



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Bank Financial Report
Consolidated
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 KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Genel Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2019 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, 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 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 konsolide 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 7. maddede belirtildiği üzere, 30 Eylül 2019 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri dikkate alınarak, tamamı önceki dönemlerde gider yazılmak suretiyle ayrılmış olan toplam 1,030,000 bin TL

tutarındaki serbest karşılığın 178,000 bin TL'lik kısmı cari dönemde iptal edilmiştir. Dolayısıyla, 30 Eylül 2019 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında ayrılan toplam 852,000 bin TL tutarında serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Vakıflar Bankası T.A.O. ve konsolidasyona tabi ortaklıklarının 30 Eylül 2019 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Haluk Yalçın, SMMM

Sorumlu Denetçi

İstanbul, 8 Kasım 2019

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2019			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)		21.235.751	41.349.124	62.584.875	17.935.560	36.769.530	54.705.090
Cash and cash equivalents	V-I-1	4.094.770	33.508.927	37.603.697	6.029.366	33.165.402	39.194.768
Cash and Cash Balances at Central Bank	V-I-1	3.194.590	27.759.465	30.954.055	5.466.368	27.025.089	32.491.457
Banks	V-I-3	891.684	5.749.496	6.641.180	563.482	6.140.626	6.704.108
Receivables From Money Markets		14.506	0	14.506	6.839	0	6.839
Allowance for Expected Losses (-)	V-I-2	-6.010	-34	-6.044	-7.323	-313	-7.636
Financial assets at fair value through profit or loss		359.603	104.844	464.447	147.706	76.799	224.505
Public Debt Securities		192	7.563	7.755	3.131	7.033	10.164
Equity instruments		3.421	97.281	100.702	2.914	69.766	72.680
Other Financial Assets	V-I-4	355.990	0	355.990	141.661	0	141.661
Financial Assets at Fair Value Through Other Comprehensive Income		13.443.321	6.658.219	20.101.540	7.727.407	3.145.027	10.872.434
Public Debt Securities		12.779.626	5.569.463	18.349.089	7.662.348	2.161.026	9.823.374
Equity instruments		128.965	3.722	132.687	0	3.451	3.451
Other Financial Assets	V-I-6	534.730	1.085.034	1.619.764	65.059	980.550	1.045.609
Derivative financial assets		3.338.057	1.077.134	4.415.191	4.031.081	382.302	4.413.383
Derivative Financial Assets At Fair Value Through Profit Or Loss		3.338.057	1.077.134	4.415.191	4.031.081	382.302	4.413.383
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		211.040.897	101.572.587	312.613.484	175.129.227	93.496.819	268.626.046
Loans		187.776.604	87.470.820	275.247.424	150.765.467	83.697.409	234.462.876
Receivables From Leasing Transactions		647.772	2.027.032	2.674.804	528.938	2.252.664	2.781.602
Factoring Receivables		2.439.848	190.027	2.629.875	2.537.604	97.705	2.635.309
Other Financial Assets Measured at Amortised Cost	V-I-5	34.293.277	12.055.959	46.349.236	32.377.288	7.603.222	39.980.510
Public Debt Securities		34.234.431	11.762.263	45.996.694	32.326.808	7.413.026	39.739.834
Other Financial Assets		58.846	293.696	352.542	50.480	190.196	240.676
Allowance for Expected Credit Losses (-)		-14.116.604	-171.251	-14.287.855	-11.080.070	-154.181	-11.234.251
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		3.039.947	0	3.039.947	1.568.113	0	1.568.113
Held for Sale	V-I-10	3.039.947	0	3.039.947	1.568.113	0	1.568.113
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.055.549	3	1.055.552	1.125.286	3	1.125.289
Investments in Associates (Net)		735.656	3	735.659	805.406	3	805.409

