



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
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

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Genel Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") 31 Mart 2019 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, 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 Resmi 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 7. maddede belirtildiği üzere, 31 Mart 2019 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri dikkate alınarak tamamı önceki dönemlerde gider yazılmak suretiyle ayrılmış olan toplam 1,030,000 bin TL tutarındaki serbest karşılığın 113,000 bin TL'lik kısmı, cari dönemde iptal edilmiştir. Dolayısıyla, 31 Mart 2019

tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında ayrılan toplam 917,000 bin TL tutarında serbest karşılığı içermektedir.

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, Türkiye Vakıflar Bankası T.A.O.'nun 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 sekizinci 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.

Haluk Yalçın, SMMM

Sorumlu Denetçi

İstanbul, 10 Mayıs 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)		17.994.698	37.330.814	55.325.512	16.994.539	33.757.346	50.751.885
Cash and cash equivalents	V-I-1	2.225.462	33.768.293	35.993.755	5.234.656	32.032.981	37.267.637
Cash and Cash Balances at Central Bank	V-I-1	2.224.668	28.226.705	30.451.373	5.235.557	27.018.932	32.254.489
Banks	V-I-3	4.679	5.541.588	5.546.267	4.544	5.014.049	5.018.593
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)	V-I-16	-3.885	0	-3.885	-5.445	0	-5.445
Financial assets at fair value through profit or loss	V-I-2	47.436	88.220	135.656	1.395	69.766	71.161
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	88.220	88.220	0	69.766	69.766
Other Financial Assets		47.436	0	47.436	1.395	0	1.395
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	10.967.257	2.834.960	13.802.217	7.727.407	1.274.971	9.002.378
Public Debt Securities		10.961.351	2.831.274	13.792.625	7.662.348	1.271.520	8.933.868
Equity instruments		0	3.686	3.686	0	3.451	3.451
Other Financial Assets		5.906	0	5.906	65.059	0	65.059
Derivative financial assets	V-I-2	4.754.543	639.341	5.393.884	4.031.081	379.628	4.410.709
Derivative Financial Assets At Fair Value Through Profit Or Loss		4.754.543	639.341	5.393.884	4.031.081	379.628	4.410.709
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		190.706.416	96.175.385	286.881.801	172.474.615	89.047.965	261.522.580
Loans	V-I-5	169.929.517	88.196.747	258.126.264	150.932.385	81.474.522	232.406.907
Receivables From Leasing Transactions	V-I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	32.917.764	8.011.927	40.929.691	32.377.288	7.603.222	39.980.510
Public Debt Securities		32.908.935	7.684.689	40.593.624	32.326.808	7.413.026	39.739.834
Other Financial Assets		8.829	327.238	336.067	50.480	190.196	240.676
Allowance for Expected Credit Losses (-)		-12.140.865	-33.289	-12.174.154	-10.835.058	-29.779	-10.864.837
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	2.573.591	0	2.573.591	1.618.562	0	1.618.562
Held for Sale		2.573.591	0	2.573.591	1.618.562	0	1.618.562
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		2.580.852	423.928	3.004.780	2.647.659	403.558	3.051.217
Investments in Associates (Net)	V-I-7	612.257	0	612.257	619.582	0	619.582

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		612.257	0	612.257	619.582	0	619.582
Investments in Subsidiaries (Net)	V-I-8	1.968.595	423.928	2.392.523	2.028.077	403.558	2.431.635
Unconsolidated Financial Subsidiaries		1.666.692	423.928	2.090.620	1.726.174	403.558	2.129.732
Unconsolidated Non-Financial Subsidiaries		301.903	0	301.903	301.903	0	301.903
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-9	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)		2.901.428	10.506	2.911.934	2.557.495	10.130	2.567.625
INTANGIBLE ASSETS AND GOODWILL (Net)		224.591	0	224.591	218.152	0	218.152
Goodwill		0	0	0	0	0	0
Other		224.591	0	224.591	218.152	0	218.152
INVESTMENT PROPERTY (Net)	V-I-12	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-13	0	0	0	29.776	0	29.776
OTHER ASSETS (Net)	V-I-15	4.035.802	8.266.080	12.301.882	3.279.602	8.316.242	11.595.844
TOTAL ASSETS		221.017.378	142.206.713	363.224.091	199.820.400	131.535.241	331.355.641
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	108.633.433	89.490.506	198.123.939	109.592.026	69.815.881	179.407.907
LOANS RECEIVED	V-II-3	776.790	40.235.948	41.012.738	747.607	40.602.229	41.349.836
MONEY MARKET FUNDS		30.446.437	5.566.229	36.012.666	26.614.533	2.109.204	28.723.737
MARKETABLE SECURITIES (Net)	V-II-3	9.399.105	19.165.003	28.564.108	7.375.071	14.971.993	22.347.064
Bills		4.073.432	0	4.073.432	3.645.695	0	3.645.695
Asset-backed Securities		0	0	0	0	0	0
Bonds		5.325.673	19.165.003	24.490.676	3.729.376	14.971.993	18.701.369
FUNDS		3.054	0	3.054	3.054	0	3.054
Borrower funds		0	0	0	0	0	0
Other		3.054	0	3.054	3.054	0	3.054
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2	2.294.177	788.700	3.082.877	2.123.319	425.858	2.549.177
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2.294.177	788.700	3.082.877	2.123.319	425.858	2.549.177
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-5	770.613	0	770.613	0	0	0
PROVISIONS	V-II-7	2.210.807	5.561	2.216.368	2.266.153	5.206	2.271.359
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.067.973	0	1.067.973	1.035.025	0	1.035.025
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.142.834	5.561	1.148.395	1.231.128	5.206	1.236.334
CURRENT TAX LIABILITIES	V-II-8	563.311	1.499	564.810	774.563	1.301	775.864
DEFERRED TAX LIABILITY	V-II-8	0	4.300	4.300	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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	V-II-10	5.521.839	7.887.243	13.409.082	5.668.121	7.353.902	13.022.023
Loans		0	0	0	0	0	0

