



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Consolidated
2019 - 2. 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) 30 Haziran 2019 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık dönemine ait konsolide gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide özkaynak değişim tablosunun ve 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 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 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, 30 Haziran 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 yıllarda, 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 30 Haziran 2019 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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, 25 Temmuz 2019

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		48.966.684	86.883.122	135.849.806	46.382.717	77.050.098	123.432.815
Cash and cash equivalents		5.309.730	47.580.343	52.890.073	4.742.816	44.875.030	49.617.846
Cash and Cash Balances at Central Bank	(I-a)	4.649.853	28.141.727	32.791.580	4.725.334	25.388.490	30.113.824
Banks	(I-d)	522.373	19.438.895	19.961.268	12.206	18.947.192	18.959.398
Receivables From Money Markets		137.636	0	137.636	5.283	539.374	544.657
Allowance for Expected Losses (-)		-132	-279	-411	-7	-26	-33
Financial assets at fair value through profit or loss	(I-b)	79.458	7.124.543	7.204.001	41.355	6.827.669	6.869.024
Public Debt Securities		11.489	0	11.489	10.113	0	10.113
Equity instruments		5.360	196.940	202.300	13.223	137.461	150.684
Other Financial Assets		62.609	6.927.603	6.990.212	18.019	6.690.208	6.708.227
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	26.394.312	27.129.913	53.524.225	24.621.916	19.718.126	44.340.042
Public Debt Securities		25.822.862	14.751.675	40.574.537	23.928.005	12.574.559	36.502.564
Equity instruments		15.777	607	16.384	13.013	607	13.620
Other Financial Assets		555.673	12.377.631	12.933.304	680.898	7.142.960	7.823.858
Derivative financial assets	(I-c, I-l)	17.183.184	5.048.323	22.231.507	16.976.630	5.629.273	22.605.903
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.984.219	5.000.540	18.984.759	15.240.691	5.375.604	20.616.295
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		3.198.965	47.783	3.246.748	1.735.939	253.669	1.989.608
FINANCIAL ASSETS AT AMORTISED COST (Net)		130.763.953	97.133.283	227.897.236	127.799.798	91.661.834	219.461.632
Loans	(I-f)	131.900.850	89.659.075	221.559.925	127.299.268	82.014.178	209.313.446
Receivables From Leasing Transactions	(I-k)	1.830.356	4.109.737	5.940.093	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)	6.256.543	4.893.467	11.150.010	5.942.844	6.320.637	12.263.481
Public Debt Securities		6.256.543	2.483.674	8.740.217	5.942.844	3.811.339	9.754.183
Other Financial Assets		0	2.409.793	2.409.793	0	2.509.298	2.509.298
Allowance for Expected Credit Losses (-)		-9.223.796	-1.528.996	-10.752.792	-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)	269.866	0	269.866	264.384	0	264.384
Held for Sale		269.866	0	269.866	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)		4,387,112	55,067	4,442,179	3,951,289	7,763	3,959,052
INTANGIBLE ASSETS AND GOODWILL (Net)		630,913	4,879	635,792	640,599	5,594	646,193
Goodwill		0	0	0	0	0	0
Other		630,913	4,879	635,792	640,599	5,594	646,193
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		5,589	9,428	15,017	274,086	31,948	306,034
DEFERRED TAX ASSET	(I-n)	92,569	26,594	119,163	102,264	41,544	143,808
OTHER ASSETS (Net)	(I-p)	3,135,536	3,456,435	6,591,971	2,781,989	3,680,182	6,462,171
TOTAL ASSETS		188,257,743	187,568,808	375,826,551	182,202,647	172,478,963	354,681,610
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	81,363,663	148,139,182	229,502,845	81,384,628	127,245,272	208,629,900
LOANS RECEIVED	(II-c)	366,316	35,833,203	36,199,519	756,713	42,893,170	43,649,883
MONEY MARKET FUNDS		909,978	10,465,126	11,375,104	3,918,298	10,356,718	14,275,016
MARKETABLE SECURITIES (Net)	(II-d)	9,359,332	8,412,817	17,772,149	4,854,728	8,216,719	13,071,447
Bills		7,007,914	0	7,007,914	2,847,485	0	2,847,485
Asset-backed Securities		0	0	0	0	0	0
Bonds		2,351,418	8,412,817	10,764,235	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)	9,686,836	1,724,104	11,410,940	11,323,624	1,501,379	12,825,003
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9,103,245	1,675,866	10,779,111	10,678,666	1,501,379	12,180,045
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		583,591	48,238	631,829	644,958	0	644,958
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	567,000	49,031	616,031	0	0	0
PROVISIONS	(II-h)	1,322,552	170,519	1,493,071	1,080,235	262,149	1,342,384
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		377,757	497	378,254	324,504	745	325,249
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		944,795	170,022	1,114,817	755,731	261,404	1,017,135
CURRENT TAX LIABILITIES	(II-i)	704,881	45,836	750,717	465,431	65,112	530,543
DEFERRED TAX LIABILITY		690,865	118,764	809,629	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	5,208,937	5,208,937	0	4,784,477	4,784,477
Loans		0	0	0	0	0	0

