



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
2019 - 3. 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 Eylül 2019 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 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 Eylül 2019 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz 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 Ekim 2019

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2019			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)		53.761.819	83.638.172	137.399.991	47.023.958	73.508.477	120.532.435
Cash and cash equivalents		6.311.194	45.566.608	51.877.802	5.189.272	43.465.853	48.655.125
Cash and Cash Balances at Central Bank	(I-a)	6.254.544	29.474.339	35.728.883	4.725.332	25.388.460	30.113.792
Banks	(I-d)	57.157	16.092.422	16.149.579	463.940	17.538.045	18.001.985
Receivables From Money Markets		0	0	0	0	539.374	539.374
Allowance for Expected Losses (-)		-507	-153	-660	0	-26	-26
Financial assets at fair value through profit or loss	(I-b)	3.019	6.392.622	6.395.641	6.126	6.827.669	6.833.795
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	191.445	191.445	0	137.461	137.461
Other Financial Assets		3.019	6.201.177	6.204.196	6.126	6.690.208	6.696.334
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	33.648.898	26.646.602	60.295.500	24.621.751	17.751.756	42.373.507
Public Debt Securities		33.113.561	15.153.894	48.267.455	23.928.005	12.574.559	36.502.564
Equity instruments		15.610	607	16.217	12.848	607	13.455
Other Financial Assets		519.727	11.492.101	12.011.828	680.898	5.176.590	5.857.488
Derivative financial assets	(I-c, I-l)	13.798.708	5.032.340	18.831.048	17.206.809	5.463.199	22.670.008
Derivative Financial Assets At Fair Value Through Profit Or Loss		11.395.618	5.013.955	16.409.573	15.470.870	5.209.530	20.680.400
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		2.403.090	18.385	2.421.475	1.735.939	253.669	1.989.608
FINANCIAL ASSETS AT AMORTISED COST (Net)		131.072.147	64.193.896	195.266.043	124.113.901	66.550.651	190.664.552
Loans	(I-f)	131.116.809	61.486.596	192.603.405	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)	10.049.267	4.147.112	14.196.379	5.942.844	6.320.637	12.263.481
Public Debt Securities		10.049.267	2.441.212	12.490.479	5.942.844	3.811.339	9.754.183
Other Financial Assets		0	1.705.900	1.705.900	0	2.509.298	2.509.298
Allowance for Expected Credit Losses (-)		-10.093.929	-1.439.812	-11.533.741	-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)	857.564	0	857.564	90.305	0	90.305
Held for Sale		857.564	0	857.564	90.305	0	90.305
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.546.609	4.635.552	6.182.161	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)	1,541.088	4,635.552	6,176.640	1,203.948	4,248.193	5,452.141
Unconsolidated Financial Subsidiaries		1,541.088	4,635.552	6,176.640	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)		4,841.584	6.992	4,848.576	3,941.378	7.039	3,948.417
INTANGIBLE ASSETS AND GOODWILL (Net)		648.399	18	648.417	624.219	24	624.243
Goodwill		0	0	0	0	0	0
Other		648.399	18	648.417	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)	2,109.742	4,135.794	6,245.536	2,412.567	3,626.317	6,038.884
TOTAL ASSETS		194,837.864	156,610.424	351,448.288	179,678.014	147,964.111	327,642.125
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	87,066.686	127,781.350	214,848.036	81,460.817	106,930.236	188,391.053
LOANS RECEIVED	(II-c)	336.970	30,616.601	30,953.571	651.246	39,075.919	39,727.165
MONEY MARKET FUNDS		443.087	9,701.609	10,144.696	3,852.509	9,209.690	13,062.199
MARKETABLE SECURITIES (Net)	(II-d)	4,660.215	8,171.822	12,832.037	3,949.642	8,202.364	12,152.006
Bills		2,395.182	0	2,395.182	2,042.561	0	2,042.561
Asset-backed Securities		0	0	0	0	0	0
Bonds		2,265.033	8,171.822	10,436.855	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)	8,214.350	2,105.640	10,319.990	11,333.092	1,623.362	12,956.454
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7,320.809	2,031.717	9,352.526	10,688.134	1,623.362	12,311.496
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		893.541	73.923	967.464	644.958	0	644.958
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	581.920	0	581.920	25.048	0	25.048
PROVISIONS	(II-h)	1,242.618	166.290	1,408.908	1,044.801	250.177	1,294.978
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		370.238	0	370.238	311.510	0	311.510
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		872.380	166.290	1,038.670	733.291	250.177	983.468
CURRENT TAX LIABILITIES	(II-i)	806.947	20.144	827.091	442.133	62.261	504.394
DEFERRED TAX LIABILITY		816.047	0	816.047	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	5,096.521	5,096.521	0	4,784.477	4,784.477
Loans		0	0	0	0	0	0