Other Debt Instruments		5,521.839	7,887.243	13,409.082	5,668.121	7,353.902	13,022.023
OTHER LIABILITIES	V-II-4	7,528.292	3,315.916	10,844.208	7,381.601	5,173.829	12,555.430
EQUITY	V-II-11	28,643.929	-28.601	28,615.328	28,333.549	16.641	28,350.190
Issued capital	V-II-11	2,500.000	0	2,500.000	2,500.000	0	2,500.000
Capital Reserves		817.432	0	817.432	814.670	0	814.670
Equity Share Premiums		723.918	0	723.918	723.918	0	723.918
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		93.514	0	93.514	90.752	0	90.752
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2,375.645	-4.184	2,371.461	2,469.172	-3.983	2,465.189
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-290.271	-24.417	-314.688	-40.194	20.624	-19.570
Profit Reserves		17,864.763	0	17,864.763	17,864.763	0	17,864.763
Legal Reserves		2,007.670	0	2,007.670	2,007.670	0	2,007.670
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		15,406.693	0	15,406.693	15,406.693	0	15,406.693
Other Profit Reserves		450.400	0	450.400	450.400	0	450.400
Profit or Loss		5,376.360	0	5,376.360	4,725.138	0	4,725.138
Prior Years' Profit or Loss		4,725.138	0	4,725.138	570.816	0	570.816
Current Period Net Profit Or Loss		651.222	0	651.222	4,154.322	0	4,154.322
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		196,791.787	166,432.304	363,224.091	190,879.597	140,476.044	331,355.641