Other Debt Instruments		0	5.208.937	5.208.937	0	4.784.477	4.784.477
OTHER LIABILITIES	(II-e)	6.317.152	5.029.273	11.346.425	7.784.203	3.589.048	11.373.251
EQUITY	(II-k)	50.970.600	-1.629.416	49.341.184	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		2.078.842	6.055	2.084.897	2.094.642	6.055	2.100.697
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		359.657	-1.635.471	-1.275.814	-267.437	-997.297	-1.264.734
Profit Reserves		34.576.406	0	34.576.406	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		265.483	0	265.483	264.551	0	264.551
Profit or Loss		3.434.929	0	3.434.929	6.382.004	0	6.382.004
Prior Years' Profit or Loss		767.926	0	767.926	672.838	0	672.838
Current Period Net Profit Or Loss		2.667.003	0	2.667.003	5.709.166	0	5.709.166
Non-controlling Interests		153	0	153	126		126
Total equity and liabilities		162.259.175	213.567.376	375.826.551	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 30.06.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		203.579.224	535.232.520	738.811.744	217.077.279	503.919.575	720.996.854
GUARANTIES AND WARRANTIES	(III-2, 3)	21.295.625	27.119.680	48.415.305	22.122.020	30.673.351	52.795.371
Letters of Guarantee		18.355.344	15.083.407	33.438.751	19.262.070	15.680.573	34.942.643
Guarantees Subject to State Tender Law		270.077	1.471.575	1.741.652	404.937	2.056.174	2.461.111
Guarantees Given for Foreign Trade Operations		0	2.398.283	2.398.283	0	2.836.723	2.836.723
Other Letters of Guarantee		18.085.267	11.213.549	29.298.816	18.857.133	10.787.676	29.644.809
Bank Acceptances		0	226.167	226.167	0	2.740.341	2.740.341
Import Letter of Acceptance		0	226.167	226.167	0	2.740.341	2.740.341
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		12.218	6.210.078	6.222.296	47.035	6.485.727	6.532.762
Documentary Letters of Credit		12.218	5.748.337	5.760.555	47.035	5.905.823	5.952.858
Other Letters of Credit		0	461.741	461.741	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	12.232	12.232	0	24.353	24.353
Other Guarantees		37.789	5.578.120	5.615.909	14.645	5.734.646	5.749.291
Other Collaterals		2.890.274	9.676	2.899.950	2.798.270	7.711	2.805.981
COMMITMENTS	(III-1)	49.747.215	21.421.561	71.168.776	42.300.534	12.166.965	54.467.499
Irrevocable Commitments		48.795.363	20.965.734	69.761.097	41.404.186	11.705.009	53.109.195
Forward Asset Purchase Commitments		12.699.440	19.127.875	31.827.315	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		8.078.230	1.835.259	9.913.489	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		2.864.776	0	2.864.776	2.514.769	0	2.514.769
Tax and Fund Liabilities Arised from Export Commitments		3.898	0	3.898	3.693	0	3.693
Commitments for Credit Card Limits		20.569.411	0	20.569.411	19.788.847	0	19.788.847
Commitments for Credit Cards and Banking Services Promotions		68.874	0	68.874	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		4,510.734	2.600	4,513.334	4,220.925	2.395	4,223.320
Revocable Commitments		951.852	455.827	1,407.679	896.348	461.956	1,358.304
Revocable Loan Granting Commitments		873.484	0	873.484	837.281	0	837.281
Other Revocable Commitments		78.368	455.827	534.195	59.067	461.956	521.023
DERIVATIVE FINANCIAL INSTRUMENTS		132,536.384	486,691.279	619,227.663	152,654.725	461,079.259	613,733.984