Associates Accounted for Using Equity Method		423.548	0	423.548	363.641	0	363.641
Unconsolidated Associates		312.108	3	312.111	441.765	3	441.768
Investments in Subsidiaries (Net)		319.893	0	319.893	319.880	0	319.880
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		319.893	0	319.893	319.880	0	319.880
Jointly Controlled Partnerships (JointVentures) (Net)		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)		3.130.301	10.969	3.141.270	2.832.630	11.876	2.844.506
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-14	289.212	295	289.507	286.176	335	286.511
Goodwill		14.631	0	14.631	14.631	0	14.631
Other		274.581	295	274.876	271.545	335	271.880
INVESTMENT PROPERTY (Net)		654.306	0	654.306	607.400	0	607.400
CURRENT TAX ASSETS	V-I-7	19.183	0	19.183	2	0	2
DEFERRED TAX ASSET		814.851	0	814.851	188.968	0	188.968
OTHER ASSETS (Net)		7.881.595	6.814.683	14.696.278	6.064.575	8.621.960	14.686.535
TOTAL ASSETS		249.161.592	149.747.661	398.909.253	205.737.937	138.900.523	344.638.460
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	132.823.507	99.183.540	232.007.047	108.319.277	74.156.432	182.475.709
LOANS RECEIVED	V-II-3	1.714.753	39.639.603	41.354.356	2.639.581	42.793.276	45.432.857
MONEY MARKET FUNDS		17.234.091	4.801.028	22.035.119	26.863.700	2.260.172	29.123.872
MARKETABLE SECURITIES (Net)	V-II-3	11.125.715	16.412.127	27.537.842	8.111.583	14.660.908	22.772.491
Bills		5.703.035	0	5.703.035	4.319.247	0	4.319.247
Asset-backed Securities		0	0	0	62.960	0	62.960
Bonds		5.422.680	16.412.127	21.834.807	3.729.376	14.660.908	18.390.284
FUNDS		3.053	0	3.053	3.054	0	3.054
Borrower funds		0	0	0	0	0	0
Other		3.053	0	3.053	3.054	0	3.054
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	V-II-2	2.613.852	1.065.721	3.679.573	2.121.617	430.631	2.552.248
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2.613.852	1.065.721	3.679.573	2.121.617	430.631	2.552.248
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		486	20	506	903	0	903
LEASE PAYABLES (Net)	V-II-5	846.145	109	846.254	0	0	0
PROVISIONS		5.806.964	50.603	5.857.567	5.783.951	44.704	5.828.655
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.075.312	4.013	1.079.325	1.084.477	3.641	1.088.118
Insurance Technical Reserves (Net)		3.619.467	18.544	3.638.011	3.428.842	18.220	3.447.062
Other provisions	V-II-7	1.112.185	28.046	1.140.231	1.270.632	22.843	1.293.475
CURRENT TAX LIABILITIES		1.512.720	1.489	1.514.209	855.863	1.301	857.164
DEFERRED TAX LIABILITY		58.299	37.096	95.395	31.040	681	31.721
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	1.546	0	1.546
Held For Sale		0	0	0	1.546	0	1.546
Related to Discontinued Operations	V-II-8	0	0	0	0	0	0
SUBORDINATED DEBT		6.248.937	12.223.175	18.472.112	5.668.121	7.353.902	13.022.023
Loans	V-II-9	0	0	0	0	0	0

Other Debt Instruments		6,248.937	12,223.175	18,472.112	5,668.121	7,353.902	13,022.023
OTHER LIABILITIES		10,062.631	3,438.854	13,501.485	7,926.529	5,503.935	13,430.464
EQUITY	V-II-10	31,178.557	826.178	32,004.735	28,533.753	572.000	29,105.753
Issued capital		2,500.000	0	2,500.000	2,500.000	0	2,500.000
Capital Reserves		775.891	0	775.891	815.709	0	815.709
Equity Share Premiums	V-II-4	727.865	0	727.865	724.276	0	724.276
Share Cancellation Profits	V-II-11	0	0	0	0	0	0
Other Capital Reserves	V-II-11	48.026	0	48.026	91.433	0	91.433
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1,537.760	0	1,537.760	1,617.926	578	1,618.504
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		404.548	608.131	1,012.679	-126.314	213.595	87.281
Profit Reserves		23,304.354	186.048	23,490.402	18,226.208	19.673	18,245.881
Legal Reserves		2,577.500	10.669	2,588.169	2,079.765	10.669	2,090.434
Statutory Reserves		6.337	0	6.337	6.337	0	6.337
Extraordinary Reserves		20,269.872	171.764	20,441.636	15,689.472	5.389	15,694.861
Other Profit Reserves		450.645	3.615	454.260	450.634	3.615	454.249
Profit or Loss		1,846.955	-17.056	1,829.899	4,850.989	245.715	5,096.704
Prior Years' Profit or Loss		-149.741	-40.469	-190.210	440.987	111.439	552.426
Current Period Net Profit Or Loss		1,996.696	23.413	2,020.109	4,410.002	134.276	4,544.278
Non-controlling Interests		809.049	49.055	858.104	649.235	92.439	741.674
Total equity and liabilities		221,229.710	177,679.543	398,909.253	196,860.518	147,777.942	344,638.460