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		117.140.926	176.107.193	293.248.119	94.630.911	144.091.940	238.722.851
GUARANTIES AND WARRANTIES	V-III-2	37.645.448	31.659.705	69.305.153	36.971.920	28.193.356	65.165.276
Letters of Guarantee	V-III-1	37.612.878	17.252.738	54.865.616	36.896.905	15.053.372	51.950.277
Guarantees Subject to State Tender Law		3.502.498	6.349.483	9.851.981	3.807.039	5.902.336	9.709.375
Guarantees Given for Foreign Trade Operations		1.448.497	0	1.448.497	1.314.771	0	1.314.771
Other Letters of Guarantee		32.661.883	10.903.255	43.565.138	31.775.095	9.151.036	40.926.131
Bank Acceptances		12.713	3.606.255	3.618.968	24.005	2.948.104	2.972.109
Import Letter of Acceptance		0	447.240	447.240	0	586.987	586.987
Other Bank Acceptances		12.713	3.159.015	3.171.728	24.005	2.361.117	2.385.122
Letters of Credit		19.857	10.754.670	10.774.527	51.010	10.148.777	10.199.787
Documentary Letters of Credit		19.857	10.754.670	10.774.527	51.010	10.148.777	10.199.787
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	4.486	4.486	0	4.199	4.199
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	0	0	0	0	0
Other Guarantees		0	41.556	41.556	0	38.904	38.904
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		42.780.202	33.380.891	76.161.093	36.959.594	26.856.010	63.815.604
Irrevocable Commitments	V-III-1	38.349.242	7.107.555	45.456.797	32.609.583	2.252.627	34.862.210
Forward Asset Purchase Commitments	V-III-1	4.717.895	7.107.555	11.825.450	1.501.627	2.252.627	3.754.254
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		2.250	0	2.250	2.250	0	2.250
Loan Granting Commitments	V-III-1	15.241.573	0	15.241.573	14.103.024	0	14.103.024
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	2.434.448	0	2.434.448	1.979.217	0	1.979.217
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	14.534.928	0	14.534.928	13.549.649	0	13.549.649
Commitments for Credit Cards and Banking Services Promotions		518.245	0	518.245	571.282	0	571.282
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		899.903	0	899.903	902.534	0	902.534
Revocable Commitments		4.430.960	26.273.336	30.704.296	4.350.011	24.603.383	28.953.394
Revocable Loan Granting Commitments		4.430.960	26.273.336	30.704.296	4.350.011	24.603.383	28.953.394
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		36.715.276	111.066.597	147.781.873	20.699.397	89.042.574	109.741.971
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		36.715.276	111.066.597	147.781.873	20.699.397	89.042.574	109.741.971
Forward Foreign Currency Buy or Sell Transactions		2.710.046	3.179.413	5.889.459	1.201.285	1.543.434	2.744.719
Forward Foreign Currency Buying Transactions		1.359.638	1.589.811	2.949.449	602.318	771.805	1.374.123
Forward Foreign Currency Sale Transactions		1.350.408	1.589.602	2.940.010	598.967	771.629	1.370.596
Currency and Interest Rate Swaps		25.184.339	94.251.546	119.435.885	13.638.148	73.193.459	86.831.607
Currency Swap Buy Transactions		2.126.820	33.938.672	36.065.492	2.532.776	19.685.170	22.217.946
Currency Swap Sell Transactions		19.357.519	14.035.341	33.392.860	7.805.372	9.975.981	17.781.353
Interest Rate Swap Buy Transactions		1.850.000	23.138.767	24.988.767	1.650.000	21.766.154	23.416.154
Interest Rate Swap Sell Transactions		1.850.000	23.138.766	24.988.766	1.650.000	21.766.154	23.416.154
Currency, Interest Rate and Securities Options		746.582	2.165.557	2.912.139	697.904	1.784.623	2.482.527
Currency Options Buy Transactions		574.322	857.034	1.431.356	349.778	865.498	1.215.276
Currency Options Sell Transactions		172.260	1.308.523	1.480.783	348.126	919.125	1.267.251
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	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		8.074.309	11.470.081	19.544.390	5.162.060	12.521.058	17.683.118
CUSTODY AND PLEDGES RECEIVED		1.647.251.273	1.324.764.437	2.972.015.710	1.553.971.819	1.217.345.200	2.771.317.019
ITEMS HELD IN CUSTODY		50.679.310	4.651.851	55.331.161	48.337.336	3.671.333	52.008.669
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		38.918.132	751.627	39.669.759	36.285.318	395.353	36.680.671
Cheques Received for Collection		8.781.887	1.276.147	10.058.034	9.189.448	1.154.341	10.343.789
Commercial Notes Received for Collection		1.566.681	422.893	1.989.574	1.522.229	445.168	1.967.397
Other Assets Received for Collection		2.152	226	2.378	2.152	211	2.363
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		309	109.065	109.374	309	100.301	100.610
Custodians		1.410.149	2.091.893	3.502.042	1.337.880	1.575.959	2.913.839
PLEDGED ITEMS		443.095.526	222.802.514	665.898.040	428.045.010	204.235.157	632.280.167
Securities		335.345	10.896	346.241	354.739	9.824	364.563
Guarantee Notes		737.039	1.089.621	1.826.660	681.820	1.135.681	1.817.501
Commodity		32.062.169	1.809.012	33.871.181	32.405.583	1.711.768	34.117.351
Warrant		0	0	0	0	0	0
Real Estate		350.478.032	178.966.455	529.444.487	340.951.847	163.744.146	504.695.993
Other Pledged Items		58.669.422	40.703.878	99.373.300	52.805.682	37.364.638	90.170.320

Depositories Receiving Pledged Items		813.519	222.652	1.036.171	845.339	269.100	1.114.439
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.153.476.437	1.097.310.072	2.250.786.509	1.077.589.473	1.009.438.710	2.087.028.183
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.764.392.199	1.500.871.630	3.265.263.829	1.648.602.730	1.361.437.140	3.010.039.870

