.399
<i>Operating Lease Expenses</i>	-	22.437
<i>Service Procurement Expenses</i>	47.319	30.691
<i>Heating, Lighting and Water Costs</i>	8.246	5.481
<i>Small Fixtures Expenses</i>	1.072	307
<i>Computer Operating Expenses</i>	5.842	2.532
<i>Advertisement Expenses</i>	2.494	1.081
<i>Communication Expenses</i>	2.613	2.118
<i>Printing Paper and Office Supplies</i>	1.438	824
<i>Other Expenses</i>	52.802	40.351
Loss on Sale of Assets	-	-
Other**	45.296	56.850
Total	450.111	332.936

* Includes rental expenses evaluated outside the scope of TFRS 16

g. Profit/loss before taxes including profit/loss from continuing or discontinued operations:

The Bank's interest income totals TRL 3.460.661 (31 December 2018: TRL 2.326.957), net fee and commission income from TRL 35.271 (31 December 2018: TRL 16.235), dividends and other operating income from TRL 224.167 (December 31, 2018: TRL 750.393), commercial loss TRL 338 (31 December 2018: TRL 935), interest expenses TRL544.787 (31 December 2018: TRL 328.586), personnel and other operating expenses total TRL 892.132 (31 December 2018: TRL 657.944), after deducting TRL 2.282 .842 (31 December 2018: TRL 1.232.887) continued operating profit. 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 487.335 (31 December 2018: TRL 382.052) net of deferred tax income and expense from continuing operations amounting to TRL (13.441) (31 December 2018: TRL 61.714) after deduction of TRL 500.776 (31 December 2018) : TRL 443.776) 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

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 (+)	4.156	9.105
From the closure of taxable temporary differences (-)	(17.597)	(70.819)
Total	(13.441)	(61.714)

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 2.282.842 (31 December 2018: TRL 2.106.120), which is the amount remaining after an ongoing operation tax provision in the amount of TRL 500.776 (31 December 2018: TRL 443.766) is subtracted from the Bank's profit before tax of TRL 1.782.066 (31 December 2018: TRL 1.662.354). The Bank has no discontinued operations.

i. Information on net profit/loss for the period

i.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 3.460.661 (31 December 2018: TRL 2.326.697) in interest expense and TRL 544.787 (31 December 2018:TRL 328.586) and it showed TRL 35.271 (31 December 2018: TRL 16.235) in net fee and commission income.

i.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.

i.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.

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 30.000.000 As of December 31, 2019 TRL 16.870.557 had been paid-in as of (31 December 2018: TRL 14.847.536).

During the reporting period, the Bank had TRL 2.023.021 (31 December 2018: 1.725.352)in capital collections; TRL 1.523.675 of this amount, (31 December 2018: TRL 1.435.614) 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 499.346 consisted of 30% portion retained from the Bank’s profit for 2018 to be added to the capital as per the Bank’s governing law. (31 December 2018: TRL 289.738).

2. Capital Reserves

At the end of the reporting period, the Bank showed TRL 1.108.725 in capital reserves; TRL 876,514 of this amount consisted of inflation ad-justed paid-in capital and TRL 232.211 consisted of revaluation difference on tangible assets.

3. Profit Reserves:

As the Bank beginning of the period, TRL 916.700, which is the legal reserve to the required decision of the Board of Directors with TRL 166.448 transferred from the profit for 2018 allocated to employees of the Bank profit for 2017 but could not be distributed and the legal reserve to imported TRL 67.759 with period total TRL 1.150.907 per end reached legal reserves.

4. Net Profits/Loss for the Period

The profit for the current period stands at TRL 1.782.066 TRL 1.664.487 out of the profits for year 2018 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 TRL 848.888, including 15% Income Tax Withholding, from the 2018 profit.

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 481.415 decrease (December 31, 2018: TRL 288.035 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 446.066 decrease (31 December, 2018: TRL 45.919 decrease) in the “Other increases / decreases in assets” item included among the chan-ges taking place in the Bank’s business activity assets and liabilities consists of prepaid taxes, goods on hand, and miscellaneous receivables and payables.

TRL 23.638 increase (December 31, 2018: TRL 1.794.042 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 1.523.675 (December 31, 2018: TRL 1.435.614) 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 66.452 as of December 31, 2019(De-cember 31, 2018: TRL 15.541 increase).

2. Cash and cash equivalents at the beginning of the period

	Current Period	Previous Period
Cash	2.833.556	1.776.855
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)
Cash Equivalents	-	-
Interbank Money Market Placements	-	-
Rediscounts on Interestl ncome from Receivables from Interbank Money Market	-	-
Bank Bonds	-	-
Interest Income Rediscounts on Bank Bonds	-	-
	2.833.556	1.776.855

3. Cash and cash equivalents at the end of the period

	Current Period	Previous Period
Cash	5.702.319	2.833.556
Cash in Vault	133	154
Central Bank of Turkey	66	63
Banks	5.705.916	2.837.295
Rediscounts on Interest Income from Banks and Blocked Amounts in Banks	(3.796)	(3.956)
Cash Equivalents	-	-
Interbank Money Market Placements	-	-
Rediscounts on Interestl ncome from Receivables from Interbank Money Market	-	-
Bank Bonds	-	-
Interest Income Rediscounts on Bank Bonds	-	-
	5.702.319	2.833.556

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	2.462			
			Country of Incorporation		
Representative offices abroad			1-		
			2-		
			3-		
				Total Assets	Regulatory Capital
Foreign branch			1-		
			2-		
			3-		
Off-shore branches			1-		
			2-		
			3-		

(*) Bank activities across Turkey and 18 Regional Directorate of the General Directorate carries out his hand.

2. Explanations on domestic or foreign branches or representative offices opened, closed or significant reor- ganization undertaken by the Bank

None.

6.
SECTION SIX

Independent Auditor’s Report

I. Issues to be explained regarding the independent audit report

The Bank’s unconsolidated financial statements and footnotes as of December 31, 2019 prepared for public disclosure were independently audited by Rehber Bağımsız Denetim ve Yeminli Mali Müşavirlik AŞ. The independent audit report dated February 21, 2020 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.

Financial Situation, Profitability and Information on Solvency

As a result of 2019 activities, our Bank’s total assets increased by 12%, from 32.220.920 thousand TL to 36.087.518 thousand TL. Among the active items, loans ranked first with a rate of 28.414.386 Thousand TL and 78.74%, and banks ranked second with a rate of TRL 5.705.916 Thousand and 15.81%. Tangible assets, investment properties, tax assets and other assets correspond to TRY 1,967,216 thousand with 5.45% of assets.

The liabilities of the Bank are composed of equity with 20.955.132 Thousand TL and 58.07%, foreign sources and debts with 15.131.186 Thousand TL and 41.93%.

Of the 10.235.636 thousand TL funds included in the liabilities of the balance sheet, 4.768.467 thousand TL was transferred to the Municipalities and Special Provincial Administrations in December 2019 to be transferred to the Municipalities and Special Provincial Administrations on 10 January 2020 as required by Law No. 5779 on the allocation of the General Budget Tax Revenues to the municipalities and special provincial administrations. These are the shares transferred from the budget to our Bank. 919,786 Thousand TL belongs to the funds obtained from the Bank’s shareholders pursuant to the article 2 of the “Communiqué Amending the General Communiqué on the Amendment of the Public Treasury” published in the Official Gazette dated 28 February 2108 and numbered 30346. and the remaining 4.547.383 TL belongs to the shares allocated from the Bank’s profit and the funds transferred to our Bank by the central administration.

TL 3,246,324 Thousand of the 3,922,790 Thousand TL included in the loans obtained belongs to the loans obtained from foreign financial institutions and extended to local governments, while 676,466 Thousand TL belongs to the loans used for liquidity supply from banks. The Tax Liability of 173.280 Thousand TL, which is included in the liabilities of our bank, belongs to the corporate tax and other taxes to be paid when the period comes, and 800.680 Thousand TL belongs to the Liabilities, Provisions and Other Liabilities.

Our Bank closed its operations in 2019 with a net profit of 1,782,066 thousand TL.

The most important income item of our bank is interest income with 3.460.661 thousand TL, non-interest income with 282.557 thousand TL, the biggest items of which are; real estate sales revenues, land sales revenue sharing revenues, commissions taken from non-cash loans, and consultancy, audit and technical services expenses.

Our bank’s expense items include interest expenses with 544.887 Thousand TL, and non-interest expenses are 1.416.365 Thousand TL, of which 442.021 Thousand TL Personnel expenses, 504.932 Thousand TL Tax provision and deferred tax expense 469.412 Thousand TL are composed of current expenses, provision expenses and other expenses.

Our bank has high debt payment power with its strong equity structure. Our bank's capital adequacy ratio is 45.99% and it has a strong capital structure.

As of 31 December, 2019; Cash and Banks

Financial Assets (Net) TRL 5.706.116 Thousand

The total of cash and cash equivalents is **5.706.115 Thousand TL** and its distribution is shown below.

5.352.919 Thousand TL in Domestic Banks,
352.997 Thousand TL in Domestic Banks (FX),
133 Thousand TL in the Central and Regional Directorates of our Bank
66 thousand TL in the Central Bank of the Republic of Turkey The
financial assets whose fair value differences are reflected to profit and loss are **TRL Thousand**.

It consists of Emlak Gayrimenkul Yatırım Ortaklığı AŞ, in which our bank participates in the percentage of capital participation at a rate of 0.000032152%. The shares of Emlak Gayrimenkul Yatırım Ortaklığı AŞ, whose total registered value is 120 thousand TL, are traded on the ISE and a provision of 119 thousand TL has been established. As of the end of the year, TRL thousands of net balance was provided in our balance sheet.

Financial Assets Measured at Amortized Cost (Net) TRL 28.417.611 Thousand

Loans

The year-end balance of the special loans extended to our Local Governments and non-specialized loans extended to the Bank personnel is **TRL 28.414.386 Thousand**, and the distribution is shown below.

Short Term

TRL 9.952 Thousand from Short-Term Specialization Loans
TRL 76.095 Thousand from Other Short-Term Loans with Collateral
TRL 86.047 Thousand

Medium and Long-term

TRL 25.418 Thousand from Medium and Long-Term Specialization External Loans
TRL 25.393.610 Thousand from Medium and Long-Term Specialization Loans
TRL 2.909.311 Thousand from Medium and Long-Term Specialization Loans (FX)
TRL 28.328.339 Thousand

Receivables from Rental Transactionsr

Iller Bank has receivables from its rental income on its real estates in the amount of **TRL 3.225 thousand**.

Tangible, Intangible and Investment Assets

These accounts are used for tracking all of Iller 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	28.093	6.790	-	21.303
Securities of Use	7.915	3.991		3.924
Real Estate	170.706	44.618	-	126.088
Real Estates to Use	9.113	6.773		2.340
Real Estate for Investment Purposes	1.575.789	165	425	1.575.199
Licensed Computer Software	7.418	2.822	-	4.596
Amortized Assets				
Movables	29.614	29.614	-	-
Licensed Computer Software	11.781	11.781	-	-
Movables in Inventory	20	4	-	16
Total	1.840.449	106.558	425	1.733.466

118.756 thousand TL of 170.706 thousand TL of real estates in the table belong to buildings and social facilities, 48.037 thousand TL of land and 3.913 thousand TL of our buildings under construction. For 2019, our Real Estates were insured over 330 Thousand TL and our Real Estate over 45 Thousand TL.

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 **TRL 10.235.636 Thousand**; this amount,

9.306.178 Thousand TRL	The funds allocated to the Bank
4.768.467 Thousand TRL	Municipality and special provincial administration shares to be transferred before January 10, 2020,
1.909.616 Thousand TRL	Municipality and Village share grants set aside out of the Bank’s profits as per the Bank’s governing law,
1.780.000 Thousand TRL	Amount transferred from the Ministry of Finance to the Bank under SUKAP project,
362.275 Thousand TRL	The amount provided from the Directorate of Mass Housing Administration,
121.982 Thousand TRL	The amount transferred by the Presidency of Disaster and Emergency Management
121.856 Thousand TRL	Amount transferred to our Bank within the scope of KÖYDES project,
81.669 Thousand TRL	To the amount of the Solid Waste Program (CAP),
89.172 Thousand TRL	Amount transferred to our Bank for infrastructure investment of İstanbul Finance Center
47.114 Thousand TRL	Amount transferred to the Bank within the framework of Urban In frastructure Servicesout of the Budgetof the Ministryof Environment Urban Planning,
7.546 Thousand TRL	The amount transferred to the Bank within the scope of IPA Project
2.788 Thousand TRL	KENT-DES’s hold
13.693 Thousand TRL	other funds
9.672 Thousand TRL	Grant funding from the World Bank under the Sustainable Cities Project
919.786 Thousand TRL	Funds provided by the Bank’s Shareholders
903.754 Thousand TRL	The Bank’s shareholders to the amount of funds provided by Municipalities and Provinces of the Special Administration
16.032 Thousand TRL	The Borrower funds amounting to

Provisions

This account showed a year-end balance of **TRL 160.570 Thousand** consisting of;

111.248 Thousand TRL	Reserves for Employee Entitlements,
49.322 Thousand TRL	Provision and other provision amount for control fund revenues and insurance revenues obtained in 2019,

Current Tax Liability

At the end of the year, the current tax liability is **TRL 173.280 Thousand**.

131.134 Thousand TRL	Payable Corporate Income Tax,
29.436 Thousand TRL	Taxes, Dues, Fees and Premiums to be Paid

Other Liabilities

This account showed a year-end balance of **TRL 634.073 thousand** consisting of:

TRL 539.244 Thousand	Miscellaneous Liabilities
323.522 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,
149.804 Thousand TRL	Dividend set aside and remaining after payment of profits for years 2018
39.660 Thousand TRL	Final and provisional cash guarantees,
6.169 Thousand TRL	Amount deducted from rations according to the related notifications of The Ministry of Finance and Social Security Institution,
5.922 Thousand TRL	Amounts deposited as contributions of local governments for the facilities constructed by the Bank,
4.773 Thousand TRL	Japan International Cooperation Agency Project within the scope of the residual amount,
4.564 Thousand TRL	Dinternal Security Fund
3.575 Thousand TRL	Other debts of the Bank,
1.255 Thousand TRL	The premium amount that Groupama AŞ, Güneş Sigorta AŞ, Ankara Sigorta A.Ş and Bereket Sigorta A.Ş that we are an agency will receive from our Bank,

TRL 94.829 Thousand to Other Foreign Resources

48.604 Thousand TRL	The progress payments to be made to the contractors and the amounts to be liquidated in the following year,
12.070 Thousand TRL	The amount of the commission received in advance from the letters of guarantee given to the municipalities,
8.302 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
13.020 Thousand TRL	The amount to be exempted within the scope of Corporate Tax 5/1-e for the land sale in Elazığ Merkez İzzetpaşa District
3.118 Thousand TRL	Amount collected through execution
2.907 Thousand TRL	Retirement bonus provision for staff to retire
327 Thousand TRL	Bonus amount of retired personnel,

Capital

The portion of our bank’s nominal capital of TRL 30 Billion, collected at the end of 2019, is **TRL 16,870,557 Thousand**.

13.632.209 Thousand TRL	Held by Municipalities and subsidiaries of municipalities,
1.111.164 Thousand TRL	Held by Special Provincial Administrations,
2.127.184 Thousand TRL	Capital transfers from profits.

Capital Reserves

This account with an end-of-year balance of TRL 1.108.725 thousand consists of Capital Reserves Arising Inflation Accounting, amounting to TRL 876.514 thousand, and 232.211 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 TRL 1.150.907 Thousand, TRL 539.896 Thousand of the Legal Reserves is Legal Reserves, TRL 92.066 Thousand of Contingent Reserves, TRL 518.790 Thousand of the Shareholders’ Equity, TRL 155 Thousand portion belongs to the amounts transferred to the legal reserves within the framework of other legislation.

Revenues and Expenditures

The Bank’s revenues for 2019 amounted to TRY 3.743.218 Thousand and its expenses were TRL 1.961.152 Thousand and the profit after tax for the year 2019 was TRL 1.782.066 Thousand.

Comparison of Revenues

The chart below shows Iller Bank’s revenues generated in 2019 in comparison to those in 2018.

Type of Revenue	2019	2018	DIFFERENCE
Interest Income	3.460.661	2.326.957	1.133.704
Interest from Loans	3.194.164	2.161.715	1.032.449
Interest from Banks	260.143	157.067	103.076
Other Interest Revenues	6.354	8.175	(1.821)
Fees and Commissions from Loans	282.557	781.245	(498.688)
Fees and Commissions on Loans	47.731	14.257	33.474
Banking Services Income	5.463	4.757	706
Deferred Tax Assets and Liabilities Income	4.156	9.105	(4.949)
Foreign Exchange Gains	1.040	2.733	(1.693)
Profit Shares Received	5	10	(5)
Other Non-Interest Operating Income	224.162	750.383	(526.221)
Total	3.743.218	3.108.202	635.016

As the chart shows, the Bank’s revenues increased by 20,43% in 2019 on a year-to-year basis.

Comparison of Expenses

The chart below shows Iller Bank’s expenses incurred in 2019 in comparison to those in 2018.

Comparison of Expenses	2019	2018	DIFFERENCE
Interest Expenses	544.787	328.586	216.201
Interest Paid on Loans (FX)	338.489	87.303	251.186
Interest on money market transactions	43.776	88.297	(44.521)
Fund to Interest Expense	108.905	102.200	6.705
Other Interest Expenses	53.617	50.786	2.831
Non-interest Expenses	1.416.365	1.117.262	299.103
Personnel Expenses	442.021	325.008	117.013
Taxes and Fees	38.295	20.869	17.426
Fees and Commissions Paid	17.923	2.779	15.144
Depreciation Costs	18.525	7.249	11.276
Foreign Exchange Losses	1.378	3.668	(2.290)
Severance Benefit Provisions	10.821	10.111	710
Other Provisions	-	30.000	(30.000)
Tax Reserves	487.335	382.052	105.283
Deferred Tax Asset-Liability Expenses	17.597	70.818	(53.222)
Other non-Interest Expenses	382.470	264.707	117.763
Total	1.961.152	1.445.848	515.304

The chart reveals that the Bank’s expenses increased by 35,64% compared to those of 2018.

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 frame- work 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.

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 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 ili Regulation on Measurement and Assessment of Liquidity Adequacy of Banks, ili 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 volume, 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 policies. 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 operational 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-paragraph(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 Senior 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 2015-2019

ASSETS	2015	2016	2017	2018	2019
Liquid Assets	4.910.977	4.747.877	1.779.939	2.839.526	5.706.116
Loans	12.844.980	16.227.751	22.409.958	28.288.482	28.414.386
Tangible And Intangible Fixed Assets	420.213	612.574	442.720	871.919	1.733.466
Other Assets	214.658	255.192	356.072	220.993	233.550
Total	18.430.828	21.843.394	24.988.689	32.220.920	36.087.518

LIABILITIES	2015	2016	2017	2018	2019
Received Credits	863.145	1.222.286	1.687.221	3.749.653	3.922.790
Funds	4.431.438	5.854.666	6.099.871	8.241.642	10.235.636
Reserves And Tax Obligations	444.075	518.348	615.393	327.906	333.850
Other Liabilities	135.108	131.220	573.410	1.321.394	640.110
Shareholders' Equity	12.5557.062	14.116.874	16.012.794	18.580.325	20.955.132
Total	18.430.828	21.843.394	24.988.689	32.220.920	36.087.518

PROFIT/LOSS	2015	2016	2017	2018	2019
Interest Revenues	1.050.568	1.211.708	1.482.495	2.326.957	3.460.661
Interest Expenses	127	565	30.286	328.586	544.787
Net Interest Revenues	1.050.441	1.211.143	1.452.209	1.998.371	2.915.874
Net Fee and Commission Revenues	13.311	12.997	13.695	16.235	35.271
Dividend Income	-	-	-	10	5
Foreign Currency Profits/Loses(Net)	(91)	(708)	(1051)	(935)	(338)
Other Operating Incomes	185.486	405.076	383.321	750.383	224.162
Total Operating Incomes	1.249.147	1.628.508	1.848.174	2.764.999	3.174.974
Other Operating Expenses	469.243	518.942	615.287	657.944	892.132
Profits Before Tax	779.904	1.109.566	1.282.887	2.106.120	2.282.842
Tax Reserves	203.826	288.628	247.079	443.766	500.776
Net Profits/Loss For The Period	576.078	820.938	985.808	1.662.354	1.782.066

Main Contract Changes Made in 2019

OLD TEXT

SECOND PART

CAPITAL

Article 7- The partners of the bank are special provincial administrations and municipalities.

The capital of the bank is 9.000.000.000 (nine billion) Turkish Liras. This capital can be increased up to five times with the decision of the Council of Ministers.

The following resources are added to the Bank's paid capital until it reaches the capital ceiling:

a) Amounts to be deducted by the Ministry of Finance and the Bank every month according to the Law No. 2.779 dated 2008 and No. 5779 on Giving Shares from the General Budget Tax Revenues.

b) A share of thirty percent to be allocated from the annual net profit of the Bank after deducting taxes and other legal liabilities.

c) Any kind of aid and donations to be added to the capital, with the funds deemed appropriate to be transferred to the bank capital with other legislative provisions.