Derivative Financial Instruments Held For Hedging		14,398.198	52,946.454	67,344.652	16,237.238	45,937.006	62,174.244
Fair Value Hedges		5,188.585	24,626.963	29,815.548	4,768.063	16,510.663	21,278.726
Cash Flow Hedges		9,209.613	28,319.491	37,529.104	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		118,138.186	433,744.825	551,883.011	136,417.487	415,142.253	551,559.740
Forward Foreign Currency Buy or Sell Transactions		6,678.703	12,794.090	19,472.793	10,443.845	17,807.630	28,251.475
Forward Foreign Currency Buying Transactions		5,958.986	4,181.924	10,140.910	6,988.529	7,632.814	14,621.343
Forward Foreign Currency Sale Transactions		719.717	8,612.166	9,331.883	3,455.316	10,174.816	13,630.132
Currency and Interest Rate Swaps		104,807.212	363,418.827	468,226.039	98,347.488	324,424.673	422,772.161
Currency Swap Buy Transactions		37,323.658	115,239.179	152,562.837	37,673.866	105,283.829	142,957.695
Currency Swap Sell Transactions		60,712.834	91,386.290	152,099.124	57,920.302	84,122.398	142,042.700
Interest Rate Swap Buy Transactions		3,385.360	78,396.679	81,782.039	1,376.660	67,509.223	68,885.883
Interest Rate Swap Sell Transactions		3,385.360	78,396.679	81,782.039	1,376.660	67,509.223	68,885.883
Currency, Interest Rate and Securities Options		5,930.097	35,803.177	41,733.274	27,559.961	47,939.566	75,499.527
Currency Options Buy Transactions		2,752.101	4,848.320	7,600.421	12,676.191	15,377.034	28,053.225
Currency Options Sell Transactions		3,170.441	4,583.981	7,754.422	14,883.770	13,150.254	28,034.024
Interest Rate Options Buy Transactions		0	13,185.438	13,185.438	0	9,706.139	9,706.139
Interest Rate Options Sell Transactions		0	13,185.438	13,185.438	0	9,706.139	9,706.139
Securities Options Buy Transactions		1.803	0	1.803	0	0	0
Securities Options Sell Transactions		5.752	0	5.752	0	0	0
Currency Futures		653.809	623.493	1,277.302	0	0	0
Currency Futures Buy Transactions		0	623.493	623.493	0	0	0
Currency Futures Sell Transactions		653.809	0	653.809	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		68.365	21,105.238	21,173.603	66.193	24,970.384	25,036.577
CUSTODY AND PLEDGES RECEIVED		859,518.874	336,984.292	1,196,503.166	832,861.014	307,602.995	1,140,464.009
ITEMS HELD IN CUSTODY		67,261.791	22,765.692	90,027.483	55,629.940	19,655.922	75,285.862
Customer Fund and Portfolio Balances		11,689.522	0	11,689.522	3,954.484	0	3,954.484
Securities Held in Custody		21,725.113	2,861.391	24,586.504	18,877.625	2,062.528	20,940.153
Cheques Received for Collection		27,407.193	2,970.764	30,377.957	26,095.801	2,704.389	28,800.190
Commercial Notes Received for Collection		6,141.753	3,975.026	10,116.779	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		298.210	12,958.511	13,256.721	550.905	11,338.459	11,889.364
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		205,325.955	101,103.189	306,429.144	202,720.210	89,021.704	291,741.914
Securities		374.350	995.445	1,369.795	805.358	1,368.190	2,173.548
Guarantee Notes		700.181	573.080	1,273.261	763.134	565.924	1,329.058
Commodity		0	131.422	131.422	113.226	7.890	121.116
Warrant		0	0	0	0	0	0
Real Estate		166,847.212	78,775.912	245,623.124	165,010.393	65,430.456	230,440.849
Other Pledged Items		37,404.212	20,627.330	58,031.542	36,028.099	21,649.244	57,677.343

