

**QNB FİNANSBANK A.Ş.**  
**Bank Financial Report**  
**Unconsolidated**  
**2019 - 1. 3 Monthly Notification**

**General Information About Financial Statements**

## Independent Audit Comment

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

### Ara Dönem Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

#### QNB Finansbank Anonim Şirketi Genel Kurulu'na

#### Giriş

QNB Finansbank Anonim Şirketi'nin ("Banka") 31 Mart 2019 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

#### Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

#### Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, QNB Finansbank Anonim Şirketi'nin 31 Mart 2019 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin, finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

#### Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

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

Hatice Dilek ilingir Kstem

Sorumlu Deneti, SMMM

29 Nisan 2019

İstanbul, Trkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		17.049.703	30.071.985	47.121.688	18.368.532	22.467.555	40.836.087
Cash and cash equivalents		1.433.123	23.642.240	25.075.363	2.087.753	17.720.257	19.808.010
Cash and Cash Balances at Central Bank	Bölüm 5. Dipnot I. (1)	1.434.187	18.893.667	20.327.854	1.822.717	16.688.725	18.511.442
Banks	Bölüm 5. Dipnot I. (3)	664	4.748.573	4.749.237	200.553	1.031.532	1.232.085
Receivables From Money Markets	Bölüm 5. Dipnot I. (4)	2.214	0	2.214	102.070	0	102.070
Allowance for Expected Losses ( - )		-3.942	0	-3.942	-37.587	0	-37.587
Financial assets at fair value through profit or loss	Bölüm 5. Dipnot I. (2)	28.774	123.713	152.487	25.639	112.843	138.482
Public Debt Securities		20.119	4.983	25.102	18.319	2.811	21.130
Equity instruments		8.655	0	8.655	7.320	0	7.320
Other Financial Assets		0	118.730	118.730	0	110.032	110.032
Financial Assets at Fair Value Through Other Comprehensive Income	Bölüm 5. Dipnot I. (5)	4.232.013	5.450.381	9.682.394	4.545.637	3.898.418	8.444.055
Public Debt Securities		4.227.101	5.286.736	9.513.837	4.540.725	3.763.899	8.304.624
Equity instruments		4.912	141.247	146.159	4.912	113.259	118.171
Other Financial Assets		0	22.398	22.398	0	21.260	21.260
Derivative financial assets	Bölüm 5. Dipnot I. (12)	11.355.793	855.651	12.211.444	11.709.503	736.037	12.445.540
Derivative Financial Assets At Fair Value Through Profit Or Loss		8.841.426	808.206	9.649.632	9.006.638	624.857	9.631.495
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		2.514.367	47.445	2.561.812	2.702.865	111.180	2.814.045
FINANCIAL ASSETS AT AMORTISED COST (Net)	Bölüm 5. Dipnot I. (7)	72.780.761	39.058.544	111.839.305	72.795.080	34.008.026	106.803.106
Loans	Bölüm 5. Dipnot I. (6)	72.718.909	32.091.603	104.810.512	72.347.758	28.992.338	101.340.096
Receivables From Leasing Transactions	Bölüm 5. Dipnot I. (11)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		8.103.146	6.966.941	15.070.087	7.916.505	5.015.688	12.932.193
Public Debt Securities		8.103.146	6.189.584	14.292.730	7.916.505	4.283.527	12.200.032
Other Financial Assets		0	777.357	777.357	0	732.161	732.161
Allowance for Expected Credit Losses (-)		-8.041.294	0	-8.041.294	-7.469.183	0	-7.469.183
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	Bölüm 5. Dipnot I. (15)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.087.036	0	1.087.036	1.298.703	0	1.298.703
Investments in Associates (Net)	Bölüm 5. Dipnot I. (8)	5.982	0	5.982	5.982	0	5.982