THIRD PART

BODIES AND MANAGEMENT OF THE BANK

General Assembly

Article 8- The Bank's General Assembly convenes ordinarily or extraordinarily. The Ordinary General Assembly convenes within three months from the end of the Bank's accounting period and once a year. The Extraordinary General Assembly convenes whenever required by the Bank's business and in accordance with the provisions of the Turkish Commercial Code and this Articles of Association and takes the necessary decisions.

General Assembly of the Bank;

a) Twenty people to be elected among the members of the provincial council to represent the Special Provincial Administrations,

b) One person to be elected to represent each province from among mayors to represent the municipalities,

c) One person to be assigned to represent the Ministry of Interior, Finance, Environment and Urbanization and the Undersecretariat of Treasury; It occurs.

Members written in paragraphs (a) and (b) also represent provinces and municipalities that do not send members.

The provinces representing the special provincial administrations are divided into four groups in alphabetical order, and in accordance with the alphabetical order, the bank to which the special provincial administration will send a representative is determined by the bank and an invitation letter is sent to the General Assembly.

Representing the municipalities; in each province and the province of the General Assembly at the beginning of the fiscal year to be made available on the Association of Municipalities of Turkey will send representatives from the municipality, which is determined by the Municipal Council and the names reported to the bank. An invitation letter to the General Assembly is sent to these names by the Bank.

NEW TEXT

SECOND PART

CAPITAL

Article 7- The partners of the bank are special provincial administrations and municipalities.

The capital of the bank is 9.000.000.000 (nine billion) Turkish Liras. This capital can be increased up to five times with the President's Decision.

The following resources are added to the Bank's paid capital until it reaches the capital ceiling:

a) Amounts to be deducted by the Ministry of Finance and the Bank every month according to the Law No. 2.779 dated 2008 and No. 5779 on Giving Shares from the General Budget Tax Revenues.

b) A share of thirty percent to be allocated from the annual net profit of the Bank after deducting taxes and other legal liabilities.

c) Any kind of aid and donations to be added to the capital, with the funds deemed appropriate to be transferred to the bank capital with other legislative provisions.

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c) One person to be assigned to represent the Ministry of Interior, Finance, Environment and Urbanization and the Undersecretariat of Treasury; It occurs.

The members written in the subparagraphs (a) and (b) of the second paragraph also represent provinces and municipalities that do not send members.

Representing special provincial administrations; The provinces are listed in alphabetical order, according to this order, twenty provincial special administrations that will send representatives are determined by the Bank and the invitation letter is sent to the General Assembly, starting from the provinces attending the previous General Assembly.

Representing the municipalities; in each province and the province of the General Assembly at the beginning of the fiscal year to be made available on the Association of Municipalities of Turkey will send representatives from the municipality, which is determined by the Municipal Council and the names reported to the bank. An invitation letter to the General Assembly is sent to these names by the Bank.

OLD TEXT

Turkey will send representatives by the Association of Municipalities of names of municipalities, the general is not established from 1 month to be reported to the Bank prior to the general meeting if the participation of the municipalities which are determined by alphabetical order determined by the bank.

As a representative from the Municipality invited to the General Assembly by the Bank, in case the Mayor or the Mayor is not on duty due to permission, illness or any other reason, the Deputy Chairman appointed by the City Council members to act as the attorney during this period.

The allowance to be paid to members of the general assembly coming from outside the Bank's center is determined by the Board of Directors of the Bank.

Invitation to the General Assembly Meeting

Article 11 - the day of the General Assembly, time, place, agenda and calls to the announcement and at least two weeks before the meeting date, except for meeting days, the website of the Bank, Turkey Trade Registry Gazette and Turkey with at least one newspaper carried across distribution is announced.

In addition, a registered letter with a return is sent to the addresses of the delegates to attend the General Assembly and they are invited to the General Assembly meeting by notifying the agenda and the newspapers in which the announcement is published.

Ordinary and extraordinary general assembly meetings are notified by the Bank to the Ministry of Customs and Trade to ensure that the Ministry representative is present at the meeting.

Duties and Powers of the Board of Directors

Article 18- The Bank is managed and represented by the Board of Directors. The power of representation belongs to the Board of Directors for use with double signatures. The Board of Directors may delegate its authority of representation to one or more executive members. At least one member of the Board of Directors must have representation power.

The Board of Directors is authorized to make decisions, prepare, prepare and enforce regulations, directives and other regulatory procedures for all kinds of business and transactions required for the realization of the Bank's business subject, except those left under the authority of the general assembly pursuant to the law and articles of association.

The Board of Directors is obliged to fulfill the powers and duties determined by the Turkish Commercial Code, the Banking Law and other relevant legislation.

a) Opening loans, obtaining and extending funds and loans from domestic and foreign markets,

b) To determine the terms and interest rates of the loans to be extended,

c) To make proposals to be submitted to the approval of the Council of Ministers for the establishment of a company regarding the field of activity, under the leadership of the Bank,

ç) Opening and closing representative offices, regions, branches and liaison offices in Turkey and abroad,

d) Taking necessary measures and decisions to provide resources to the bank,

e) Examining and approving the bank's annual budget and making the necessary changes during the year,

NEW TEXT

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The Board of Directors is obliged to fulfill the powers and duties determined by the Turkish Commercial Code, the Banking Law and other relevant legislation.

a) Opening loans, obtaining and extending funds and loans from domestic and foreign markets,

b) To determine the terms and interest rates of the loans to be extended,

c) To make proposals to be submitted to the approval of the President for the establishment of a company regarding the field of activity under the leadership of the Bank,

ç) Opening and closing representative offices, regions, branches and liaison offices in Turkey and abroad,

d) Taking necessary measures and decisions to provide resources to the bank,

e) Examining and approving the bank's annual budget and making the necessary changes during the year,

OLD TEXT

f) To prepare the annual activity report, balance sheet and profit-loss account and submit them to the General Assembly,

g) Determining the interest rates of the receivables from loans and restructuring them,

ğ) To determine the necessary organization and working procedures for the efficient execution of the Bank's activities and to approve the regulations and directives prepared by the General Directorate,

h) Using the powers and duties given exclusively to the Bank Law No. 6107 and other legislation,

ı) The election of the members of the Board of Directors and auditor candidates in the companies and subsidiaries of the Bank from among the experts in this regard,

i) Paying per diems to the General Assembly members coming from outside the Bank's headquarters,

j) To determine the procedures and principles regarding the representation and binding of the Bank, to determine the personnel to be authorized to represent and bind and to sign,

k) The Board of Directors is obliged to perform the duties assigned to it and use its powers in accordance with the Turkish Commercial Code, Banking Law No. 5411 and other relevant legislation, and to transfer, enforce and audit these duties and powers within the limits determined by them,

l) To establish the audit committee and similar committees and commissions that are obligatory to be established in accordance with the banking legislation, to determine the establishment of the credit committee and similar committees and commissions that are optional to be established, and to determine their duties, powers and responsibilities, and their working procedures and principles,

(m) To issue bonds, bills or other debt instruments, to determine the amount, maturity, type, interest rate and all other conditions of the debt instruments to be issued, without prejudice to the regulations in the Capital Market Law, the Turkish Commercial Code, the Banking Law and the relevant legislation, to carry out the related transactions,

It is authorized.

General manager

Article 22- According to the Banking Law No. 5411, the General Manager of the Bank must have the qualifications of the general manager. The General Manager is appointed by the Prime Minister on the proposal of the Minister.

SECTION FOUR

ACCOUNTS AND PROFIT DISTRIBUTION

Accounting period

Article 25- The accounting period of the Bank starts on the first day of January every year and ends on the last day of December.

Balance Sheet and Profit-Loss List, Board of Directors and Audit Board Reports

Article 26- The Bank keeps its accounts, annual balance sheets, and profit and loss statements according to the procedures and principles determined in accordance with the Banking Law No. 5411, publishes them and sends

NEW TEXT

f) To prepare the annual activity report, balance sheet and profit-loss account and submit them to the General Assembly,

g) Determining the interest rates of the receivables from loans and restructuring them,

ğ) To determine the necessary organization and working procedures for the efficient execution of the Bank's activities and to approve the regulations and directives prepared by the General Directorate,

h) Using the powers and duties given exclusively to the Bank Law No. 6107 and other legislation,

ı) The election of the members of the Board of Directors and auditor candidates in the companies and subsidiaries of the Bank from among the experts in this regard,

i) Paying per diems to the General Assembly members coming from outside the Bank's headquarters,

j) To determine the procedures and principles regarding the representation and binding of the Bank, to determine the personnel to be authorized to represent and bind and to sign,

k) The Board of Directors is obliged to perform the duties assigned to it and use its powers in accordance with the Turkish Commercial Code, Banking Law No. 5411 and other relevant legislation, and to transfer, enforce and audit these duties and powers within the limits determined by them,

l) To establish the audit committee and similar committees and commissions that are obligatory to be established in accordance with the banking legislation, to determine the establishment of the credit committee and similar committees and commissions that are optional to be established, and to determine their duties, powers and responsibilities, and their working procedures and principles,

(m) To issue bonds, bills or other debt instruments, to determine the amount, maturity, type, interest rate and all other conditions of the debt instruments to be issued, without prejudice to the regulations in the Capital Market Law, the Turkish Commercial Code, the Banking Law and the relevant legislation, to carry out the related transactions,

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General manager

Article 22- According to the Banking Law No. 5411, the General Manager of the Bank must have the qualifications of the general manager. The General Manager is appointed by the President upon the proposal of the Minister.

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OLD TEXT

them to the relevant authorities. The balance sheet, profit and loss schedule, Board of Directors and Audit Board reports approved by the independent audit institution are made available for the examination of the delegates fifteen days before the General Assembly meeting.

Determination, Allocation and Distribution of Pure Profit

Article 27- The net profit arising according to the balance sheet approved by the General Assembly of the Bank;

a) Five percent (5%) of legal reserves,

b) Thirty percent (30%) to the capital account as capital share,

c) Nine percent (9%) to be distributed to the members of the Board of Directors and the Bank’s personnel as dividends,

d) Financing of the technical and social infrastructure services of the villages, fifty percent (51%) of which are carried out by special provincial administrations; To be used as a grant in financing the aforementioned projects of municipalities with a population of less than 25,000, with the financing of map, development plan, drinking water, wastewater, solid waste, urban information system and similar urban infrastructure projects of municipalities with a population of less than 200,000,

e) The remaining part to the voluntary reserve fund,

are separated.

The Board of Directors decides whether the annual dividend (dividend) shares will be distributed or not, and on what date and in what amount to pay. The undistributed portion is divided into discretionary reserves.

Profits (dividends) distributed in accordance with the provisions of this Articles of Association cannot be reversed. The relevant provisions of the Turkish Commercial Code are reserved.

If the reserve fund is not sufficient to supply the capital due to the loss of the Bank, the profit share cannot be distributed until the loss is fully covered.

In the implementation of the provision in the paragraph (d) of this article, the procedures and principles to be determined by the Board of Directors are carried out.

To be used for the purposes stipulated in the Law on Transformation of Areas Under Disaster Risk, numbered 6306, the Bank’s activities other than Treasury revenues and interest income, and activities to be carried out in accordance with the first paragraph of Article 3 of the Law on Iller Bank Joint Stock Company dated 26/1/2011 and numbered 6107. Fifty percent of the profit to be obtained is projected as special income in conversion sheet (B) of the general budget of the relevant year and the income is recorded depending on the realization of the income. While calculating the amount to be transferred as conversion income, the Bank’s overhead / income ratio is applied to the income covered by this paragraph. Within the scope of this paragraph, the advance can be transferred on a project basis with the decision of the Board of Directors to be deducted from the profit share to be transferred to the transformation income. Advance to be transferred,-deducted from the final account of the project.

NEW TEXT

them to the relevant authorities. The balance sheet, profit and loss schedule, Board of Directors and Audit Board reports approved by the independent audit institution are made available for the examination of the delegates fifteen days before the General Assembly meeting.

Determination, Allocation and Distribution of Pure Profit

Article 27- The net profit arising according to the balance sheet approved by the General Assembly of the Bank;

a) Five percent (5%) of legal reserves,

b) Thirty percent (30%) to the capital account as capital share,

c) Nine percent (9%) to be distributed to the members of the Board of Directors and the Bank’s personnel as dividends,

d) Fifty percent (51%) Urban transformation applications of local administrations, map, zoning plan, infrastructure and superstructure projects and financing of the construction works of these projects, grants in the financing of the technical and social infrastructure services of the villages or support of interest arising from financing to be used as

e) The remaining part to the voluntary reserve fund,

are separated.

The Board of Directors decides whether the annual dividend (dividend) shares will be distributed or not, and on what date and in what amount to pay. The undistributed portion is divided into discretionary reserves.

Profits (dividends) distributed in accordance with the provisions of this Articles of Association cannot be reversed. The relevant provisions of the Turkish Commercial Code are reserved.

If the reserve fund is not sufficient to supply the capital due to the loss of the Bank, the profit share cannot be distributed until the loss is fully covered.

The procedures and principles regarding the implementation of the provision in the subparagraph (d) of the first paragraph of this article are regulated in the regulation to be issued by the Board of Directors.

Calculation of Conversion Revenues

Article 28- The first paragraph of Article 3 of the Law on Iller Bank Joint Stock Company dated 26/1/2011 and numbered 6107, to be used for the purposes stipulated in the Law on Transformation of Areas Under Disaster Risk, numbered 6306. Fifty percent of the profit to be obtained from the activities to be carried out in accordance with the projected revenues is envisaged as special income in the chart marked (B) of the general budget of the relevant year and the income is recorded depending on the realization of the income. While calculating the amount to be transferred as conversion income, the Bank’s overhead / income ratio is applied to the income covered by this paragraph. Advances can be transferred on a project basis with the decision of the Board of Directors, to be deducted from the amount to be transferred to the conversion income account under this paragraph. Advance to be transferred,deducted from the final account of the project.

Works Completed in the Zoning Plan Sector in the Bank Investment Program in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	OĞUZLAR	ÇORUM	ZONING PLAN	ZONING PLAN	21.04.2011	17.07.2019 (Terminated)	10.584,60
TOTAL							10.584,60

Works completed by 100% Credit in Local Water Supply, Sewerage, Solid Waste and Other Infrastructure Sectors in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	BURSA BÜYÜKŞEHİR	BURSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	05.05.2015	23.07.2019	65.690.778,42
2	BURSA SU KANAL İDARESİ	BURSA	SOLID WASTE	SOLID WASTE STORAGE PLANT CONSTRUCTION	15.04.2015	20.03.2019	89.028.715,19
3	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	11.12.2019	10.778.280,94
4	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	24.05.2019	6.182.014,23
5	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	11.11.2019	6.132.288,83
6	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	11.12.2019	18.479.975,62
7	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	18.11.2019	20.012.775,19
8	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	18.11.2019	9.931.460,85
9	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	19.08.2019	17409.770,84
10	KIRŞEHİR	KIRŞEHİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.06.2016	06.02.2019	7.039.759,23
11	İNEGÖL	BURSA	SEWAGE	WASTE WATER NETWORK	11.05.2016	26.08.2019	24.040.593,01
12	(BURSA - BURSA SU KANAL İDARESİ)	BURSA	SEWAGE	WASTE WATER NETWORK	22.07.2015	21.11.2019	10.082.930,10
13	BURSA SU KANAL İDARESİ	BURSA	SEWAGE	WASTE WATER NETWORK	24.06.2016	22.07.2019	13.599.379,94
14	(BURSA - BURSA SU KANAL İDARESİ)	BURSA	SEWAGE	WASTE WATER NETWORK	29.06.2016	1.11.2019	5.009.710,89
15	MUSTAFAKE-MALPAŞA	BURSA	DRINKING WATER	DRINKING WATER CONSTRUCTION	20.11.2015	10.05.2019	7.094.087,54
16	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	01.02.2016	29.11.2019	7172.981,18
17	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	02.12.2019	2.853.567,55
18	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	11.11.2019	5.506.180,14
19	BURSA SU KANAL İDARESİ	BURSA	SEWAGE	WASTE WATER NETWORK	23.01.2015	22.02.2019	49.229.017,35
20	ORHANGAZI	BURSA	DRINKING WATER	DRINKING WATER CONSTRUCTION	29.03.2016	22.05.2019	5.000.675,04
21	GEMLİK	BURSA	SEWAGE	WASTE WATER NETWORK	01.08.2014	10.05.2019	25.488.207,00
22	PAYAS	HATAY	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	05.05.2014	05.07.2019	10.370.766,36
23	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	21.11.2019	3.982.268,18
24	KARACABEY	BURSA	DRINKING WATER	DRINKING WATER CONSTRUCTION	29.03.2016	19.04.2019	5.736.410,07
25	PIRAZİZ	GİRESUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	10.08.2016	24.04.2019	2.775.360,00
26	BURSA SU KANAL İDARESİ	BURSA	DRINKING WATER	DRINKING WATER CONSTRUCTION	01.07.2016	20.08.2019	11.895.220,87
27	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	11.12.2019	3.777.268,07
28	(SAMSUN - SAMSUN BÜYÜKŞEHİR), (SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	09.12.2019	3.615.090,91
29	DENİZLİ SU KANAL İDARESİ	DENİZLİ	SEWAGE	WASTE WATER NETWORK	23.12.2016	25.02.2019	21.041.786,13
30	(SAMSUN - SAMSUN BÜYÜKŞEHİR)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.02.2016	21.11.2019	8.576.472,57
31	(ŞIRNAK - İDİL), (ŞIRNAK - İDİL)	ŞIRNAK	SEWAGE	WASTE WATER NETWORK	02.01.2017	17.12.2019	14.359.313,88
32	YEŞİLLİ	MARDİN	DRINKING WATER	DRINKING WATER CONSTRUCTION	27.01.2017	29.03.2019	34.427.051,27
33	SAKARYA SU KANAL İDARESİ	SAKARYA	DRINKING WATER	DRINKING WATER CONSTRUCTION	14.04.2017	19.07.2019	25.868.396,85
34	(İSTANBUL - İSTANBUL BÜYÜKŞEHİR)	İSTANBUL	SEWAGE	DRINKING WATER + WASTE WATER CONSTRUCTION	13.01.2017	11.10.2019	26.385.517,32
35	TUTAK	AĞRI	SEWAGE	WASTE WATER NETWORK + RAIN WATER CONSTRUCTION	18.04.2017	18.04.2019	6.130.642,10
36	(BURSA - BURSA SU KANAL İDARESİ)	BURSA	DRINKING WATER	DRINKING WATER CONSTRUCTION	01.04.2016	12.12.2019	5.581.489,90
37	ÇANIK	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	05.04.2017	26.03.2019	7.333.075,48
38	ALTINORDU	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.05.2017	02.01.2019	2.851.105,44
39	ALTINORDU	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.05.2017	09.01.2019	2.866.184,91
40	DENİZLİ SU KANAL İDARESİ	DENİZLİ	SEWAGE	WASTE WATER NETWORK	26.05.2017	26.05.2019	1.781.361,21
41	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER	OTHER	07.07.2017	07.02.2019	9.775.133,85
42	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER	OTHER	28.07.2017	22.04.2019	18.873.827,34
43	ÇORUM ÖZEL İDARESİ	ÇORUM	SEWAGE	WASTE WATER NETWORK	03.07.2017	03.07.2019	1.430.597,17
44	MARMARA EREĞLİSİ	TEKİRDAĞ	SEWAGE	WASTE WATER NETWORK	03.07.2017	30.04.2019	15.151.405,10
45	ERDEMLİ	MERSİN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	29.06.2017	22.03.2019	4.953.790,42

