



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Consolidated
2019 - 1. 3 Monthly Notification

General Information About Financial Statements



Independent Audit Company	PwC BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2019 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık dönemine ait konsolide gelir tablosunun, konsolide özkaynak değişim tablosunun, konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmî Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.4 (i)'de belirtildiği üzere, 31 Mart 2019 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, 550.000 bin TL tutarındaki kısmı önceki dönemler içerisinde, 100.000 bin TL tutarındaki kısmı ise cari dönemde ayrılmış olan toplam 650.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2019 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 26 Nisan 2019

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		47.490.004	98.049.982	145.539.986	46.382.717	77.050.098	123.432.815
Cash and cash equivalents		4.741.748	57.670.015	62.411.763	4.742.816	44.875.030	49.617.846
Cash and Cash Balances at Central Bank	(I-a)	4.222.616	32.414.616	36.637.232	4.725.334	25.388.490	30.113.824
Banks	(I-d)	519.134	25.255.412	25.774.546	12.206	18.947.192	18.959.398
Receivables From Money Markets		3	0	3	5.283	539.374	544.657
Allowance for Expected Losses (-)		-5	-13	-18	-7	-26	-33
Financial assets at fair value through profit or loss	(I-b)	43.539	6.994.414	7.037.953	41.355	6.827.669	6.869.024
Public Debt Securities		11.053	0	11.053	10.113	0	10.113
Equity instruments		15.262	173.245	188.507	13.223	137.461	150.684
Other Financial Assets		17.224	6.821.169	6.838.393	18.019	6.690.208	6.708.227
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	24.212.188	27.496.025	51.708.213	24.621.916	19.718.126	44.340.042
Public Debt Securities		23.652.046	15.044.167	38.696.213	23.928.005	12.574.559	36.502.564
Equity instruments		15.777	607	16.384	13.013	607	13.620
Other Financial Assets		544.365	12.451.251	12.995.616	680.898	7.142.960	7.823.858
Derivative financial assets	(I-c, I-l)	18.492.529	5.889.528	24.382.057	16.976.630	5.629.273	22.605.903
Derivative Financial Assets At Fair Value Through Profit Or Loss		16.093.279	5.726.568	21.819.847	15.240.691	5.375.604	20.616.295
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		2.399.250	162.960	2.562.210	1.735.939	253.669	1.989.608
FINANCIAL ASSETS AT AMORTISED COST (Net)		133.266.189	95.354.409	228.620.598	127.799.798	91.661.834	219.461.632
Loans	(I-f)	133.626.439	86.214.328	219.840.767	127.299.268	82.014.178	209.313.446
Receivables From Leasing Transactions	(I-k)	1.922.825	4.341.405	6.264.230	1.885.058	4.530.478	6.415.536
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	6.076.987	6.013.574	12.090.561	5.942.844	6.320.637	12.263.481
Public Debt Securities		6.076.987	3.332.153	9.409.140	5.942.844	3.811.339	9.754.183
Other Financial Assets		0	2.681.421	2.681.421	0	2.509.298	2.509.298
Allowance for Expected Credit Losses (-)		-8.360.062	-1.214.898	-9.574.960	-7.327.372	-1.203.459	-8.530.831
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	263.366	0	263.366	264.384	0	264.384
Held for Sale		263.366	0	263.366	264.384	0	264.384
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5.521	0	5.521	5.521	0	5.521
Investments in Associates (Net)	(I-h)	5.521	0	5.521	5.521	0	5.521

