



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
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") 31 Mart 2019 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan 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 ve 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 Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.4 (i)'de belirtildiği üzere, 31 Mart 2019 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan 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 olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 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 olmayan 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	Unconsolidated

	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)		48.381.382	91.861.976	140.243.358	47.023.958	73.508.477	120.532.435
Cash and cash equivalents		5.490.997	54.531.526	60.022.523	5.189.272	43.465.853	48.655.125
Cash and Cash Balances at Central Bank	(I-a)	4.222.616	32.414.560	36.637.176	4.725.332	25.388.460	30.113.792
Banks	(I-d)	1.268.381	22.116.979	23.385.360	463.940	17.538.045	18.001.985
Receivables From Money Markets		0	0	0	0	539.374	539.374
Allowance for Expected Losses (-)		0	-13	-13	0	-26	-26
Financial assets at fair value through profit or loss	(I-b)	0	6.994.414	6.994.414	6.126	6.827.669	6.833.795
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	173.245	173.245	0	137.461	137.461
Other Financial Assets		0	6.821.169	6.821.169	6.126	6.690.208	6.696.334
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	24.149.851	24.679.463	48.829.314	24.621.751	17.751.756	42.373.507
Public Debt Securities		23.652.046	15.044.167	38.696.213	23.928.005	12.574.559	36.502.564
Equity instruments		15.610	607	16.217	12.848	607	13.455
Other Financial Assets		482.195	9.634.689	10.116.884	680.898	5.176.590	5.857.488
Derivative financial assets	(I-c, I-l)	18.740.534	5.656.573	24.397.107	17.206.809	5.463.199	22.670.008
Derivative Financial Assets At Fair Value Through Profit Or Loss		16.341.284	5.493.613	21.834.897	15.470.870	5.209.530	20.680.400
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)		129.411.634	70.476.736	199.888.370	124.113.901	66.550.651	190.664.552
Loans	(I-f)	131.312.005	65.515.565	196.827.570	125.059.399	61.316.901	186.376.300
Receivables From Leasing Transactions	(I-k)	0	0	0	0	0	0
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 (-)		-7.977.358	-1.052.403	-9.029.761	-6.888.342	-1.086.887	-7.975.229
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	102.195	0	102.195	90.305	0	90.305
Held for Sale		102.195	0	102.195	90.305	0	90.305
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.404.440	4.550.063	5.954.503	1.209.469	4.248.193	5.457.662
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)	1,398.919	4,550.063	5,948.982	1,203.948	4,248.193	5,452.141
Unconsolidated Financial Subsidiaries		1,398.919	4,550.063	5,948.982	1,203.948	4,248.193	5,452.141
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)		4,383.791	7.022	4,390.813	3,941.378	7.039	3,948.417
INTANGIBLE ASSETS AND GOODWILL (Net)		631.909	22	631.931	624.219	24	624.243
Goodwill		0	0	0	0	0	0
Other		631.909	22	631.931	624.219	24	624.243
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		601.308	0	601.308	262.217	0	262.217
DEFERRED TAX ASSET	(I-n)	0	0	0	0	23.410	23.410
OTHER ASSETS (Net)	(I-p)	2,369.367	2,651.420	5,020.787	2,412.567	3,626.317	6,038.884
TOTAL ASSETS		187,286.026	169,547.239	356,833.265	179,678.014	147,964.111	327,642.125
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	80,792.256	125,712.907	206,505.163	81,460.817	106,930.236	188,391.053
LOANS RECEIVED	(II-c)	270.535	38,286.062	38,556.597	651.246	39,075.919	39,727.165
MONEY MARKET FUNDS		7,218.236	9,276.674	16,494.910	3,852.509	9,209.690	13,062.199
MARKETABLE SECURITIES (Net)	(II-d)	7,987.593	8,254.702	16,242.295	3,949.642	8,202.364	12,152.006
Bills		5,772.941	0	5,772.941	2,042.561	0	2,042.561
Asset-backed Securities		0	0	0	0	0	0
Bonds		2,214.652	8,254.702	10,469.354	1,907.081	8,202.364	10,109.445
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)	10,287.033	1,615.995	11,903.028	11,333.092	1,623.362	12,956.454
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9,569.662	1,615.995	11,185.657	10,688.134	1,623.362	12,311.496
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)	568.094	0	568.094	25.048	0	25.048
PROVISIONS	(II-h)	1,244.536	156.998	1,401.534	1,044.801	250.177	1,294.978
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		350.515	0	350.515	311.510	0	311.510
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		894.021	156.998	1,051.019	733.291	250.177	983.468
CURRENT TAX LIABILITIES	(II-i)	461.874	66.376	528.250	442.133	62.261	504.394
DEFERRED TAX LIABILITY		737.697	0	737.697	283.695	0	283.695
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		5.363.139	5.888.728	11.251.867	7.461.507	3.190.060	10.651.567
EQUITY	(II-k)	48.547.438	-983.633	47.563.805	42.910.657	898.432	43.809.089
Issued capital		5.200.000	0	5.200.000	4.000.000	0	4.000.000
Capital Reserves		5.400.628	0	5.400.628	3.686.298	0	3.686.298
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		1.894.886	0	1.894.886	1.986.298	0	1.986.298
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.942.028	701.202	3.643.230	1.328.679	2.212.351	3.541.030
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-331.133	-1.684.835	-2.015.968	-27.703	-1.313.919	-1.341.622
Profit Reserves		33.923.383	0	33.923.383	28.233.739	0	28.233.739
Legal Reserves		1.532.027	0	1.532.027	1.532.027	0	1.532.027
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		32.128.716	0	32.128.716	26.439.072	0	26.439.072
Other Profit Reserves		262.640	0	262.640	262.640	0	262.640
Profit or Loss		1.412.532	0	1.412.532	5.689.644	0	5.689.644
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		1.412.532	0	1.412.532	5.689.644	0	5.689.644
Total equity and liabilities		163.478.431	193.354.834	356.833.265	153.415.147	174.226.978	327.642.125