Information On Works Completed By The Bank in 2019

46	KOZLU	ZONGULDAK	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	10.08.2017	04.02.2019	4.040.193,34
47	SINDIRGI	BALIKESİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.07.2017	14.02.2019	7.816.650,00
48	BURSA BÜYÜKŞEHİR	BURSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	17.08.2017	09.10.2019	74.990.419,66
49	BALIKESİR BÜYÜKŞEHİR	BALIKESİR	OTHER	BRIDGE JUNCTION CONSTRUCTION	22.05.2017	05.08.2019	36.513.784,44
50	(GAZİANTEP - GAZİANTEP SU KANAL İDARESİ)	GAZİANTEP	DRINKING WATER	DRINKING WATER CONSTRUCTION	15.08.2017	12.06.2019	9.206.982,29
51	DENİZLİ SU KANAL İDARESİ	DENİZLİ	SEWAGE	WASTE WATER NETWORK	11.08.2017	11.08.2019	1.413.098,52
52	SARIOĞLAN	KAYSERİ	SEWAGE	WASTE WATER NETWORK	16.06.2017	07.01.2019	3.627.323,53
53	ÇORUM ÖZEL İDARESİ	ÇORUM	SEWAGE	WASTE WATER NETWORK	22.06.2017	22.06.2019	580.451,68
54	AKDAĞMADENİ	YOZGAT	OTHER	GEOTHERMAL ENERGY	07.08.2017	20.02.2019	9.671.652,93
55	SEYDİKEMER	MUĞLA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.08.2017	29.08.2019	10.313.484,66
56	(EDİRNE - KEŞAN)	EDİRNE	SEWAGE	WASTE WATER NETWORK	21.09.2017	12.12.2019	4.667.156,05
57	KUMLU	HATAY	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	31.07.2017	25.01.2019	1.040.599,28
58	GÜMÜŞOVA	DÜZCE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.07.2017	15.08.2019	1.909.641,96
59	AYDIN SU KANAL İDARESİ	AYDIN	SEWAGE	WASTE WATER NETWORK	12.10.2017	13.09.2019	11.487.142,15
60	MANİSA SU KANAL İDARESİ	MANİSA	DRINKING WATER	DRINKING WATER CONSTRUCTION	25.08.2017	20.05.2019	17.887.485,35
61	TOMARZA	KAYSERİ	SEWAGE	WASTE WATER NETWORK	13.06.2017	18.01.2019	2.528.151,83
62	AYDIN SU KANAL İDARESİ	AYDIN	DRINKING WATER	DRINKING WATER CONSTRUCTION	16.08.2017	18.09.2019	11.532.668,77
63	(ŞANLIURFA - ŞANLIURFA BÜYÜKŞEHİR)	ŞANLIURFA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	23.10.2017	15.03.2019	111.221.462,45
64	SUR	DIYARBAKIR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	25.09.2017	07.03.2019	11.922.963,03
65	GÖLKÖY	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.07.2017	05.02.2019	2.139.924,96
66	GÖLKÖY	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.07.2017	05.02.2019	2.959.797,76
67	(MANİSA - MANİSA SU KANAL İDARESİ), (MANİSA - MANİSA SU KANAL İDARESİ)	MANİSA	DRINKING WATER	DRINKING WATER CONSTRUCTION	28.09.2017	27.11.2019	12.260.383,28
68	(GAZİANTEP-GAZİANTEP SU KANAL İDARESİ)	GAZİANTEP	DRINKING WATER	DRINKING WATER CONSTRUCTION	03.11.2017	03.10.2019	7.076.818,56
69	SUSURLUK	BALIKESİR	DRINKING WATER	DRINKING WATER TREATMENT CONSTRUCTION	10.10.2017	09.02.2019	6.062.642,40
70	KIRKLARELİ	KIRKLARELİ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.10.2017	27.03.2019	5.757.493,28
71	EREĞLİ	ZONGULDAK	SOLID WASTE	SOLID WASTE STORAGE PLANT CONSTRUCTION	10.01.2018	30.07.2019	1.739.052,44
72	ARMUTLU	YALOVA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	07.11.2017	28.01.2019	1.614.008,93
73	BÖLÜKYAYLA	ADYAMAN	DRINKING WATER	DRINKING WATER CONSTRUCTION	01.11.2017	09.01.2019	2.398.081,00
74	BALIKESİR BÜYÜKŞEHİR	BALIKESİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	29.09.2017	15.05.2019	59.890.186,29
75	MALATYA SU KANAL İDARESİ	MALATYA	SEWAGE	WASTE WATER NETWORK	29.12.2017	28.05.2019	7.562.406,71
76	KIRKLARELİ	KIRKLARELİ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	05.01.2018	27.03.2019	6.048.372,49
77	ALTINÖZÜ	HATAY	DRINKING WATER	DRINKING WATER CONSTRUCTION	02.01.2018	20.02.2019	5.094.719,41
78	(GAZİANTEP - NURDAĞI)	GAZİANTEP	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	21.12.2017	29.11.2019	3.509.939,49
79	GÖLPAZARI	BİLECİK	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	29.11.2017	31.01.2019	4.976.996,33
80	(ŞANLIURFA - ŞANLIURFA BÜYÜKŞEHİR)	ŞANLIURFA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.11.2017	25.02.2019	22.402.149,10
81	TERME	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	23.03.2018	05.08.2019	3.030.513,10
82	DOĞANŞEHİR	MALATYA	DRINKING WATER	DRINKING WATER CONSTRUCTION	17.04.2018	08.04.2019	850.369,61
83	DOĞANŞEHİR	MALATYA	DRINKING WATER	DRINKING WATER CONSTRUCTION	25.04.2018	14.01.2019	879.977,58
84	ÜNYE	ORDU	DRINKING WATER	DRINKING WATER CONSTRUCTION	28.11.2017	07.01.2019	4.469.900,41
85	YÜRECİR	ADANA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	26.02.2018	22.03.2019	9.303.388,32
86	MARDİN SU KANAL İDARESİ	MARDİN	DRINKING WATER	DRINKING WATER CONSTRUCTION	23.03.2018	19.03.2019	8.733.146,37
87	BALIKESİR - HAVRAN	BALIKESİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	19.03.2018	04.04.2019	1.770.000,02
88	AHMETLİ	MANİSA	SEWAGE	WASTE WATER NETWORK CONSTRUCTION	21.06.2018	05.09.2019	5.480.040,32
89	ORDU - ALTINORDU	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	19.03.2018	02.08.2019	8.114.082,02
90	ALACA	ÇORUM	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	25.05.2018	12.03.2019	8.701.129,61
91	MAMAK	ANKARA	OTHER	OTHER	04.05.2018	04.03.2019	11.222.798,59
92	BAFRA	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	01.06.2018	24.01.2019	8.662.176,85
93	MARDİN SU KANAL İDARESİ	MARDİN	DRINKING WATER	DRINKING WATER CONSTRUCTION	09.05.2018	12.02.2019	7.523.131,62
94	ERDEMLİ	MERSİN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	14.06.2018	16.04.2019	4.048.566,78
95	OSMANİYE ÖZEL İDARESİ	OSMANİYE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.04.2018	08.09.2019	13.779.964,37
96	KEMALPAŞA	İZMİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	30.04.2018	22.02.2019	3.145.415,70
97	ŞARAY	VAN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	18.05.2018	07.08.2019	2.910.696,29
98	ÜNYE	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.05.2018	21.01.2019	1.791.177,06
99	FETHİBEY	AFYON	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.07.2018	05.07.2019	2.307.018,00
100	YEŞİLOVA	MUŞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	06.07.2018	19.02.2019	1.499.863,72
101	KAYSERİ BÜYÜKŞEHİR	KAYSERİ	OTHER	BRIDGE JUNCTION CONSTRUCTION	18.06.2018	25.03.2019	16.317.080,26

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102	(KAYSERİ - KAYSERİ BÜYÜKŞEHİR)	KAYSERİ	OTHER	BRIDGE JUNCTION CONSTRUCTION	11.06.2018	12.07.2019	25.462.489,20
103	KARABÜK ÖZEL İDARESİ	KARABÜK	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	22.05.2017	05.02.2019	10.706.349,71
104	KEMALPAŞA	İZMİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	16.04.2018	15.02.2019	2.694.811,63
105	ÇAN	ÇANAKKALE	OTHER	OTHER	05.06.2018	07.08.2019	11.356.129,49
106	AKŞEHİR	KONYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.04.2018	03.01.2019	5.137.810,56
107	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	30.04.2018	26.03.2019	9.722.258,69
108	DENİZLİ BÜYÜKŞEHİR	DENİZLİ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	21.02.2018	12.03.2019	19.599.248,25
109	DOĞUBAYAZIT	AÇRI	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.09.2017	21.01.2019	12.760.809,45
110	MARDİN SU KANAL İDARESİ	MARDİN	DRINKING WATER	DRINKING WATER CONSTRUCTION	28.03.2018	08.02.2019	4.204.219,45
111	KIRŞEHİR ÖZEL İDARESİ	KIRŞEHİR	SEWAGE	WASTE WATER NETWORK	16.07.2018	08.01.2019	966.604,08
112	SAMSUN SU KANAL İDARESİ	SAMSUN	DRINKING WATER	DRINKING WATER CONSTRUCTION	27.09.2017	25.04.2019	2.687.486,23
113	AKHİSAR	MANİSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	27.07.2018	25.02.2019	1.574.801,93
114	AKHİSAR	MANİSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.08.2018	13.05.2019	3.184.724,42
115	ÖDEMiŞ	İZMİR	OTHER	OTHER	02.07.2018	22.02.2019	2.106.927,12
116	HAKKARİ	HAKKARİ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	22.06.2018	23.09.2019	9.121.783,47
117	SAMSUN SU KANAL İDARESİ	SAMSUN	SEWAGE	WASTE WATER NETWORK	19.10.2017	10.04.2019	2.597.937,67
118	SAMSUN SU KANAL İDARESİ	SAMSUN	SEWAGE	WASTE WATER NETWORK	09.10.2017	08.01.2019	1.921.047,10
119	KONYA BÜYÜKŞEHİR	KONYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	20.10.2017	04.01.2019	10.384.903,06
120	(KONYA - KONYA BÜYÜKŞEHİR)	KONYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	07.11.2017	18.09.2019	13.497.242,19
121	BULANIK	MUŞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	30.05.2018	08.01.2019	1.094.442,39
122	SAMSUN SU KANAL İDARESİ	SAMSUN	SEWAGE	WASTE WATER NETWORK + RAIN WATER CONSTRUCTION	02.10.2017	14.02.2019	5.995.655,43
123	(ORDU - FATSA)	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	13.07.2018	17.07.2019	4.330.928,28
124	ÇORUM ÖZEL İDARESİ	ÇORUM	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	10.08.2018	10.05.2019	7642.938,07
125	(KONYA - KONYA BÜYÜKŞEHİR)	KONYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	06.10.2017	11.11.2019	8.131.859,41
126	ÇORUM ÖZEL İDARESİ	ÇORUM	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	08.08.2018	04.05.2019	6.430.687,03
127	YUNAK	KONYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	26.07.2018	01.11.2019	10.639.141,76
128	SAMSUN SU KANAL İDARESİ	SAMSUN	DRINKING WATER	DRINKING WATER CONSTRUCTION	05.09.2017	02.05.2019	760.701,27
129	SAMSUN SU KANAL İDARESİ	SAMSUN	DRINKING WATER	DRINKING WATER CONSTRUCTION	02.07.2018	16.04.2019	1.495.792,25
130	AKHİSAR	MANİSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.08.2018	01.04.2019	2.577.691,36
131	KONYA BÜYÜKŞEHİR	KONYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	20.09.2017	01.02.2019	4.630.221,81
132	(KONYA - KONYA BÜYÜKŞEHİR)	KONYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	15.09.2017	02.10.2019	13.473.608,37
133	(KONYA - KONYA BÜYÜKŞEHİR)	KONYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	22.09.2017	04.01.2019	10.511.905,49
134	ÇATAK	VAN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	01.08.2018	23.05.2019	7.340.692,23
135	ERZURUM BÜYÜKŞEHİR	ERZURUM	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	29.06.2017	15.01.2019	13.551.644,89
136	SAMSUN SU KANAL İDARESİ	SAMSUN	DRINKING WATER	DRINKING WATER CONSTRUCTION	21.09.2017	03.04.2019	3.155.019,61
137	TOMARZA	KAYSERİ	SEWAGE	WASTE WATER NETWORK	20.06.2018	15.01.2019	1.584.591,42
138	(DENİZLİ - DENİZLİ BÜYÜKŞEHİR)	DENİZLİ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	05.01.2018	17.05.2019	8.261.137,36
139	ASLANCAMI	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	14.08.2018	07.08.2019	1.052.484,48
140	SARİÇAM	ADANA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	29.08.2018	15.07.2019	10.395.316,03
141	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	20.06.2018	28.03.2019	2.497.440,00
142	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	18.06.2018	12.04.2019	6.343.618,25
143	SAMSUN SU KANAL İDARESİ	SAMSUN	DRINKING WATER	DRINKING WATER CONSTRUCTION	04.09.2018	16.08.2019	861.849,82
144	HAVZA	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	13.07.2018	14.01.2019	1.303.059,23
145	(ORDU - ÇAMAŞ)	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	30.08.2018	29.03.2019	2.528.243,25
146	TURHAL	TOKAT	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	04.05.2018	27.02.2019	1.467.719,63
147	(BİLECİK - BİLECİK)	BİLECİK	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	13.09.2018	29.07.2019	8.289.092,23
148	FATSA	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.09.2018	04.02.2019	5.288.344,21
149	ZONGULDAK ÖZEL İDARESİ	ZONGULDAK	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	13.08.2018	11.07.2019	6.777.854,83
150	KULA	MANİSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	31.08.2018	14.01.2019	1.116.757,98
151	KULA	MANİSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	31.08.2018	06.05.2019	1.683.606,38
152	EMİRGAZİ	KONYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	13.08.2018	31.01.2019	3.155.335,65
153	(ÇANAKKALE - ÇANAKKALE ÖZEL İDARESİ)	ÇANAKKALE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	29.06.2018	01.10.2019	405.343,81
154	ERZURUM BÜYÜKŞEHİR	ERZURUM	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	18.07.2017	30.01.2019	4.637.472,50
155	MANİSA SU KANAL İDARESİ	MANİSA	SEWAGE	WASTE WATER NETWORK	31.08.2018	08.11.2019	8.986.991,49
156	AÇRI	AÇRI	OTHER	STREAM BREEDING CONSTRUCTION	16.05.2018	25.01.2019	7.611.340,93
157	(ÇANAKKALE - EZİNE)	ÇANAKKALE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	02.07.2018	11.08.2019	5.414.417,25

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158	MALATYA SU KANAL İDARESİ	MALATYA	DRINKING WATER	DRINKING WATER CONSTRUCTION	23.07.2018	09.09.2019	4.400.279,61
159	(DENİZLİ - DENİZLİ BÜYÜKŞEHİR)	DENİZLİ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	01.08.2018	12.12.2019	4.687.534,51
160	DÜRSUNBEY	BALIKESİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	20.08.2018	25.07.2019	2.168.031,57
161	TAŞOLUK	AFYON	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	06.09.2018	10.06.2019	1.928.908,66
162	YİĞİLCA	DÜZCE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	19.10.2018	05.07.2019	2.530.402,65
163	KAYIHAN	AFYON	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	14.09.2018	02.01.2019	1.149.005,00
164	ÇAYKARA	TRABZON	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.09.2018	09.07.2019	2.392.170,15
165	BİLEÇİK ÖZEL İDARESİ	BİLEÇİK	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	21.09.2018	19.04.2019	11.560.100,85
166	ŞUHUT	AFYON	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	26.09.2018	09.09.2019	2.260.600,22
167	(KIRŞEHİR - KIRŞEHİR ÖZEL İDARESİ)	KIRŞEHİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	27.08.2018	29.07.2019	3.223.402,46
168	ALTINÖZÜ	HATAY	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	23.07.2018	17.06.2019	1.778.235,74
169	KULA	MANİSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	07.09.2018	09.05.2019	1.643.967,48
170	KULA	MANİSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	07.09.2018	10.05.2019	1.589.350,25
171	(DENİZLİ - BEYAÇAÇ)	DENİZLİ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	14.09.2018	09.08.2019	2.504.190,91
172	BİSİMİL	DIYARBAKIR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	21.05.2018	28.01.2019	4.475.151,98
173	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.10.2018	17.07.2019	251.159,42
174	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	19.10.2018	08.07.2019	3.431.791,13
175	BULANKI	MUŞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	07.11.2018	07.01.2019	1.999.880,52
176	DÜZCE ÖZEL İDARESİ	DÜZCE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	17.10.2018	20.02.2019	538.778,08
177	İSCEHİSAR	AFYON	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	22.10.2018	01.08.2019	1.067.453,65
178	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.10.2018	20.08.2019	975.860,00
179	AKHİSAR	MANİSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	28.09.2018	19.04.2019	1.819.469,42
180	ÇİLİMLİ	DÜZCE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	31.10.2018	13.03.2019	3.232.733,64
181	BAYRAMIÇ	ÇANAKKALE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	04.06.2018	25.01.2019	1.197.729,39
182	AKHİSAR	MANİSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	02.11.2018	13.05.2019	2.115.392,23
183	KULP	DIYARBAKIR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	16.11.2018	27.03.2019	1.475.570,10
184	KORKUTELİ	ANTALYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	31.10.2018	28.03.2019	3.647.200,58
185	(AFYON - TINAZTEPE)	AFYON	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	26.11.2018	23.09.2019	3.111.533,45
186	BURDUR ÖZEL İDARESİ	BURDUR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.10.2018	30.01.2019	849.375,80
187	SÜLOĞLU	EDİRNE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.09.2018	12.04.2019	719.608,36
188	ATAKUM	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	01.10.2018	21.03.2019	660.685,42
189	BURDUR ÖZEL İDARESİ	BURDUR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.10.2018	08.03.2019	861.248,96
190	BURDUR ÖZEL İDARESİ	BURDUR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.10.2018	15.01.2019	835.133,08
191	AKDENİZ	MERSİN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	14.09.2018	13.03.2019	7.836.490,08
192	AKSARAY ÖZEL İDARESİ	AKSARAY	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	16.11.2018	23.07.2019	4.022.029,19
193	DÜZKÖY	TRABZON	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	22.10.2018	15.04.2019	1.354.042,45
194	YAVUZELİ	GAZİANTEP	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	02.10.2018	30.01.2019	2.033.503,39
195	YUMURTALIK	ADANA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	15.10.2018	08.08.2019	6.512.842,30
196	ORHANELİ	BURSA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	08.10.2018	08.11.2019	8.586.754,16
197	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	02.11.2018	21.08.2019	467.054,62
198	BAYAT	AFYON	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	22.11.2018	24.04.2019	1.326.417,57
199	ALPU	ESKİŞEHİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	19.12.2018	22.03.2019	3.125.240,38
200	(MALATYA - MALATYA BÜYÜKŞEHİR)	MALATYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.05.2018	29.07.2019	223.133,00
201	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	10.10.2018	11.10.2019	284.361,82
202	ÖDEMiŞ	İZMİR	OTHER	OTHER	30.11.2018	16.05.2019	1.664.259,65
203	VAN SU KANAL İDARESİ	VAN	DRINKING WATER	DRINKING WATER CONSTRUCTION	30.04.2018	08.01.2019	918.152,57
204	VAN SU KANAL İDARESİ	VAN	DRINKING WATER	DRINKING WATER CONSTRUCTION	20.04.2018	07.01.2019	642.178,97
205	VAN SU KANAL İDARESİ	VAN	SEWAGE	WASTE WATER NETWORK	17.05.2018	08.01.2019	770.683,41
206	VAN SU KANAL İDARESİ	VAN	SEWAGE	WASTE WATER NETWORK	13.05.2018	14.01.2019	1.206.776,39
207	VAN SU KANAL İDARESİ	VAN	DRINKING WATER	DRINKING WATER CONSTRUCTION	19.04.2018	24.01.2019	883.526,06
208	VAN SU KANAL İDARESİ	VAN	DRINKING WATER	DRINKING WATER CONSTRUCTION	30.05.2018	31.01.2019	1.528.282,10
209	DEDELİ	ACRI	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	01.11.2018	01.01.2019	555.676,75
210	ŞENVURT	TOKAT	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	01.10.2018	21.03.2019	447.456,00
211	REŞADİYE	TOKAT	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	22.10.2018	22.03.2019	2.771.590,14
212	(MARDİN - DERİK)	MARDİN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	07.12.2018	15.04.2019	4.319.022,81
213	İLICALAR	BİNGÖL	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	02.11.2018	09.09.2019	395.963,16