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		5,521	0	5,521	5,521	0	5,521
Investments in Subsidiaries (Net)	(I-i)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (Joint Ventures) (Net)	(I-j)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		4,398,537	54,527	4,453,064	3,951,289	7,763	3,959,052
INTANGIBLE ASSETS AND GOODWILL (Net)		647,196	5,322	652,518	640,599	5,594	646,193
Goodwill		0	0	0	0	0	0
Other		647,196	5,322	652,518	640,599	5,594	646,193
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		614,456	33,669	648,125	274,086	31,948	306,034
DEFERRED TAX ASSET	(I-n)	93,318	3,176	96,494	102,264	41,544	143,808
OTHER ASSETS (Net)	(I-p)	3,048,145	2,681,408	5,729,553	2,781,989	3,680,182	6,462,171
TOTAL ASSETS		189,826,732	196,182,493	386,009,225	182,202,647	172,478,963	354,681,610
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	80,749,820	147,329,980	228,079,800	81,384,628	127,245,272	208,629,900
LOANS RECEIVED	(II-c)	535,984	42,159,538	42,695,522	756,713	42,893,170	43,649,883
MONEY MARKET FUNDS		7,626,887	10,652,295	18,279,182	3,918,298	10,356,718	14,275,016
MARKETABLE SECURITIES (Net)	(II-d)	8,669,647	8,254,702	16,924,349	4,854,728	8,216,719	13,071,447
Bills		6,338,680	0	6,338,680	2,847,485	0	2,847,485
Asset-backed Securities		0	0	0	0	0	0
Bonds		2,330,967	8,254,702	10,585,669	2,007,243	8,216,719	10,223,962
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(II-b, II-g)	10,331,399	1,507,427	11,838,826	11,323,624	1,501,379	12,825,003
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9,614,028	1,507,427	11,121,455	10,678,666	1,501,379	12,180,045
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		717,371	0	717,371	644,958	0	644,958
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	557,099	48,357	605,456	0	0	0
PROVISIONS	(II-h)	1,266,681	173,097	1,439,778	1,080,235	262,149	1,342,384
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		364,704	446	365,150	324,504	745	325,249
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		901,977	172,651	1,074,628	755,731	261,404	1,017,135
CURRENT TAX LIABILITIES	(II-i)	499,936	70,610	570,546	465,431	65,112	530,543
DEFERRED TAX LIABILITY		737,697	133,836	871,533	283,695	128,970	412,665
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(II-j)	0	5,080,025	5,080,025	0	4,784,477	4,784,477
Loans		0	0	0	0	0	0

Other Debt Instruments		0	5.080.025	5.080.025	0	4.784.477	4.784.477
OTHER LIABILITIES		5.820.636	6.311.293	12.131.929	7.784.203	3.589.048	11.373.251
EQUITY	(II-k)	49.241.836	-1.749.557	47.492.279	44.778.283	-991.242	43.787.041
Issued capital		5.200.000	0	5.200.000	4.000.000	0	4.000.000
Capital Reserves		5.320.613	0	5.320.613	3.607.551	0	3.607.551
Equity Share Premiums		3.505.742	0	3.505.742	1.700.000	0	1.700.000
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.814.871	0	1.814.871	1.907.551	0	1.907.551
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.083.588	6.055	2.089.643	2.094.642	6.055	2.100.697
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-100.273	-1.755.612	-1.855.885	-267.437	-997.297	-1.264.734
Profit Reserves		34.575.474	0	34.575.474	28.961.397	0	28.961.397
Legal Reserves		1.626.891	0	1.626.891	1.621.374	0	1.621.374
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		32.684.032	0	32.684.032	27.075.472	0	27.075.472
Other Profit Reserves		264.551	0	264.551	264.551	0	264.551
Profit or Loss		2.162.285	0	2.162.285	6.382.004	0	6.382.004
Prior Years' Profit or Loss		754.549	0	754.549	672.838	0	672.838
Current Period Net Profit Or Loss		1.407.736	0	1.407.736	5.709.166	0	5.709.166
Non-controlling Interests		149	0	149	126		126
Total equity and liabilities		166.037.622	219.971.603	386.009.225	156.629.838	198.051.772	354.681.610

Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		214.871.163	565.877.534	780.748.697	217.077.279	503.919.575	720.996.854
GUARANTIES AND WARRANTIES	(III-2, 3)	21.408.807	29.119.097	50.527.904	22.122.020	30.673.351	52.795.371
Letters of Guarantee		18.483.087	15.980.455	34.463.542	19.262.070	15.680.573	34.942.643
Guarantees Subject to State Tender Law		362.866	1.975.884	2.338.750	404.937	2.056.174	2.461.111
Guarantees Given for Foreign Trade Operations		0	2.850.987	2.850.987	0	2.836.723	2.836.723
Other Letters of Guarantee		18.120.221	11.153.584	29.273.805	18.857.133	10.787.676	29.644.809
Bank Acceptances		0	950.471	950.471	0	2.740.341	2.740.341
Import Letter of Acceptance		0	950.471	950.471	0	2.740.341	2.740.341
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		24.852	5.849.400	5.874.252	47.035	6.485.727	6.532.762
Documentary Letters of Credit		24.852	5.258.779	5.283.631	47.035	5.905.823	5.952.858
Other Letters of Credit		0	590.621	590.621	0	579.904	579.904
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	12.266	12.266	0	24.353	24.353
Other Guarantees		38.351	6.319.886	6.358.237	14.645	5.734.646	5.749.291
Other Collaterals		2.862.517	6.619	2.869.136	2.798.270	7.711	2.805.981
COMMITMENTS	(III-1)	44.693.002	20.779.859	65.472.861	42.300.534	12.166.965	54.467.499
Irrevocable Commitments		43.810.385	20.297.088	64.107.473	41.404.186	11.705.009	53.109.195
Forward Asset Purchase Commitments		8.217.948	17.340.224	25.558.172	6.589.831	8.568.468	15.158.299
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		8.031.476	2.954.322	10.985.798	8.203.743	3.134.146	11.337.889
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.015.809	0	3.015.809	2.514.769	0	2.514.769
Tax and Fund Liabilities Arised from Export Commitments		3.028	0	3.028	3.693	0	3.693
Commitments for Credit Card Limits		20.282.058	0	20.282.058	19.788.847	0	19.788.847
Commitments for Credit Cards and Banking Services Promotions		87.039	0	87.039	82.378	0	82.378
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		4,173.027	2,542	4,175.569	4,220.925	2,395	4,223.320
Revocable Commitments		882.617	482.771	1,365.388	896.348	461.956	1,358.304
Revocable Loan Granting Commitments		811.300	0	811.300	837.281	0	837.281
Other Revocable Commitments		71.317	482.771	554.088	59.067	461.956	521.023
DERIVATIVE FINANCIAL INSTRUMENTS		148,769.354	515,978.578	664,747.932	152,654.725	461,079.259	613,733.984
Derivative Financial Instruments Held For Hedging		16,002.400	50,995.145	66,997.545	16,237.238	45,937.006	62,174.244
Fair Value Hedges		4,757.125	20,695.029	25,452.154	4,768.063	16,510.663	21,278.726
Cash Flow Hedges		11,245.275	30,300.116	41,545.391	11,469.175	29,426.343	40,895.518
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		132,766.954	464,983.433	597,750.387	136,417.487	415,142.253	551,559.740
