



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
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") 30 Haziran 2019 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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, 30 Haziran 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 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 olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 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 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, 25 Temmuz 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 30.06.2019			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)		48.918.039	80.960.465	129.878.504	47.023.958	73.508.477	120.532.435
Cash and cash equivalents		5.214.361	44.783.451	49.997.812	5.189.272	43.465.853	48.655.125
Cash and Cash Balances at Central Bank	(I-a)	4.649.853	28.141.691	32.791.544	4.725.332	25.388.460	30.113.792
Banks	(I-d)	548.271	16.642.039	17.190.310	463.940	17.538.045	18.001.985
Receivables From Money Markets		16.352	0	16.352	0	539.374	539.374
Allowance for Expected Losses (-)		-115	-279	-394	0	-26	-26
Financial assets at fair value through profit or loss	(I-b)	45.658	7.124.543	7.170.201	6.126	6.827.669	6.833.795
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	196.940	196.940	0	137.461	137.461
Other Financial Assets		45.658	6.927.603	6.973.261	6.126	6.690.208	6.696.334
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	26.321.258	24.253.796	50.575.054	24.621.751	17.751.756	42.373.507
Public Debt Securities		25.822.862	14.751.675	40.574.537	23.928.005	12.574.559	36.502.564
Equity instruments		15.610	607	16.217	12.848	607	13.455
Other Financial Assets		482.786	9.501.514	9.984.300	680.898	5.176.590	5.857.488
Derivative financial assets	(I-c, I-l)	17.336.762	4.798.675	22.135.437	17.206.809	5.463.199	22.670.008
Derivative Financial Assets At Fair Value Through Profit Or Loss		14.137.797	4.750.892	18.888.689	15.470.870	5.209.530	20.680.400
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)		126.360.269	71.392.675	197.752.944	124.113.901	66.550.651	190.664.552
Loans	(I-f)	128.938.508	67.847.114	196.785.622	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)	6.256.543	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 (-)		-8.834.782	-1.347.906	-10.182.688	-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)	114.748	0	114.748	90.305	0	90.305
Held for Sale		114.748	0	114.748	90.305	0	90.305
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.476.884	4.821.706	6.298.590	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)	1,471,363	4,821,706	6,293,069	1,203,948	4,248,193	5,452,141
Unconsolidated Financial Subsidiaries		1,471,363	4,821,706	6,293,069	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)		4,374,048	7,007	4,381,055	3,941,378	7,039	3,948,417
INTANGIBLE ASSETS AND GOODWILL (Net)		616,863	20	616,883	624,219	24	624,243
Goodwill		0	0	0	0	0	0
Other		616,863	20	616,883	624,219	24	624,243
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	262,217	0	262,217
DEFERRED TAX ASSET	(I-n)	0	0	0	0	23,410	23,410
OTHER ASSETS (Net)	(I-p)	2,347,344	3,374,177	5,721,521	2,412,567	3,626,317	6,038,884
TOTAL ASSETS		184,208,195	160,556,050	344,764,245	179,678,014	147,964,111	327,642,125
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	81,191,944	125,042,886	206,234,830	81,460,817	106,930,236	188,391,053
LOANS RECEIVED	(II-c)	291,326	32,405,058	32,696,384	651,246	39,075,919	39,727,165
MONEY MARKET FUNDS		327,536	9,298,116	9,625,652	3,852,509	9,209,690	13,062,199
MARKETABLE SECURITIES (Net)	(II-d)	8,125,747	8,412,817	16,538,564	3,949,642	8,202,364	12,152,006
Bills		5,876,503	0	5,876,503	2,042,561	0	2,042,561
Asset-backed Securities		0	0	0	0	0	0
Bonds		2,249,244	8,412,817	10,662,061	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)	9,686,663	1,756,801	11,443,464	11,333,092	1,623,362	12,956,454
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9,103,072	1,708,563	10,811,635	10,688,134	1,623,362	12,311,496
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)	568,486	0	568,486	25,048	0	25,048
PROVISIONS	(II-h)	1,294,153	159,209	1,453,362	1,044,801	250,177	1,294,978
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		363,126	0	363,126	311,510	0	311,510
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		931,027	159,209	1,090,236	733,291	250,177	983,468
CURRENT TAX LIABILITIES	(II-i)	667,265	20,542	687,807	442,133	62,261	504,394