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214	TERME	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	04.01.2019	15.11.2019	2.319.333,76
215	BÜCAK	BURDUR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	28.09.2018	23.08.2019	15.517.539,78
216	BURHANİYE	BALIKESİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	19.10.2018	16.04.2019	1.486.554,80
217	TEKKEKÖY	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	19.10.2018	06.05.2019	3.308.457,34
218	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.12.2018	24.01.2019	118.014,16
219	HİLVAN	ŞANLIURFA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	07.01.2019	01.02.2019	130.980,00
220	BULANCAK	GİRESUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	17.01.2019	03.06.2019	2.492.806,05
221	(ÇANKIRI - ÇANKIRI)	ÇANKIRI	OTHER	OTHER	27.08.2018	27.05.2019	1.569.863,16
222	TOPRAKKALE	OSMANİYE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	11.02.2019	21.03.2019	1.008.959,00
223	(ORDU - ORDU SU KANAL İDARESİ)	ORDU	DRINKING WATER	DRINKING WATER + DRINKING WATER CONSTRUCTION	25.01.2019	03.07.2019	1.458.543,52
224	YENİŞEHİR	DIYARBAKIR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	16.01.2019	28.03.2019	3.721.401,17
225	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	SEWAGE	WASTE WATER NETWORK + WASTEWATER TREATMENT CONSTRUCTION	18.01.2019	29.05.2019	1.063.661,60
226	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.01.2019	01.07.2019	1.345.094,97
227	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.11.2018	28.01.2019	250.247,64
228	ARABAN	GAZİANTEP	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.12.2018	01.03.2019	700.707,60
229	DEVREKANİ	KASTAMONU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	04.02.2019	20.06.2019	711.315,80
230	OZAN	YOZGAT	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	07.11.2018	19.02.2019	434.948,00
231	İLKADIM	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	13.02.2019	29.03.2019	963.194,28
232	(DIYARBAKIR - KAVAPINAR)	DIYARBAKIR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.10.2018	26.03.2019	2.059.700,93
233	DARGEÇİT	MARDİN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	18.12.2018	25.02.2019	3.103.706,45
234	ZONGULDAK, ÇAYCUMA, DEVREK, EREĞLİ, GÖKÇEBEY, KANDILLI, BAKACAKKADI, GÜMELİ, ÇAYDEĞİRMENİ	ZONGULDAK	SOLID WASTE	SOLID WASTE STORAGE PLANT CONSTRUCTION	17.10.2017	04.09.2019	11.181.131,00
235	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	21.01.2019	19.07.2019	1.525.206,38
236	GAZİPAŞA	ANTALYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	14.01.2019	17.06.2019	1.225.203,99
237	DÜZCE ÖZEL İDARESİ	DÜZCE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	31.01.2019	08.02.2019	76.841,60
238	ALPU	ESKİŞEHİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	15.02.2019	27.05.2019	5.155.512,53
239	REŞADİYE	TOKAT	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	29.01.2019	20.02.2019	784.228,00
240	KÖSELİ	KIRŞEHİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	01.03.2019	07.03.2019	103.368,00
241	KÖYCEĞİZ	MUĞLA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	26.02.2019	20.03.2019	467.280,00
242	ÇORUM ÖZEL İDARESİ	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	13.12.2018	22.05.2019	483.621,78
243	(ŞANLIURFA - BOZOVA)	ŞANLIURFA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.12.2018	3.12.2019	2.233.566,07
244	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	SEWAGE	DRINKING WATER + WASTE WATER CONSTRUCTION + IRRIGATION	08.02.2019	27.06.2019	1.796.892,71
245	ALTIEYLÜL	BALIKESİR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	28.11.2018	26.08.2019	5.393.237,25
246	SUR	DIYARBAKIR	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	22.03.2019	29.03.2019	2.507.736,00
247	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	11.02.2019	27.03.2019	109.655,44
248	ABDİPAŞA	BARTIN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	19.11.2018	10.05.2019	1.048.399,32
249	ÇANAKKALE ÖZEL İDARESİ, BIGA, ÇAN, GÜMÜŞÇAY, KARABİGA, KALKIM, YENİCE, TERZİALAN	ÇANAKKALE	SOLID WASTE	SOLID WASTE STORAGE PLANT CONSTRUCTION	15.02.2019	06.05.2019	2.190.386,50
250	ÇORUM ÖZEL İDARESİ	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	18.12.2018	10.10.2019	409.535,17
251	İMRANLI	SİVAS	SEWAGE	WASTE WATER NETWORK	25.03.2019	10.04.2019	184.434,00
252	DÜZCE ÖZEL İDARESİ	DÜZCE	DRINKING WATER	DRINKING WATER CONSTRUCTION	08.03.2019	08.04.2019	129.800,00
253	ÇORUM ÖZEL İDARESİ	ÇORUM	SEWAGE	WASTE WATER NETWORK	17.12.2018	21.08.2019	639.138,43
254	(ÇORUM - ÇORUM ÖZEL İDARESİ)	ÇORUM	SEWAGE	WASTE WATER NETWORK	17.12.2018	03.10.2019	919.145,17
255	ÇORUM ÖZEL İDARESİ	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	09.01.2019	18.07.2019	729.473,57
256	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	OTHER	IRRIGATION PLANT CONSTRUCTION	18.01.2019	25.04.2019	707.639,03
257	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	18.01.2019	18.04.2019	128.410,86
258	ULUBEY	ORDU	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	17.04.2019	30.04.2019	757.560,00
259	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	11.02.2019	16.05.2019	259.241,31
260	KONYA BÜYÜKŞEHİR	KONYA	OTHER	OTHER	02.04.2019	14.10.2019	21.240.703,58
261	ÇORUM ÖZEL İDARESİ	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	09.01.2019	25.06.2019	715.458,58
262	(ÇORUM - ÇORUM ÖZEL İDARESİ)	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	31.12.2018	29.08.2019	161.409,84
263	(TRABZON - TRABZON SU KANAL İDARESİ)	TRABZON	DRINKING WATER	DRINKING WATER TREATMENT CONSTRUCTION	08.05.2018	23.09.2019	3.522.653,66
264	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	16.11.2018	28.06.2019	1.023.503,68
265	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	05.11.2018	11.07.2019	397.223,64
266	İMRANLI	SİVAS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	23.03.2019	03.07.2019	991.412,40

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267	ÇORUM ÖZEL İDARESİ	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	06.02.2019	05.07.2019	289.920,74
268	MAZIDAĞI	MARDİN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	21.03.2019	02.07.2019	1.025.423,55
269	ÇORUM ÖZEL İDARESİ	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	12.03.2019	17.05.2019	323.314,34
270	ÇORUM ÖZEL İDARESİ	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	15.01.2019	14.06.2019	329.321,10
271	ÇORUM ÖZEL İDARESİ	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	01.03.2019	20.05.2019	95.040,46
272	KIRIKKALE ÖZEL İDARESİ	KIRIKKALE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	08.06.2018	25.06.2019	3.537.481,55
273	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	SEWAGE	WASTE WATER NETWORK	29.04.2019	29.05.2019	341.661,59
274	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	18.03.2019	13.05.2019	49.198,29
275	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	08.05.2019	27.08.2019	915.622,81
276	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	19.10.2018	26.06.2019	1.119.638,80
277	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	04.12.2018	14.06.2019	328.392,22
278	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	26.11.2018	19.06.2019	365.897,94
279	ARAKLI	TRABZON	OTHER	OTHER	13.06.2019	15.11.2019	5.545.056,00
280	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	03.05.2019	31.05.2019	150.481,09
281	ÇORUM ÖZEL İDARESİ	ÇORUM	SEWAGE	WASTE WATER NETWORK	16.04.2019	02.10.2019	794.792,46
282	YOZGAT ÖZEL İDARESİ	YOZGAT	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	16.05.2019	25.08.2019	1.465.595,40
283	(KONYA - AKŞEHİR)	KONYA	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.06.2019	30.12.2019	1.730.158,36
284	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	08.11.2018	26.09.2019	806.421,77
285	ZONGULDAK ÖZEL İDARESİ	ZONGULDAK	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	05.09.2018	17.09.2019	4.321.993,22
286	YOZGAT ÖZEL İDARESİ	YOZGAT	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.05.2019	27.08.2019	2.566.572,57
287	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	26.10.2018	05.07.2019	293.235,90
288	YAYLADÖZÜ	ACRI	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	08.03.2019	21.03.2019	396.324,24
289	YOZGAT ÖZEL İDARESİ	YOZGAT	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	06.05.2019	08.10.2019	1.468.137,90
290	YOZGAT ÖZEL İDARESİ	YOZGAT	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.05.2019	16.09.2019	1.904.268,67
291	(ÇORUM - ÇORUM ÖZEL İDARESİ)	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	18.02.2019	29.08.2019	491.870,56
292	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	06.02.2019	10.07.2019	247.609,89
293	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	08.11.2018	19.07.2019	814.122,12
294	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	05.11.2018	9.07.2019	694.754,50
295	BAYAT	AFYON	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.06.2019	22.07.2019	292.395,74
296	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	21.05.2019	27.08.2019	203.758,97
297	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	23.10.2018	22.07.2019	1.143.697,94
298	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.11.2018	26.06.2019	274.460,00
299	(BİTLİS - BİTLİS ÖZEL İDARESİ)	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.10.2018	25.06.2019	126.873,75
300	(BİTLİS - BİTLİS ÖZEL İDARESİ)	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.10.2018	25.06.2019	207.338,48
301	(BİTLİS - BİTLİS ÖZEL İDARESİ)	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.10.2018	17.12.2019	176.812,96
302	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.11.2018	22.07.2019	486.610,76
303	(ŞIRNAK - UZUNGEÇİT)	ŞIRNAK	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	13.06.2019	16.08.2019	1.262.600,00
304	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	02.10.2018	25.07.2019	1.177.445,01
305	(ŞIRNAK - BEYTÜŞŞEBAP)	ŞIRNAK	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	27.03.2019	09.07.2019	480.149,72
306	(BİTLİS - BİTLİS ÖZEL İDARESİ)	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.10.2018	25.06.2019	160.817,16
307	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.11.2018	26.07.2019	299.365,53
308	DÜZCE ÖZEL İDARESİ	DÜZCE	DRINKING WATER	DRINKING WATER CONSTRUCTION	09.07.2019	16.08.2019	462.493,36
309	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	SEWAGE	WASTE WATER NETWORK	06.05.2019	29.07.2019	215.719,85
310	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.05.2019	01.08.2019	790.395,23
311	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	09.11.2018	24.07.2019	290.295,45
312	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	23.10.2018	19.08.2019	938.100,00
313	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	02.04.2019	22.08.2019	199.597,00
314	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	26.10.2018	29.08.2019	495.464,87
315	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.10.2018	15.08.2019	240.720,00
316	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	22.11.2018	06.08.2019	527.975,97
317	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	16.08.2019	28.08.2019	166.380,00
318	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.05.2019	21.08.2019	268.029,53
319	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	22.07.2019	09.09.2019	677.145,11
320	ALACAKAYA	ELAZIĞ	DRINKING WATER	DRINKING WATER CONSTRUCTION	26.07.2019	10.10.2019	490.937,58
321	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	06.05.2019	04.07.2019	220.613,18
322	ÇORUM ÖZEL İDARESİ	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	21.03.2019	16.09.2019	253.137,40

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323	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	23.10.2018	20.09.2019	1.075.446,28
324	ERİMLİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	23.07.2019	24.09.2019	192.639,04
325	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.10.2018	25.09.2019	176.406,42
326	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	03.10.2018	25.09.2019	185.260,00
327	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	01.11.2018	25.09.2019	445.316,66
328	ÖREN	GİRESUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	17.07.2019	15.09.2019	499.983,18
329	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.10.2018	17.07.2019	242.489,98
330	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	02.11.2018	15.07.2019	322.796,48
331	(KASTAMONU - KASTAMONU ÖZEL İDARESİ)	KASTAMONU	SEWAGE	WASTEWATER TREATMENT PLANT CONSTRUCTION	16.07.2019	23.12.2019	3.074.529,80
332	(ÇORUM - ALACA)	ÇORUM	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	20.09.2019	06.12.2019	2.285.031,88
333	KIRIKKALE ÖZEL İDARESİ	KIRIKKALE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	19.08.2019	13.11.2019	4.060.960,34
334	(SAMSUN - ATA KUM)	SAMSUN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	27.09.2019	10.12.2019	1.245.103,91
335	KARAKOÇAN	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	02.10.2019	04.11.2019	1.471.488,06
336	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	12.11.2018	18.07.2019	457.840,00
337	(DÜZCE - GÖLYAKA), (DÜZCE - GÖLYAKA)	DÜZCE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	24.10.2019	04.12.2019	1.575.756,85
338	ÇANAKKALE ÖZEL İDARESİ	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	15.01.2019	19.07.2019	165.823,29
339	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	14.11.2018	17.10.2019	366.516,26
340	TERCAN	ERZİNCAN	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	14.10.2019	25.10.2019	1.500.000,00
341	KIRIKKALE ÖZEL İDARESİ	KIRIKKALE	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	25.10.2019	11.11.2019	321.668,00
342	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	30.09.2019	04.11.2019	131.095,84
343	(ÇANAKKALE - ÇANAKKALE ÖZEL İDARESİ)	ÇANAKKALE	DRINKING WATER	DRINKING WATER CONSTRUCTION	25.06.2019	25.04.2019	630.101,12
344	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	13.11.2019	28.11.2019	189.980,00
345	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	10.10.2019	26.11.2019	109.436,53
346	BURDUR ÖZEL İDARESİ	BURDUR	DRINKING WATER	DRINKING WATER CONSTRUCTION	27.11.2019	25.12.2019	565.876,66
347	BURDUR ÖZEL İDARESİ	BURDUR	DRINKING WATER	DRINKING WATER CONSTRUCTION	29.11.2019	17.12.2019	492.434,06
348	BİTLİS ÖZEL İDARESİ	BİTLİS	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	13.11.2019	09.12.2019	119.171,96
349	ZİLE	TOKAT	OTHER	ROAD AND / OR REMOVAL CONSTRUCTION	07.11.2019	19.12.2019	3.177.504,00
350	ASARCIK	SAMSUN	OTHER INFRASTRUCTURE	ASARCIK (SAMSUN) MUNICIPALITY BORDER WITH 10 CM REINFORCED SURFACE COATING WORK	10.08.2018	19.11.2018	1.921.930
351	KORGAN	ORDU	OTHER INFRASTRUCTURE	MUNICIPALITY 2. PART NEIGHBORHOOD 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 ROAD CONCRETE ROAD CONSTRUCTION	27.10.2015	03.01.2018	768.356
354	KORGAN	ORDU	OTHER INFRASTRUCTURE	KORGAN (ORDU) MUNICIPALITY 3TH PART NEIGHBORHOOD CONCRETE ROAD CONSTRUCTION WORK	28.10.2015	12.03.2018	1.236.522
355	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN METROPOLITAN MUNICIPALITY SOUTH REGION DISTRICTS (ASARCIK-HAVZA-KAVAK-LADIK-VEZİRKÖPRÜ) VARIOUS ROAD CONSTRUCTION, MAINTENANCE AND REPAIR WORKS (3rd PART ASARCIK DISTRICT)	30.12.2014	03.01.2018	1.765.292
356	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN METROPOLITAN MUNICIPALITY CENTER DISTRICTS (ATAKUM - İLKADIM-CANIK - TEKKÖY) VARIOUS ROAD CONSTRUCTION MAINTENANCE AND REPAIR WORKS (PART 4 TEKKÖY)	02.03.2015	03.01.2018	4.238.105
357	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN METROPOLITAN MUNICIPALITY EAST DISTRICTS (SALIPAZARI-TERME) MISCELLANEOUS 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	MAKING BSK AND CONCRETE ROAD COATINGS BETWEEN BAFRA DOĞANCA AND RAMSAR FIELD	06.10.2015	03.01.2018	5.492.084
359	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	SAMSUN METROPOLITAN MUNICIPALITY (SAMSUN) ÇARŞAMBA DISTRICT VARIOUS ROAD BUILDING MAINTENANCE AND REPAIR WORKS	12.06.2015	03.01.2018	1.508.283
360	SAMSUN BÜYÜKŞEHİR	SAMSUN	OTHER INFRASTRUCTURE	CENTRAL DISTRICTS (ATAKUM - İLKADIM - CANIK - TEKKÖY) MISCELLANEOUS ROAD CONSTRUCTION AND MAINTENANCE AND REPAIR WORKS	26.02.2015	03.01.2018	6.870.884
361	HAVZA	SAMSUN	OTHER INFRASTRUCTURE	HAVZA (SAMSUN) BEL. CONSTRUCTION OF ROAD WITH CONCRETE CLASS (b2S) c25 PUMP-FREE CONCRETE IN YAYLAÇATI, ERİKBELEN AND FARM SITES STREETS	11.04.2017	03.01.2018	873.448
362	ÜÇTEPE	GİRESUN	OTHER INFRASTRUCTURE	ÜÇTEPE (GİRESUN) CONCRETE ROAD CONSTRUCTION	13.09.2017	03.01.2018	991.660
363	TRABZON BÜYÜKŞEHİR	TRABZON	DRINKING WATER	TONYA (TRABZON) KARAAĞAÇLI - MELİHŞAH 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-GÖLBURNU (GİRESUN) GROUP DRINKING WATER CONSTRUCTION	10.10.2012	03.01.2018	113.347
365	TRABZON BÜYÜKŞEHİR	TRABZON	OTHER INFRASTRUCTURE	TRABZON METROPOLITAN MUNICIPALITY (TRABZON) ROAD AND / OR REMOVAL CONSTRUCTION (DISTRICT ROAD CONCRETE ROAD CONSTRUCTION PART 2)	25.08.2017	03.01.2018	652.345
366	TRABZON BÜYÜKŞEHİR	TRABZON	OTHER INFRASTRUCTURE	TRABZON (CENTER) DISTRICT NEIGHBORHOOD CONCRETE ROAD AND DUCT CONSTRUCTION (PART 4)	25.08.2017	03.01.2018	2.385.252
367	TRABZON BÜYÜKŞEHİR	TRABZON	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION (DISTRICT ROAD CONCRETE ROAD AND SEWERAGE. PART 1)	25.08.2017	03.01.2018	1.065.254
368	TRABZON BÜYÜKŞEHİR	TRABZON	OTHER INFRASTRUCTURE	METROPOLITAN MUNICIPALITY (TRABZON) ROAD AND / OR REMOVAL CONSTRUCTION (DISTRICT NEIGHBORHOOD ROAD CONCRETE ROAD AND SEWERAGE. PART 3)	25.08.2017	03.01.2018	1.972.416