Forward Foreign Currency Buy or Sell Transactions		6,746.267	13,944.032	20,690.299	10,443.845	17,807.630	28,251.475
Forward Foreign Currency Buying Transactions		5,593.154	5,040.154	10,633.308	6,988.529	7,632.814	14,621.343
Forward Foreign Currency Sale Transactions		1,153.113	8,903.878	10,056.991	3,455.316	10,174.816	13,630.132
Currency and Interest Rate Swaps		113,645.990	390,028.170	503,674.160	98,347.488	324,424.673	422,772.161
Currency Swap Buy Transactions		43,277.465	125,078.154	168,355.619	37,673.866	105,283.829	142,957.695
Currency Swap Sell Transactions		58,986.605	106,352.002	165,338.607	57,920.302	84,122.398	142,042.700
Interest Rate Swap Buy Transactions		5,690.960	79,299.007	84,989.967	1,376.660	67,509.223	68,885.883
Interest Rate Swap Sell Transactions		5,690.960	79,299.007	84,989.967	1,376.660	67,509.223	68,885.883
Currency, Interest Rate and Securities Options		9,071.639	32,213.455	41,285.094	27,559.961	47,939.566	75,499.527
Currency Options Buy Transactions		3,933.407	6,562.951	10,496.358	12,676.191	15,377.034	28,053.225
Currency Options Sell Transactions		5,138.232	5,562.950	10,701.182	14,883.770	13,150.254	28,034.024
Interest Rate Options Buy Transactions		0	10,043.777	10,043.777	0	9,706.139	9,706.139
Interest Rate Options Sell Transactions		0	10,043.777	10,043.777	0	9,706.139	9,706.139
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		3,229.798	3,222.061	6,451.859	0	0	0
Currency Futures Buy Transactions		0	3,222.061	3,222.061	0	0	0
Currency Futures Sell Transactions		3,229.798	0	3,229.798	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		73.260	25,575.715	25,648.975	66.193	24,970.384	25,036.577
CUSTODY AND PLEDGES RECEIVED		858,874.235	319,646.540	1,178,520.775	832,861.014	307,602.995	1,140,464.009
ITEMS HELD IN CUSTODY		70,225.104	21,881.456	92,106.560	55,629.940	19,655.922	75,285.862
Customer Fund and Portfolio Balances		7,052.069	0	7,052.069	3,954.484	0	3,954.484
Securities Held in Custody		30,070.676	2,512.585	32,583.261	18,877.625	2,062.528	20,940.153
Cheques Received for Collection		26,463.155	2,982.027	29,445.182	26,095.801	2,704.389	28,800.190
Commercial Notes Received for Collection		6,036.855	3,901.760	9,938.615	6,151.125	3,550.546	9,701.671
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		602.349	12,485.084	13,087.433	550.905	11,338.459	11,889.364
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		206,455.035	92,130.788	298,585.823	202,720.210	89,021.704	291,741.914
Securities		1,989.281	935.608	2,924.889	805.358	1,368.190	2,173.548
Guarantee Notes		724.898	613.431	1,338.329	763.134	565.924	1,329.058
Commodity		82.000	136.841	218.841	113.226	7.890	121.116
Warrant		0	0	0	0	0	0
Real Estate		166,318.096	69,839.849	236,157.945	165,010.393	65,430.456	230,440.849
Other Pledged Items		37,340.760	20,605.059	57,945.819	36,028.099	21,649.244	57,677.343