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		214.319.529	568.555.990	782.875.519	216.635.098	509.765.510	726.400.608
GUARANTIES AND WARRANTIES	(III-2, 3)	21.408.807	29.663.752	51.072.559	22.150.509	31.187.047	53.337.556
Letters of Guarantee		18.483.087	16.090.364	34.573.451	19.272.359	15.784.791	35.057.150
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	2.849.918	2.849.918	0	2.835.700	2.835.700
Other Letters of Guarantee		18.120.221	11.264.562	29.384.783	18.867.422	10.892.917	29.760.339
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	5.899.993	5.924.845	47.035	6.515.924	6.562.959
Documentary Letters of Credit		24.852	5.185.834	5.210.686	47.035	5.817.762	5.864.797
Other Letters of Credit		0	714.159	714.159	0	698.162	698.162
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	6.704.039	6.742.390	32.845	6.113.927	6.146.772
Other Collaterals		2.862.517	6.619	2.869.136	2.798.270	7.711	2.805.981
COMMITMENTS	(III-1)	44.621.685	32.478.939	77.100.624	42.241.467	22.317.747	64.559.214
Irrevocable Commitments		43.810.385	32.478.939	76.289.324	41.404.186	22.317.747	63.721.933
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	3.133.344	11.337.087
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	12,184.393	16,357.420	4,220.925	10,615.935	14,836.860
Revocable Commitments		811.300	0	811.300	837.281	0	837.281
Revocable Loan Granting Commitments		811.300	0	811.300	837.281	0	837.281
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		148,289.037	506,413.299	654,702.336	152,243.122	456,260.716	608,503.838
Derivative Financial Instruments Held For Hedging		16,002.400	50,912.286	66,914.686	16,237.238	45,826.317	62,063.555
Fair Value Hedges		4,757.125	20,612.170	25,369.295	4,768.063	16,399.974	21,168.037
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		132,286.637	455,501.013	587,787.650	136,005.884	410,434.399	546,440.283
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		113,165.673	380,545.750	493,711.423	97,935.885	319,716.819	417,652.704
Currency Swap Buy Transactions		43,254.652	120,288.773	163,543.425	37,673.866	102,692.502	140,366.368
Currency Swap Sell Transactions		58,529.101	102,108.981	160,638.082	57,508.699	82,085.637	139,594.336
Interest Rate Swap Buy Transactions		5,690.960	79,073.998	84,764.958	1,376.660	67,469.340	68,846.000
Interest Rate Swap Sell Transactions		5,690.960	79,073.998	84,764.958	1,376.660	67,469.340	68,846.000
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		835,582.184	313,261.129	1,148,843.313	816,015.391	301,573.528	1,117,588.919
ITEMS HELD IN CUSTODY		47,603.162	21,881.456	69,484.618	39,434.419	19,655.922	59,090.341
Customer Fund and Portfolio Balances		7,052.069	0	7,052.069	3,954.484	0	3,954.484
Securities Held in Custody		7,448.734	2,512.585	9,961.319	2,682.104	2,062.528	4,744.632
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		205,784.926	85,745.377	291,530.303	202,070.108	82,992.237	285,062.345
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		166,032.366	67,019.346	233,051.712	164,735.077	62,749.122	227,484.199
Other Pledged Items		36,956.381	17,040.151	53,996.532	35,653.313	18,301.111	53,954.424