Other Debt Instruments		0	5.096.521	5.096.521	0	4.784.477	4.784.477
OTHER LIABILITIES	(II-e)	8.077.912	4.000.184	12.078.096	7.461.507	3.190.060	10.651.567
EQUITY	(II-k)	51.902.235	-360.860	51.541.375	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		2.927.772	654.578	3.582.350	1.328.679	2.212.351	3.541.030
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		361.568	-1.015.438	-653.870	-27.703	-1.313.919	-1.341.622
Profit Reserves		33.924.314	0	33.924.314	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		32.128.715	0	32.128.715	26.439.072	0	26.439.072
Other Profit Reserves		263.572	0	263.572	262.640	0	262.640
Profit or Loss		4.087.953	0	4.087.953	5.689.644	0	5.689.644
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		4.087.953	0	4.087.953	5.689.644	0	5.689.644
Non-controlling Interests				0			
Total equity and liabilities		164.148.987	187.299.301	351.448.288	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 30.09.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		172.478.439	462.521.284	634.999.723	216.635.098	509.765.510	726.400.608
GUARANTIES AND WARRANTIES	(III-2, 3)	20.908.000	24.669.525	45.577.525	22.150.509	31.187.047	53.337.556
Letters of Guarantee		18.119.686	14.126.993	32.246.679	19.272.359	15.784.791	35.057.150
Guarantees Subject to State Tender Law		293.897	1.348.996	1.642.893	404.937	2.056.174	2.461.111
Guarantees Given for Foreign Trade Operations		0	2.230.876	2.230.876	0	2.835.700	2.835.700
Other Letters of Guarantee		17.825.789	10.547.121	28.372.910	18.867.422	10.892.917	29.760.339
Bank Acceptances		0	51.968	51.968	0	2.740.341	2.740.341
Import Letter of Acceptance		0	51.968	51.968	0	2.740.341	2.740.341
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		13.983	4.796.047	4.810.030	47.035	6.515.924	6.562.959
Documentary Letters of Credit		13.983	4.184.574	4.198.557	47.035	5.817.762	5.864.797
Other Letters of Credit		0	611.473	611.473	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	11.917	11.917	0	24.353	24.353
Other Guarantees		9.358	5.674.276	5.683.634	32.845	6.113.927	6.146.772
Other Collaterals		2.764.973	8.324	2.773.297	2.798.270	7.711	2.805.981
COMMITMENTS	(III-1)	47.379.408	24.651.605	72.031.013	42.241.467	22.317.747	64.559.214
Irrevocable Commitments		46.479.520	24.651.605	71.131.125	41.404.186	22.317.747	63.721.933
Forward Asset Purchase Commitments		9.455.859	12.079.138	21.534.997	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		8.135.462	1.821.110	9.956.572	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		2.639.705	0	2.639.705	2.514.769	0	2.514.769
Tax and Fund Liabilities Arised from Export Commitments		4.367	0	4.367	3.693	0	3.693
Commitments for Credit Card Limits		21.464.861	0	21.464.861	19.788.847	0	19.788.847
Commitments for Credit Cards and Banking Services Promotions		79.999	0	79.999	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		4,699.267	10,751.357	15,450.624	4,220.925	10,615.935	14,836.860
Revocable Commitments		899.888	0	899.888	837.281	0	837.281
Revocable Loan Granting Commitments		899.888	0	899.888	837.281	0	837.281
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		104,191.031	413,200.154	517,391.185	152,243.122	456,260.716	608,503.838
