

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

General Information About Financial Statements

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

## BURGAN BANK ANONİM ŞİRKETİ

### ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

#### Giriş

Burgan Bank A.Ş'nin ("Banka") 31 Mart 2019 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç 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 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, Banka'nın 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 Yükümlülüklerle 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

10 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
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		2.339.690	1.749.579	4.089.269	2.484.386	2.007.329	4.491.715
Cash and cash equivalents		1.218.424	1.417.637	2.636.061	1.375.928	1.564.570	2.940.498
Cash and Cash Balances at Central Bank	I-a	1.217.924	1.029.871	2.247.795	1.373.256	1.373.138	2.746.394
Banks	I-c	1.025	387.766	388.791	3.037	191.432	194.469
Receivables From Money Markets		0	0	0			0
Allowance for Expected Losses ( - )		-525	0	-525	-365		-365
Financial assets at fair value through profit or loss	I-b	993	46.873	47.866	1.036	11.654	12.690
Public Debt Securities		993	4.416	5.409	1.036	10.938	11.974
Equity instruments				0			0
Other Financial Assets			42.457	42.457		716	716
Financial Assets at Fair Value Through Other Comprehensive Income	I-d	244.691	138.866	383.557	254.318	134.287	388.605
Public Debt Securities		236.525	138.866	375.391	248.906	134.287	383.193
Equity instruments		7.674		7.674	4.912		4.912
Other Financial Assets		492		492	500		500
Derivative financial assets	I-l	875.582	146.203	1.021.785	853.104	296.818	1.149.922
Derivative Financial Assets At Fair Value Through Profit Or Loss		183.474	137.379	320.853	197.765	283.466	481.231
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		692.108	8.824	700.932	655.339	13.352	668.691
FINANCIAL ASSETS AT AMORTISED COST (Net)		5.058.099	9.028.492	14.086.591	5.433.477	8.889.082	14.322.559
Loans	I-e-f	5.318.771	9.129.901	14.448.672	5.677.259	8.999.987	14.677.246
Receivables From Leasing Transactions	I-k	0	0	0			0
Factoring Receivables	I-e	7	0	7	7		7
Other Financial Assets Measured at Amortised Cost	I-g	0	251.161	251.161	0	236.801	236.801
Public Debt Securities		0	251.161	251.161		236.801	236.801
Other Financial Assets		0	0	0			0
Allowance for Expected Credit Losses ( - )		-260.679	-352.570	-613.249	-243.789	-347.706	-591.495
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	I-o	156.757	0	156.757	113.090	0	113.090
Held for Sale		156.757		156.757	113.090		113.090
Non-Current Assets From Discontinued Operations		0	0	0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		379.935	0	379.935	381.091	0	381.091
Investments in Associates (Net)	I-h	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0			0
Unconsolidated Associates		0	0	0			0
Investments in Subsidiaries (Net)	I-i	379.935	0	379.935	381.091	0	381.091
Unconsolidated Financial Subsidiaries		379.935	0	379.935	381.091		381.091
Unconsolidated Non-Financial Subsidiaries							0
Jointly Controlled Partnerships (JointVentures) (Net)	I-j				0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method							0
Unconsolidated Jointly Controlled Partnerships							0
TANGIBLE ASSETS (Net)		180.102	0	180.102	58.454		58.454
INTANGIBLE ASSETS AND GOODWILL (Net)		42.480	0	42.480	44.058	0	44.058
Goodwill		0	0	0			0
Other		42.480	0	42.480	44.058		44.058
INVESTMENT PROPERTY (Net)	I-m	0	0	0			0
CURRENT TAX ASSETS		13.778	0	13.778	10.294		10.294
DEFERRED TAX ASSET	I-n	0	0	0			0
OTHER ASSETS (Net)	I-p	54.714	124.913	179.627	100.780	59.358	160.138
<b>TOTAL ASSETS</b>		<b>8.225.555</b>	<b>10.902.984</b>	<b>19.128.539</b>	<b>8.625.630</b>	<b>10.955.769</b>	<b>19.581.399</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	II-a	3.362.213	5.861.509	9.223.722	4.226.304	5.834.151	10.060.455
LOANS RECEIVED	II-c	12.176	4.589.889	4.602.065	14.067	4.299.722	4.313.789
MONEY MARKET FUNDS		2	180.625	180.627		171.306	171.306
MARKETABLE SECURITIES (Net)	II-d	0	0	0	0	0	0
Bills				0			0
Asset-backed Securities				0			0
Bonds				0			0
FUNDS		0	0	0	0	0	0
Borrower funds				0			0
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	II-b			0			0
DERIVATIVE FINANCIAL LIABILITIES	II-g	237.992	89.011	327.003	305.188	97.237	402.425
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		183.061	82.232	265.293	245.286	86.866	332.152
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		54.931	6.779	61.710	59.902	10.371	70.273
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	II-f	25.799	98.365	124.164			0
PROVISIONS	II-h	45.204	25.989	71.193	58.438	26.497	84.935
Provision for Restructuring				0			0
Reserves for Employee Benefits		28.581		28.581	42.292		42.292
Insurance Technical Reserves (Net)				0			0
Other provisions		16.623	25.989	42.612	16.146	26.497	42.643
CURRENT TAX LIABILITIES	II-i	34.513		34.513	26.620		26.620
DEFERRED TAX LIABILITY	II-i	24.096		24.096	6.203		6.203
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-j	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	II-k	0	1.705.147	1.705.147	0	1.599.472	1.599.472
Loans			1.705.147	1.705.147		1.599.472	1.599.472