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		1.049.901.713	881.817.119	1.931.718.832	1.032.650.489	811.339.038	1.843.989.527

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)	8.680.050	6.757.647
Interest Income on Loans	(IV-a-1)	6.863.648	5.489.913
Interest Income on Reserve Deposits		120.363	92.176
Interest Income on Banks	(IV-a-2)	145.073	74.515
Interest Income on Money Market Placements		459	41.438
Interest Income on Marketable Securities Portfolio	(IV-a-3)	1.525.419	1.055.356
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		1.211.903	809.016
Financial Assets Measured at Amortised Cost		313.516	246.340
Finance Leasing Interest Income		0	0
Other Interest Income		25.088	4.249
INTEREST EXPENSES (-)	(IV-b)	-5.306.570	-3.658.621
Interest Expenses on Deposits	(IV-b-4)	-3.955.169	-2.885.478
Interest Expenses on Funds Borrowed	(IV-b-1)	-426.086	-227.321
Interest Expenses on Money Market Funds		-408.308	-215.102
Interest Expenses on Securities Issued	(IV-b-3)	-424.068	-304.582
Lease Interest Expenses		-23.078	-1.600
Other Interest Expense		-69.861	-24.538
NET INTEREST INCOME OR EXPENSE		3.373.480	3.099.026
NET FEE AND COMMISSION INCOME OR EXPENSES		1.126.299	742.716
Fees and Commissions Received		1.430.352	938.112
From Noncash Loans		145.060	74.126
Other		1.285.292	863.986
Fees and Commissions Paid (-)		-304.053	-195.396
Paid for Noncash Loans		-141	-113
Other		-303.912	-195.283
DIVIDEND INCOME		3.993	1.333
TRADING INCOME OR LOSS (Net)	(IV-c)	293.590	-143.513
Gains (Losses) Arising from Capital Markets Transactions		64.633	-742
Gains (Losses) Arising From Derivative Financial Transactions		2.670.866	779.250
Foreign Exchange Gains or Losses		-2.441.909	-922.021
OTHER OPERATING INCOME	(IV-d)	207.513	294.519
GROSS PROFIT FROM OPERATING ACTIVITIES		5.004.875	3.994.081
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-1.266.304	-698.162
OTHER ALLOWANCE EXPENSES (-)		-494.864	0
PERSONNEL EXPENSES (-)		-637.591	-535.242
OTHER OPERATING EXPENSES (-)	(IV-f)	-960.763	-764.319
NET OPERATING INCOME (LOSS)		1.645.353	1.996.358
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		151.261	119.170
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		1.796.614	2.115.528
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-384.082	-406.314
Current Tax Provision		0	-223.705
Expense Effect of Deferred Tax		-1.049.796	-319.621
Income Effect of Deferred Tax		665.714	137.012
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	1.412.532	1.709.214
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		1.412.532	1.709.214
Profit (Loss) Attributable to Group		1.412.532	1.709.214
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar(Zarar)</i>		0,00272000	0,00427000



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)		1.412.532	1.709.214
OTHER COMPREHENSIVE INCOME		-572.146	111.792
Other Comprehensive Income that will not be Reclassified to Profit or Loss		102.200	234.446
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		-14.208	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		113.282	234.446
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		3.126	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-674.346	-122.654
Exchange Differences on Translation		107.317	124.341
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.112.714	-408.727
Income (Loss) Related with Cash Flow Hedges		196.566	205.473
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		220.469	69.666
TOTAL COMPREHENSIVE INCOME (LOSS)		840.386	1.821.006