DEFERRED TAX LIABILITY		679,145	0	679,145	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	5,208,937	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)	5.671.221	4.588.582	10.259.803	7.461.507	3.190.060	10.651.567
EQUITY	(II-k)	50.196.803	-828.992	49.367.811	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		2.937.556	786.346	3.723.902	1.328.679	2.212.351	3.541.030
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		43.653	-1.615.338	-1.571.685	-27.703	-1.313.919	-1.341.622
Profit Reserves		33.924.312	0	33.924.312	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		32.128.713	0	32.128.713	26.439.072	0	26.439.072
Other Profit Reserves		263.572	0	263.572	262.640	0	262.640
Profit or Loss		2.690.654	0	2.690.654	5.689.644	0	5.689.644
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.690.654	0	2.690.654	5.689.644	0	5.689.644
Total equity and liabilities		158.700.289	186.063.956	344.764.245	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 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		201.608.375	539.293.982	740.902.357	216.635.098	509.765.510	726.400.608
GUARANTIES AND WARRANTIES	(III-2, 3)	21.302.344	28.393.349	49.695.693	22.150.509	31.187.047	53.337.556
Letters of Guarantee		18.362.056	15.197.468	33.559.524	19.272.359	15.784.791	35.057.150
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	2.397.302	2.397.302	0	2.835.700	2.835.700
Other Letters of Guarantee		18.091.979	11.328.591	29.420.570	18.867.422	10.892.917	29.760.339
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	6.284.015	6.296.233	47.035	6.515.924	6.562.959
Documentary Letters of Credit		12.218	5.662.687	5.674.905	47.035	5.817.762	5.864.797
Other Letters of Credit		0	621.328	621.328	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	12.232	12.232	0	24.353	24.353
Other Guarantees		37.789	6.663.791	6.701.580	32.845	6.113.927	6.146.772
Other Collaterals		2.890.281	9.676	2.899.957	2.798.270	7.711	2.805.981
COMMITMENTS	(III-1)	49.668.847	33.350.988	83.019.835	42.241.467	22.317.747	64.559.214
Irrevocable Commitments		48.795.363	33.350.988	82.146.351	41.404.186	22.317.747	63.721.933
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	3.133.344	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		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	12,387,854	16,898,588	4,220,925	10,615,935	14,836,860
Revocable Commitments		873,484	0	873,484	837,281	0	837,281
Revocable Loan Granting Commitments		873,484	0	873,484	837,281	0	837,281
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		130,637,184	477,549,645	608,186,829	152,243,122	456,260,716	608,503,838
Derivative Financial Instruments Held For Hedging		14,398,198	52,868,982	67,267,180	16,237,238	45,826,317	62,063,555
Fair Value Hedges		5,188,585	24,549,491	29,738,076	4,768,063	16,399,974	21,168,037
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		116,238,986	424,680,663	540,919,649	136,005,884	410,434,399	546,440,283
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		102,915,567	354,354,665	457,270,232	97,935,885	319,716,819	417,652,704
Currency Swap Buy Transactions		36,684,387	110,421,989	147,106,376	37,673,866	102,692,502	140,366,368
Currency Swap Sell Transactions		59,460,460	87,335,454	146,795,914	57,508,699	82,085,637	139,594,336
Interest Rate Swap Buy Transactions		3,385,360	78,298,611	81,683,971	1,376,660	67,469,340	68,846,000
Interest Rate Swap Sell Transactions		3,385,360	78,298,611	81,683,971	1,376,660	67,469,340	68,846,000
Currency, Interest Rate and Securities Options		5,922,542	35,803,177	41,725,719	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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	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		845,321,742	330,463,069	1,175,784,811	816,015,391	301,573,528	1,117,588,919
ITEMS HELD IN CUSTODY		53,718,548	22,765,692	76,484,240	39,434,419	19,655,922	59,090,341
Customer Fund and Portfolio Balances		11,689,522	0	11,689,522	3,954,484	0	3,954,484
Securities Held in Custody		8,181,870	2,861,391	11,043,261	2,682,104	2,062,528	4,744,632
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		204,672,066	94,581,966	299,254,032	202,070,108	82,992,237	285,062,345
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		166,554,459	75,884,321	242,438,780	164,735,077	62,749,122	227,484,199
Other Pledged Items		37,043,076	16,997,698	54,040,774	35,653,313	18,301,111	53,954,424