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		586.931.128	213.115.411	800.046.539	574.510.864	198.925.369	773.436.233
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.063.098.098	872.216.812	1.935.314.910	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 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018	Current Period 3 Months 01.04.2019 - 30.06.2019	Previous Period 3 Months 01.04.2018 - 30.06.2018
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	18.724.075	15.203.471	9.525.630	8.045.005
Interest Income on Loans	(IV-a-1)	14.530.653	12.041.485	7.354.189	6.299.605
Interest Income on Reserve Deposits		252.067	199.781	131.704	107.605
Interest Income on Banks	(IV-a-2)	479.073	307.516	284.246	213.931
Interest Income on Money Market Placements		74.519	103.522	74.000	62.082
Interest Income on Marketable Securities Portfolio	(IV-a-3)	3.045.674	2.289.944	1.499.658	1.218.623
Financial Assets At Fair Value Through Profit Loss		1.693	2.614	953	1.404
Financial Assets At Fair Value Through Other Comprehensive Income		2.462.881	1.837.896	1.231.121	1.014.125
Financial Assets Measured at Amortised Cost		581.100	449.434	267.584	203.094
Finance Leasing Interest Income		243.742	241.213	120.605	132.456
Other Interest Income		98.347	20.010	61.228	10.703
INTEREST EXPENSES (-)	(IV-b)	-11.014.035	-7.991.560	-5.481.198	-4.155.860
Interest Expenses on Deposits	(IV-b-4)	-7.975.169	-6.071.125	-3.945.004	-3.107.148
Interest Expenses on Funds Borrowed	(IV-b-1)	-916.015	-649.218	-448.877	-391.454
Interest Expenses on Money Market Funds		-794.128	-474.195	-344.052	-235.078
Interest Expenses on Securities Issued	(IV-b-3)	-1.182.882	-735.602	-689.830	-386.833
Lease Interest Expenses		-46.513	0	-22.990	0
Other Interest Expense		-99.328	-61.420	-30.445	-35.347
NET INTEREST INCOME OR EXPENSE		7.710.040	7.211.911	4.044.432	3.889.145
NET FEE AND COMMISSION INCOME OR EXPENSES		2.403.167	1.736.759	1.210.357	926.495
Fees and Commissions Received		3.044.813	2.168.192	1.542.830	1.155.977
From Noncash Loans		304.821	157.513	159.719	83.366
Other		2.739.992	2.010.679	1.383.111	1.072.611
Fees and Commissions Paid (-)		-641.646	-431.433	-332.473	-229.482
Paid for Noncash Loans		-304	-211	-163	-98
Other		-641.342	-431.222	-332.310	-229.384
DIVIDEND INCOME		5.526	4.829	1.533	3.163
TRADING INCOME OR LOSS (Net)	(IV-c)	-197.971	-272.437	-398.503	-75.220
Gains (Losses) Arising from Capital Markets Transactions		78.761	-9.815	14.467	-17.159
Gains (Losses) Arising From Derivative Financial Transactions		2.648.419	1.597.873	36.618	900.704
Foreign Exchange Gains or Losses		-2.925.151	-1.860.495	-449.588	-958.765
OTHER OPERATING INCOME	(IV-d)	386.669	721.602	161.077	417.552
GROSS PROFIT FROM OPERATING ACTIVITIES		10.307.431	9.402.664	5.018.896	5.161.135
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-2.735.025	-2.497.743	-1.470.199	-1.794.378
OTHER ALLOWANCE EXPENSES (-)		-748.613	-382	-253.749	-382
PERSONNEL EXPENSES (-)		-1.377.503	-1.092.535	-697.852	-525.483
OTHER OPERATING EXPENSES (-)	(IV-f)	-1.990.769	-1.650.192	-991.483	-855.457
NET OPERATING INCOME (LOSS)		3.455.521	4.161.812	1.605.613	1.985.435
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		3.455.521	4.161.812	1.605.613	1.985.435
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-788.509	-882.230	-346.341	-399.718
Current Tax Provision		-470.329	-666.802	-422.830	-356.932
Expense Effect of Deferred Tax		-953.337	-913.798	104.878	-592.647
Income Effect of Deferred Tax		635.157	698.370	-28.389	549.861
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-i)	2.667.012	3.279.582	1.259.272	1.585.717
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(IV-i)	2.667.012	3.279.582	1.259.272	1.585.717
Profit (Loss) Attributable to Group	(IV-g)	2.667.003	3.279.576	1.259.267	1.585.716
Profit (loss), attributable to non-controlling interests		9	6	5	1
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,00555000	0,00820000	0,00242000	0,00396000