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		5.982	0	5.982	5.982	0	5.982
Investments in Subsidiaries (Net)	Bölüm 5. Dipnot I. (9)	929.581	0	929.581	1.141.248	0	1.141.248
Unconsolidated Financial Subsidiaries		891.535	0	891.535	1.103.202	0	1.103.202
Unconsolidated Non-Financial Subsidiaries		38.046	0	38.046	38.046	0	38.046
Jointly Controlled Partnerships (JointVentures) (Net)	Bölüm 5. Dipnot I. (10)	151.473	0	151.473	151.473	0	151.473
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		151.473	0	151.473	151.473	0	151.473
TANGIBLE ASSETS (Net)		3.273.210	65	3.273.275	2.861.861	61	2.861.922
INTANGIBLE ASSETS AND GOODWILL (Net)		412.268	0	412.268	397.179	0	397.179
Goodwill		0	0	0	0	0	0
Other		412.268	0	412.268	397.179	0	397.179
INVESTMENT PROPERTY (Net)	Bölüm 5. Dipnot I. (13)	0	0	0	0	0	0
CURRENT TAX ASSETS	Bölüm 5. Dipnot I. (14)	0	0	0	0	0	0
DEFERRED TAX ASSET	Bölüm 5. Dipnot I. (14)	404.209	0	404.209	522.283	0	522.283
OTHER ASSETS (Net)	Bölüm 5. Dipnot I. (16)	2.171.429	3.492.719	5.664.148	2.496.325	2.200.130	4.696.455
<b>TOTAL ASSETS</b>		<b>97.178.616</b>	<b>72.623.313</b>	<b>169.801.929</b>	<b>98.739.963</b>	<b>58.675.772</b>	<b>157.415.735</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	Bölüm 5. Dipnot II. (1)	43.223.854	47.883.497	91.107.351	44.788.365	42.302.088	87.090.453
LOANS RECEIVED	Bölüm 5. Dipnot II. (3)	153.824	17.229.001	17.382.825	138.385	18.027.864	18.166.249
MONEY MARKET FUNDS	Bölüm 5. Dipnot II. (4)	526.017	7.292.323	7.818.340	92.273	4.622.546	4.714.819
MARKETABLE SECURITIES (Net)	Bölüm 5. Dipnot II. (5)	4.534.355	9.702.611	14.236.966	2.206.779	6.697.676	8.904.455
Bills		4.534.355	187.261	4.721.616	2.206.779	388.754	2.595.533
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	9.515.350	9.515.350	0	6.308.922	6.308.922
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		4.641.383	921.121	5.562.504	5.610.140	728.265	6.338.405
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	Bölüm 5. Dipnot II. (2)	4.587.556	747.511	5.335.067	5.450.465	651.892	6.102.357
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	Bölüm 5. Dipnot II. (8)	53.827	173.610	227.437	159.675	76.373	236.048
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	Bölüm 5. Dipnot II. (7)	387.698	31.665	419.363	18.629	5.994	24.623
PROVISIONS	Bölüm 5. Dipnot II. (9)	683.704	0	683.704	778.836	0	778.836
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		326.408	0	326.408	426.856	0	426.856
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		357.296	0	357.296	351.980	0	351.980
CURRENT TAX LIABILITIES		149.490	0	149.490	149.662	0	149.662
DEFERRED TAX LIABILITY	Bölüm 5. Dipnot II. (10)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	Bölüm 5. Dipnot II. (11)	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	Bölüm 5. Dipnot II. (12)	0	5.166.503	5.166.503	0	4.816.098	4.816.098
Loans		0	5.166.503	5.166.503	0	4.816.098	4.816.098

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		4.094.699	8.322.026	12.416.725	5.144.319	6.715.767	11.860.086
EQUITY		15.646.947	-788.789	14.858.158	15.057.492	-485.443	14.572.049
Issued capital	Bölüm 5. Dipnot II. (13)	3.350.000	0	3.350.000	3.350.000	0	3.350.000
Capital Reserves	Bölüm 5. Dipnot II. (14)	714	0	714	714	0	714
Equity Share Premiums		714	0	714	714	0	714
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		488.223	67.385	555.608	700.576	44.291	744.867
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		599.633	-856.174	-256.541	429.168	-529.734	-100.566
Profit Reserves		10.577.034	0	10.577.034	8.167.205	0	8.167.205
Legal Reserves		670.000	0	670.000	584.870	0	584.870
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		9.907.034	0	9.907.034	7.582.335	0	7.582.335
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		631.343	0	631.343	2.409.829	0	2.409.829
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		631.343	0	631.343	2.409.829	0	2.409.829
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		74.041.971	95.759.958	169.801.929	73.984.880	83.430.855	157.415.735