Derivative Financial Instruments Held For Hedging		14,843.461	51,396.570	66,240.031	16,237.238	45,826.317	62,063.555
Fair Value Hedges		5,066.223	23,680.036	28,746.259	4,768.063	16,399.974	21,168.037
Cash Flow Hedges		9,777.238	27,716.534	37,493.772	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		89,347.570	361,803.584	451,151.154	136,005.884	410,434.399	546,440.283
Forward Foreign Currency Buy or Sell Transactions		4,970.932	11,850.887	16,821.819	10,443.845	17,807.630	28,251.475
Forward Foreign Currency Buying Transactions		4,271.557	4,552.359	8,823.916	6,988.529	7,632.814	14,621.343
Forward Foreign Currency Sale Transactions		699.375	7,298.528	7,997.903	3,455.316	10,174.816	13,630.132
Currency and Interest Rate Swaps		77,578.179	298,263.897	375,842.076	97,935.885	319,716.819	417,652.704
Currency Swap Buy Transactions		25,206.343	86,489.039	111,695.382	37,673.866	102,692.502	140,366.368
Currency Swap Sell Transactions		49,201.116	62,489.636	111,690.752	57,508.699	82,085.637	139,594.336
Interest Rate Swap Buy Transactions		1,585.360	74,642.611	76,227.971	1,376.660	67,469.340	68,846.000
Interest Rate Swap Sell Transactions		1,585.360	74,642.611	76,227.971	1,376.660	67,469.340	68,846.000
Currency, Interest Rate and Securities Options		6,100.606	32,056.531	38,157.137	27,559.961	47,939.566	75,499.527
Currency Options Buy Transactions		2,144.746	4,393.020	6,537.766	12,676.191	15,377.034	28,053.225
Currency Options Sell Transactions		3,955.860	2,869.991	6,825.851	14,883.770	13,150.254	28,034.024
Interest Rate Options Buy Transactions		0	12,396.760	12,396.760	0	9,706.139	9,706.139
Interest Rate Options Sell Transactions		0	12,396.760	12,396.760	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		629.557	596.540	1,226.097	0	0	0
Currency Futures Buy Transactions		105.126	496.274	601.400	0	0	0
Currency Futures Sell Transactions		524.431	100.266	624.697	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		68.296	19,035.729	19,104.025	66.193	24,970.384	25,036.577
CUSTODY AND PLEDGES RECEIVED		850,023.704	313,845.913	1,163,869.617	816,015.391	301,573.528	1,117,588.919
ITEMS HELD IN CUSTODY		50,348.726	21,725.593	72,074.319	39,434.419	19,655.922	59,090.341
Customer Fund and Portfolio Balances		12,032.925	0	12,032.925	3,954.484	0	3,954.484
Securities Held in Custody		4,125.769	2,817.785	6,943.554	2,682.104	2,062.528	4,744.632
Cheques Received for Collection		27,823.727	2,853.384	30,677.111	26,095.801	2,704.389	28,800.190
Commercial Notes Received for Collection		6,068.095	2,979.661	9,047.756	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	13,074.763	13,372.973	550.905	11,338.459	11,889.364
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		206,623.421	92,364.171	298,987.592	202,070.108	82,992.237	285,062.345
Securities		518.787	993.909	1,512.696	805.358	1,368.190	2,173.548
Guarantee Notes		642.802	549.740	1,192.542	763.134	565.924	1,329.058
Commodity		0	128.899	128.899	113.226	7.890	121.116
Warrant		0	0	0	0	0	0
Real Estate		166,336.502	74,077.350	240,413.852	164,735.077	62,749.122	227,484.199
Other Pledged Items		39,125.330	16,614.273	55,739.603	35,653.313	18,301.111	53,954.424

