





## Selected Figures of Garanti Bank's Consolidated Financial Statements for the Six-month Period Ended 30 June 2017

Profit before Taxes and Provisions*	TL 5,563.6 million	Cash Loans	TL 218,297.8 million
Profit before Taxes	TL 4,020.0 million	Non-Cash Loans	TL 54,682.5 million
Net Income	TL 3,100.3 million	Total Assets	TL 335,942.2 million
Deposits	TL 192,816.8 million	Shareholders' Equity	TL 38,278.2 million

### Highlights from Garanti Bank's Consolidated Financials

- Net income was TL 3 billion 100 million and 273 thousand.
- In compliance with the legal legislation and international regulations, a total amount of TL 2 billion 463 million 327 thousand was reserved for tax provisions, loans and other provisions.\*
- Total assets increased by 7.6% year-to-date and reached TL 335 billion 942 million 185 thousand.
- Return on Average Assets (ROAA) realized at 2.1%.\*\*
- Shareholders' equity increased by 6.9% year-to-date and reached TL 38.3 billion.
- Return on Average Equity (ROAE) realized at 18.1%.\*\*
- Contribution made to the real economy through cash and non-cash loans increased by 6.0% year-to-date and reached TL 272 billion 980 million 362 thousand as of June 30, 2017.
- Total loans, FC loans and TL loans market shares realized at 11.6%, 12.4% and 11.2% respectively.
- Market share of "mortgage loans" realized at 13.4% and market share of "consumer loans including credit cards" were 14.2%.
- Total customer deposits increased by 7.4% year-to-date and reached TL 187 billion 52 million and 207 thousand, while market share of total customer deposits was realized at 11.4%.
- Capital adequacy ratio (CAR) reached 16.4%.
- Non-performing loan (NPL) ratio decreased to 2.75%.

\*Reserve for Employee Termination Benefits and Impairment Losses on Assets to be Disposed are included in provisions.

\*\*Excludes non-recurring items (Income from NPL sale, fee rebates and free provisions) when annualizing Net Income for the rest of the year.

You may access the earnings presentation regarding the BRSA consolidated financial results as of and for the period ending June 30,2017 in English from Garanti Bank Investor Relations website at

[www.garantiinvestorrelations.com](http://www.garantiinvestorrelations.com)