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		582.194.096	205.634.296	787.828.392	574.510.864	198.925.369	773.436.233
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.073.745.398	885.524.074	1.959.269.472	1.049.938.293	811.522.570	1.861.460.863

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 31.03.2019	Previous Period 01.01.2018 - 31.03.2018
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(IV-a)	9.198.445	7.158.466
Interest Income on Loans	(IV-a-1)	7.176.464	5.741.880
Interest Income on Reserve Deposits		120.363	92.176
Interest Income on Banks	(IV-a-2)	194.827	93.585
Interest Income on Money Market Placements		519	41.440
Interest Income on Marketable Securities Portfolio	(IV-a-3)	1.546.016	1.071.321
Financial Assets At Fair Value Through Profit Loss		740	1.210
Financial Assets At Fair Value Through Other Comprehensive Income		1.231.760	823.771
Financial Assets Measured at Amortised Cost		313.516	246.340
Finance Leasing Interest Income		123.137	108.757
Other Interest Income		37.119	9.307
INTEREST EXPENSES (-)	(IV-b)	-5.532.837	-3.835.700
Interest Expenses on Deposits	(IV-b-4)	-4.030.165	-2.963.977
Interest Expenses on Funds Borrowed	(IV-b-1)	-467.138	-257.764
Interest Expenses on Money Market Funds		-450.076	-239.117
Interest Expenses on Securities Issued	(IV-b-3)	-493.052	-348.769
Lease Interest Expenses		-23.523	
Other Interest Expense		-68.883	-26.073
NET INTEREST INCOME OR EXPENSE		3.665.608	3.322.766
NET FEE AND COMMISSION INCOME OR EXPENSES		1.192.810	810.264
Fees and Commissions Received		1.501.983	1.012.215
From Noncash Loans		145.102	74.147
Other		1.356.881	938.068
Fees and Commissions Paid (-)		-309.173	-201.951
Paid for Noncash Loans		-141	-113
Other		-309.032	-201.838
DIVIDEND INCOME		3.993	1.666
TRADING INCOME OR LOSS (Net)	(IV-c)	200.532	-197.217
Gains (Losses) Arising from Capital Markets Transactions		64.294	7.344
Gains (Losses) Arising From Derivative Financial Transactions		2.611.801	697.169
Foreign Exchange Gains or Losses		-2.475.563	-901.730
OTHER OPERATING INCOME	(IV-d)	225.592	304.050
GROSS PROFIT FROM OPERATING ACTIVITIES		5.288.535	4.241.529
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-1.264.826	-703.365
OTHER ALLOWANCE EXPENSES (-)		-494.864	0
PERSONNEL EXPENSES (-)		-679.651	-567.052
OTHER OPERATING EXPENSES (-)	(IV-f)	-999.286	-794.735
NET OPERATING INCOME (LOSS)		1.849.908	2.176.377
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		1.849.908	2.176.377
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-442.168	-482.512
Current Tax Provision		-47.499	-309.870
Expense Effect of Deferred Tax		-1.058.215	-320.565
Income Effect of Deferred Tax		663.546	147.923
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-i)	1.407.740	1.693.865
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(IV-i)	1.407.740	1.693.865
Profit (Loss) Attributable to Group	(IV-g)	1.407.736	1.693.860
Profit (loss), attributable to non-controlling interests		4	5
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar(Zarar)</i>		0,00271000	0,00423000



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 31.03.2019	Previous Period 01.01.2018 - 31.03.2018
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		1.407.740	1.693.865
OTHER COMPREHENSIVE INCOME		-602.205	-23.618
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-11.054	-9
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-14.172	-12
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		3.118	3
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-591.151	-23.609
Exchange Differences on Translation		193.302	237.750
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.116.515	-427.151
Income (Loss) Related with Cash Flow Hedges		196.790	205.483
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-85.984	-113.407
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		221.256	73.716
TOTAL COMPREHENSIVE INCOME (LOSS)		805.535	1.670.247

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 31.03.2019	Previous Period 01.01.2018 - 31.03.2018
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		3.830.257	2.558.050
Interest Received		8.563.818	6.386.312
Interest Paid		-5.298.539	-3.793.961
Dividends received		0	1.666
Fees and Commissions Received		1.465.588	1.007.768
Other Gains		236.568	-177.153
Collections from Previously Written Off Loans and Other Receivables		353.930	403.210
Cash Payments to Personnel and Service Suppliers		-730.720	-618.083
Taxes Paid		-54.373	-43.435
Other		-706.015	-608.274
Changes in Operating Assets and Liabilities Subject to Banking Operations		13.666.419	-5.952.905
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-328.052	-117.321
Net (Increase) Decrease in Due From Banks		8.624.562	884.196
Net (Increase) Decrease in Loans		-10.616.805	-10.657.253
Net (Increase) Decrease in Other Assets		-7.693.181	-6.431.297
Net Increase (Decrease) in Bank Deposits		1.525.137	-979.397
Net Increase (Decrease) in Other Deposits		17.842.183	10.631.148
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-270.986	1.720.046
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		4.583.561	-1.003.027
Net Cash Provided From Banking Operations		17.496.676	-3.394.855
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.021.956	3.022.116
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-373.186	-139.703
Cash Obtained from Tangible and Intangible Asset Sales		178.869	14.235
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-8.512.726	-11.425.768
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.295.659	3.615.040
Cash Paid for Purchase of Financial Assets At Amortised Cost		5.841	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.086.086	12.046.348
Other		2.297.501	-1.088.036
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.578.916	-2.245.748
Cash Obtained from Loans and Securities Issued		18.871.757	6.500.971
Cash Outflow Arised From Loans and Securities Issued		-14.687.385	-7.146.719
Equity Instruments Issued		0	0
Dividends paid		0	-1.600.000
Payments of lease liabilities		-605.456	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-2.837.539	589.951
Net Increase (Decrease) in Cash and Cash Equivalents		14.216.097	-2.028.536
Cash and Cash Equivalents at Beginning of the Period	(V-a)	18.432.454	12.697.466
Cash and Cash Equivalents at End of the Period	(V-a)	32.648.551	10.668.930