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		593.051.557	199.756.149	792.807.706	574.510.864	198.925.369	773.436.233
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.022.502.143	776.367.197	1.798.869.340	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 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018	Current Period 3 Months 01.07.2019 - 30.09.2019	Previous Period 3 Months 01.07.2018 - 30.09.2018
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	26.309.903	23.333.726	8.786.970	9.046.124
Interest Income on Loans	(IV-a-1)	20.589.549	18.180.674	6.806.097	6.725.144
Interest Income on Reserve Deposits		357.618	333.057	105.551	133.276
Interest Income on Banks	(IV-a-2)	536.261	468.297	192.155	204.792
Interest Income on Money Market Placements		138.023	175.007	65.011	71.487
Interest Income on Marketable Securities Portfolio	(IV-a-3)	4.589.997	4.162.709	1.593.926	1.905.966
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		3.703.555	3.356.660	1.288.584	1.549.351
Financial Assets Measured at Amortised Cost		886.442	806.049	305.342	356.615
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		98.455	13.982	24.230	5.459
INTEREST EXPENSES (-)	(IV-b)	-15.224.541	-12.799.775	-4.767.577	-5.251.311
Interest Expenses on Deposits	(IV-b-4)	-11.564.821	-9.688.966	-3.749.134	-3.788.653
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.176.588	-1.051.291	-343.243	-469.841
Interest Expenses on Money Market Funds		-828.267	-977.404	-121.109	-552.505
Interest Expenses on Securities Issued	(IV-b-3)	-1.578.472	-1.078.851	-529.898	-439.552
Lease Interest Expenses		-69.783	-1.602	-23.682	-1
Other Interest Expense		-6.610	-1.661	-511	-759
NET INTEREST INCOME OR EXPENSE		11.085.362	10.533.951	4.019.393	3.794.813
NET FEE AND COMMISSION INCOME OR EXPENSES		3.407.296	2.475.942	1.138.785	881.267
Fees and Commissions Received		4.419.509	3.171.232	1.517.830	1.157.510
From Noncash Loans		430.637	276.576	125.893	119.099
Other		3.988.872	2.894.656	1.391.937	1.038.411
Fees and Commissions Paid (-)		-1.012.213	-695.290	-379.045	-276.243
Paid for Noncash Loans		-481	-345	-177	-134
Other		-1.011.732	-694.945	-378.868	-276.109
DIVIDEND INCOME		6.059	4.405	656	1.355
TRADING INCOME OR LOSS (Net)	(IV-c)	-513.430	485.321	-534.100	643.363
Gains (Losses) Arising from Capital Markets Transactions		168.859	-1.077.626	88.057	-1.049.126
Gains (Losses) Arising From Derivative Financial Transactions		2.066.793	7.142.337	-751.808	5.339.602
Foreign Exchange Gains or Losses		-2.749.082	-5.579.390	129.651	-3.647.113
OTHER OPERATING INCOME	(IV-d)	550.009	799.681	184.344	106.731
GROSS PROFIT FROM OPERATING ACTIVITIES		14.535.296	14.299.300	4.809.078	5.427.529
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-4.235.970	-4.794.193	-1.527.226	-2.350.192
OTHER ALLOWANCE EXPENSES (-)		-811.567	-382	-62.954	0
PERSONNEL EXPENSES (-)		-1.938.422	-1.567.381	-645.410	-540.569
OTHER OPERATING EXPENSES (-)	(IV-f)	-2.913.704	-2.420.048	-997.960	-832.875
NET OPERATING INCOME (LOSS)		4.635.633	5.517.296	1.575.528	1.703.893
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		493.858	279.872	167.981	53.887
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		5.129.491	5.797.168	1.743.509	1.757.780
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-1.041.538	-1.158.325	-346.210	-430.546
Current Tax Provision		-1.006.743	-729.203	-635.639	-233.533
Expense Effect of Deferred Tax		-534.991	-1.679.897	403.137	-766.099
Income Effect of Deferred Tax		500.196	1.250.775	-113.708	569.086
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	4.087.953	4.638.843	1.397.299	1.327.234
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		4.087.953	4.638.843	1.397.299	1.327.234
Profit (Loss) Attributable to Group		4.087.953	4.638.843	1.397.299	1.327.234
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 Kâr / Zarar (Tam TL tutarı ile gösterilmiştir)</i>		0,00827000	0,01160000	0,00283000	0,00332000



