

ODEA BANK A.Ş.
Bank Financial Report
Unconsolidated
2019 - 1. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Odea Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

Odea Bank 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

31 Mart 2019 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal bilgiler, Banka yönetimi tarafından gelecek dönemlerde ekonomide ve piyasalarda meydana gelebilecek gelişmelerin olası etkileri dikkate alınarak önceki dönemlerde ayrılan ve cari dönemde 91.443 bin TL tutarında arttırılan ve TMS 37'nin muhasebeleştirme kriterlerini sağlamayan 107.828 bin TL tutarında bir karşılık içermektedir. Ayrılan bu karşılık sonucu diğer karşılıklar kalemi 107.828 bin TL tutarında fazla, ertelenmiş vergi varlığı 23.722 bin TL tutarında fazla, kar yedekleri 12.780 bin TL tutarında az ve net dönem karı 71.326 bin TL tutarında az gösterilmiştir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Odea Bank 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.

Diğer Husus

Banka'nın 31 Aralık 2018 tarihinde sona eren hesap dönemine ait finansal tablolarının bağımsız denetimi ve 31 Mart 2018 tarihinde sona eren üç aylık ara hesap dönemine ait finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından yapılmış olup 27 Şubat 2019 tarihli bağımsız denetçi raporunda ve 10 Mayıs 2018 tarihli sınırlı denetim raporunda ayrılan serbest karşılıklar nedeniyle sırasıyla sınırlı olumlu görüş ve şartlı sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide 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 rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Funda Aslanoglu, SMMM

Sorumlu Denetçi

9 Mayıs 2019

İstanbul, Türkiye

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
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		1.919.905	6.335.031	8.254.936	3.987.346	4.148.189	8.135.535
Cash and cash equivalents		540.649	5.844.895	6.385.544	2.820.844	3.920.663	6.741.507
Cash and Cash Balances at Central Bank	I-1	198.489	3.164.440	3.362.929	1.022.782	2.976.158	3.998.940
Banks	I-3	340.961	2.685.084	3.026.045	1.058.065	944.809	2.002.874
Receivables From Money Markets		1.237	0	1.237	740.121	0	740.121
Allowance for Expected Losses (-)		-38	-4.629	-4.667	-124	-304	-428
Financial assets at fair value through profit or loss	I-2	3.272	8.421	11.693	3.269	0	3.269
Public Debt Securities		3.272	8.421	11.693	3.269	0	3.269
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	I-4	487.997	115.958	603.955	300.657	4.801	305.458
Public Debt Securities		483.100	109.946	593.046	295.760	0	295.760
Equity instruments		4.897	6.012	10.909	4.897	4.801	9.698
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		887.987	365.757	1.253.744	862.576	222.725	1.085.301
Derivative Financial Assets At Fair Value Through Profit Or Loss		886.786	365.757	1.252.543	862.576	222.725	1.085.301
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		1.201	0	1.201	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	I-5	8.910.069	11.648.361	20.558.430	9.291.634	11.998.653	21.290.287
Loans		9.928.293	9.976.018	19.904.311	10.551.880	9.946.465	20.498.345
Receivables From Leasing Transactions	I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		553.013	2.124.860	2.677.873	471.071	2.231.271	2.702.342
Public Debt Securities		553.013	1.178.184	1.731.197	471.071	1.495.213	1.966.284
Other Financial Assets		0	946.676	946.676	0	736.058	736.058
Allowance for Expected Credit Losses (-)		-1.571.237	-452.517	-2.023.754	-1.731.317	-179.083	-1.910.400
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	466.043	0	466.043	238.525	0	238.525
Held for Sale		466.043	0	466.043	238.525	0	238.525
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	I-7	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	I-8	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-9	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)	I-12	246.568	0	246.568	86.823	0	86.823
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	71.572	0	71.572	62.942	0	62.942
Goodwill		0	0	0	0	0	0
Other		71.572	0	71.572	62.942	0	62.942
INVESTMENT PROPERTY (Net)	I-14	0	0	0	0	0	0
CURRENT TAX ASSETS		81.192	0	81.192	78.747	0	78.747
DEFERRED TAX ASSET	I-15	282.187	0	282.187	272.167	0	272.167
OTHER ASSETS (Net)	I-17	433.384	665.570	1.098.954	627.587	608.005	1.235.592
TOTAL ASSETS		12.410.920	18.648.962	31.059.882	14.645.771	16.754.847	31.400.618
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	6.356.548	14.133.451	20.489.999	8.495.839	13.065.209	21.561.048
LOANS RECEIVED	II-3	2.045	2.355.658	2.357.703	2.549	3.004.633	3.007.182
MONEY MARKET FUNDS	II-4	686	169.485	170.171	100	0	100
MARKETABLE SECURITIES (Net)	II-5	674.067	0	674.067	207.110	0	207.110
Bills		674.067	0	674.067	207.110	0	207.110
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
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-2	871.345	327.621	1.198.966	971.302	221.318	1.192.620
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		871.345	327.621	1.198.966	855.261	221.318	1.076.579
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-8	0	0	0	116.041	0	116.041
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-7	200.608	0	200.608	0	0	0
PROVISIONS	II-9	188.669	20.925	209.594	109.730	21.594	131.324
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		14.284	0	14.284	11.847	0	11.847
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		174.385	20.925	195.310	97.883	21.594	119.477
CURRENT TAX LIABILITIES	II-10	59.153	0	59.153	48.582	0	48.582
DEFERRED TAX LIABILITY	II-10	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	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	II-12	0	1.707.660	1.707.660	0	1.636.012	1.636.012
Loans		0	0	0	0	0	0