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		131.739.138	195.076.505	326.815.643	96.501.074	145.965.409	242.466.483
GUARANTIES AND WARRANTIES	V-III-2-4	38.233.691	32.915.728	71.149.419	37.626.296	28.402.701	66.028.997
Letters of Guarantee		37.466.392	18.603.320	56.069.712	36.896.905	15.055.991	51.952.896
Guarantees Subject to State Tender Law		2.903.967	6.643.353	9.547.320	3.807.039	5.902.336	9.709.375
Guarantees Given for Foreign Trade Operations		1.298.946	0	1.298.946	1.314.771	0	1.314.771
Other Letters of Guarantee		33.263.479	11.959.967	45.223.446	31.775.095	9.153.655	40.928.750
Bank Acceptances		7.842	4.068.101	4.075.943	24.005	2.948.104	2.972.109
Import Letter of Acceptance		0	260.084	260.084	0	586.987	586.987
Other Bank Acceptances		7.842	3.808.017	3.815.859	24.005	2.361.117	2.385.122
Letters of Credit		147.704	9.908.206	10.055.910	51.010	10.148.777	10.199.787
Documentary Letters of Credit		147.704	9.908.206	10.055.910	51.010	10.148.777	10.199.787
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	4.492	4.492	0	4.199	4.199
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		381.881	91.635	473.516	243.674	127.759	371.433
Other Guarantees		53.427	47.389	100.816	58.309	38.904	97.213
Other Collaterals		176.445	192.585	369.030	352.393	78.967	431.360
COMMITMENTS		46.598.474	32.512.001	79.110.475	38.193.153	27.235.343	65.428.496
Irrevocable Commitments	V-III-1	41.684.890	5.567.916	47.252.806	33.843.142	2.631.960	36.475.102
Forward Asset Purchase Commitments	V-III-1	3.871.122	5.473.903	9.345.025	1.501.627	2.252.627	3.754.254
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		7.500	0	7.500	2.250	0	2.250
Loan Granting Commitments		16.898.996	2.069	16.901.065	14.103.024	2.325	14.105.349
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	2.277.442	0	2.277.442	1.979.217	0	1.979.217
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	16.159.649	0	16.159.649	13.549.649	0	13.549.649
Commitments for Credit Cards and Banking Services Promotions		656.634	0	656.634	571.282	0	571.282
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		1,813.547	91.944	1,905.491	2,136.093	377.008	2,513.101
Revocable Commitments		4,913.584	26,944.085	31,857.669	4,350.011	24,603.383	28,953.394
Revocable Loan Granting Commitments		4,913.584	26,944.085	31,857.669	4,350.011	24,603.383	28,953.394
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		46,906.973	129,648.776	176,555.749	20,681.625	90,327.365	111,008.990
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		46,906.973	129,648.776	176,555.749	20,681.625	90,327.365	111,008.990
Forward Foreign Currency Buy or Sell Transactions		1,472.548	1,409.186	2,881.734	1,201.285	1,543.434	2,744.719
Forward Foreign Currency Buying Transactions		739.279	704.614	1,443.893	602.318	771.805	1,374.123
Forward Foreign Currency Sale Transactions		733.269	704.572	1,437.841	598.967	771.629	1,370.596
Currency and Interest Rate Swaps		36,409.228	118,059.780	154,469.008	13,620.376	74,478.250	88,098.626
Currency Swap Buy Transactions		1,857.724	45,249.885	47,107.609	2,515.004	20,334.407	22,849.411
Currency Swap Sell Transactions		30,951.504	15,521.951	46,473.455	7,805.372	10,611.535	18,416.907
Interest Rate Swap Buy Transactions		1,800.000	28,643.972	30,443.972	1,650.000	21,766.154	23,416.154
Interest Rate Swap Sell Transactions		1,800.000	28,643.972	30,443.972	1,650.000	21,766.154	23,416.154
Currency, Interest Rate and Securities Options		1,009.588	1,303.472	2,313.060	697.904	1,784.623	2,482.527
Currency Options Buy Transactions		726.580	427.740	1,154.320	349.778	865.498	1,215.276
Currency Options Sell Transactions		283.008	875.732	1,158.740	348.126	919.125	1,267.251
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		8,015.609	8,876.338	16,891.947	5,162.060	12,521.058	17,683.118
CUSTODY AND PLEDGES RECEIVED		2,133.675.094	1,446.359.816	3,580.034.910	1,560.609.530	1,221.238.103	2,781.847.633
ITEMS HELD IN CUSTODY		69,288.256	13,883.536	83,171.792	54,906.337	7,564.236	62,470.573
Customer Fund and Portfolio Balances		2,233.149	0	2,233.149	1,907.458	0	1,907.458
Securities Held in Custody		51,485.259	5,130.196	56,615.455	37,070.534	395.353	37,465.887
Cheques Received for Collection		8,709.519	1,101.057	9,810.576	9,579.919	1,224.880	10,804.799
Commercial Notes Received for Collection		5,370.186	1,064.056	6,434.242	4,883.607	1,301.631	6,185.238
Other Assets Received for Collection		2,152	226	2,378	2,152	211	2,363
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		164.195	4,184.648	4,348.843	114.532	3,066.202	3,180.734
Custodians		1,323.796	2,403.353	3,727.149	1,348.135	1,575.959	2,924.094
PLEDGED ITEMS		745,903.059	225,716.155	971,619.214	428,113.720	204,235.157	632,348.877
Securities		461.346	42.387	503.733	355.159	9.824	364.983
Guarantee Notes		870.458	1,552.915	2,423.373	684.888	1,135.681	1,820.569
Commodity		105,112.592	2,421.087	107,533.679	32,405.583	1,711.768	34,117.351
Warrant		0	0	0	0	0	0
Real Estate		525,166.170	179,226.589	704,392.759	341,011.234	163,744.146	504,755.380
Other Pledged Items		113,598.394	42,314.925	155,913.319	52,811.517	37,364.638	90,176.155