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		1.046.930.117	869.757.051	1.916.687.168	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 - 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)	17.607.769	14.337.988	8.927.719	7.580.341
Interest Income on Loans	(IV-a-1)	13.868.288	11.505.916	7.004.640	6.016.003
Interest Income on Reserve Deposits		252.067	199.781	131.704	107.605
Interest Income on Banks	(IV-a-2)	344.106	263.505	199.033	188.990
Interest Income on Money Market Placements		73.012	103.520	72.553	62.082
Interest Income on Marketable Securities Portfolio	(IV-a-3)	2.996.071	2.256.743	1.470.652	1.201.387
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		2.414.971	1.807.309	1.203.068	998.293
Financial Assets Measured at Amortised Cost		581.100	449.434	267.584	203.094
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		74.225	8.523	49.137	4.274
INTEREST EXPENSES (-)	(IV-b)	-10.541.800	-7.598.850	-5.235.230	-3.940.229
Interest Expenses on Deposits	(IV-b-4)	-7.815.687	-5.900.313	-3.860.518	-3.014.835
Interest Expenses on Funds Borrowed	(IV-b-1)	-833.345	-581.450	-407.259	-354.129
Interest Expenses on Money Market Funds		-707.158	-424.899	-298.850	-209.797
Interest Expenses on Securities Issued	(IV-b-3)	-1.048.574	-639.299	-624.506	-334.717
Lease Interest Expenses		-46.101	-1.601	-23.023	-2
Other Interest Expense		-90.935	-51.288	-21.074	-26.749
NET INTEREST INCOME OR EXPENSE		7.065.969	6.739.138	3.692.489	3.640.112
NET FEE AND COMMISSION INCOME OR EXPENSES		2.268.511	1.594.675	1.142.212	851.959
Fees and Commissions Received		2.901.679	2.013.722	1.471.327	1.075.610
From Noncash Loans		304.744	157.477	159.684	83.351
Other		2.596.935	1.856.245	1.311.643	992.259
Fees and Commissions Paid (-)		-633.168	-419.047	-329.115	-223.651
Paid for Noncash Loans		-304	-211	-163	-98
Other		-632.864	-418.836	-328.952	-223.553
DIVIDEND INCOME		5.403	3.050	1.410	1.717
TRADING INCOME OR LOSS (Net)	(IV-c)	20.670	-158.042	-272.920	-14.529
Gains (Losses) Arising from Capital Markets Transactions		80.802	-28.500	16.169	-27.758
Gains (Losses) Arising From Derivative Financial Transactions		2.818.601	1.802.735	147.735	1.023.485
Foreign Exchange Gains or Losses		-2.878.733	-1.932.277	-436.824	-1.010.256
OTHER OPERATING INCOME	(IV-d)	365.665	692.950	158.152	398.431
GROSS PROFIT FROM OPERATING ACTIVITIES		9.726.218	8.871.771	4.721.343	4.877.690
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-2.708.744	-2.444.001	-1.442.440	-1.745.839
OTHER ALLOWANCE EXPENSES (-)		-748.613	-382	-253.749	-382
PERSONNEL EXPENSES (-)		-1.293.012	-1.026.812	-655.421	-491.570
OTHER OPERATING EXPENSES (-)	(IV-f)	-1.915.744	-1.587.173	-954.981	-822.854
NET OPERATING INCOME (LOSS)		3.060.105	3.813.403	1.414.752	1.817.045
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		325.877	225.985	174.616	106.815
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		3.385.982	4.039.388	1.589.368	1.923.860
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-695.328	-727.779	-311.246	-321.465
Current Tax Provision		-371.104	-495.670	-371.104	-271.965
Expense Effect of Deferred Tax		-938.128	-913.798	111.668	-594.177
Income Effect of Deferred Tax		613.904	681.689	-51.810	544.677
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	2.690.654	3.311.609	1.278.122	1.602.395
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		2.690.654	3.311.609	1.278.122	1.602.395
Profit (Loss) Attributable to Group		2.690.654	3.311.609	1.278.122	1.602.395
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,00560000	0,00828000	0,00246000	0,00401000