Other Debt Instruments		0	1.707.660	1.707.660	0	1.636.012	1.636.012
OTHER LIABILITIES	II-6	169.919	640.658	810.577	227.591	169.227	396.818
EQUITY		3.175.470	5.914	3.181.384	3.218.328	1.494	3.219.822
Issued capital	II-13	3.288.842	0	3.288.842	3.288.842	0	3.288.842
Capital Reserves		-2.198	0	-2.198	-2.198	0	-2.198
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-2.198	0	-2.198	-2.198	0	-2.198
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.700	2.299	4.999	2.700	1.494	4.194
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-74.322	3.615	-70.707	-88.901	0	-88.901
Profit Reserves		-43.577	0	-43.577	735	0	735
Legal Reserves	II-13	26.149	0	26.149	25.291	0	25.291
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		-69.726	0	-69.726	-24.556	0	-24.556
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		4.025	0	4.025	17.150	0	17.150
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		4.025	0	4.025	17.150	0	17.150
Non-controlling Interests	II-14	0	0	0	0	0	0
Total equity and liabilities		11.698.510	19.361.372	31.059.882	13.281.131	18.119.487	31.400.618

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
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		15.868.741	67.033.368	82.902.109	16.577.715	69.256.341	85.834.056
GUARANTIES AND WARRANTIES	III-1	851.178	3.208.636	4.059.814	842.498	2.843.284	3.685.782
Letters of Guarantee		847.755	1.038.268	1.886.023	837.641	957.928	1.795.569
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		847.755	1.038.268	1.886.023	837.641	957.928	1.795.569
Bank Acceptances		3.423	545.501	548.924	4.857	646.200	651.057
Import Letter of Acceptance		3.423	545.501	548.924	4.857	646.200	651.057
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	803.607	803.607	0	669.337	669.337
Documentary Letters of Credit		0	803.607	803.607		669.337	669.337
Other Letters of Credit		0	0	0	0	0	0
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	0	0	0	0	0
Other Guarantees		0	821.260	821.260	0	569.819	569.819
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-1	1.439.567	2.833.748	4.273.315	1.059.791	7.405.555	8.465.346
Irrevocable Commitments		1.439.567	2.833.748	4.273.315	1.059.791	7.405.555	8.465.346
Forward Asset Purchase Commitments		714.987	2.823.821	3.538.808	295.906	7.335.418	7.631.324
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		162.549	0	162.549	171.113	60.801	231.914
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		66.991	0	66.991	58.384	0	58.384
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		495.040	0	495.040	534.388	0	534.388
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		0	9.927	9.927	0	9.336	9.336
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		13.577.996	60.990.984	74.568.980	14.675.426	59.007.502	73.682.928
Derivative Financial Instruments Held For Hedging		400.000	0	400.000	800.000	0	800.000
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		400.000	0	400.000	800.000	0	800.000
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		13.177.996	60.990.984	74.168.980	13.875.426	59.007.502	72.882.928
Forward Foreign Currency Buy or Sell Transactions		1.910.358	2.637.876	4.548.234	1.983.668	2.513.650	4.497.318
Forward Foreign Currency Buying Transactions		1.323.987	955.811	2.279.798	1.516.808	786.294	2.303.102
Forward Foreign Currency Sale Transactions		586.371	1.682.065	2.268.436	466.860	1.727.356	2.194.216
Currency and Interest Rate Swaps		7.258.749	52.333.542	59.592.291	7.249.820	49.321.679	56.571.499
Currency Swap Buy Transactions		1.011.883	9.774.702	10.786.585	1.287.179	9.179.708	10.466.887
Currency Swap Sell Transactions		1.933.066	8.832.428	10.765.494	3.164.239	7.302.811	10.467.050
Interest Rate Swap Buy Transactions		2.156.900	16.863.206	19.020.106	1.399.201	16.419.580	17.818.781
Interest Rate Swap Sell Transactions		2.156.900	16.863.206	19.020.106	1.399.201	16.419.580	17.818.781
Currency, Interest Rate and Securities Options		4.008.889	6.019.566	10.028.455	4.641.938	7.172.173	11.814.111
Currency Options Buy Transactions		2.069.596	2.628.590	4.698.186	2.321.435	3.155.683	5.477.118
Currency Options Sell Transactions		1.939.293	2.868.932	4.808.225	2.320.503	3.260.630	5.581.133
Interest Rate Options Buy Transactions		0	261.022	261.022	0	377.930	377.930
Interest Rate Options Sell Transactions		0	261.022	261.022	0	377.930	377.930
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				0	0	0	0
CUSTODY AND PLEDGES RECEIVED		72.922.792	45.941.025	118.863.817	66.328.631	44.036.050	110.364.681
ITEMS HELD IN CUSTODY		1.131.890	288.374	1.420.264	427.543	334.423	761.966
Customer Fund and Portfolio Balances		380.141	0	380.141	72.163	0	72.163
Securities Held in Custody		590.845	33.226	624.071	206.929	32.605	239.534
Cheques Received for Collection		28.962	183.258	212.220	2.843	233.584	236.427
Commercial Notes Received for Collection		131.942	71.890	203.832	145.608	68.234	213.842
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		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		71.790.902	45.652.651	117.443.553	65.901.088	43.701.627	109.602.715
Securities		0	0	0	0	0	0
Guarantee Notes		25.392.481	5.850.010	31.242.491	25.360.317	5.538.591	30.898.908
Commodity		10.153.636	0	10.153.636	4.015.884	0	4.015.884
Warrant		0	0	0	0	0	0
Real Estate		25.239.935	23.599.111	48.839.046	26.108.685	22.429.525	48.538.210
Other Pledged Items		11.004.850	16.203.530	27.208.380	10.416.202	15.733.511	26.149.713