Depositories Receiving Pledged Items		694.099	158.252	852.351	845.339	269.100	1.114.439
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.318.483.779	1.206.760.125	2.525.243.904	1.077.589.473	1.009.438.710	2.087.028.183
TOTAL OFF-BALANCE SHEET ACCOUNTS		2.265.414.232	1.641.436.321	3.906.850.553	1.657.110.604	1.367.203.512	3.024.314.116

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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 (IFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	32.151.335	24.183.949	11.122.370	10.150.050
Interest Income on Loans	V-IV-1	26.235.791	19.874.130	9.161.483	7.863.506
Interest Income on Reserve Deposits		280.207	274.509	75.774	105.116
Interest Income on Banks	V-IV-1	263.161	240.082	84.802	110.395
Interest Income on Money Market Placements		2.881	19.334	919	373
Interest Income on Marketable Securities Portfolio	V-IV-1	5.166.044	3.616.604	1.736.787	2.007.278
Financial Assets At Fair Value Through Profit Loss		59.083	11.823	17.506	5.839
Financial Assets At Fair Value Through Other Comprehensive Income		1.585.643	665.601	594.788	338.279
Financial Assets Measured at Amortised Cost		3.521.318	2.939.180	1.124.493	1.663.160
Finance Leasing Interest Income		174.586	141.477	58.703	59.665
Other Interest Income		28.665	17.813	3.902	3.717
INTEREST EXPENSES (-)		-23.147.053	-15.563.301	-7.610.579	-6.613.351
Interest Expenses on Deposits	V-IV-2	-14.181.253	-10.226.291	-5.005.995	-4.309.080
Interest Expenses on Funds Borrowed	V-IV-2	-1.360.706	-1.166.278	-425.870	-535.745
Interest Expenses on Money Market Funds		-4.391.095	-2.148.348	-1.032.149	-950.891
Interest Expenses on Securities Issued	V-IV-2	-3.059.046	-1.995.226	-1.101.436	-811.035
Lease Interest Expenses		-117.139	0	-40.664	0
Other Interest Expense		-37.814	-27.158	-4.465	-6.600
NET INTEREST INCOME OR EXPENSE		9.004.282	8.620.648	3.511.791	3.536.699
NET FEE AND COMMISSION INCOME OR EXPENSES		2.717.627	1.449.439	892.553	566.314
Fees and Commissions Received		3.532.886	2.112.298	1.165.358	834.197
From Noncash Loans		529.468	324.039	180.599	129.205
Other		3.003.418	1.788.259	984.759	704.992
Fees and Commissions Paid (-)		-815.259	-662.859	-272.805	-267.883
Paid for Noncash Loans		-3.291	-4.837	-545	-2.063
Other		-811.968	-658.022	-272.260	-265.820
DIVIDEND INCOME		8.546	48.618	114	138
TRADING INCOME OR LOSS (Net)	V-IV-3	-1.981.358	686.966	-917.484	334.025
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	254.010	143.345	132.869	85.073
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-2.678.886	482.008	-1.185.987	243.113
Foreign Exchange Gains or Losses	V-IV-3	443.518	61.613	135.634	5.839
OTHER OPERATING INCOME	V-IV-4	5.054.146	2.619.238	1.575.114	888.532
GROSS PROFIT FROM OPERATING ACTIVITIES		14.803.243	13.424.909	5.062.088	5.325.708
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-5.930.368	-4.033.003	-1.959.794	-2.219.183
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-41.121	-32.590	13.122	-13.502
PERSONNEL EXPENSES (-)		-2.309.275	-1.793.204	-825.450	-619.445
OTHER OPERATING EXPENSES (-)	V-IV-6	-3.843.413	-3.500.406	-1.167.967	-1.210.645
NET OPERATING INCOME (LOSS)		2.679.066	4.065.706	1.121.999	1.262.933
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		48.196	38.541	15.774	9.544
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	2.727.262	4.104.247	1.137.773	1.272.477
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-10	-579.091	-781.101	-320.604	-206.211
Current Tax Provision	V-IV-10	-1.313.193	-132.068	-864.476	430.939
Expense Effect of Deferred Tax	V-IV-10	-989.708	-1.110.392	-269.289	-863.240
Income Effect of Deferred Tax	V-IV-10	1.723.810	461.359	813.161	226.090
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	2.148.171	3.323.146	817.169	1.066.266
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	V-IV-11	2.148.171	3.323.146	817.169	1.066.266
Profit (Loss) Attributable to Group		2.020.109	3.268.390	753.924	1.038.928
Profit (loss), attributable to non-controlling interests		128.062	54.756	63.245	27.338
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kar/Zarar (Tam TL)	III-XXIV	0,80800000	1,30740000	0,30150000	0,41560000