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		3.642.927	1.978.443
Interest Received		8.178.229	6.003.883
Interest Paid		-5.222.080	-3.633.041
Dividends received		0	1.333
Fees and Commissions Received		1.393.957	933.666
Other Gains		236.907	-185.239
Collections from Previously Written Off Loans and Other Receivables		362.968	299.452
Cash Payments to Personnel and Service Suppliers		-688.321	-585.499
Taxes Paid		-52.194	-41.541
Other		-566.539	-814.571
Changes in Operating Assets and Liabilities Subject to Banking Operations		9.283.257	-4.959.579
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-320.868	-111.773
Net (Increase) Decrease in Due From Banks		8.005.074	702.352
Net (Increase) Decrease in Loans		-10.532.542	-9.538.558
Net (Increase) Decrease in Other Assets		-7.777.397	-5.390.111
Net Increase (Decrease) in Bank Deposits		2.067.491	-730.538
Net Increase (Decrease) in Other Deposits		15.984.649	9.337.539
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-813.664	1.640.859
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.670.514	-869.349
Net Cash Provided From Banking Operations		12.926.184	-2.981.136
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.332.282	2.487.455
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-125.000	-5.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-350.151	-137.163
Cash Obtained from Tangible and Intangible Asset Sales		110.448	13.783
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-8.512.726	-11.407.569
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.482.878	3.400.261
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		1.970.342	-1.423.205
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.878.420	-2.184.991
Cash Obtained from Loans and Securities Issued		19.108.851	6.567.563
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		-543.046	-5.835
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-1.302.998	463.629
Net Increase (Decrease) in Cash and Cash Equivalents		12.169.324	-2.215.043
Cash and Cash Equivalents at Beginning of the Period	(V-a)	17.480.198	10.935.232
Cash and Cash Equivalents at End of the Period	(V-a)	29.649.522	8.720.189

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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	-114.042		1.113.024	835.299	-777.134		83.373	23.790.063	0 6.039.069	40.424.506	40.424.506
Adjustments Related to TMS 8		0	0	0	580.406	0	0	-58.324	0	110.969	0	0	0	0	0	633.051	633.051
Effect Of Corrections		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	580.406	0	0	-58.324	0	110.969	0	0	0	0	0	633.051	633.051
Adjusted Beginning Balance		4.000.000	1.700.000	0	1.986.298	2.348.962	-114.042	1.054.700	835.299	-666.165	83.373	23.790.063	0	6.039.069	41.057.557	41.057.557	
Total Comprehensive Income (Loss)		0	0	0	0	0	0	234.446	124.341	-318.807	71.812	0	0	1.709.214	1.821.006	1.821.006	
Capital Increase in Cash		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
Issued Capital Inflation Adjustment Difference		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
Subordinated Debt		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	-136.822	0	0	0	0	0	0	0	0	0	-136.822	-136.822
Profit Distributions		0	0	0	0	0	0	0	0	0	0	4.439.069	0	6.039.069	-	-1.600.000	-1.600.000
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	1.600.000	-	-1.600.000	-1.600.000
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	4.439.069	0	4.439.069	-	0	0
Other		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 1.986.298	2.212.140	-114.042	1.289.146	959.640	-984.972	155.185	28.229.132	0 1.709.214	41.141.741	41.141.741		
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 1.986.298	2.207.533	-108.911	1.442.408	1.624.806	-2.911.390	-55.038	28.233.739	0 5.689.644	43.809.089	43.809.089		
Adjustments Related to TMS 8		0	0	0	-91.412	0	0	0	0	0	0	0	0	0	0	-91.412	-91.412
Effect Of Corrections		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	-91.412	0	0	0	0	0	0	0	0	0	0	-91.412	-91.412
Adjusted Beginning Balance		4.000.000	1.700.000	0	1.894.886	2.207.533	-108.911	1.442.408	1.624.806	-2.911.390	-55.038	28.233.739	0	5.689.644	43.717.677	43.717.677	
Total Comprehensive Income (Loss)		0	0	0	0	0	-11.082	113.282	107.317	-867.917	86.254	0	1.412.532	840.386	840.386		
Capital Increase in Cash		1.200.000	1.805.742	0	0	0	0	0	0	0	0	0	0	3.005.742	3.005.742		
Capital Increase Through Internal Reserves		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	
Convertible Bonds		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	
Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Profit Distributions		0	0	0	0	0	0	0	0	0	0	5.689.644	0	5.689.644	-	0	0
Dividends Paid		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	5.689.644	0	5.689.644	-	0	0
Other		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 1.894.886	2.207.533	-119.993	1.555.690	1.732.123	-3.779.307	31.216	33.923.383	0 1.412.532	47.563.805	47.563.805		

Previous Period
01.01.2018 - 31.03.2018

Current Period
01.01.2019 - 31.03.2019