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		88.791.533	112.974.393	201.765.926	82.906.346	113.292.391	196.198.737

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
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	IV-1	808.328	754.935
Interest Income on Loans		626.337	637.681
Interest Income on Reserve Deposits		12.127	12.583
Interest Income on Banks		67.424	38.552
Interest Income on Money Market Placements		17.794	15.059
Interest Income on Marketable Securities Portfolio		68.852	41.191
Financial Assets At Fair Value Through Profit Loss		156	75
Financial Assets At Fair Value Through Other Comprehensive Income		20.735	12.381
Financial Assets Measured at Amortised Cost		47.961	28.735
Finance Leasing Interest Income		0	0
Other Interest Income		15.794	9.869
INTEREST EXPENSES (-)	IV-2	-578.905	-468.760
Interest Expenses on Deposits		-495.943	-422.002
Interest Expenses on Funds Borrowed		-23.808	-24.430
Interest Expenses on Money Market Funds		-1.119	-20
Interest Expenses on Securities Issued		-48.084	-22.284
Lease Interest Expenses		-9.714	0
Other Interest Expense		-237	-24
NET INTEREST INCOME OR EXPENSE		229.423	286.175
NET FEE AND COMMISSION INCOME OR EXPENSES		29.604	32.835
Fees and Commissions Received		37.527	41.886
From Noncash Loans		12.848	8.026
Other		24.679	33.860
Fees and Commissions Paid (-)	IV-12	-7.923	-9.051
Paid for Noncash Loans		0	0
Other	IV-12	-7.923	-9.051
DIVIDEND INCOME	IV-3	6	3
TRADING INCOME OR LOSS (Net)	IV-4	88.134	-19.088
Gains (Losses) Arising from Capital Markets Transactions		-3.934	-633
Gains (Losses) Arising From Derivative Financial Transactions		84.534	-6.386
Foreign Exchange Gains or Losses		7.534	-12.069
OTHER OPERATING INCOME	IV-5	12.535	9.080
GROSS PROFIT FROM OPERATING ACTIVITIES		359.702	309.005
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	-115.368	-66.912
OTHER ALLOWANCE EXPENSES (-)		-91.443	0
PERSONNEL EXPENSES (-)	IV-7	-51.957	-48.024
OTHER OPERATING EXPENSES (-)	IV-7	-95.720	-96.928
NET OPERATING INCOME (LOSS)		5.214	97.141
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	IV-8	5.214	97.141
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-1.189	-21.699
Current Tax Provision		0	-14.920
Expense Effect of Deferred Tax		-1.189	-6.779
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	4.025	75.442
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	IV-11	4.025	75.442
Profit (Loss) Attributable to Group		4.025	75.442
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