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 - 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)		2.690.654	3.311.609		
OTHER COMPREHENSIVE INCOME		-46.262	-744.057		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		183.801	335.534		
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.273	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-20.395	-301		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		198.716	335.769		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		4.207	66		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-230.063	-1.079.591		
Exchange Differences on Translation		191.354	282.993		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-154.103	-2.310.294		
Income (Loss) Related with Cash Flow Hedges		-224.928	818.176		
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		118.862	384.318		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.644.392	2.567.552		

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 - 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		7.492.746	6.442.321
Interest Received		15.811.709	14.304.625
Interest Paid		-10.658.750	-7.405.242
Dividends received		2.641	1.452
Fees and Commissions Received		2.876.550	2.026.643
Other Gains		1.401.155	-963.970
Collections from Previously Written Off Loans and Other Receivables		656.139	825.796
Cash Payments to Personnel and Service Suppliers		-1.294.428	-1.135.986
Taxes Paid		-108.417	-87.321
Other		-1.193.853	-1.123.676
Changes in Operating Assets and Liabilities Subject to Banking Operations		-13.109.976	-171.215
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-594.380	-121.169
Net (Increase) Decrease in Due From Banks		-1.316.981	4.729.219
Net (Increase) Decrease in Loans		-10.442.724	-12.152.833
Net (Increase) Decrease in Other Assets		-1.486.039	-16.660.684
Net Increase (Decrease) in Bank Deposits		-566.050	3.566.676
Net Increase (Decrease) in Other Deposits		18.548.854	9.823.579
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-7.011.582	10.321.200
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-10.241.074	322.797
Net Cash Provided From Banking Operations		-5.617.230	6.271.106
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-6.970.770	-1.643.049
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-125.000	-55.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-192.077	-313.999
Cash Obtained from Tangible and Intangible Asset Sales		10.153	23.672
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.785.773	-5.198.257
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.114.965	2.182.747
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		-853.603	-499.961
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		7.680.189	386.516
Cash Obtained from Loans and Securities Issued		20.104.230	13.813.170
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		-135.497	-5.843
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.761.517	789.411
Net Increase (Decrease) in Cash and Cash Equivalents		-3.146.294	5.803.984
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)	14.333.904	16.739.216

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	-114.043		1.113.024	835.299	-777.134	83.373	23.790.063	0 6.039.069	40.424.505		40.424.505
Adjustments Related to TMS 8		0	0	0	580.406	0	0		-58.324	0	110.969	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
Effect Of Changes In Accounting Policy		0	0	0	580.406	0	0		-58.324	0	110.969	0	0	0	0	633.051	633.051
Adjusted Beginning Balance		4.000.000	1.700.000		0 1.986.298	2.348.962	-114.043		1.054.700	835.299	-666.165	83.373	23.790.063	0 6.039.069	41.057.556		41.057.556
Total Comprehensive Income (Loss)		0	0	0	0	0	-235		335.769	282.993	-1.802.029	439.445	0	0 3.311.609	2.567.552		2.567.552
Capital Increase in Cash		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
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	-141.429	0		0	0	0	0	4.607	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
Equity at end of period		4.000.000	1.700.000		0 1.986.298	2.207.533	-114.278		1.390.469	1.118.292	-2.468.194	522.818	28.233.739	0 3.311.609	41.888.286		41.888.286
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 1.986.298	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	-91.412	-91.412
Effect Of Corrections		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	-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	993	-15.908		198.716	191.354	-120.200	-301.217	0	0 2.690.654	2.644.392		2.644.392
Capital Increase in Cash		1.200.000	1.805.742		0 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	-929	0		0	0	0	0	929	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
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
Equity at end of period		5.200.000	3.505.742		0 1.894.886	2.207.597	-124.819		1.641.124	1.816.160	-3.031.590	-356.255	33.924.312	0 2.690.654	49.367.811		49.367.811

Previous Period
01.01.2018 - 30.06.2018

Current Period
01.01.2019 - 30.06.2019