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369	SÜRMENE	TRABZON	OTHER INFRASTRUCTURE	SÜRMENE (TRABZON) KÜÇÜKDERE VALLEY NEIGHBORHOOD ROAD CONCRETE COATING WORK	20.04.2017	03.01.2018	1.731.953
370	KOZLU	ZONGULDAK	OTHER INFRASTRUCTURE	ASPHALT ROAD COATING WORK	10.10.2014	31.07.2018	1.309.078
371	DEVREK	ZONGULDAK	OTHER INFRASTRUCTURE	DEVREK (ZONGULDAK) MUNICIPALITY CONCRETE PARQUET ROAD COATING WORK	18.05.2018	17.10.2018	1.000.000
372	DEVREK	ZONGULDAK	OTHER INFRASTRUCTURE	MUNICIPALITY ASPHALT COATING WORK	13.04.2016	03.01.2018	1.000.000
373	DEVREK	ZONGULDAK	OTHER INFRASTRUCTURE	CIRCUIT (ZONGULDAK) ASPHALT AND CONCRETE PARQUET COATING WORK (3rd STAGE)	30.11.2017	06.04.2018	446.851
374	HASANKADI	BARTIN	OTHER INFRASTRUCTURE	MUNICIPAL SQUARE ARRANGEMENT AND ROAD COATINGS CONSTRUCTION	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	08.10.2015	03.01.2018	4.185.786
377	ABDİPAŞA	BARTIN	OTHER INFRASTRUCTURE	ABDİPAŞA (BARTIN) MUNICIPALITY STREET AND SQUARE ARRANGEMENT (HOT MIX ASPHALT ROAD COATING) (PART 1) 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 (2nd PART) CONSTRUCTION	13.11.2017	03.01.2018	63.189
380	SİLİVRİ	İSTANBUL	OTHER INFRASTRUCTURE	SİLİVRİ (İSTANBUL) ROAD AND / OR REMOVAL CONSTRUCTION	28.09.2016	01.04.2018	19.324.605
381	BAYRAMPAŞA	İSTANBUL	OTHER INFRASTRUCTURE	BORDER, TRETUVAR AND FEATURED ROAD CONSTRUCTION WORKS IN ALTINTEPSİ, MIDDLE, TERAZİDERE AND İSMETPAŞA NEIGHBORHOOD TO MUNICIPALITY.	12.06.2017	01.01.2018	3.207.791
382	HENDEK	SAKARYA	OTHER INFRASTRUCTURE	HENDEK (SAKARYA) 33.000 TON ASPHALT CONCRETE	29.05.2017	01.01.2018	4.822.810
383	KEŞAN	EDİRNE	DRINKING WATER	PAŞAYİĞİT DRINKING WATER CONSTRUCTION	11.04.2016	01.01.2018 Terminated	881.642
384	BALIKESİR WATER DUCT ADMINISTRATION	BALIKESİR	DRINKING WATER	BALIKESİR WATER CHANNEL (BALIKESİR) DRINKING WATER CONSTRUCTION CONSTRUCTION OF BALIKESİR RURAL NEIGHBORS (AKSAKAL, NATURE, CHERRY, YEŞİLÇOMLU, KUŞÇENNETİ, ERĞİLİ)	19.09.2016	10.02.2018	7.656.711
385	EDREMIT	BALIKESİR	DRINKING WATER (YENİLENEBİLİR ENERJİ YAPIM KREDİLERİ)	EDREMIT DISTRICT GÜRE NEIGHBORHOOD GEOTHERMAL DRILLING WORK	27.12.2016	01.01.2018	1.234.570
386	SU KANAL	BALIKESİR	OTHER INFRASTRUCTURE	BALIKESİR WATER CHANNEL (BALIKESİR) ROAD COATING REPAIR AND ASPHALT PATCH CONSTRUCTION WORKS -2-	18.10.2016	01.01.2018	3.886.106
387	BALIKESİR WATER DUCT ADMINISTRATION	BALIKESİR	OTHER INFRASTRUCTURE	BALIKESİR WATER CHANNEL(BALIKESİR) ROAD COATING REPAIR AND ASPHALT PATCH CONSTRUCTION IN VARIOUS DISTRICTS (3)	30.11.2016	18.01.2018	9.079.357
388	BURSA WATER DUCT ADMINISTRATION	BURSA	DRINKING WATER	2016/4 DRINKING WATER NETWORK REHABILITATION AND NEW NETWORK AND TRANSMISSION LINE CONSTRUCTION IN ORGANIZED NEIGHBORHOOD (ORHANGAZI - İZNIK)	03.05.2016	01.01.2018	5.483.530
389	BURHANİYE	BALIKESİR	OTHER INFRASTRUCTURE	BURHANİYE (BALIKESİR) HOT ASPHALT CONSTRUCTION IN 100.000 M2 VARIOUS STREETS	01.08.2017	01.01.2018	1.059.251
390	TERMAL	YALOVA	OTHER INFRASTRUCTURE	ASPHALT CONSTRUCTION OF VARIOUS STREETS AND STREETS	25.05.2017	01.01.2018	3.509.535
391	ÇANAKKALE CITY ADMINISTRATIONS	ÇANAKKALE	OTHER INFRASTRUCTURE	BAYRAMIÇ DISTRICTS 1. FLOOR ASPHALT SURFACE COATING WORK	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 ELLIPSE PULSE STONE RED GRAY COLOR (10 * 20 * 50) GRASS STONE, WATER GRILLED (WATER GRILLED 40 * 20 * 30 CHANNEL) CONSTRUCTION	14.07.2015	04.04.2018	928.662
393	BALIKESİR BÜYÜKŞEHİR	BALIKESİR	OTHER INFRASTRUCTURE	METROPOLITAN MUNICIPALITY (BALIKESİR) AYVALIK DISTRICT LALE ISLAND PASS BRIDGE CONSTRUCTION	06.05.2016	01.01.2018	12.643.209
394	LAPSEKİ	ÇANAKKALE	OTHER INFRASTRUCTURE	LAPSEKİ (ÇANAKKALE) VARIOUS STREETS AND STREETS CONCRETE PARQUET LAYING CONSTRUCTION	07.07.2017	01.01.2018	1.931.363
395	TEŞVİKİYE	YALOVA	OTHER INFRASTRUCTURE	INCENTIVE (YALOVA) ROAD AND / OR REMOVAL CONSTRUCTION	20.03.2017	01.01.2018	782.486
396	ÇINARCIK	YALOVA	OTHER INFRASTRUCTURE	ÇINARCIK (YALOVA) ROAD AND / OR REMOVAL CONSTRUCTION	10.05.2016	01.01.2018	7781.736
397	BALIKESİR WATER DUCT ADMINISTRATION	BALIKESİR	DRINKING WATER	BASKI BANDIRMA (BALIKESİR) DRINKING WATER TRANSMISSION LINE CONSTRUCTION	12.08.2016	01.01.2018	1.930.200
398	BALIKESİR WATER DUCT ADMINISTRATION	BALIKESİR	DRINKING WATER	DRINKING WATER LINE CONSTRUCTION IN VARIOUS NEIGHBORS OF BALIKESİR PROVINCE, ALTIEYLÜL, SQUARE AND KEPSUT DISTRICTS	14.12.2016	01.01.2018	717.742
399	BALIKESİR WATER DUCT ADMINISTRATION	BALIKESİR	DRINKING WATER	DRINKING WATER LINE CONSTRUCTION WORK IN VARIOUS NEIGHBORHOODS IN BALIKESİR PROVINCE DURSUNBEY, BIGADIÇ, SINDIRGI AND SAVAŞTEPE DISTRICTS	14.12.2016	09.04.2018	792.045
400	BALIKESİR WATER DUCT ADMINISTRATION	BALIKESİR	DRINKING WATER	CONSTRUCTION OF DRINKING WATER LINE IN VARIOUS NEIGHBORS OF BALIKESİR PROVINCE, MARMARA, ERDEK, BANDIRMA, MANİVAS AND GÖNEN DISTRICTS	14.12.2016	09.04.2018	767.674
401	BALIKESİR WATER DUCT ADMINISTRATION	BALIKESİR	DRINKING WATER	BALIKESİR WATER CHANNEL (BALIKESİR) AYVALIK LALE ISLAND PASS BRIDGE DRINKING WATER AND SEWERAGE LINES DEPLASE CONSTRUCTION	15.03.2017	01.01.2018	2.690.259
402	BALIKESİR WATER DUCT ADMINISTRATION	BALIKESİR	DRINKING WATER	BALIKESİR WATER CHANNEL (BALIKESİR) CIVIL SECTION WATER AND RAIN WATER CONSTRUCTION	26.05.2017	27.04.2018	1.074.084
403	BALIKESİR WATER DUCT ADMINISTRATION	BALIKESİR	DRINKING WATER	BALIKESİR PROVINCE İVRİNDİ DISTRICT CENTRAL DISTRICT AND ERDEK DISTRICT İLHAN NEIGHBORHOOD WATER TANK CONSTRUCTION WITH KNOBS, ÇARKACI, BÜYÜKFINDIK NEIGHBORHOOD	21.11.2016	01.01.2018	844.768

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404	AYVALIK	BALIKESİR	OTHER INFRASTRUCTURE	AYVALIK (BALIKESİR) CENTER AND MAH. HOT ASPHALT ROAD CONSTRUCTION OF PUBLIC ROADS IN STABILIZED CASE	25.06.2015	01.01.2018	4.403.403
405	ARMUTLU	YALOVA	DRINKING WATER	RENEWAL OF ARMUTLU (YALOVA) DRINKING WATER CONSTRUCTION ASBEST DISTRIBUTION LINE	26.09.2017	25.07.2018	2.298.578
406	AYDIN SU KANAL İDARESİ (SÖKE)	AYDIN	DRINKING WATER	SÖKE (AYDIN) DRINKING WATER CONSTRUCTION	08.07.2013	01.01.2018 Terminated	11.435.321
407	BÜYÜKŞEHİR	DENİZLİ	OTHER INFRASTRUCTURE	DENİZLİ METROPOLITAN MUNICIPALITY ÇAMELİ DISTRICT ROAD AND CONSTRUCTION	28.09.2016	01.01.2018	8.469.965
408	ÖDEMiŞ	İZMİR	OTHER INFRASTRUCTURE	3rd STAGE CONCRETE PAVE STONE COATING WORK FOR VARIOUS STREETS OF ÖDEMiŞ DISTRICT	28.11.2017	12.10.2018	3.898.630
409	ÖDEMiŞ	İZMİR	OTHER INFRASTRUCTURE	1. STAGE CONCRETE PAVE COATING WORKS FOR MISCELLANEOUS STREETS OF MUNICIPALITY PAVED DISTRICT SITES	24.03.2017	01.01.2018	2.410.157
410	AKHİSAR	MANİSA	OTHER INFRASTRUCTURE	AKHİSAR (MANİSA) ROAD AND / OR REMOVAL CONSTRUCTION	30.06.2017	18.05.2018	5.563.082
411	BOZDOĞAN	AYDIN	OTHER INFRASTRUCTURE	FLOORING TO VARIOUS NEIGHBORHOOD LOCKS WITH LOCKED CONCRETE PAVE	14.09.2017	10.12.2018	5.511.297
412	AKÖREN	AFYON	OTHER INFRASTRUCTURE	AKÖREN (AFYON) MUNICIPALITY ROAD CONSTRUCTION OF VARIOUS STREETS AND STREETS	31.01.2018	08.08.2018	960.940
413	NURİBEY	AFYON	OTHER INFRASTRUCTURE	NURİBEY (AFYON) LOCKED PARKE STONE, ROAD ARRANGEMENT CONSTRUCTION	25.06.2018	11.07.2018	26.570
414	ÇIKRIK	AFYON	OTHER INFRASTRUCTURE	CUTRIK (AFYON) READY MIXED CONCRETE WORKS	14.03.2018	22.06.2018	205.084
415	GEBECELER	AFYON	OTHER INFRASTRUCTURE	ROAD ARRANGEMENT WORK IN VARIOUS STREETS AND STREETS	10.07.2017	01.01.2018	1.863.740
416	GEBECELER	AFYON	OTHER INFRASTRUCTURE	WAY ARRANGEMENT CONSTRUCTION IN VARIOUS STREETS AND STREETS	14.12.2018	24.12.2018	20.919
417	GEBECELER	AFYON	OTHER INFRASTRUCTURE	GEBECELER (AFYON) ROAD ARRANGEMENT WORKS IN VARIOUS STREETS AND STREETS	03.12.2018	12.12.2018	26.008
418	GEBECELER	AFYON	OTHER INFRASTRUCTURE	GEBECELER (AFYON) ROAD CONSTRUCTION	19.04.2018	17.08.2018	1.201.805
419	ŞUHUT	AFYON	OTHER INFRASTRUCTURE	ŞUHUT (AFYON) MUNICIPALITY CONCRETE PARQUET AND BORDER TILE LAYING	18.04.2018	28.09.2018	1.457.040
420	ÇAY	AFYON	OTHER INFRASTRUCTURE	ÇAY (AFYON) DOUBLE FLOOR SURFACE COATING AND ROAD CONSTRUCTION WITH HOT ASPHALT	07.08.2017	24.08.2018	809.185
421	ÇAY	AFYON	OTHER INFRASTRUCTURE	ÇAY (AFYON) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE	25.08.2017	27.07.2018	1.432.612
422	ÇAY	AFYON	OTHER INFRASTRUCTURE	ÇAY (AFYON) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE (5)	29.05.2018	09.07.2018	25.771
423	ÇAY	AFYON	OTHER INFRASTRUCTURE	ÇAY (AFYON) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE (1)	05.06.2018	27.07.2018	22.656
424	ÇAY	AFYON	OTHER INFRASTRUCTURE	ÇAY (AFYON) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE (4)	07.06.2018	15.07.2018	26.196
425	ÇAY	AFYON	OTHER INFRASTRUCTURE	ÇAY (AFYON) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE (3)	24.05.2018	23.07.2018	25.488
426	ÇAY	AFYON	OTHER INFRASTRUCTURE	ÇAY (AFYON) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE (2)	07.07.2018	19.07.2018	25.488
427	ODUNPAZARI	ESKİŞEHİR	OTHER INFRASTRUCTURE	ODUNPAZARI (ESKİŞEHİR) CONSTRUCTION OF ASPHALT LAYING TO ROADS AND TREATERS	22.09.2017	01.01.2018	1.278.847
428	ODUNPAZARI	ESKİŞEHİR	OTHER INFRASTRUCTURE	ODUNPAZARI (ESKİŞEHİR) CONSTRUCTION OF ASPHALT LAYING TO ROADS AND TREATERS	30.06.2017	01.01.2018	6.261.300
429	İHSANİYE	AFYON	OTHER INFRASTRUCTURE	İHSANİYE (AFYON) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE	07.07.2017	01.01.2018	1.374.276
430	İHSANİYE	AFYON	OTHER INFRASTRUCTURE	İHSANİYE (AFYON) ROAD CONSTRUCTION WITH LOCKED PARQUET STONE	15.03.2018	02.04.2018	24.013
431	ÖZBURUN	AFYON	OTHER INFRASTRUCTURE	ÖZBURUN (AFYON) ROAD AND / OR REMOVAL CONSTRUCTION	18.04.2017	01.01.2018	1.845.476
432	SERBAN	AFYON	OTHER INFRASTRUCTURE	SERBAN (AFYON) MUNICIPALITY LOCKED PARQUET STONE AND CURB 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 (ESKİŞEHİR) ROAD AND / OR REMOVAL CONSTRUCTION	18.08.2016	05.07.2018	535.720
435	SÜLÜMENLİ	AFYON	OTHER INFRASTRUCTURE	SÜLÜMENLİ (AFYON) MUNICIPALITY ROAD ARRANGEMENT CONSTRUCTION	17.07.2018	28.08.2018	448.164
436	SÜLÜMENLİ	AFYON	OTHER INFRASTRUCTURE	SÜLÜMENLİ (AFYON) ROAD AND / OR REMOVAL CONSTRUCTION	27.09.2018	02.10.2018	59.000
437	ÇORUM CITY ADMINISTRATIONS	ÇORUM	DRINKING WATER	ÇORUM SPECIAL ADMINISTRATION İSKİLİP DISTRICT 4 VILLAGE DRINKING WATER FACILITY CONSTRUCTION	07.07.2017	01.01.2018	285.025
438	ÇİLİMLİ	DÜZCE	OTHER INFRASTRUCTURE	NEIGHBORHOOD STREETS AND STREETS ROAD CONSTRUCTION	26.07.2017	01.01.2018	2.594.301
439	KEÇİÖREN	ANKARA	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	27.04.2016	01.01.2018	4.877.805
440	KEÇİÖREN	ANKARA	OTHER INFRASTRUCTURE	KEÇİÖREN MUNICIPALITY TRETUVAR AND BORDURE CONSTRUCTION	07.04.2017	01.01.2018	5.420.697
TOTAL							1.916.763.642,44

Information On Works Completed By The Bank in 2019

In 2019, Local Administrations Completed with Grant in Drinking Water, Sewerage and Other Infrastructure Sectors

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	ADİYAMAN ÖZEL İDARESİ	ADİYAMAN	SEWAGE	RURAL PROJECTS (INFRASTRUCTURE)	07.12.2018	22.07.2019	446.873,08
2	BOLU ÖZEL İDARESİ	BOLU	SEWAGE	RURAL PROJECTS (INFRASTRUCTURE)	06.06.2017	06.06.2019	81.722,80
3	ÇANKIRI ÖZEL İDARESİ	ÇANKIRI	DRINKING WATER	RURAL PROJECTS (INFRASTRUCTURE)	31.07.2019	03.11.2019	150.000,00
4	ÇANKIRI ÖZEL İDARESİ	ÇANKIRI	OTHER INFRASTRUCTURE	RURAL PROJECTS (OTHER INFRASTRUCTURE)	27.09.2019	26.11.2019	177.000,00
5	ÇORUM ÖZEL İDARESİ	ÇORUM	SEWAGE	RURAL PROJECTS (INFRASTRUCTURE)	12.07.2017	12.07.2019	176.308,18
6	ÇORUM ÖZEL İDARESİ	ÇORUM	SEWAGE	RURAL PROJECTS (INFRASTRUCTURE)	26.07.2017	26.07.2019	104.709,54
7	ELAZIĞ ÖZEL İDARESİ	ELAZIĞ	SEWAGE	RURAL PROJECTS (INFRASTRUCTURE)	16.08.2017	16.08.2019	180.130,89
8	ALTINÖZÜ	HATAY	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	9.09.2019	18.09.2019	500.320,00
9	KUMLU	HATAY	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	28.10.2019	15.11.2019	248.641,46
10	ARALIK	IĞDIR	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	14.01.2019	27.06.2019	1.228.783,96
11	KARABÜK ÖZEL İDARESİ	KARABÜK	OTHER INFRASTRUCTURE	KIRSAL PROJELER (OTHER INFRASTRUCTURE)	30.10.2019	13.12.2019	369.340,61
12	KARABÜK ÖZEL İDARESİ	KARABÜK	OTHER INFRASTRUCTURE	KIRSAL PROJELER (OTHER INFRASTRUCTURE)	27.11.2019	16.12.2019	130.067,25
13	SARIKAMIŞ	KARS	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	28.02.2019	04.03.2019	23.745,73
14	SARIKAMIŞ	KARS	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	14.03.2019	21.03.2019	35.400,00
15	SELİM	KARS	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	26.09.2019	21.10.2019	95.580,00
16	(KİLİS - KİLİS ÖZEL İDARESİ)	KİLİS	OTHER INFRASTRUCTURE	KIRSAL PROJELER (OTHER INFRASTRUCTURE)	12.07.2019	27.09.2019	1.227.762,62
17	(RİZE - RİZE)	RİZE	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	25.05.2019	16.12.2019	3.164.076,86
18	RİZE - ÇAMLIHEMŞİN	RİZE	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	29.11.2019	10.12.2019	16.321,76
19	(SAMSUN - TERME)	SAMSUN	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	4.01.2019	15.11.2019	2.867.619,21
20	ERUH	SİİRT	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	01.11.2019	25.11.2019	493.768,39
21	SİVAS ÖZEL İDARESİ	SİVAS	DRINKING WATER	RURAL PROJECTS (INFRASTRUCTURE)	01.10.2019	11.12.2019	91.774,50
22	(ŞANLIURFA - HARRAN)	ŞANLIURFA	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	17.09.2019	07.11.2019	999.983,92
23	(ŞANLIURFA - AKÇAKALE)	ŞANLIURFA	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	10.10.2019	26.11.2019	999.988,35
24	(ŞİRNAK - KARALAR)	ŞİRNAK	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	18.09.2019	15.10.2019	509.937,00
25	TOKAT ÖZEL İDARESİ	TOKAT	DRINKING WATER	RURAL PROJECTS (INFRASTRUCTURE)	09.05.2017	09.05.2019	1.116.516,25
26	(TRABZON - ARAKLI)	TRABZON	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	17.09.2019	9.10.2019	499.957,74
27	UŞAK ÖZEL İDARESİ	UŞAK	DRINKING WATER	RURAL PROJECTS (INFRASTRUCTURE)	13.01.2017	13.01.2019	98.158,82
28	UŞAK ÖZEL İDARESİ	UŞAK	DRINKING WATER	RURAL PROJECTS (INFRASTRUCTURE)	13.01.2017	13.01.2019	94.400,00
29	UŞAK ÖZEL İDARESİ	UŞAK	SEWAGE	RURAL PROJECTS (INFRASTRUCTURE)	02.02.2017	02.02.2019	98.925,15
30	UŞAK ÖZEL İDARESİ	UŞAK	OTHER INFRASTRUCTURE	RURAL PROJECTS (INFRASTRUCTURE)	18.04.2017	18.04.2019	174.076,10
31	(VAN - EDREMIT)	VAN	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	18.09.2019	12.12.2019	2.084.097,49
32	GEVAŞ	VAN	OTHER INFRASTRUCTURE	ROAD AND / OR REMOVAL CONSTRUCTION	22.11.2019	26.12.2019	499.405,50
TOTAL							18.985.393,16