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 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018	Current Period 3 Months 01.07.2019 - 30.09.2019	Previous Period 3 Months 01.07.2018 - 30.09.2018
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		4.087.953	4.638.843		
OTHER COMPREHENSIVE INCOME		728.974	-770.998		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		41.222	389.517		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-32.797	7.486		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		66.804	383.678		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		7.215	-1.647		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		687.752	-1.160.515		
Exchange Differences on Translation		38.857	1.428.623		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		1.914.476	-3.708.335		
Income (Loss) Related with Cash Flow Hedges		-1.043.199	1.172.863		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-39.360	-783.936		
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		-183.022	730.270		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.816.927	3.867.845		

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 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018
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		10.325.034	6.745.173
Interest Received		22.504.845	20.239.527
Interest Paid		-15.504.339	-12.265.576
Dividends received		3.297	1.593
Fees and Commissions Received		4.392.816	3.201.320
Other Gains		1.626.118	-597.056
Collections from Previously Written Off Loans and Other Receivables		1.162.605	1.119.024
Cash Payments to Personnel and Service Suppliers		-2.101.068	-1.708.096
Taxes Paid		-163.439	-132.909
Other		-1.595.801	-3.112.654
Changes in Operating Assets and Liabilities Subject to Banking Operations		503.267	19.647.966
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-250.172	-186.051
Net (Increase) Decrease in Due From Banks		180.871	-1.449.428
Net (Increase) Decrease in Loans		-7.139.753	-17.695.926
Net (Increase) Decrease in Other Assets		-1.445.468	-26.002.538
Net Increase (Decrease) in Bank Deposits		-797.505	-4.965.349
Net Increase (Decrease) in Other Deposits		27.578.651	40.864.861
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-8.771.457	17.124.787
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-8.851.900	11.957.610
Net Cash Provided From Banking Operations		10.828.301	26.393.139
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-18.728.832	1.852.131
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		-782.418	-548.976
Cash Obtained from Tangible and Intangible Asset Sales		12.004	4.616
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-25.586.915	-12.290.599
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.845.509	7.889.469
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.714.492	-124.364
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.583.389	10.720.395
Other		39.091	-3.743.410
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.811.687	492.355
Cash Obtained from Loans and Securities Issued		26.266.909	22.929.431
Cash Outflow Arised From Loans and Securities Issued		-25.236.850	-20.833.155
Equity Instruments Issued		3.005.742	0
Dividends paid		0	-1.600.000
Payments of lease liabilities		-224.114	-3.921
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.508.314	3.684.277
Net Increase (Decrease) in Cash and Cash Equivalents		-2.580.530	32.421.902
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)	14.899.668	43.357.134

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		83.374	23.790.063	0 6.039.069	40.424.506	40.424.506
Adjustments Related to TMS 8		0	0	0	580.406	0	0	-58.324	0	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	0
Effect Of Changes In Accounting Policy		0	0	0	580.406	0	0	-58.324	0	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	83.374	23.790.063	0	6.039.069	41.057.557	41.057.557	
Total Comprehensive Income (Loss)		0	0	0	0	0	5.839	383.678	1.428.623	-2.892.501	303.363	0	0	4.638.843	3.867.845	3.867.845	
Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity		0	0	0	0	-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	0
Equity at end of period		4.000.000	1.700.000		0 1.986.298	2.207.533	-108.204	1.438.378	2.263.922	-3.558.666	386.737	28.233.739	0 4.638.843	43.188.580	43.188.580		
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	0	-25.582	66.804	38.857	1.493.291	-844.396	0	0	4.087.953	4.816.927	4.816.927	
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	98	0	0	0	0	0	931	0	0	1.029	1.029	
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	2.207.631	-134.493	1.509.212	1.663.663	-1.418.099	-899.434	33.924.314	0 4.087.953	51.541.375	51.541.375		

Previous Period
01.01.2018 - 30.09.2018

Current Period
01.01.2019 - 30.09.2019