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		123.989.956	183.371.772	307.361.728			
GUARANTIES AND WARRANTIES	Bölüm 5. Dipnot III. (1), (2), (3), (4)	9.824.022	16.166.527	25.990.549			
Letters of Guarantee		9.717.532	9.191.558	18.909.090			
Guarantees Subject to State Tender Law		365.241	57.647	422.888			
Guarantees Given for Foreign Trade Operations		4.907.004	9.133.911	14.040.915			
Other Letters of Guarantee		4.445.287	0	4.445.287			
Bank Acceptances		19.488	4.645.183	4.664.671			
Import Letter of Acceptance		19.488	4.645.183	4.664.671			
Other Bank Acceptances		0	0	0			
Letters of Credit		87.002	2.329.786	2.416.788			
Documentary Letters of Credit		87.002	2.241.305	2.328.307			
Other Letters of Credit		0	88.481	88.481			
Prefinancing Given as Guarantee		0	0	0			
Endorsements		0	0	0			
Endorsements to the Central Bank of Turkey		0	0	0			
Other Endorsements		0	0	0			
Purchase Guarantees for Securities Issued		0	0	0			
Factoring Guarantees		0	0	0			
Other Guarantees		0	0	0			
Other Collaterals		0	0	0			
<b>COMMITMENTS</b>		67.155.914	6.075.652	73.231.566			
Irrevocable Commitments	Bölüm 5. Dipnot III. (1)	40.142.728	4.842.328	44.985.056			
Forward Asset Purchase Commitments		1.269.642	4.121.990	5.391.632			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		11.555.378	554	11.555.932			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		2.652.392	0	2.652.392			
Tax and Fund Liabilities Arised from Export Commitments		30.341	0	30.341			
Commitments for Credit Card Limits		23.874.467	0	23.874.467			
Commitments for Credit Cards and Banking Services Promotions		26.269	0	26.269			
Receivables from Short Sale Commitments of Marketable Securities		0	0	0			

Payables for Short Sale Commitments of Marketable Securities		0	0	0			
Other Irrevocable Commitments		734.239	719.784	1.454.023			
Revocable Commitments		27.013.186	1.233.324	28.246.510			
Revocable Loan Granting Commitments		27.013.186	1.233.324	28.246.510			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS	Bölüm 5. Dipnot III. (5), (6)	47.010.020	161.129.593	208.139.613			
Derivative Financial Instruments Held For Hedging		16.335.910	43.824.082	60.159.992			
Fair Value Hedges		6.806.470	17.686.049	24.492.519			
Cash Flow Hedges		9.529.440	26.138.033	35.667.473			
Hedges of Net Investment in Foreign Operations		0	0	0			
Derivative Financial Instruments Held For Trading		30.674.110	117.305.511	147.979.621			
Forward Foreign Currency Buy or Sell Transactions		3.212.630	5.603.796	8.816.426			
Forward Foreign Currency Buying Transactions		2.329.332	2.092.079	4.421.411			
Forward Foreign Currency Sale Transactions		883.298	3.511.717	4.395.015			
Currency and Interest Rate Swaps		22.968.188	104.784.933	127.753.121			
Currency Swap Buy Transactions		10.182.423	30.153.411	40.335.834			
Currency Swap Sell Transactions		12.785.765	27.585.978	40.371.743			
Interest Rate Swap Buy Transactions		0	23.522.772	23.522.772			
Interest Rate Swap Sell Transactions		0	23.522.772	23.522.772			
Currency, Interest Rate and Securities Options		3.242.203	4.181.254	7.423.457			
Currency Options Buy Transactions		1.118.694	2.549.317	3.668.011			
Currency Options Sell Transactions		2.123.509	1.631.937	3.755.446			
Interest Rate Options Buy Transactions		0	0	0			
Interest Rate Options Sell Transactions		0	0	0			
Securities Options Buy Transactions		0	0	0			
Securities Options Sell Transactions		0	0	0			
Currency Futures		1.251.089	1.454.760	2.705.849			
Currency Futures Buy Transactions		7.659	1.337.328	1.344.987			
Currency Futures Sell Transactions		1.243.430	117.432	1.360.862			
Interest Rate Futures Buy and Sell Transactions		0	0	0			
Interest Rate Futures Buy Transactions		0	0	0			
Interest Rate Futures Sell Transactions		0	0	0			
Other		0	1.280.768	1.280.768			
CUSTODY AND PLEDGES RECEIVED		699.471.867	175.172.295	874.644.162			
ITEMS HELD IN CUSTODY		11.129.439	4.358.168	15.487.607			
Customer Fund and Portfolio Balances		2.479.036	0	2.479.036			
Securities Held in Custody		2.955.114	2.872.315	5.827.429			
Cheques Received for Collection		4.195.559	752.735	4.948.294			
Commercial Notes Received for Collection		1.499.730	305.719	1.805.449			
Other Assets Received for Collection		0	0	0			
Securities that will be Intermediated to Issue		0	0	0			
Other Items Under Custody		0	427.399	427.399			
Custodians		0	0	0			
PLEDGED ITEMS		418.951.257	104.848.937	523.800.194			
Securities		3.410.080	8.390.291	11.800.371			
Guarantee Notes		438.035	133.004	571.039			
Commodity		66.275	0	66.275			
Warrant		0	0	0			
Real Estate		93.157.324	54.916.100	148.073.424			
Other Pledged Items		321.879.543	41.409.542	363.289.085			



Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		269.391.171	65.965.190	335.356.361			
TOTAL OFF-BALANCE SHEET ACCOUNTS		823.461.823	358.544.067	1.182.005.890			

# Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2019 - 31.03.2019	Previous Period 01.01.2018 - 31.03.2018
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	Bölüm 5. Dipnot IV. (1)	4.584.661	3.213.788
Interest Income on Loans		3.769.143	2.748.774
Interest Income on Reserve Deposits		58.778	39.572
Interest Income on Banks		47.125	61.408
Interest Income on Money Market Placements		1.225	19.751
Interest Income on Marketable Securities Portfolio		702.361	341.662
Financial Assets At Fair Value Through Profit Loss		736	628
Financial Assets At Fair Value Through Other Comprehensive Income		277.139	167.820
Financial Assets Measured at Amortised Cost		424.486	173.214
Finance Leasing Interest Income		0	0
Other Interest Income		6.029	2.621
INTEREST EXPENSES (-)	Bölüm 5. Dipnot IV. (2)	-2.902.005	-1.599.109
Interest Expenses on Deposits		-2.260.816	-1.138.408
Interest Expenses on Funds Borrowed		-272.728	-184.234
Interest Expenses on Money Market Funds		-58.452	-81.709
Interest Expenses on Securities Issued		-287.668	-190.216
Lease Interest Expenses		-18.186	-116
Other Interest Expense		-4.155	-4.426
NET INTEREST INCOME OR EXPENSE		1.682.656	1.614.679
NET FEE AND COMMISSION INCOME OR EXPENSES		631.324	473.519
Fees and Commissions Received		789.621	577.705
From Noncash Loans		38.734	24.409
Other		750.887	553.296
Fees and Commissions Paid (-)		-158.297	-104.186
Paid for Noncash Loans		-389	-335
Other		-157.908	-103.851
DIVIDEND INCOME	Bölüm 5. Dipnot IV. (3)	49.316	22.336
TRADING INCOME OR LOSS (Net)	Bölüm 5. Dipnot IV. (4)	-165.825	-405.990
Gains (Losses) Arising from Capital Markets Transactions		2.686	5.400
Gains (Losses) Arising From Derivative Financial Transactions		-108.825	-293.516
Foreign Exchange Gains or Losses		-59.686	-117.874
OTHER OPERATING INCOME	Bölüm 5. Dipnot IV. (5)	9.093	13.805
GROSS PROFIT FROM OPERATING ACTIVITIES		2.206.564	1.718.349
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	Bölüm 5. Dipnot IV. (6)	-532.603	-266.925
OTHER ALLOWANCE EXPENSES ( - )		-10.039	-17.282
PERSONNEL EXPENSES (-)		-397.973	-327.393
OTHER OPERATING EXPENSES (-)	Bölüm 5. Dipnot IV. (7)	-484.885	-437.778
NET OPERATING INCOME (LOSS)		781.064	668.971
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	Bölüm 5. Dipnot IV. (8)	781.064	668.971
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	Bölüm 5. Dipnot IV. (9)	-149.721	-140.253
Current Tax Provision		0	-44.202
Expense Effect of Deferred Tax		599.236	90.677
Income Effect of Deferred Tax		-748.957	-186.728
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	Bölüm 5. Dipnot IV. (10)	631.343	528.718
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	Bölüm 5. Dipnot IV. (11)	631.343	528.718
Profit (Loss) Attributable to Group		631.343	528.718
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,01880000	0,01580000

# Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2019 - 31.03.2019	Previous Period 01.01.2018 - 31.03.2018
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>			
PROFIT (LOSS)		631.343	528.718
OTHER COMPREHENSIVE INCOME		-345.234	171.703
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-189.259	79.260
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		-879	322
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-187.229	78.747
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.151	191
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-155.975	92.443
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-262.830	-62.647
Income (Loss) Related with Cash Flow Hedges		74.057	176.929
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		32.798	-21.839
TOTAL COMPREHENSIVE INCOME (LOSS)		286.109	700.421

# Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2019 - 31.03.2019	Previous Period 01.01.2018 - 31.03.2018
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		8.632.150	1.074.168
Interest Received		4.023.399	2.377.008
Interest Paid		-3.413.751	-1.376.922
Dividends received		49.316	22.336
Fees and Commissions Received		790.940	578.411
Other Gains		9.093	-49
Collections from Previously Written Off Loans and Other Receivables		335.502	329.598
Cash Payments to Personnel and Service Suppliers		-342.606	-673.833
Taxes Paid		-194.915	-398.646
Other		7.375.172	216.265
Changes in Operating Assets and Liabilities Subject to Banking Operations		-6.032.822	1.531.644
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-14.713	-7.660
Net (Increase) Decrease in Due From Banks		-220.116	-1.676.794
Net (Increase) Decrease in Loans		4.361.222	-321.761
Net (Increase) Decrease in Other Assets		184.545	3.805
Net Increase (Decrease) in Bank Deposits		401.607	3.043.662
Net Increase (Decrease) in Other Deposits		-6.833.392	-613.607
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-6.658.044	-705.182
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.746.069	1.809.181
Net Cash Provided From Banking Operations		2.599.328	2.605.812
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-2.832.855	-791.156
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-15.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-60.027	44.517
Cash Obtained from Tangible and Intangible Asset Sales		68	-69.128
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.766.136	-872.436
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.644.459	727.136
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.517.394	-833.585
Cash Obtained from Sale of Financial Assets At Amortised Cost		911.548	264.483
Other		-45.373	-37.143
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		4.803.209	671.166
Cash Obtained from Loans and Securities Issued		7.160.723	3.813.360
Cash Outflow Arised From Loans and Securities Issued		-2.293.410	-3.141.794
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-64.104	-400
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		442.629	181.760
Net Increase (Decrease) in Cash and Cash Equivalents		5.012.311	2.667.582
Cash and Cash Equivalents at Beginning of the Period		8.767.065	5.952.798
Cash and Cash Equivalents at End of the Period		13.779.376	8.620.380



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 OtherAccumulated 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)						
Previous Period 01.01.2018 - 31.03.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	3.350.000	714	0	0	0	-65.980	412.984	0	-251.126	231.892	6.873.477	1.603.441	0	12.155.402	0	12.155.402	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	88.514	0	0	-209.714	0	-121.200	0	-121.200	
	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	0	0	0	0	0	88.514	0	0	-209.714	0	-121.200	0	-121.200	
	Adjusted Beginning Balance	3.350.000	714	0	0	0	-65.980	412.984	0	-162.612	231.892	6.873.477	1.393.727	0	12.034.202	0	12.034.202	
	Total Comprehensive Income (Loss)	0	0	0	0	0	251	78.485	0	-46.775	139.742	0	0	528.718	700.421	0	700.421	
	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	0	0	0	0	0	0	0	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	1.393.727	-1.393.727	0	0	0	0	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	100.000	-100.000	0	0	0	0	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	1.293.727	-1.293.727	0	0	0	0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period	3.350.000	714	0	0	0	-65.729	491.469	0	-209.387	371.634	8.267.204	0	528.718	12.734.623	0	12.734.623	
Current Period 01.01.2019 - 31.03.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	3.350.000	714	0	0	0	-50.842	795.709	0	-497.625	397.059	8.167.205	2.409.829	0	14.572.049	0	14.572.049	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance	3.350.000	714	0	0	0	-50.842	795.709	0	-497.625	397.059	8.167.205	2.409.829	0	14.572.049	0	14.572.049	
	Total Comprehensive Income (Loss)	0	0	0	0	0	-685	-188.574	0	-213.796	57.821	0	0	631.343	286.109	0	286.109	
	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	0	0	0	0	0	0	0	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	2.409.829	-2.409.829	0	0	0	0	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	2.409.829	-2.409.829	0	0	0	0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period	3.350.000	714	0	0	0	-51.527	607.135	0	-711.421	454.880	10.577.034	0	631.343	14.858.158	0	14.858.158	