Information On Works Completed By The Bank in 2019

The Works of Local Administrations Completed with 100% Credit in Municipal Structures Sector in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	ÇAMLIDERE	ANKARA	MUNICIPAL BUILDINGS	ÇAMLIDERE (ANKARA) MUNICIPALITY THERMAL HOTEL SPA AND BATH CONSTRUCTION	19.09.2018	01.11.2019	5.783.306,58
2	BEYPAZARI	ANKARA	MUNICIPAL BUILDINGS	CONSTRUCTION OF PARKING AND WEDDING HALLS CLOSED TO BEYPAZARI (ANKARA) MUNICIPALITY	10.07.2017	28.06.2019	11.377.435,59
3	BEYPAZARI	ANKARA	MUNICIPAL BUILDINGS	CONSTRUCTION OF HANLARON SQUARE ARRANGEMENT TO BEYPAZARI (ANKARA) MUNICIPALITY	09.04.2018	29.03.2019	1.987.302,09
4	SEBEN	BOLU	MUNICIPAL BUILDINGS	SEBEN (BOLU) MUNICIPALITY MULTI-PURPOSE HALL CONSTRUCTION	3.07.2017	15.04.2019	1.137.518,59
5	MAMAK	ANKARA	MUNICIPAL BUILDINGS	MAMAK (ANKARA) MUNICIPALITY ÜREĞİL URBAN FOREST 1st STAGE PARK CONSTRUCTION	10.07.2017	18.03.2019	27.786.925,62
6	YILDIRIM	BURSA	MUNICIPAL BUILDINGS	CONSTRUCTION OF YILDIRIM (BURSA) MUNICIPALITY IN THE MEVLANA NEIGHBORHOOD AREA OF 55 HECTORS	23.12.2016	18.02.2019	164.721.885,32
7	KULP	DİYARBAKIR	MUNICIPAL BUILDINGS	MAINTENANCE AND REPAIR WORKS OF KULP (DİYARBAKIR) MUNICIPALITY, CITIZENSHIP CEMETERS IN HAMBALI, ISLAMIC-VILLAGE, KOÇKAR AND CENTER	30.07.2018	27.03.2019	623.864,44
8	KAYAPINAR	DİYARBAKIR	MUNICIPAL BUILDINGS	KAYAPINAR (DİYARBAKIR) MUNICIPALITY 18 PARK CONSTRUCTION WORKS	09.04.2018	23.01.2019	482.373,93
9	KAYAPINAR	DİYARBAKIR	MUNICIPAL BUILDINGS	KAYAPINAR (DİYARBAKIR) MUNICIPALITY 18 PARK CONSTRUCTION WORKS	09.04.2018	23.01.2019	465.454,55
10	KAYAPINAR	DİYARBAKIR	MUNICIPAL BUILDINGS	KAYAPINAR (DİYARBAKIR) MUNICIPALITY 18 PARK CONSTRUCTION WORKS	26.06.2018	12.04.2019	11.193.619,20
11	YENİŞEHİR	DİYARBAKIR	MUNICIPAL BUILDINGS	YENİŞEHİR (DİYARBAKIR) MUNICIPALITY PARK CONSTRUCTION, REPAIR PARK REPAIR AND HORSE FARM CONSTRUCTION	01.08.2018	03.01.2019	2.293.021,40
12	YENİŞEHİR	DİYARBAKIR	MUNICIPAL BUILDINGS	YENİŞEHİR (DİYARBAKIR) MUNICIPALITY PARK CONSTRUCTION, REPAIR PARK REPAIR AND HORSE FARM CONSTRUCTION	10.12.2018	14.02.2019	1.079.902,13
13	KULP	DİYARBAKIR	MUNICIPAL BUILDINGS	KULP (DİYARBAKIR) MUNICIPALITY SOCIAL FACILITY CONSTRUCTION	14.11.2018	27.03.2019	765.922,40
14	ULUDERE	ŞİRNAK	MUNICIPAL BUILDINGS	ULUDERE (ŞİRNAK) MUNICIPALITY CAR PARK GOVERNMENT MANSION, REPUBLIC STREET HEALTH CONSTRUCTION 2. STAGE. CONSTRUCTION	17.12.2018	12.03.2019	783.070,82
15	MALATYA BÜYÜKŞEHİR	MALATYA	MUNICIPAL BUILDINGS	MALATYA METROPOLITAN MUNICIPALITY DISABLED SPORTS AND LIVING CENTER CONSTRUCTION	24.08.2017	01.08.2019	4.032.349,94
16	PALU	ELAZIĞ	MUNICIPAL BUILDINGS	PALU (ELAZIĞ) MUNICIPALITY HANIMLAR STREET SHOP BUILDING. (30 PIECES SHOP MAKING)	20.08.2018	03.02.2019	785.439,34
17	DARENDE	MALATYA	MUNICIPAL BUILDINGS	DARENDE (MALATYA) MUNICIPALITY BALABAN NEIGHBORHOOD STREET BEAUTIFULATION AND LANDSCAPE WORK INSTALLATION FROM THE OLD MUNICIPAL SERVICE BUILDING	24.01.2018	25.01.2019	4.072,44
18	DARENDE	MALATYA	MUNICIPAL BUILDINGS	DARENDE (MALATYA) MUNICIPALITY BALABAN NEIGHBORHOOD CONSTRUCTION WORK OF SINK-WC BATHROOM FOR HOTEL ROOMS	24.01.2018	25.01.2019	60.456,18
19	DARENDE	MALATYA	MUNICIPAL BUILDINGS	DARENDE (MALATYA) MUNICIPALITY REPAIR AND REPAIR WORK OF YENİCE MAHALLE MOSQUE	24.01.2018	25.01.2019	602.445,51
20	DARENDE	MALATYA	MUNICIPAL BUILDINGS	DARENDE (MALATYA) MUNICIPALITY BALABAN NEIGHBORHOOD POOL CONSTRUCTION	24.01.2018	25.01.2019	111.000,00
21	DARENDE	MALATYA	MUNICIPAL BUILDINGS	DARENDE (MALATYA) MUNICIPALITY BAZAAR, MOSQUE TOILET AND ABDESTHANE CONSTRUCTION	24.01.2018	25.01.2019	327.000,00
22	ERZURUM BÜYÜKŞEHİR	ERZURUM	MUNICIPAL BUILDINGS	ERZURUM METROPOLITAN MUNICIPALITY LIVE ANIMAL MARKET AND EXCHANGE	09.12.2015	29.07.2019	53.413.341,71
23	İLİÇ	ERZİNCAN	MUNICIPAL BUILDINGS	İLİÇ (ERZİNCAN) MUNICIPALITY INDUSTRIAL SITE CONSTRUCTION	08.06.2018	01.02.2019	2.000.000,00
24	AĞRI	AĞRI	MUNICIPAL BUILDINGS	AĞRI (CENTER) MUNICIPALITY AĞRI PARK CONSTRUCTION	06.08.2018	20.02.2019	8.601.531,82
25	SEYİTGAZİ	ESKİŞEHİR	MUNICIPAL BUILDINGS	SEYİTGAZİ (ESKİŞEHİR) MUNICIPALITY MARKETPLACE CONSTRUCTION	06.11.2018	05.03.2019	1.720.426,51
26	NURDAĞI	GAZİANTEP	MUNICIPAL BUILDINGS	NURDAĞI (GAZİANTEP) MUNICIPALITY 15 VILLAGE HOUSES	05.10.2017	21.02.2019	3.496.000,00
27	ŞANLIURFA BÜYÜKŞEHİR	ŞANLIURFA	MUNICIPAL BUILDINGS	ŞANLIURFA METROPOLITAN MUNICIPALITY 4 VARIOUS SUPERSTRUCTURES CONSTRUCTION	25.08.2017	23.08.2019	4.994.703,46

Information On Works Completed By The Bank in 2019

28	ANDIRIN	MARAŞ	MUNICIPAL BUILDINGS	ANDIRIN (KAHRAMANMARAŞ) MUNICIPALITY MUNICIPAL SERVICE BUILDING CONSTRUCTION	27.04.2018	15.02.2019	3.184.961,84
29	HALFETİ	ŞANLIURFA	MUNICIPAL BUILDINGS	HALFETİ (ŞANLIURFA) MUNICIPALITY GÖKLÜ NEIGHBORHOOD MARKETPLACE CONSTRUCTION	03.01.2019	05.03.2019	990.259,92
30	HALFETİ	ŞANLIURFA	MUNICIPAL BUILDINGS	HALFETİ (ŞANLIURFA) MUNICIPALITY HOUSEHOLD AND YOUTH CENTER CONSTRUCTION	08.10.2018	01.02.2019	2.375.703,17
31	HALFETİ	ŞANLIURFA	MUNICIPAL BUILDINGS	HALFETİ (ŞANLIURFA) TAZİYE HOUSES	07.12.2018	15.02.2019	1.505.486,40
32	ŞEHZADELER	MANİSA	MUNICIPAL BUILDINGS	ŞEHZADELER (MANİSA) MUNICIPALITY CHILDREN'S CULTURE AND ART CENTER RESTORATION CONSTRUCTION	30.04.2018	18.02.2019	1.170.973,89
33	KULA	MANİSA	MUNICIPAL BUILDINGS	KULA (MANİSA) MUNICIPALITY PREFABRICATED WAREHOUSE CONSTRUCTION	19.10.2018	07.02.2019	6.387.095,62
34	YOZGAT	YOZGAT	MUNICIPAL BUILDINGS	YOZGAT (CENTER) MUNICIPALITY STATE BUILDING 1. STAGE CONSTRUCTION	28.07.2016	15.02.2019	5.063.599,02
35	BOĞAZLIYAN	YOZGAT	MUNICIPAL BUILDINGS	BOĞAZLIYAN (YOZGAT) MUNICIPALITY FIELD CONCRETE ANIMAL DOWNLOAD RIDING RAMP CONSTRUCTION	03.09.2019	25.10.2019	9.244.195,51
36	KOCASINAN	KAYSERİ	MUNICIPAL BUILDINGS	KOCASINAN (KAYSERİ) MUNICIPALITY YUNUS EMRE MAH. URBAN TRANSFORMATION CONSTRUCTION	24.07.2019	16.07.2019	1.180.691,92
37	KOCASINAN	KAYSERİ	MUNICIPAL BUILDINGS	KOCASINAN (KAYSERİ) MUNICIPALITY YUNUS EMRE MAH. URBAN TRANSFORMATION CONSTRUCTION	02.08.2018	16.07.2019	1.743.627,60
38	YUNAK	KONYA	MUNICIPAL BUILDINGS	YUNAK (KONYA) MUNICIPALITY BUSINESS CENTER CONSTRUCTION	01.04.2017	08.03.2019	4.796.105,95
39	KONYA BYŞ.	KONYA	MUNICIPAL BUILDINGS	KONYA (METROPOLITAN MUNICIPALITY) WAREHOUSE AND SERVICE BUILDINGS CONSTRUCTION IN KOSKI DISTRICTS	14.09.2017	14.02.2019	2.685.979,33
40	SEYDİŞEHİR	KONYA	MUNICIPAL BUILDINGS	SEYDİŞEHİR (KONYA) MUNICIPAL THERMAL SWIMMING POOL SOCIAL FACILITY CONSTRUCTION	11.05.2018	30.04.2019	2.304.766,60
41	ATAKUM	SAMSUN	MUNICIPAL BUILDINGS	ATAKUM (SAMSUN) MUNICIPALITY LOZAN STREET ENVIRONMENTAL DESIGN CONSTRUCTION	13.07.2018	15.04.2019	5.625.912,31
42	REŞADİYE	TOKAT	MUNICIPAL BUILDINGS	AYDINLATNA CONSTRUCTION IN MUNICIPAL STREETS AND STREETS OF REŞADİYE (TOKAT) MUNICIPALITY	26.03.2019	19.06.2019	444.797,60
43	FINDIKLI	RİZE	MUNICIPAL BUILDINGS	FINDIKLI (RİZE) MUNICIPALITY COAST PARK PROJECT LANDSCAPE ARRANGEMENT AND FILLING STONE HOUSE TRANSPORT AND RESTORATION WORK	18.05.2017	21.03.2019	6.263.794,75
44	BAYBURT	BAYBURT	MUNICIPAL BUILDINGS	BAYBURT (CENTER) MUNICIPALITY STREET HEALTH CONSTRUCTION	01.04.2018	08.07.2019	570.343,53
45	HOPA	ARTVİN	MUNICIPAL BUILDINGS	HOPA (ARTVİN) MUNICIPALITY MUNICIPAL SERVICE BUILDING AND DISTRICT SERVICE BUILDING CONSTRUCTION	12.05.2017	25.02.2019	462.695,25
46	YÜKSEKOVA	HAKKARİ	MUNICIPAL BUILDINGS	YÜKSEKOVA (HAKKARİ) MUNICIPALITY CITY LIGHTING, LANDSCAPING AND LANDSCAPE WORKS	06.02.2019	19.02.2019	4.050.532,69
TOTAL							361.437.696,96

Works of Local Administrations Finished with 100% Credit in the GIS Sector in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	DATÇA	MUĞLA	CBS	CBS	3.07.2018	11.03.2019	414.400,00
2	DATÇA	MUĞLA	CBS	CBS	6.08.2018	10.12.2019	155.000,00
TOTAL							569.400

Works Completed by 100% Credit of Local Administrations in Geothermal Application Sector in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	TAŞLIÇAY	AÇRI	GEO THERMAL APPLICATION	GEO THERMAL APPLICATION	16.01.2019	25.02.2019	1.246.094,55
2	GÖMEÇ	BALIKESİR	GEO THERMAL APPLICATION	GEO THERMAL APPLICATION	09.11.2017	26.06.2019	924.772,25
TOTAL							2.170.866,80

Information On Works Completed By The Bank in 2019

Works Completed by 100% Credit in Local Expropriation Sector in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	MERKEZ	BALIKESİR	EXPROPRIATION	EXPROPRIATION	25.05.2017	2019	25.000.000,00
2	YUMURTALIK	ADANA	EXPROPRIATION	EXPROPRIATION	06.12.2016	2019	0,00
3	KİLEDERE	NİÇDE	EXPROPRIATION	EXPROPRIATION	24.12.2015	2019	66.666,66
4	ATALAN	OSMANİYE	EXPROPRIATION	EXPROPRIATION	16.10.2018	2019	200.000,00
5	SÜLEYMAPAŞA	TEKİRDAÇ	EXPROPRIATION	EXPROPRIATION	14.07.2015	2019	9.000.000,00
6	BOZÜYÜK	BİLECİK	EXPROPRIATION	EXPROPRIATION	26.02.2015	2019	350.699,47
7	ARDAHAN	ARDAHAN	EXPROPRIATION	EXPROPRIATION	24.07.2014	2019	459.968,79
8	SU KANAL İDARESİ	GAZİANTEP	EXPROPRIATION	EXPROPRIATION	14.09.2017	2019	19.912.546,74
9	OSMANİYE	OSMANİYE	EXPROPRIATION	EXPROPRIATION	16.04.2015	2019	3.492.040,21
10	DOÇANKENT	YOZGAT	EXPROPRIATION	EXPROPRIATION	25.06.2019	2019	140.000,00
11	AKINCILAR	SİVAS	EXPROPRIATION	EXPROPRIATION	25.11.2016	2019	199.310,81
12	BOYABAT	SİNOP	EXPROPRIATION	EXPROPRIATION	24.07.2019	2019	565.907,50
13	BEYDAÇ	İZMİR	EXPROPRIATION	EXPROPRIATION	02.07.2015	2019	110.341,98
14	ÇAĞLAYANCERİT	KAHRAMANMARAŞ	EXPROPRIATION	EXPROPRIATION	07.07.2015	2019	640.632,32
15	ARDAHAN	ARDAHAN	EXPROPRIATION	EXPROPRIATION	12.09.2019	2019	1.211.378,00
16	ARDAHAN	ARDAHAN	EXPROPRIATION	EXPROPRIATION	03.06.2016	2019	0,00
17	MUCUR	KIRŞEHİR	EXPROPRIATION	EXPROPRIATION	17.02.2015	2019	0,00
TOTAL							61.349.492,48

Works Completed by 100% Credit in Local Expropriation Sector in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	MERKEZ	BALIKESİR	EXPROPRIATION	EXPROPRIATION	25.05.2017	2019	25.000.000,00
2	YUMURTALIK	ADANA	EXPROPRIATION	EXPROPRIATION	06.12.2016	2019	0,00
3	KİLEDERE	NİÇDE	EXPROPRIATION	EXPROPRIATION	24.12.2015	2019	66.666,66
4	ATALAN	OSMANİYE	EXPROPRIATION	EXPROPRIATION	16.10.2018	2019	200.000,00
5	SÜLEYMAPAŞA	TEKİRDAÇ	EXPROPRIATION	EXPROPRIATION	14.07.2015	2019	9.000.000,00
6	BOZÜYÜK	BİLECİK	EXPROPRIATION	EXPROPRIATION	26.02.2015	2019	350.699,47
7	ARDAHAN	ARDAHAN	EXPROPRIATION	EXPROPRIATION	24.07.2014	2019	459.968,79
8	SU KANAL İDARESİ	GAZİANTEP	EXPROPRIATION	EXPROPRIATION	14.09.2017	2019	19.912.546,74
9	OSMANİYE	OSMANİYE	EXPROPRIATION	EXPROPRIATION	16.04.2015	2019	3.492.040,21
TOTAL							61.349.492,48

Works Completed by 100% Credit of Local Administrations in Geothermal Application Sector in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	ELBİSTAN	KAHRAMANMARAŞ	ZONING PLAN	ZONING PLAN	28.09.2017	08.01.2019	85.255,25
TOTAL							85.255,25

Information On Works Completed By The Bank in 2019

Works Completed in the Map Sector with Grant (Grant Credit) Allocated from Bank Profit in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	SUNGU	MUŞ	MAP	MAP	26.04.2018	03.01.2019	52.237,67
2	DEMRE	ANTALYA	MAP	MAP	15.09.2017	17.01.2019	215.940,00
3	KEMER	ANTALYA	MAP	MAP	15.09.2017	17.01.2019	213.483,18
4	MOLLAKENDİ	ELAZIĞ	MAP	MAP	29.05.2018	26.02.2019	50.512,00
5	ULUKIŞLA	NİĞDE	MAP-GEOLOGY-ZONING	MAP	06.12.2017	12.04.2019	Group (Payment under the zoning plan)
6	KAVAK	SAMSUN	MAP-GEOLOGY	MAP	08.11.2017	22.04.2019	Group (Payment under Geology)
7	SUŞEHRİ	SİVAS	MAP-GEOLOGY-ZONING	MAP	06.10.2017	29.04.2019	Group (Payment under the zoning plan)
8	YOLALAN	BİTLİS	MAP	MAP	26.04.2018	12.07.2019	69.988,50
9	YAYGIN	MUŞ	MAP	MAP	16.08.2018	19.07.2019	133.340,00
10	BAYRAMÖREN	ÇANKIRI	MAP	MAP	11.10.2018	18.07.2019	84.240,00
11	BÜKARDI	ELAZIĞ	MAP	MAP	18.01.2019	22.07.2019	106.200,00
12	AKÇAKOCA	DÜZCE	MAP	MAP	06.09.2018	22.07.2019	158.860,72
13	YILDIZ	SİVAS	MAP	MAP	12.12.2018	43.717,00	60.795,00
14	ÇILDIR	ARDAHAN	MAP	MAP	12.12.2018	20.09.2019	147.500,00
15	ALAY	NİĞDE	MAP	MAP	19.10.2018	4.10.2019	122.850,00
16	MOLLAKÖY	ERZİNCAN	MAP	MAP	13.02.2018	22.10.2019	83.235,00
17	MELEKLİ	İÇDİR	MAP	MAP	19.07.2019	22.11.2019	107.525,00
18	GÖRELE	GİRESUN	MAP	MAP	15.10.2019	13.11.2019	102.896,00
19	YERKÖY	YOZGAT	MAP	MAP			
20	YENİPAZAR	YOZGAT	MAP	MAP			
TOTAL							1.709.603,07

Works Completed in the Development Plan Sector with Grant (Grant Credit) Allocated from Bank Profit in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	BAYIRKÖY	BİLECİK	ZONING PLAN	ZONING	01.03.2016	15.01.2019	38.940,00
2	ÜÇÖÇAK	ELAZIĞ	MAP-GEOLOGY-ZONING	ZONING	12.05.2017	07.01.2019	155.343,00
3	(AKYAZI) DOKURCUN	SAKARYA	ZONING PLAN + GEOTECHNICAL	ZONING	18.04.2016	07.02.2019	116.171,00
4	HAYDARLI	AFYON	MAP-GEOLOGY-ZONING	ZONING	04.10.2016	27.02.2019	221.706,65
5	İSPİR	ERZURUM	ZONING PLAN	ZONING	10.10.2012	14.03.2019	13.112,00
6	AKDAĞMADENİ	YOZGAT	MAP-GEOLOGY-ZONING	ZONING	19.02.2016	11.03.2019	266.901,50
7	BEREKETLİ	TOKAT	ZONING PLAN	ZONING	14.10.2014	25.03.2019	19.973,26
8	ÇUKURCA	HAKKÂRİ	ZONING PLAN + GEOTECHNICAL	ZONING	05.12.2014	21.05.2019	70.505,00
9	GÜNKIRI	BİTLİS	ZONING PLAN + GEOTECHNICAL	ZONING	30.04.2015	18.06.2019	76.692,55
10	AMASRA	BARTIN	ZONING PLAN	ZONING	27.04.2017	18.06.2019	35.813,00
11	AVANOS	NEVŞEHİR	ZONING PLAN + GEOTECHNICAL	ZONING	18.05.2016	17.07.2019 (Terminated)	40.213,60
12	BAYINDIR	İZMİR	ZONING PLAN	ZONING	26.11.2014	29.07.2019 (Terminated)	21.322,60
13	PERVARI	SİİRT	ZONING PLAN + GEOTECHNICAL	ZONING	15.09.2017	17.09.2019	138.060,00
14	ÇAMAŞ	ORDU	ZONING PLAN + GEOTECHNICAL	ZONING	14.04.2016	20.09.2019	112.100,00
15	NAŞA	KÜTAHYA	ZONING PLAN + GEOTECHNICAL	ZONING	29.06.2017	20.09.2019	188.358,30
16	ARDANUÇ	ARTVİN	MAP-GEOLOGY-ZONING	ZONING	8.06.2017	17.09.2019 (Terminated)	191.387,07
17	YENIKENT	KÜTAHYA	ZONING PLAN + GEOTECHNICAL	ZONING	23.03.2017	04.11.2019	104.430,00
18	YALNIZBAĞ (HÜRREMPALA GASI MAH.)	ERZİNCAN	ZONING PLAN + GEOTECHNICAL	ZONING	27.07.2017	02.10.2019 (Terminated)	86.966,00
19	DURUCASU (YAZIHAN)	MALATYA	ZONING PLAN	ZONING	25.04.2016	11.11.2019	19.588,00
20	ARDEŞEN	RİZE	MAP-GEOLOGY-ZONING	ZONING	10.08.2017	3.12.2019 (Terminated)	242.419,20
21	ALTUNHIŞAR	NİĞDE	ZONING PLAN + GEOTECHNICAL	ZONING	27.07.2017	05.12.2019	110.920,00
22	KAYNAŞLI	DÜZCE	ZONING PLAN	ZONING	16.10.2015	28.11.2019	7.920,00
23	AMASYA	AMASYA	ZONING PLAN + GEOTECHNICAL	ZONING	22.06.2017	25.12.2019 (Terminated)	104.044,75
24	ARDAHAN	ARDAHAN	ZONING PLAN	ZONING	28.07.2017	26.12.2019	33.740,33
TOTAL							2.416.627,81