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 - 30.09.2019	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)		2.148.171	3.323.146		
OTHER COMPREHENSIVE INCOME		826.086	-44.394		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-98.734	376.473		
Gains (Losses) on Revaluation of Property, Plant and Equipment		14.285	52.009		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.708	-2.070		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-115.043	378.084		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		3.732	-51.550		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		924.820	-420.867		
Exchange Differences on Translation		79.613	164.125		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		898.576	-518.514		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		93.967	-164.125		
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		-147.336	97.647		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.974.257	3.278.752		

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 - 30.09.2019	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		4.074.678	4.850.112
Interest Received		28.848.127	19.626.530
Interest Paid		-22.779.235	-14.215.802
Dividends received		7.923	13.223
Fees and Commissions Received		3.532.886	2.182.392
Other Gains		1.071.669	1.013.884
Collections from Previously Written Off Loans and Other Receivables		1.735.937	2.022.089
Cash Payments to Personnel and Service Suppliers		-2.498.731	-2.011.509
Taxes Paid		-1.723.457	-1.261.761
Other		-4.120.441	-2.518.934
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.576.225	125.627
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-205.576	41.568
Net (Increase) Decrease in Due From Banks		-87.682	-5.009.562
Net (Increase) Decrease in Loans		-36.717.269	-53.152.254
Net (Increase) Decrease in Other Assets		39.567	-123.405
Net Increase (Decrease) in Bank Deposits		2.919.515	-1.875.748
Net Increase (Decrease) in Other Deposits		46.645.348	37.127.494
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-3.261.760	20.634.565
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-6.755.918	2.482.969
Net Cash Provided From Banking Operations		6.650.903	4.975.739
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-13.275.273	-13.702.385
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-181.576	-20.876
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		220	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.229.410	-364.604
Cash Obtained from Tangible and Intangible Asset Sales		223.900	465.639
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-13.740.412	-6.304.313
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.376.710	2.602.318
Cash Paid for Purchase of Financial Assets At Amortised Cost		-6.306.183	-10.846.180
Cash Obtained from Sale of Financial Assets At Amortised Cost		812.410	808.254
Other		-230.932	-42.623
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		9.370.093	16.633.200
Cash Obtained from Loans and Securities Issued		25.192.307	26.060.041
Cash Outflow Arised From Loans and Securities Issued		-15.560.043	-9.301.841
Equity Instruments Issued		0	0
Dividends paid		0	-125.000
Payments of lease liabilities		-262.171	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-13.682	-151.014
Net Increase (Decrease) in Cash and Cash Equivalents		2.732.041	7.755.540
Cash and Cash Equivalents at Beginning of the Period		21.379.500	20.110.705
Cash and Cash Equivalents at End of the Period		24.111.541	27.866.245