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
Equity at beginning of period		4.000.000	1.700.000		0 1.405.892	2.348.962	-116.153		3.895	1.287.933	-770.120	-476.604	24.456.460	752.895	6.020.273	40.613.433	139 40.613.572
Adjustments Related to TMS 8		0	0	0	501.659	0	0	0	0	0	110.969	0	0	0	0	612.628	0 612.628
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Effect Of Changes In Accounting Policy		0	0	0	501.659	0	0	0	0	0	110.969	0	0	0	0	612.628	0 612.628
Adjusted Beginning Balance		4.000.000	1.700.000		0 1.907.551	2.348.962	-116.153		3.895	1.287.933	-659.151	-476.604	24.456.460	752.895	6.020.273	41.226.061	139 41.226.200
Total Comprehensive Income (Loss)		0	0	0	0	0	-9	0	237.750	-333.177	71.819	0	0	1.693.860	1.670.243	4	1.670.247
Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Increase (decrease) through other changes, equity		0	0	0	0	-136.823	0	0	0	0	0	0	80.056	-80.056	0	-136.823	0 -136.823
Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	4.420.273	0	6.020.273	-1.600.000	0 -1.600.000
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	1.600.000	-1.600.000	0 -1.600.000
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	4.420.273	0	4.420.273	0	0 0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Equity at end of period		4.000.000	1.700.000		0 1.907.551	2.212.139	-116.162		3.895	1.525.683	-992.328	-404.785	28.956.789	672.839	1.693.860	41.159.481	143 41.159.624
Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
Equity at beginning of period		4.000.000	1.700.000		0 1.907.551	2.207.533	-110.731		3.895	2.329.472	-2.979.278	-614.928	28.961.397	672.838	5.709.166	43.786.915	126 43.787.041
Adjustments Related to TMS 8		0	0	0	-92.680	0	0	0	0	0	0	0	0	0	0	-92.680	0 -92.680
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Effect Of Changes In Accounting Policy		0	0	0	-92.680	0	0	0	0	0	0	0	0	0	0	-92.680	0 -92.680
Adjusted Beginning Balance		4.000.000	1.700.000		0 1.814.871	2.207.533	-110.731		3.895	2.329.472	-2.979.278	-614.928	28.961.397	672.838	5.709.166	43.694.235	126 43.694.361
Total Comprehensive Income (Loss)		0	0	0	0	0	-11.054	0	193.302	-870.882	86.429	0	0	1.407.736	805.531	4	805.535
Capital Increase in Cash		1.200.000	1.805.742	0	0	0	0	0	0	0	0	0	0	0	0	3.005.742	19 3.005.761
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	5.614.077	81.711	0	5.695.788	0 5.695.788
Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	5.709.166	-5.709.166	0 -5.709.166
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	5.709.166	-5.709.166	0 -5.709.166
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Equity at end of period		5.200.000	3.505.742		0 1.814.871	2.207.533	-121.785		3.895	2.522.774	-3.850.160	-528.499	34.575.474	754.549	1.407.736	47.492.130	149 47.492.279

Previous Period
01.01.2018 - 31.03.2018

Current Period
01.01.2019 - 31.03.2019