Information On Works Completed By The Bank in 2019

Works Completed in the Geological Research Sector with Grant (Grant Credit) Allocated from Bank Profit in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	ADAKLI	BİNGÖL	MAP-GEOLOGY-ZONING	GEOLOGICAL RESEARCH	14.09.2017	16.01.2019	Group (Payment under the zoning plan)
2	BAKLAN	DENİZLİ	MAP-GEOLOGY-ZONING	GEOLOGICAL RESEARCH	25.12.2017	14.01.2019	Group (Payment under the zoning plan)
3	EMİRSEYİT	TOKAT	MAP-GEOLOGY	GEOLOGICAL RESEARCH	25.12.2017	3.01.2019	212.400,00
4	DAZKIRI	AFYON	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	21.06.2018	16.01.2019	129.800,00
5	ARDEŞEN	RİZE	MAP-GEOLOGY-ZONING	GEOLOGICAL RESEARCH	10.08.2017	16.01.2019	Group (Payment under the zoning plan)
6	KIYIKÖY	KIRKLARELİ	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	15.10.2018	24.01.2019	42.493,89
7	ÇAMLIHEMŞİN	RİZE	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	24.10.2018	24.01.2019	51.920,00
8	BALIKÖY	KÜTAHYA	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	8.11.2018	28.02.2019	69.443,00
9	AĞAÇÖREN	AKSARAY	MAP-GEOLOGY-ZONING	GEOLOGICAL RESEARCH	14.09.2017	12.03.2019	Group (Payment under the zoning plan)
10	BÖCEKLİ	OSMANİYE	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	25.04.2018	18.02.2019	49.560,00
11	BÖCEKLİ	OSMANİYE	GEOLOGY-ZONING PLAN	GEOLOGICAL RESEARCH	10.11.2017	18.02.2019	Group (Payment under the zoning plan)
12	ÇAĞLAYAN	ERZİNCAN	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	5.11.2018	12.03.2019	80.240,00
13	YAĞLIDERE	GİRESUN	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	2.11.2018	1.04.2019	149.860,00
14	MERKEZ	GÜMÜŞHANE	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	5.10.2018	11.03.2019	222.430,00
15	AKPINAR	TRABZON	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	24.08.2011	25.03.2019 (Terminated)	13.234,90
16	SANCAK	BİNGÖL	MAP-GEOLOGY-ZONING	GEOLOGICAL RESEARCH	15.09.2017	1.04.2019	Group (Payment under the zoning plan)
17	SANCAK	BİNGÖL	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	9.11.2018	1.04.2019	16.240,00
18	KARAKOYUNLU	İÇDİR	MAP-GEOLOGY-ZONING	GEOLOGICAL RESEARCH	10.11.2017	19.03.2019	Group (Payment under the zoning plan)
19	BÜNYAN (ELBAŞI-SÜKSÜN-KARAKAYA VE TUZHISAR MAH.)	KAYSERİ	MAP-GEOLOGY	GEOLOGICAL RESEARCH	17.08.2016	23.05.2019	305.602,00
20	ULUKIŞLA	NİĞDE	MAP-GEOLOGY-ZONING	GEOLOGICAL RESEARCH	6.12.2017	26.06.2019	Group (Payment under the zoning plan)
21	SUŞEHRİ	SİVAS	MAP-GEOLOGY-ZONING	GEOLOGICAL RESEARCH	6.10.2017	18.07.2019	Group (Payment under the zoning plan)
22	TAVŞANLI	KÜTAHYA	MAP-GEOLOGY-ZONING	GEOLOGICAL RESEARCH	12.10.2017	1.04.2019	Group (Payment under the zoning plan)
23	URLA (7 Mahalle)	İZMİR	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	3.01.2019	31.07.2019	132.042,00
24	MUCUR	KIRŞEHİR	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	10.12.2018	6.08.2019	376.184,00
25	SUNGU	MUŞ	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	26.03.2019	4.09.2019	99.710,00
26	KAVAK	SAMSUN	MAP-GEOLOGY	GEOLOGICAL RESEARCH	8.11.2017	4.09.2019	457.458,55
27	PÜLÜMÜR	TUNCELİ	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	10.08.2018	20.09.2019	162.840,00
28	İNÖNÜ	ESKİŞEHİR	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	8.01.2019	20.09.2019	311.402,00
29	MOLLAKENDİ	ELAZIĞ	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	11.03.2019	26.12.2019	116.754,00
30	ELMAKAYA	MUŞ	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	11.04.2019	26.12.2019	91.563,44
31	KIYIKÖY	KIRKLARELİ	GEOLOGICAL RESEARCH	GEOLOGICAL RESEARCH	10.10.2019	12.12.2019	11.752,80
TOTAL							3.102.930,58

Information On Works Completed By The Bank in 2019

Works Completed in the Municipal Building Sector with the Grant (51% Grant) Allocated from Bank Profit in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	KARS İL ÖZEL İDARESİ	KARS	PRODUCTION	SARIKAMIŞ (KARS) GEÇİKMEZKÖY MANSION CONSTRUCTION	07.11.2018	14.07.2019	80.000,00
2	KARS İL ÖZEL İDARESİ	KARS	PRODUCTION	SARIKAMIŞ BALABANTAŞ VILLAGE HOUSE CONSTRUCTION	07.11.2018	14.07.2019	80.000,00
3	ERZİNCAN İL ÖZEL İDARESİ	ERZINCAN	PRODUCTION	REFAHİYE DISTRICT ÜÇÖREN VILLAGE VILLAGE MANSION	05.10.2018	12.01.2019	298.875,00
4	SARAYÖNÜ BELEDİYESİ	KONYA	PRODUCTION	ANATOLIAN SQUARE TO THE SARAYÖNÜ KONYA MUNICIPALITY	08.07.2019	04.11.2019	500.000,00
5	ÇAMLIHEMŞİN BELEDİYESİ	RİZE	PRODUCTION	GALER FLAT FESTIVAL AREA AND LANDSCAPING	29.08.2019	26.11.2019	177.000,00
6	SİVAS BELEDİYESİ	SİVAS	PRODUCTION	SİVAS REPUBLIC SQUARE FACADE ARRANGEMENT CONSTRUCTION	25.06.2019	23.10.2019	1.999.999,02
7	GİRESUN İL ÖZEL İDARESİ	GİRESUN	PRODUCTION	ÇAMOLUK KILIÇTUTAN VILLAGE MANSION	21.11.2017	26.10.2017	48.978,60
8	ÇAMARDI BELEDİYESİ	NİĞDE	PRODUCTION	ÇAMARDI (NİĞDE) MUNICIPALITY NATIONAL GARDEN	21.10.2019	05.12.2019	500.000,00
TOTAL							3.684.852,62

Works Completed in the Municipal Building Sector with the Grant (51% Grant) Allocated from Bank Profit in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	AĞRI BELEDİYESİ	AĞRI	PRODUCTION	TAŞLIÇAY PARK CONSTRUCTION	17.08.2018	15.11.2018	250.000,00
2	IĞDIR BELEDİYESİ	IĞDIR	PRODUCTION	HALFELİ (IĞDIR) PARK CONSTRUCTION	05.02.2018	24.08.2018	461.436,72
TOTAL							711.436,72

Drinking Water Material Works Finished with a Grant in the Bodybuilding Sector in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	AKSEKİ	ANTALYA	MATERIAL	LOCKED PARQUET STONE BUYING	26.09.2019	09.12.2019	349.976,20
2	MOLLAKENDİ	ELAZIĞ	MATERIAL	MATERIAL PURCHASE WORK TO BE USED IN THE CONSTRUCTION OF THE POOL, WATERFALL AND LANDSCAPING SUNSET	31.10.2019	27.12.2019	750.000,00
3	YAKUTİYE	ERZURUM	MATERIAL	PROCUREMENT OF BITUMEN MATERIAL FOR USE IN ROAD CONSTRUCTION	17.10.2019	12.11.2019	1.000.000,00
4	ÇAMELİ	DENİZLİ	MATERIAL	PREPARATION MATERIAL REQUIRED FOR THE FIRST FLOOR ASPHALT COATING IN KALINKOZ AND YAYLAPINAR NEIGHBORHOOD	29.08.2019	26.11.2019	496.736,44
5	PINARBAŞI	UŞAK	MATERIAL	CONSTRUCTION OF REQUIRED CONCRETE LOCKED PAVING STONE MATERIAL UNDER THE ARRANGEMENT OF THE ROADS IN THE TRANSITION ROUTE INSIDE THE ZONING PLAN BORDERS	5.09.2019	26.12.2019	242.297,64
6	PINARBAŞI	KASTAMONU	MATERIAL	PROCUREMENT OF VARIOUS ROAD COATING MATERIALS	10.10.2019	27.12.2019	299.964,53
7	KOZAKLI	NEVŞEHİR	MATERIAL	MATERIAL PURCHASE WORK REQUIRED FOR GEOTHERMAL ENERGY CITY HEATING	05.09.2019	09.12.2019	1.000.000,00
8	DOĞANKENT	YOZGAT	MATERIAL	CONCRETE LOCKED PARQUET AND CONCRETE CURB MATERIAL PURCHASE	19.09.2019	27.12.2019	500.000,00
9	ÇUMRA	KONYA	MATERIAL	PURCHASE STONE MATERIAL TO BE USED IN SURFACE COATING WORKS OF DISTRICT CENTER AND CENTRAL LOCATED PROPERTIES	14.11.2019	09.12.2019	500.000,00
10	ALTINYAYLA	SİVAS	MATERIAL	VARIOUS INFRASTRUCTURE MATERIAL BUYING	24.10.2019	09.12.2019	250.000,00
11	ALTINYAYLA	SİVAS	MATERIAL	SUPERSTRUCTURE MATERIAL PROCUREMENT WORK TO BE USED IN ENVIRONMENTAL ARRANGEMENT	24.10.2019	13.13.2019	250.000,00
12	REŞADİYE	TOKAT	MATERIAL	PURCHASE OF VARIOUS INFRASTRUCTURE AND SUPERSTRUCTURE MATERIAL TO BE USED IN ENVIRONMENTAL DESIGN	14.11.2019	17.12.2019	498.396,60
13	ÖREN	GİRESUN	MATERIAL	READY MIXED CONCRETE PURCHASE		05.12.2019	499.267,44
14	KEŞAP	GİRESUN	MATERIAL	BICYCLE WAY MATERIAL PURCHASE WORK	12.09.2019	9.12.2019	496.284,40
15	DERELİ	GİRESUN	MATERIAL	C20 / C25 READY-MIX CONCRETE MATERIAL PURCHASE WORK	19.09.2019	11.11.2019	500.000,00
16	OF	TRABZON	MATERIAL	SUPPLY OF MATERIAL FOR CONSTRUCTION OF WALL	14.11.2019	27.12.2019	77.876,69

Information On Works Completed By The Bank in 2019

17	GÖLOVA	SİVAS	MATERIAL	PE PIPE AND PIPE FITTINGS	19.11.2018	13.02.2019	109.183,04
18	YAYLAKONAK	ADIYAMAN	MATERIAL	PE PIPE	11.01.2019	07.04.2019	87.208,43
19	DOĞANYURT	KASTAMONU	MATERIAL	PE PIPE	26.02.2019	11.06.2019	199.684,14
20	DİNAR	AFYON	MATERIAL	PVC PIPES AND FITTINGS	09.04.2019	17.06.2019	25.551,48
21	GÖLE	ARDAHAN	MATERIAL	CHLORINE DEVICE AND TEAM-MAN	16.05.2019	22.08.2019	130.361,14
22	ESENDERE	HAKKARİ	MATERIAL	PE PIPE	18.06.2019	10.09.2019	181.126,97
23	DERECİK	HAKKARİ	MATERIAL	PVC PIPES AND FITTINGS	18.06.2019	17.09.2019	495.393,50
24	MALAZGİRT	MUŞ	MATERIAL	PVC PIPE- PE PIPE- CORRUGATED PIPE	08.07.2019	12.11.2019	368.689,32
25	PINARBAŞI	UŞAK	MATERIAL	PVC PIPE	08.07.2019	18.09.2019	48.229,95
26	GÖLE	ARDAHAN	MATERIAL	ELECTRIC PANEL	19.07.2019	22.08.2019	88.422,12
27	ŞABANÖZÜ	ÇANKIRI	MATERIAL	PE PIPE	19.07.2019	23.08.2019	227.905,20
28	DODURGA	ÇORUM	MATERIAL	PE PIPE	19.07.2019	16.09.2019	61.938,20
29	MURADIYE	RİZE	MATERIAL	PE PIPE	19.07.2019	12.09.2019	36.507,31
30	BEYCUMA	ZONGULDAK	MATERIAL	PE PIPE	19.07.2019	13.11.2019	475.147,30
31	ÇAYDEĞİRMENİ	ZONGULDAK	MATERIAL	PE PIPE	19.07.2019	21.10.2019	152.206,83
32	FİLYOS	ZONGULDAK	MATERIAL	PE PIPE	19.07.2019	13.11.2019	300.341,48
33	ÇAMLIHEMŞİN	RİZE	MATERIAL	PE PIPE	23.07.2019	04.11.2019	97.398,14
34	BEĞENDİK	SİİRT	MATERIAL	PE PIPE - CORRUGATED PIPE	23.07.2019	25.10.2019	117.034,76
35	ELDİVAN	ÇANKIRI	MATERIAL	PE PIPE	31.07.2019	24.09.2019	193.107,92
36	ILGAZ	ÇANKIRI	MATERIAL	PE PIPE	31.07.2019	24.09.2019	250.017,21
37	SAÇAK	ÇANKIRI	MATERIAL	PE PIPE	31.07.2019	23.10.2019	19.021,60
38	BOĞAZLIYAN	YOZGAT	MATERIAL	PE PIPE	31.07.2019	13.11.2019	498.640,86
39	KESKİN	KIRIKKALE	MATERIAL	DUCTILE PIPE - VALVE AND EQUIPMENT	09.08.2019	08.11.2019	3.059.912,94
40	KARAPINAR	NEVŞEHİR	MATERIAL	CORRUGATED PIPE	20.08.2019	02.10.2019	65.426,99
41	DOĞANYURT	KASTAMONU	MATERIAL	PE PIPE	20.08.2019	05.11.2019	46.126,91
42	DÜVENÇİ	ÇORUM	MATERIAL	PE PIPE	20.08.2019	16.10.2019	45.064,20
43	KARAYAKA	TOKAT	MATERIAL	PVC PIPE	20.08.2019	25.10.2019	30.612,43
44	KARAPINAR	NEVŞEHİR	MATERIAL	PVC PIPE	20.08.2019	14.10.2019	49.843,34
45	ÇİÇEKDAĞI	KIRŞEHİR	MATERIAL	PVC PIPE	28.08.2019	21.11.2019	149.980,95
46	BOZKURT	KASTAMONU	MATERIAL	PVC PIPE	28.08.2019	16.10.2019	79.689,22
47	ABANA	KASTAMONU	MATERIAL	PVC PIPE	28.08.2019	21.11.2019	108.519,55
48	İNEBOLU	KASTAMONU	MATERIAL	PVC PIPE	28.08.2019	07.11.2019	77.654,15
49	ELVANPAZARCIK	ZONGULDAK	MATERIAL	PE PIPE	28.08.2019	17.12.2019	90.749,55
50	KAZANCI	KARAMAN	MATERIAL	PE PIPE - CORRUGATED PIPE	28.08.2019	31.12.2019	317.736,95
51	KAHTA	ADIYAMAN	MATERIAL	CHLORINE TANK	03.09.2019	22.10.2019	53.100,00
52	AZDAVAY	KASTAMONU	MATERIAL	PE PIPE	03.09.2019	07.11.2019	142.509,78
53	PINARBAŞI	KASTAMONU	MATERIAL	PVC PIPE	03.09.2019	06.11.2019	136.449,09
54	ŞAMBAYAT	ADIYAMAN	MATERIAL	PE PIPE	03.09.2019	07.11.2019	72.965,77
55	HANÖNÜ	KASTAMONU	MATERIAL	PVC PIPE	03.09.2019	06.11.2019	58.325,04
56	KÜRE	KASTAMONU	MATERIAL	PE PIPE	20.09.2019	06.12.2019	431.830,44
57	YÜCEBAĞ	BATMAN	MATERIAL	PVC PIPE	20.09.2019	23.12.2019	68.591,04
58	KARAKEÇİLİ	KIRIKKALE	MATERIAL	PE PIPE	02.10.2019	18.12.2019	97.397,20
59	AYDINCIK	YOZGAT	MATERIAL	PE PIPE	15.10.2019	31.12.2019	115.055,66
60	DURANKAYA	HAKKARİ	MATERIAL	PVC PIPE	15.10.2019	11.12.2019	243.563,80
61	TİLLO	SİİRT	MATERIAL	PE PIPE - CORRUGATED PIPE	21.10.2019	23.12.2019	119.607,75
62	KURŞUNLU	ÇANKIRI	MATERIAL	PE PIPE	06.11.2019	23.12.2019	112.579,55
63	UĞURLUDAĞ	ÇORUM	MATERIAL	PE PIPE	06.11.2019	23.12.2019	111.977,52
TOTAL							17.759.186,66