Other Debt Instruments				0			0
OTHER LIABILITIES	II-e	120.026	780.276	900.302	177.633	862.581	1.040.214
EQUITY	II-l	1.937.040	-1.333	1.935.707	1.872.094	3.886	1.875.980
Issued capital		1.535.000		1.535.000	1.535.000		1.535.000
Capital Reserves		-99	0	-99	-99	0	-99
Equity Share Premiums				0			0
Share Cancellation Profits				0			0
Other Capital Reserves		-99		-99	-99		-99
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		16.552		16.552	16.552		16.552
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		90.870	-1.333	89.537	60.028	3.886	63.914
Profit Reserves		259.625	0	259.625	273.197	0	273.197
Legal Reserves		22.870		22.870	21.402		21.402
Statutory Reserves				0			0
Extraordinary Reserves		236.755		236.755	251.795		251.795
Other Profit Reserves				0			0
Profit or Loss		35.092	0	35.092	-12.584	0	-12.584
Prior Years' Profit or Loss				0	-174.343		-174.343
Current Period Net Profit Or Loss		35.092		35.092	161.759		161.759
Total equity and liabilities		5.799.061	13.329.478	19.128.539	6.686.547	12.894.852	19.581.399

## 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>		6.022.666	32.868.835	38.891.501	6.589.188	34.330.411	40.919.599
GUARANTIES AND WARRANTIES	III-a-2-3	543.213	1.751.899	2.295.112	597.086	1.722.881	2.319.967
Letters of Guarantee		542.802	1.149.110	1.691.912	596.675	1.089.509	1.686.184
Guarantees Subject to State Tender Law		9.988	3.883	13.871	10.249	3.643	13.892
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		532.814	1.145.227	1.678.041	586.426	1.085.866	1.672.292
Bank Acceptances		411	69.732	70.143	411	102.926	103.337
Import Letter of Acceptance		411	69.732	70.143	411	102.926	103.337
Other Bank Acceptances				0			0
Letters of Credit		0	250.101	250.101	0	385.116	385.116
Documentary Letters of Credit			250.101	250.101		385.116	385.116
Other Letters of Credit				0			0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees			282.956	282.956		145.330	145.330
Other Collaterals				0			0
<b>COMMITMENTS</b>	III-a-1	681.130	949.999	1.631.129	449.255	299.806	749.061
Irrevocable Commitments		681.130	949.999	1.631.129	449.255	299.806	749.061
Forward Asset Purchase Commitments		479.591	949.999	1.429.590	257.670	299.806	557.476
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		117.881		117.881	117.343		117.343
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		83.658		83.658	74.242		74.242
Tax and Fund Liabilities Arised from Export Commitments				0			0
Commitments for Credit Card Limits				0			0
Commitments for Credit Cards and Banking Services Promotions				0			0
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments				0			0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS		4.798.323	30.166.937	34.965.260	5.542.847	32.307.724	37.850.571
Derivative Financial Instruments Held For Hedging		879.925	2.816.873	3.696.798	970.803	3.192.279	4.163.082
Fair Value Hedges				0			0
Cash Flow Hedges		879.925	2.816.873	3.696.798	970.803	3.192.279	4.163.082
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		3.918.398	27.350.064	31.268.462	4.572.044	29.115.445	33.687.489
Forward Foreign Currency Buy or Sell Transactions		446.753	434.538	881.291	758.167	665.301	1.423.468
Forward Foreign Currency Buying Transactions		101.430	324.243	425.673	124.973	533.112	658.085
Forward Foreign Currency Sale Transactions		345.323	110.295	455.618	633.194	132.189	765.383
Currency and Interest Rate Swaps		1.647.867	23.036.265	24.684.132	1.586.276	23.171.073	24.757.349
Currency Swap Buy Transactions		731.346	5.410.768	6.142.114	1.152.608	4.555.379	5.707.987
Currency Swap Sell Transactions		916.521	5.152.715	6.069.236	433.668	5.051.590	5.485.258
Interest Rate Swap Buy Transactions			6.236.391	6.236.391		6.782.052	6.782.052
Interest Rate Swap Sell Transactions			6.236.391	6.236.391		6.782.052	6.782.052
Currency, Interest Rate and Securities Options		1.823.778	3.879.261	5.703.039	2.227.601	5.279.071	7.506.672
Currency Options Buy Transactions		372.802	2.407.475	2.780.277	528.333	3.150.835	3.679.168
Currency Options Sell Transactions		1.450.976	1.471.786	2.922.762	1.699.268	2.128.236	3.827.504
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other				0			0
CUSTODY AND PLEDGES RECEIVED		40.035.196	45.807.736	85.842.932	37.036.009	43.505.919	80.541.928
ITEMS HELD IN CUSTODY		4.004.314	560.627	4.564.941	797.062	385.612	1.182.674
Customer Fund and Portfolio Balances				0			0
Securities Held in Custody		3.493.047	190.167	3.683.214	104.449	182.180	286.629
Cheques Received for Collection		494.859	67.001	561.860	673.437	83.592	757.029
Commercial Notes Received for Collection		16.408	16.239	32.647	19.176	22.820	41.996
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody			287.220	287.220		97.020	97.020
Custodians				0			0
PLEDGED ITEMS		36.030.882	45.247.109	81.277.991	36.238.947	43.120.307	79.359.254
Securities		69.771		69.771	56.132		56.132
Guarantee Notes		22.072.280	17.771.549	39.843.829	22.275.449	17.248.376	39.523.825
Commodity		864.492	749.754	1.614.246	886.897	660.754	1.547.651
Warrant				0			0
Real Estate		11.451.120	22.196.783	33.647.903	11.509.609	20.785.740	32.295.349
Other Pledged Items		1.573.219	4.529.023	6.102.242	1.510.860	4.425.437	5.936.297



ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		46.057.862	78.676.571	124.734.433	43.625.197	77.836.330	121.461.527

# 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 - 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	IV-a	606.580	456.186
Interest Income on Loans		401.799	354.378
Interest Income on Reserve Deposits		10.333	6.879
Interest Income on Banks		10.957	9.837
Interest Income on Money Market Placements		23.228	2.789
Interest Income on Marketable Securities Portfolio		14.845	8.056
Financial Assets At Fair Value Through Profit Loss		499	393
Financial Assets At Fair Value Through Other Comprehensive Income		11.421	5.600
Financial Assets Measured at Amortised Cost		2.925	2.063
Other Interest Income	IV-k	145.418	74.247
INTEREST EXPENSES (-)	IV-b	-442.466	-312.380
Interest Expenses on Deposits		-251.076	-179.694
Interest Expenses on Funds Borrowed		-78.623	-52.465
Interest Expenses on Money Market Funds		-2.025	-1.760
Lease Interest Expenses		-2.562	
Other Interest Expense	IV-k	-108.180	-78.461
NET INTEREST INCOME OR EXPENSE		164.114	143.806
NET FEE AND COMMISSION INCOME OR EXPENSES		9.834	9.173
Fees and Commissions Received		13.108	12.660
From Noncash Loans		6.486	5.156
Other	IV-k	6.622	7.504
Fees and Commissions Paid (-)		-3.274	-3.487
Paid for Noncash Loans		-15	-14
Other	IV-k	-3.259	-3.473
DIVIDEND INCOME		2.762	
TRADING INCOME OR LOSS (Net)	IV-c	18.752	4.785
Gains (Losses) Arising from Capital Markets Transactions		2.334	134
Gains (Losses) Arising From Derivative Financial Transactions		18.352	4.635
Foreign Exchange Gains or Losses		-1.934	16
OTHER OPERATING INCOME	IV-d	3.927	5.388
GROSS PROFIT FROM OPERATING ACTIVITIES		199.389	163.152
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	IV-e	-52.811	-33.762
OTHER ALLOWANCE EXPENSES ( - )	IV-e	-690	-295
PERSONNEL EXPENSES (-)		-48.845	-38.426
OTHER OPERATING EXPENSES (-)	IV-f	-49.793	-40.099
NET OPERATING INCOME (LOSS)		47.250	50.570
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		-2.192	10.597
NET MONETARY POSITION GAIN (LOSS)		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	45.058	61.167
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-h	-9.966	-12.618
Current Tax Provision			-988
Expense Effect of Deferred Tax		-44.354	-43.272
Income Effect of Deferred Tax		34.388	31.642
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-i	35.092	48.549
INCOME ON DISCONTINUED OPERATIONS		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-j	35.092	48.549
Profit (Loss) Attributable to Group		35.092	48.549
Profit (loss), attributable to non-controlling interests		0	0
<b>Profit (loss) per share</b>			