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	V-IV-1	9.677.364	6.363.251
Interest Income on Loans	V-IV-1	7.969.735	5.494.766
Interest Income on Reserve Deposits		99.110	76.024
Interest Income on Banks	V-IV-1	66.749	28.081
Interest Income on Money Market Placements		0	3.864
Interest Income on Marketable Securities Portfolio	V-IV-1	1.538.407	758.135
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		400.039	154.942
Financial Assets Measured at Amortised Cost		1.138.368	603.193
Finance Leasing Interest Income		0	0
Other Interest Income		3.363	2.381
INTEREST EXPENSES (-)		-7.332.592	-4.057.080
Interest Expenses on Deposits	V-IV-2	-4.458.437	-2.784.536
Interest Expenses on Funds Borrowed	V-IV-2	-370.336	-200.218
Interest Expenses on Money Market Funds		-1.594.042	-537.088
Interest Expenses on Securities Issued	V-IV-2	-870.306	-517.442
Lease Interest Expenses		-35.884	0
Other Interest Expense		-3.587	-17.796
NET INTEREST INCOME OR EXPENSE		2.344.772	2.306.171
NET FEE AND COMMISSION INCOME OR EXPENSES		978.559	443.857
Fees and Commissions Received		1.208.466	619.851
From Noncash Loans		166.499	92.701
Other		1.041.967	527.150
Fees and Commissions Paid (-)		-229.907	-175.994
Paid for Noncash Loans		-63	-82
Other		-229.844	-175.912
DIVIDEND INCOME		1.337	44.413
TRADING INCOME OR LOSS (Net)	V-IV-3	128.934	112.817
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	46.551	26.901
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	9.735	83.165
Foreign Exchange Gains or Losses	V-IV-3	72.648	2.751
OTHER OPERATING INCOME	V-IV-4	1.369.707	949.563
GROSS PROFIT FROM OPERATING ACTIVITIES		4.823.309	3.856.821
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-2.461.830	-1.283.114
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-31.795	-10.200
PERSONNEL EXPENSES (-)		-688.538	-538.381
OTHER OPERATING EXPENSES (-)	V-IV-6	-859.529	-725.216
NET OPERATING INCOME (LOSS)		781.617	1.299.910
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	V-IV-7	781.617	1.299.910
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-130.395	-248.489
Current Tax Provision	V-IV-10	-19.453	-290.888
Expense Effect of Deferred Tax	V-IV-10	-628.226	-90.133
Income Effect of Deferred Tax	V-IV-10	517.284	132.532
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	651.222	1.051.421
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	V-IV-11	651.222	1.051.421
Profit (Loss) Attributable to Group		651.222	1.051.421
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
100 Adet Hisse Başına Kar/Zarar (Tam TL)		0,26050000	0,42060000



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)		651.222	1.051.421
OTHER COMPREHENSIVE INCOME		-388.846	-41.895
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-93.728	-18.548
Gains (Losses) on Revaluation of Property, Plant and Equipment		-754	-107
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-100.234	13.737
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		7.260	-32.178
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-295.118	-23.347
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-372.149	-29.802
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
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		77.031	6.455
TOTAL COMPREHENSIVE INCOME (LOSS)		262.376	1.009.526

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		1.740.848	1.640.241
Interest Received		8.777.020	5.282.244
Interest Paid		-7.018.696	-3.650.588
Dividends received		1.337	9.352
Fees and Commissions Received		1.208.466	619.851
Other Gains		45.001	18.657
Collections from Previously Written Off Loans and Other Receivables		509.122	503.785
Cash Payments to Personnel and Service Suppliers		-755.659	-598.168
Taxes Paid		-342.052	-358.809
Other		-683.691	-186.083
Changes in Operating Assets and Liabilities Subject to Banking Operations		-4.707.561	-10.372.833
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-64.495	-5.876
Net (Increase) Decrease in Due From Banks		-3.605.619	-2.504.235
Net (Increase) Decrease in Loans		-24.187.228	-13.606.132
Net (Increase) Decrease in Other Assets		-611.792	1.335.698
Net Increase (Decrease) in Bank Deposits		2.527.161	-1.130.736
Net Increase (Decrease) in Other Deposits		16.276.310	7.712.811
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-346.258	2.788.273
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		5.304.360	-4.962.636
Net Cash Provided From Banking Operations		-2.966.713	-8.732.592
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.579.368	-611.281
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		-58.509	-40.520
Cash Obtained from Tangible and Intangible Asset Sales		101.413	192.165
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.165.770	-1.553.735
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.024.261	1.037.232
Cash Paid for Purchase of Financial Assets At Amortised Cost		-741.660	-647.475
Cash Obtained from Sale of Financial Assets At Amortised Cost		175.667	406.377
Other		85.230	-5.325
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		6.131.297	5.258.101
Cash Obtained from Loans and Securities Issued		10.253.754	8.186.805
Cash Outflow Arised From Loans and Securities Issued		-4.041.826	-2.928.704
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-80.631	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-125.961	53.724
Net Increase (Decrease) in Cash and Cash Equivalents		-2.540.745	-4.032.048
Cash and Cash Equivalents at Beginning of the Period		19.472.141	20.947.063
Cash and Cash Equivalents at End of the Period		16.931.396	16.915.015