Information On Works Completed By The Bank in 2019

Works Completed in the Drinking Water and Sewerage Sector within the Scope of SUKAP in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	(ADİYAMAN - PINARBAŞI), (ADİYAMAN - PINARBAŞI)	ADİYAMAN	DRINKING WATER	DRINKING WATER CONSTRUCTION	17.04.2019	12.09.2019	2.610.802,01
2	BAYAT	AFYON	SEWAGE	WASTE WATER NETWORK	23.11.2016	19.02.2019	12.026.670,30
3	(AFYON - AKHARIM), (AFYON - AKHARIM), (AFYON - AKHARIM), (AFYON - AKHARIM)	AFYON	SEWAGE	DRINKING WATER CONSTRUCTION	06.09.2017	28.11.2019	11.190.884,77
4	TINAZTEPE	AFYON	SEWAGE	WASTE WATER NETWORK	26.09.2017	19.06.2019	12.124.193,95
5	FETHİBEY	AFYON	DRINKING WATER	DRINKING WATER CONSTRUCTION	23.11.2017	13.06.2019	3.432.951,25
6	SEYDİLER	AFYON	DRINKING WATER	DRINKING WATER CONSTRUCTION	17.11.2017	23.09.2019	11.405.953,20
7	ERKMEN	AFYON	DRINKING WATER	DRINKING WATER CONSTRUCTION	20.03.2018	03.07.2019	4.415.211,24
8	TAŞOLUK	AFYON	SEWAGE	WASTE WATER NETWORK + RAIN WATER CONSTRUCTION	04.12.2017	30.07.2019	7.899.255,11
9	SÜLÜN	AFYON	DRINKING WATER	DRINKING WATER CONSTRUCTION	26.03.2018	18.06.2019	5.107.947,06
10	YAYLABAĞI	AFYON	DRINKING WATER	DRINKING WATER CONSTRUCTION	31.10.2018	15.02.2019	6.334.266,23
11	(AFYON - SÜLÜN), (AFYON - SÜLÜN)	AFYON	SEWAGE	WASTE WATER NETWORK	05.04.2019	17.12.2019	12.068.940,65
12	AKSARAY	AKSARAY	SEWAGE	WASTE WATER NETWORK	25.02.2016	19.09.2019	22.236.079,95
13	ESKİL	AKSARAY	DRINKING WATER	DRINKING WATER CONSTRUCTION	25.01.2017	19.02.2019	6.156.607,87
14	AÇAÇÖREN	AKSARAY	DRINKING WATER	DRINKING WATER CONSTRUCTION	16.03.2017	08.10.2019	12.843.738,50
15	(AKSARAY - BAĞLIKAYA), (AKSARAY - BAĞLIKAYA)	AKSARAY	SEWAGE	WASTEWATER TREATMENT PLANT CONSTRUCTION	14.03.2018	05.11.2019	3.439.277,31
16	HAMAMÖZÜ	AMASYA	SEWAGE	DRINKING WATER CONSTRUCTION	11.08.2017	01.08.2019	8.829.227,54
17	ARDAHAN	ARDAHAN	SEWAGE	WASTEWATER TREATMENT PLANT CONSTRUCTION	12.11.2013	02.09.2019	10.579.691,36
18	(ARTVİN - HOPA)	ARTVİN	SEWAGE	WASTE WATER NETWORK + SEA DISCHARGE CONSTRUCTION	23.06.2016	14.11.2019	11.734.769,96
19	MURGUL	ARTVİN	DRINKING WATER	DRINKING WATER CONSTRUCTION	18.08.2016	20.06.2019	7.706.287,70
20	(ARTVİN - BORÇKA), (ARTVİN - BORÇKA), (ARTVİN - BORÇKA), (ART-VİN - BORÇKA), (ARTVİN - BORÇKA)	ARTVİN	SEWAGE	DRINKING WATER CONSTRUCTION	11.07.2017	30.09.2019	12.210.434,87
21	(ARTVİN - ARHAVİ), (ARTVİN - ARHAVİ)	ARTVİN	SEWAGE	WASTEWATER TREATMENT	18.01.2018	26.09.2019	4.498.716,45
22	(BALIKESİR - BALIKESİR SU KANAL)	BALIKESİR	SEWAGE	WASTE WATER NETWORK + WASTEWATER TREATMENT CONSTRUCTION	29.06.2016	5.04.2019	16.982.742,73
23	(BALIKESİR - BALIKESİR SU KANAL), (BALIKESİR - BALIKESİR SU KANAL)	BALIKESİR	SEWAGE	WASTE WATER NETWORK + WASTEWATER TREATMENT	30.03.2017	29.11.2019	27.932.492,69
24	(BATMAN - SASON), (BATMAN - SASON)	BATMAN	DRINKING WATER	DRINKING WATER CONSTRUCTION	31.08.2018	27.11.2019	10.582.238,88
25	(BATMAN - YÜCEBAĞ), (BATMAN - YÜCEBAĞ)	BATMAN	SEWAGE	WASTE WATER NETWORK	04.03.2019	05.11.2019	3.456.803,63
26	GÖLPAZARI	BİLECİK	SEWAGE	DRINKING WATER CONSTRUCTION	19.06.2018	12.02.2019	2.097.321,10
27	YOLALAN	BİTLİS	SEWAGE	WASTE WATER NETWORK	23.01.2018	24.01.2019	6.651.108,49
28	GEREDE	BOLU	DRINKING WATER	DRINKING WATER CONSTRUCTION	18.05.2017	23.07.2019	11.066.165,82
29	(BURDUR - KARAMANLI), (BURDUR - KARAMANLI)	BURDUR	SEWAGE	WASTE WATER NETWORK	25.09.2017	23.12.2019	24.501.680,79
30	KELES	BURSA	DRINKING WATER	DRINKING WATER CONSTRUCTION	13.03.2017	18.01.2019	10.308.904,62
31	(ÇANAKKALE - EZİNE), (ÇANAKKALE - EZİNE), (ÇANAKKALE - EZİNE)	ÇANAKKALE	SEWAGE	DRINKING WATER + DRINKING WATER TREATMENT CONSTRUCTION	23.06.2016	26.09.2019	55.834.479,62
32	KEPEZ	ÇANAKKALE	SEWAGE	DRINKING WATER CONSTRUCTION	19.07.2016	18.03.2019	19.901.087,40
33	ÇERKEŞ	ÇANKIRI	DRINKING WATER	DRINKING WATER CONSTRUCTION	08.08.2017	04.07.2019	15.525.143,33
34	(ÇORUM - MECİTÖZÜ), (ÇORUM - MECİTÖZÜ)	ÇORUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	14.03.2018	26.12.2019	7.916.613,48
35	ÇAMELİ	DENİZLİ	SEWAGE	WASTEWATER TREATMENT	09.07.2015	30.04.2019	2.715.542,65
36	KOCAKÖY	DİYARBAKIR	SEWAGE	WASTE WATER NETWORK	19.10.2017	15.01.2019	6.088.867,28
37	UZUNKÖPRÜ	EDİRNE	DRINKING WATER	DRINKING WATER CONSTRUCTION	21.04.2016	29.03.2019	26.321.965,58
38	(EDİRNE - MERİÇ), (EDİRNE - MERİÇ)	EDİRNE	DRINKING WATER	DRINKING WATER CONSTRUCTION	28.06.2016	20.06.2019	3.999.420,73
39	BEĞENDİK	EDİRNE	SEWAGE	WASTE WATER NETWORK	22.03.2018	04.01.2019	5.792.108,41
40	YALNIZBAĞ	ERZİNCAN	DRINKING WATER	DRINKING WATER CONSTRUCTION	17.11.2017	04.09.2019	5.476.713,86
41	HORASAN	ERZURUM	DRINKING WATER	DRINKING WATER CONSTRUCTION	03.02.2017	26.07.2019	11.719.088,24
42	SOÇUKPINAR	GİRESUN	DRINKING WATER	DRINKING WATER CONSTRUCTION	20.02.2015	15.01.2019	3.738.025,79
43	ÜÇTEPE	GİRESUN	DRINKING WATER	DRINKING WATER CONSTRUCTION	07.06.2018	29.03.2019	4.181.359,71

Information On Works Completed By The Bank in 2019

44	HAKKÂRİ	HAKKÂRİ	SEWAGE	WASTE WATER NETWORK	25.03.2016	23.01.2019	37.631.609,38
45	(HAKKÂRİ - YÜKSEKOVA), (HAKKÂRİ - YÜKSEKOVA)	HAKKÂRİ	DRINKING WATER	DRINKING WATER CONSTRUCTION	20.01.2017	26.12.2019	100.957.140,26
46	DERECİK	HAKKÂRİ	SEWAGE	WASTE WATER NETWORK	23.11.2017	10.01.2019	8.516.156,60
47	KARAKOYUNLU	İĞDIR	SEWAGE	WASTE WATER NETWORK	07.11.2017	07.02.2019	7.927.323,52
48	SENİR	ISPARTA	SEWAGE	WASTE WATER NETWORK	28.12.2017	13.06.2019	9.333.066,75
49	PEHLİVANKÖY	KIRKLARELİ	SEWAGE	WASTEWATER TREATMENT	30.05.2018	12.07.2019	3.816.923,63
50	KARAHALİL	KIRKLARELİ	SEWAGE	WASTEWATER TREATMENT	25.07.2018	08.11.2019	3.213.607,84
51	(KİRŞEHİR - KURANCILI), (KİRŞEHİR - KURANCILI)	KİRŞEHİR	SEWAGE	WASTEWATER TREATMENT	05.07.2017	20.06.2019	2.397.478,21
52	(KİRŞEHİR - BOZ-TEPE), (KİRŞEHİR - BOZTEPE)	KİRŞEHİR	SEWAGE	WASTEWATER TREATMENT	19.02.2019	12.12.2019	4.575.351,83
53	PAZARLAR	KÜTAHYA	DRINKING WATER	DRINKING WATER CONSTRUCTION	29.06.2017	25.03.2019	7.575.567,69
54	GÜNEY	KÜTAHYA	SEWAGE	DRINKING WATER CONSTRUCTION	22.03.2018	14.06.2019	8.121.609,86
55	(KÜTAHYA - DOMANIÇ), (KÜTAHYA - DOMANIÇ)	KÜTAHYA	DRINKING WATER	DRINKING WATER CONSTRUCTION	24.04.2019	25.11.2019	1.224.407,73
56	(MANİSA - MANİSA SU KANAL İDARESİ)	MANİSA	SEWAGE	WASTEWATER TREATMENT	30.07.2015	17.04.2019	72.876.749,05
57	(MUŞ - ALTINOVA)	MUŞ	SEWAGE	WASTE WATER NETWORK + WASTEWATER TREATMENT	03.06.2016	21.02.2019	8.307.894,75
58	(MUŞ - DÜZKİŞLA), (MUŞ - DÜZKİŞLA)	MUŞ	SEWAGE	WASTE WATER NETWORK	20.03.2018	31.12.2019	4.939.128,76
59	SARIPINAR	MUŞ	DRINKING WATER	DRINKING WATER CONSTRUCTION	03.08.2018	26.02.2019	547.851,93
60	(NEVŞEHİR - HACİBEKTAŞ), (NEVŞEHİR - HACİBEKTAŞ)	NEVŞEHİR	DRINKING WATER	DRINKING WATER CONSTRUCTION	15.06.2017	24.10.2019	25.503.789,06
61	(NEVŞEHİR - KOZAKLI), (NEVŞEHİR - KOZAKLI)	NEVŞEHİR	SEWAGE	WASTE WATER NETWORK	28.07.2017	05.12.2019	22.537.947,56
62	KEMERHİŞAR	NİÇDE	SEWAGE	WASTE WATER NETWORK	13.07.2016	25.03.2019	18.214.527,13
63	EDİKLİ	NİÇDE	DRINKING WATER	DRINKING WATER CONSTRUCTION	02.05.2017	10.01.2019	7.089.474,24
64	(NİÇDE - KARAATLI), (NİÇDE - KARAATLI)	NİÇDE	SEWAGE	WASTEWATER TREATMENT	08.09.2017	18.02.2019	5.931.508,66
65	(NİÇDE - ULUKIŞLA), (NİÇDE - ULUKIŞLA)	NİÇDE	DRINKING WATER	DRINKING WATER CONSTRUCTION	13.11.2017	20.11.2019	13.981.569,70
66	(NİÇDE - KONAKLI), (NİÇDE - KONAKLI)	NİÇDE	SEWAGE	WASTEWATER TREATMENT	05.12.2017	27.11.2019	3.166.140,36
67	SAZLICA	NİÇDE	DRINKING WATER	DRINKING WATER CONSTRUCTION	28.09.2018	24.05.2019	918.815,86
68	(NİÇDE - ORHANLI), (NİÇDE - ORHANLI)	NİÇDE	DRINKING WATER	DRINKING WATER CONSTRUCTION	08.11.2018	22.11.2019	905.930,57
69	(SAMSUN - SAMSUN WATER DUCT ADMINISTRATION)	SAMSUN	SEWAGE	WASTE WATER NETWORK + WASTEWATER TREATMENT	27.01.2016	03.05.2019	29.714.284,34
70	(SAMSUN - SAMSUN WATER DUCT ADMINISTRATION),	SAMSUN	SEWAGE	WASTEWATER TREATMENT	28.09.2017	09.10.2019	7.874.043,01
71	(SAMSUN - SAMSUN WATER DUCT ADMINISTRATION),	SAMSUN	SEWAGE	WASTEWATER TREATMENT	08.11.2017	18.09.2019	9.173.638,75
72	(SİNOP - DURAĞAN), (SİNOP - DURAĞAN)	SİNOP	SEWAGE	WASTE WATER NETWORK + WASTEWATER TREATMENT	30.06.2017	04.10.2019	21.669.412,77
73	(SİVAS - ZARA), (SİVAS - ZARA)	SİVAS	SEWAGE	WASTEWATER TREATMENT	20.11.2017	13.09.2019	10.167.185,48
74	VİRANŞEHİR	ŞANLIURFA	SEWAGE	WASTE WATER NETWORK	07.06.2018	07.11.2019	21.499.447,43
75	ŞIRNAK	ŞIRNAK	DRINKING WATER	DRINKING WATER CONSTRUCTION	24.01.2017	21.03.2019	22.840.491,39
76	BAŞVERİMLİ	ŞIRNAK	DRINKING WATER	DRINKING WATER CONSTRUCTION	16.05.2017	06.03.2019	4.643.440,24
77	ÇERKEZKÖY	TEKİRDAĞ	SEWAGE	WASTE WATER NETWORK	17.06.2016	07.02.2019	38.600.541,63
78	BAŞÇİFTLİK	TOKAT	DRINKING WATER	DRINKING WATER CONSTRUCTION	02.01.2017	12.10.2019	7.067.490,41
79	REŞADİYE	TOKAT	SEWAGE	DRINKING WATER CONSTRUCTION	29.06.2017	15.11.2019	15.742.632,69
80	HATİPLİ	TOKAT	SEWAGE	WASTE WATER NETWORK	03.04.2018	14.01.2019	3.067.867,94
81	AKÇAKÖY, DERECİK, YILDIZLI	TRABZON	SEWAGE	WASTE WATER NETWORK	03.04.2013	24.04.2019	14.228.925,87
82	(TRABZON-TRABZON WATER DUCT ADMINISTRATION)	TRABZON	DRINKING WATER	DRINKING WATER CONSTRUCTION	23.12.2016	30.12.2019	5.942.138,15
83	(TRABZON-TRABZON WATER DUCT ADMINISTRATION)	TRABZON	DRINKING WATER	DRINKING WATER CONSTRUCTION	04.05.2016	12.12.2019	18.743.401,71
84	(UŞAK - BANAZ), (UŞAK - BANAZ)	UŞAK	SEWAGE	WASTEWATER TREATMENT	20.07.2017	22.11.2019	8.598.381,17
85	(UŞAK-SELÇİKLER), (UŞAK-PINARBAŞI), (UŞAK-TATAR), (UŞAK-SİVASLI), (UŞAK-SELÇİKLER), (UŞAK-PINARBAŞI), (UŞAK-TATAR), (UŞAK-SİVASLI)	UŞAK	SEWAGE	WASTE WATER NETWORK + WASTEWATER TREATMENT	20.03.2018	13.12.2019	10.974.311,85
86	(YALOVA - TERMAL)	YALOVA	DRINKING WATER	DRINKING WATER CONSTRUCTION	18.02.2016	24.01.2019	8.594.657,49
87	AYDINCIK	YOZGAT	DRINKING WATER	DRINKING WATER CONSTRUCTION	06.03.2017	29.08.2019	4.598.020,24
88	(ZONGULDAK - KOZLU), (ZONGULDAK - KOZLU)	ZONGULDAK	DRINKING WATER	DRINKING WATER CONSTRUCTION	22.06.2017	29.11.2019	6.348.074,15
88	(ZONGULDAK - NEBİOĞLU),	ZONGULDAK	SEWAGE	WASTEWATER TREATMENT	29.08.2018	28.11.2019	1.120.165,49
TOTAL							1.123.061.905,24

Information On Works Completed By The Bank in 2019

Works Completed Within the Scope of GAP with 100% Grant in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	GÖRÜMLÜ	ŞIRNAK	MAP	MAP	18.07.2018	11.11.2019	154.687,50
TOTAL							154.687,50

Works Completed Within the Scope of DOKAP with 100% İlbank Grant in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	VEZİRKÖPRÜ	SAMSUN	CBS	SECTORAL PLANNING	05.12.2017	20.03.2019	57.584,00
2	MAÇKA (SOLMA)	TRABZON	CBS	SECTORAL PLANNING	31.01.2018	31.05.2019	85.786,00
3	YAVUZKEMAL YAYLASI	GİRESUN	CBS	SECTORAL PLANNING	20.11.2017	30.05.2019	77.880,00
4	BULANCAK (BEKTAŞ HIGHWAY)	GİRESUN	CBS	SECTORAL PLANNING	22.11.2017	05.09.2019	102.660,00
TOTAL							323.910,00

50% İlbank Grant - 50% Ministry Completed Works in 2019

Num-ber	Provinces	Municipality Name	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	DOĞANYURT	KASTAMONU	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	18.06.2015	08.01.2019	44.311,50
2	KABADÜZ	ORDU	MAP-GEOLOGY-ZONING	ZONING PLAN	19.01.2016	11.02.2019	380.623,20
3	YAZIHAN	MALATYA	ZONING PLAN	ZONING PLAN	22.06.2015	11.12.2018	20.363,20
4	KENDİRLİ	RİZE	MAP-GEOLOGY-ZONING	ZONING PLAN	19.06.2015	28.02.2019	201.970,00
5	ÇAYIRALAN	YOZGAT	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	06.01.2016	05.12.2018	69.987,45
6	AYBASTI	ORDU	ZONING PLAN	ZONING PLAN	15.06.2015	10.04.2019	31.860,00
7	KARAHALİL	KIRKLARELİ	MAP-GEOLOGY-ZONING	ZONING PLAN	29.01.2016	13.05.2019	92.040,00
8	HALFELİ	İÇDIR	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	18.12.2014	02.09.2019	0,00
9	ÇAYBAŞI	ORDU	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	25.06.2015	15.08.2019	93.102,00
10	EKİNÖZÜ	MARAŞ	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	01.08.2017	25.10.2019	112.100,00
11	UZUNLU	YOZGAT	ZONING PLAN	ZONING PLAN	06.04.2015	08.11.2019	33.908,00
12	SARIKAMIŞ	KARS	ZONING PLAN + GEOTECHNICAL	ZONING PLAN	02.09.2019	02.09.2019	0,00
13	PAZAR	RİZE	MAP-GEOLOGY-ZONING	MAP	22.07.2017	11.03.2019	Group (Payment under the zoning plan)
14	ÇİVRİL	DENİZLİ	MAP-GEOLOGY-ZONING	GEOTECHNICAL RESEARCH	21.01.2016	17.12.2018	Group (Payment under the zoning plan)
15	PAZAR	RİZE	MAP-GEOLOGY-ZONING	GEOTECHNICAL RESEARCH	22.07.2017	10.06.2019	Group (Payment under the zoning plan)
TOTAL							1.080.265,35

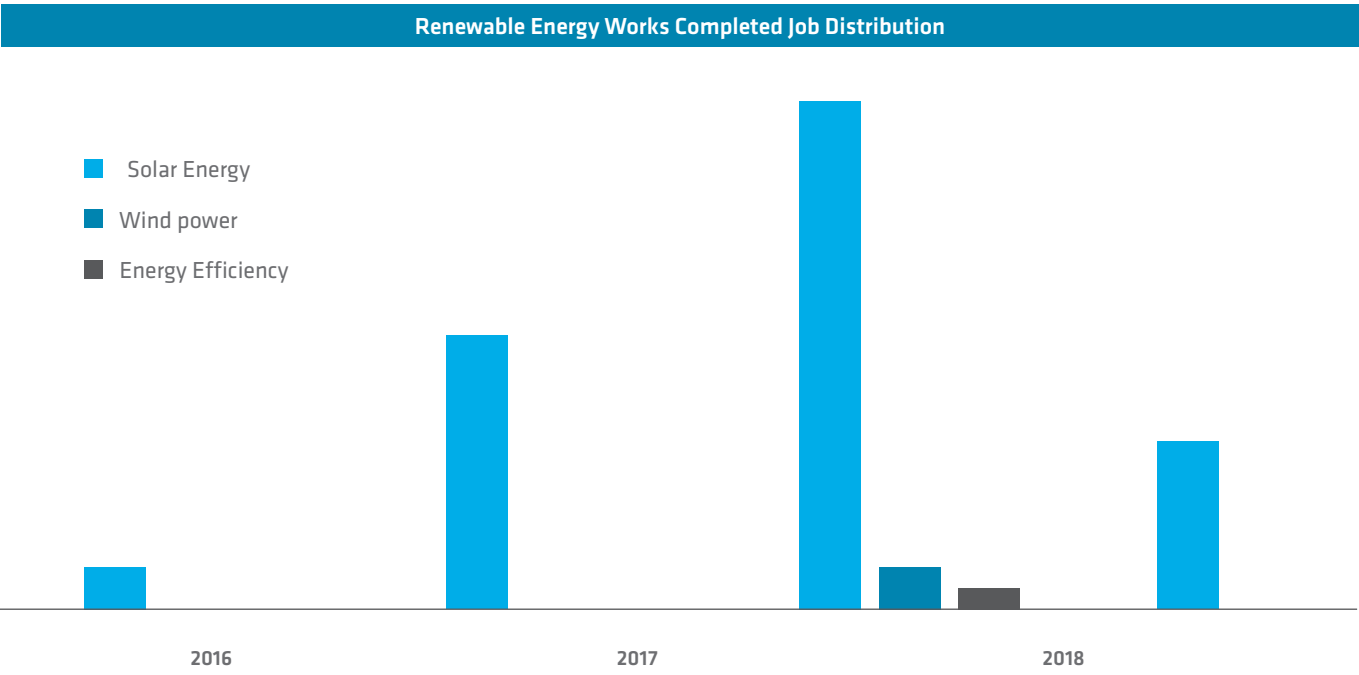
Works Completed by Grant in the Superstructure Sector within the Scope of our Bank's Aid and Donations Chapter in 2019

Num-ber	Municipality Name	İli	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	KIRIKHAN	HATAY	PRODUCTION	300 PEOPLE STUDENT DORMITORY	20.07.2018	12.10.2019	1.999.999,91
2	BEYTÜŞŞEBAP	ŞIRNAK	PRODUCTION - MATERIAL	CENTER ULU MOSQUE MATERIAL PURCHASE AND CONSTRUCTION	10.01.2019	14.03.2019	195.785,03
3	DEREPAZARI DISTRICT	RİZE	PRODUCTION	DEREPAZARI CENTER MALE QUR'AN COURSE MAKING	20.09.2018	2019	295.697,20
TOTAL							2.491.482,14

Information On Works Completed By The Bank in 2019

Works Completed by the Institution in 2019

Num-ber	Municipality Name	Provinces	Sector	Characteristic	Starting Date	End Date	Cost (TRL)
1	ÇANKIRI	ÇANKIRI	MAP-GEOLOGY-ZONING	ZONING PLAN	6.10.2017	18.04.2019	99.450,00
2	ÇORUM ÖZEL İDARE	ÇORUM	MAP-GEOLOGY-ZONING	MAP	11.07.2018	10.01.2019	KONTROL
3	AKÇAABAT (AKPINAR MAH.)	TRABZON	GEOTECHNICAL RESEARCH	GEOTECHNICAL RESEARCH	24.05.2019	26.06.2019 (Terminated)	8.260,00
4	ÇORUM ÖZEL İDARE	ÇORUM	MAP-GEOLOGY-ZONING	GEOTECHNICAL RESEARCH	23.08.2017	1.11.2019	KONTROL
5	ÇORUM ÖZEL İDARE	ÇORUM	MAP-GEOLOGY-ZONING	GEOTECHNICAL RESEARCH	11.07.2018	4.12.2019	KONTROL
TOTAL							107.710,00



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