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
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		4.025	75.442
OTHER COMPREHENSIVE INCOME		18.999	-1.210
Other Comprehensive Income that will not be Reclassified to Profit or Loss		805	131
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		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		1.032	168
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-227	-37
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		18.194	-1.341
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.606	-1.719
Income (Loss) Related with Cash Flow Hedges		27.933	0
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		-5.133	378
TOTAL COMPREHENSIVE INCOME (LOSS)		23.024	74.232

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
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-197.794	-21.303
Interest Received		787.013	710.391
Interest Paid		-633.357	-483.764
Dividends received		6	3
Fees and Commissions Received		36.890	36.960
Other Gains		-46.768	-87.669
Collections from Previously Written Off Loans and Other Receivables		39.556	20.922
Cash Payments to Personnel and Service Suppliers		-128.238	-136.034
Taxes Paid		-47.060	-56.891
Other		-205.836	-25.221
Changes in Operating Assets and Liabilities Subject to Banking Operations		-517.316	-1.029.815
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-8.721	2.486
Net (Increase) Decrease in Due From Banks		13.409	-617.914
Net (Increase) Decrease in Loans		595.731	535.513
Net (Increase) Decrease in Other Assets		114.086	42.725
Net Increase (Decrease) in Bank Deposits		-1.011.350	4.508
Net Increase (Decrease) in Other Deposits		-37.130	-1.571.313
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-162.096	69.527
Net Increase (Decrease) in Funds Borrowed		-476.237	456.955
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		454.992	47.698
Net Cash Provided From Banking Operations		-715.110	-1.051.118
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-295.083	-168.179
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-186.580	-2.395
Cash Obtained from Tangible and Intangible Asset Sales		19.225	14.819
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-461.562	-180.603
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		193.693	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-314.922	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		455.063	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		478.930	0
Cash Obtained from Loans and Securities Issued		694.900	0
Cash Outflow Arised From Loans and Securities Issued		-215.970	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		205.836	-188.458
Net Increase (Decrease) in Cash and Cash Equivalents		-325.427	-1.407.755
Cash and Cash Equivalents at Beginning of the Period		5.287.542	4.597.836
Cash and Cash Equivalents at End of the Period		4.962.115	3.190.081



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	3.288.842	0	0	-2.198	0	0	3.251 0	0	-34.338	0 0	-501.838	0 320.572	3.758.130	0 3.758.130			
	Adjustments Related to TMS 8	0	0	0	0	0	0	745 0	0	34.338	0 0	-501.838	0 0	-466.755	0 -466.755			
	Effect Of Corrections	0	0	0	0	0	0	0	0	0	0 319.837	0 0	0	0 0				
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	745 0	0	34.338	0 0	0 0	0 0	-466.755	0 -466.755			
	Adjusted Beginning Balance	3.288.842	0	0	-2.198	0	0	3.996 0	0	0	0 0	0 0	320.572	3.291.375	0 3.291.375			
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	131 0	0	-1.341	0 0	0 0	75.442	74.232	0 74.232			
	Capital Increase in Cash	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Convertible Bonds	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Subordinated Debt	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Increase (decrease) through other changes, equity	0	0	0	0	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	0 0	320.572	0 -320.572	0	0 0			
	Dividends Paid	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Transfers To Reserves	0	0	0	0	0	0	0 0	0	0	0 0	320.572	0 -320.572	0	0 0			
	Other	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Equity at end of period	3.288.842	0	0	-2.198	0	0	4.127 0	0	-1.341	0 0	735	0 75.442	3.365.607	0 3.365.607			
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	3.288.842	0	0	-2.198	0	-551	4.745 0	0	-20.043	-68.858 0	735	0 17.150	3.219.822	0 3.219.822			
	Adjustments Related to TMS 8	0	0	0	0	0	0	0 0	0	0	0 0	-61.462	0 0	-61.462	0 -61.462			
	Effect Of Corrections	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0 0	0	0	0 0	-61.462	0 0	-61.462	0 -61.462			
	Adjusted Beginning Balance	3.288.842	0	0	-2.198	0	-551	4.745 0	0	-20.043	-68.858 0	-60.727	0 17.150	3.158.360	0 3.158.360			
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	805 0	0	-3.594	21.788 0	0 0	4.025	23.024	0 23.024			
	Capital Increase in Cash	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Convertible Bonds	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Subordinated Debt	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Increase (decrease) through other changes, equity	0	0	0	0	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	0 0	17.150	0 -17.150	0	0 0			
	Dividends Paid	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Transfers To Reserves	0	0	0	0	0	0	0 0	0	0	0 0	17.150	0 -17.150	0	0 0			
	Other	0	0	0	0	0	0	0 0	0	0	0 0	0 0	0 0	0	0 0			
	Equity at end of period	3.288.842	0	0	-2.198	0	-551	5.550 0	0	-23.637	-47.070 0	-43.577	0 4.025	3.181.384	0 3.181.384			