# 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)		35.092	48.549
OTHER COMPREHENSIVE INCOME		24.635	16.607
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0
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		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		24.635	16.607
Exchange Differences on Translation		24	457
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-13.904	-5.423
Income (Loss) Related with Cash Flow Hedges		46.723	26.128
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		-8.208	-4.555
TOTAL COMPREHENSIVE INCOME (LOSS)		59.727	65.156

# 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		50.565	301.165
Interest Received		567.407	419.751
Interest Paid		-359.660	-309.352
Dividends received		2.762	
Fees and Commissions Received		9.203	20.230
Other Gains		0	
Collections from Previously Written Off Loans and Other Receivables		33.998	17.239
Cash Payments to Personnel and Service Suppliers		-48.845	-38.426
Taxes Paid		0	-8.684
Other		-154.300	200.407
Changes in Operating Assets and Liabilities Subject to Banking Operations		-448.264	-258.234
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-34.978	-18.031
Net (Increase) Decrease in Due From Banks		-53.205	-54.913
Net (Increase) Decrease in Loans		348.723	-528.299
Net (Increase) Decrease in Other Assets		-254.593	-54.921
Net Increase (Decrease) in Bank Deposits		60.318	303.243
Net Increase (Decrease) in Other Deposits		-959.867	119.845
Net Increase (Decrease) in Funds Borrowed		373.961	137.784
Net Increase (Decrease) Other Liabilities		71.377	-162.942
Net Cash Provided From Banking Operations		-397.699	42.931
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		5.307	-39.061
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		-2.590	-2.727
Cash Obtained from Tangible and Intangible Asset Sales		3.822	3.593
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.915	-40.005
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		14.990	78
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		0	296
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	296
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		34.646	-57.849
Net Increase (Decrease) in Cash and Cash Equivalents		-357.746	-53.683
Cash and Cash Equivalents at Beginning of the Period		2.421.711	1.236.153
Cash and Cash Equivalents at End of the Period		2.063.965	1.182.470



Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	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	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	II-I	1.185.000	184	18.075	-3.141	1.705	-4.214	40.256	164.762	109.848				1.512.475
	Adjustments Related to TMS 8										-174.343				-174.343
	Effect Of Corrections														
	Effect Of Changes In Accounting Policy										-174.343				-174.343
	Adjusted Beginning Balance		1.185.000	184	18.075	-3.141	1.705	-4.214	40.256	164.762	-64.495				1.338.132
	Total Comprehensive Income (Loss)						457	-4.230	20.380			48.549			65.156
	Capital Increase in Cash		296												296
	Capital Increase Through Internal Reserves														
	Issued Capital Inflation Adjustment Difference														
	Convertible Bonds														
	Subordinated Debt														
	Increase (decrease) through other changes, equity														
	Profit Distributions			1.413						108.435	-109.848				
	Dividends Paid														
Transfers To Reserves			1.413						108.435	-109.848					
Other															
Equity at end of period		1.185.296	1.597	18.075	-3.141	2.162	-8.444	60.636	273.197	-174.343	48.549			1.403.584	
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		1.535.000	-99	19.610	-3.058	5.670	-22.972	81.216	273.197	-174.343	161.759			1.875.980
	Adjustments Related to TMS 8														
	Effect Of Corrections														
	Effect Of Changes In Accounting Policy														
	Adjusted Beginning Balance		1.535.000	-99	19.610	-3.058	5.670	-22.972	81.216	273.197	-174.343	161.759			1.875.980
	Total Comprehensive Income (Loss)						24	-10.845	36.444		-988	35.092			59.727
	Capital Increase in Cash														
	Capital Increase Through Internal Reserves														
	Issued Capital Inflation Adjustment Difference														
	Convertible Bonds														
	Subordinated Debt														
	Increase (decrease) through other changes, equity														
	Profit Distributions									-13.572	175.331	-161.759			
	Dividends Paid														
Transfers To Reserves									-13.572	175.331	-161.759				
Other															
Equity at end of period		1.535.000	-99	19.610	-3.058	5.694	-33.817	117.660	259.625	0	35.092			1.935.707	