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 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018	Current Period 3 Months 01.04.2019 - 30.06.2019	Previous Period 3 Months 01.04.2018 - 30.06.2018
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		2.667.012	3.279.582		
OTHER COMPREHENSIVE INCOME		-25.948	-884.674		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-14.868	-425		
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.276	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-20.338	-545		
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		4.194	120		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-11.080	-884.249		
Exchange Differences on Translation		362.483	537.777		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-92.752	-2.386.526		
Income (Loss) Related with Cash Flow Hedges		-224.927	818.200		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-161.248	-254.784		
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		105.364	401.084		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.641.064	2.394.908		

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 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018
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		7.670.594	7.016.439
Interest Received		16.712.427	15.167.524
Interest Paid		-10.994.447	-7.757.755
Dividends received		2.764	3.231
Fees and Commissions Received		3.019.684	2.181.112
Other Gains		1.399.114	-945.285
Collections from Previously Written Off Loans and Other Receivables		681.634	1.076.940
Cash Payments to Personnel and Service Suppliers		-1.486.556	-1.203.307
Taxes Paid		-109.867	-91.570
Other		-1.554.159	-1.414.451
Changes in Operating Assets and Liabilities Subject to Banking Operations		-11.164.939	-816.835
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-592.067	-113.819
Net (Increase) Decrease in Due From Banks		-160.330	4.885.206
Net (Increase) Decrease in Loans		-12.328.077	-15.158.514
Net (Increase) Decrease in Other Assets		-1.908.779	-17.710.347
Net Increase (Decrease) in Bank Deposits		-1.104.624	3.086.959
Net Increase (Decrease) in Other Deposits		22.084.286	13.201.894
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-6.914.253	10.901.922
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-10.241.095	89.864
Net Cash Provided From Banking Operations		-3.494.345	6.199.604
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-6.809.805	-1.178.275
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		98.420	-318.540
Cash Obtained from Tangible and Intangible Asset Sales		10.158	35.548
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.551.159	-5.772.304
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.890.820	2.661.814
Cash Paid for Purchase of Financial Assets At Amortised Cost		-8.075	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.868.640	2.217.749
Other		-118.609	-2.542
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		7.960.326	-532.575
Cash Obtained from Loans and Securities Issued		20.383.620	12.888.236
Cash Outflow Arised From Loans and Securities Issued		-15.294.286	-11.820.811
Equity Instruments Issued		3.005.742	0
Dividends paid		0	-1.600.000
Payments of lease liabilities		-134.750	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.265.729	1.083.712
Net Increase (Decrease) in Cash and Cash Equivalents		-78.095	5.572.466
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)	18.354.359	18.269.932

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	-425	0	537.777	-1.861.490	439.464	0	0	3.279.576	2.394.902	6	2.394.908
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	-141.429	0	0	0	0	0	0	84.663	-80.056	0	-136.822	0 -136.822
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	2.207.533	-116.578		3.895	1.825.710	-2.520.641	-37.140	28.961.396	672.839	3.279.576	41.884.141	145 41.884.286
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	995	-15.864	0	362.483	-72.346	-301.216	0	0	2.667.003	2.641.054	9	2.641.063
Capital Increase in Cash		1.200.000	1.805.742	0	0	0	0	0	0	0	0	0	0	0	3.005.742	18	3.005.760
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	-931	0	0	0	0	0	0	-94.157	95.088	0	0	0 0
Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	5.709.166	0	5.709.166	0	0 0
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	5.709.166	0	5.709.166	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		5.200.000	3.505.742		0 1.814.871	2.207.597	-126.595		3.895	2.691.955	-3.051.624	-916.144	34.576.406	767.926	2.667.003	49.341.031	153 49.341.184

Previous Period
01.01.2018 - 30.06.2018

Current Period
01.01.2019 - 30.06.2019