

HSBC BANK A.Ş. Bank Financial Report Consolidated 2019 - 2. 3 Monthly Notification

General Information About Financial Statements

HSBC BANK A.Ş. 30.06.2019 FINANCIAL STATEMENTS AND DISCLOSURE

Independent Audit Comment

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

Ara Dönem Konsolide Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

HSBC Bank Anonim Şirketi Genel Kurulu'na

Giriş

HSBC Bank Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2019 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 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 finansal bilgilerin, HSBC Bank Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2019 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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.

Diğer Husus

Banka'nın 31 Aralık 2018 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının tam kapsamlı denetimi ve 30 Haziran 2018 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide finansal tablolarının sınırlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 28 Şubat 2019 tarihli tam kapsamlı denetim raporunda ve 16 Ağustos 2018 tarihli sınırlı bağımsız denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirmiştir.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Damla Harman

Sorumlu Denetçi, SMMM

20 Ağustos 2019

İstanbul, Türkiye

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 30.06.2019			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)		8.344.653	7.462.901	15.807.554			
Cash and cash equivalents		7.024.314	6.002.251	13.026.565			
Cash and Cash Balances at Central Bank	(I-a)	134.479	3.643.732	3.778.211			
Banks	(I-c)	17.164	347.929	365.093			
Receivables From Money Markets		6.873.534	2.010.590	8.884.124			
Allowance for Expected Losses (-)		-863	0	-863			
Financial assets at fair value through profit or loss	(I-b)	281.042	76.684	357.726			
Public Debt Securities		275.475	54.762	330.237			
Equity instruments		5.567	21.922	27.489			
Other Financial Assets		0	0	0			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-d)	624.850	0	624.850			
Public Debt Securities		624.850	0	624.850			
Equity instruments		0	0	0			
Other Financial Assets		0	0	0			
Derivative financial assets	(1-b)	414.447	1.383.966	1.798.413			
Derivative Financial Assets At Fair Value Through Profit Or Loss		414.447	1.383.966	1.798.413			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-k)	0	0	0			
FINANCIAL ASSETS AT AMORTISED COST (Net)	(I-e)	8.760.453	7.064.879	15.825.332			
Loans		10.282.494	7.064.879	17.347.373			
Receivables From Leasing Transactions	(I-j)	0	0	0			
Factoring Receivables		113.896	0	113.896			
Other Financial Assets Measured at Amortised Cost	(I-f)	0	0	0			
Public Debt Securities		0	0	0			
Other Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-1.635.937	0	-1.635.937			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-p)	1.703	0	1.703			
Held for Sale		1.703	0	1.703			
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		220	0	220			
Investments in Associates (Net)	(I-g)	0	0	0			

Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		0	0	0			
Investments in Subsidiaries (Net)	(I-h)	220	0	220			
Unconsolidated Financial Subsidiaries		0	0	0			
Unconsolidated Non-Financial Subsidiaries		220	0	220			
Jointly Controlled Partnerships (JointVentures) (Net)	(I-i)	0	0	0			
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0			
Unconsolidated Jointly Controlled Partnerships		0	0	0			
TANGIBLE ASSETS (Net)	(I-l)	246.728	0	246.728			
INTANGIBLE ASSETS AND GOODWILL (Net)	(I-m)	149.552	0	149.552			
Goodwill		0	0	0			
Other		149.552	0	149.552			
INVESTMENT PROPERTY (Net)	(I-n)	0	0	0			
CURRENT TAX ASSETS		0	0	0			
DEFERRED TAX ASSET	(I-o)	232.374	0	232.374			
OTHER ASSETS (Net)	(I-r)	140.357	633.600	773.957			
TOTAL ASSETS		17.876.040	15.161.380	33.037.420			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	7.415.389	17.554.645	24.970.034			
LOANS RECEIVED	(II-d)	674.247	28.629	702.876			
MONEY MARKET FUNDS	(II-c)	400.756	0	400.756			
MARKETABLE SECURITIES (Net)		0	0	0			
Bills		0	0	0			
Asset-backed Securities		0	0	0			
Bonds		0	0	0			
FUNDS		0	0	0			
Borrower funds		0	0	0			
Other		0	0	0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0			
DERIVATIVE FINANCIAL LIABILITIES	(II-b)	445.379	1.294.465	1.739.844			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		445.379	1.294.465	1.739.844			
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-g)	0	0	0			
FACTORING PAYABLES		0	0	0			
LEASE PAYABLES (Net)	(II-f)	116.899	22.594	139.493			
PROVISIONS	(II-h)	183.260	2.046	185.306			
Provision for Restructuring		38.263	0	38.263			
Reserves for Employee Benefits		55.421	0	55.421			
Insurance Technical Reserves (Net)		0	0	0			
Other provisions		89.576	2.046	91.622			
CURRENT TAX LIABILITIES	(II-i)	83.479	0	83.479			
DEFERRED TAX LIABILITY	(II-i)	0	0	0			
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(II-j)	0	0	0			
Held For Sale		0	0	0			
Related to Discontinued Operations		0	0	0			
SUBORDINATED DEBT	(II-k)	0	1.220.671	1.220.671			
Loans		0	1.220.671	1.220.671			

Other Debt Instruments		0	0	0			
OTHER LIABILITIES	(II-e)	489.314	204.099	693.413			
EQUITY	(II-l)	2.901.548	0	2.901.548			
Issued capital		652.290	0	652.290			
Capital Reserves		272.693	0	272.693			
Equity Share Premiums		0	0	0			
Share Cancellation Profits		0	0	0			
Other Capital Reserves		272.693	0	272.693			
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-17.261	0	-17.261			
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-36.262	0	-36.262			
Profit Reserves		1.736.591	0	1.736.591			
Legal Reserves		198.999	0	198.999			
Statutory Reserves		0	0	0			
Extraordinary Reserves		1.537.592	0	1.537.592			
Other Profit Reserves		0	0	0			
Profit or Loss		293.497	0	293.497			
Prior Years' Profit or Loss		0	0	0			
Current Period Net Profit Or Loss		293.497	0	293.497			
Non-controlling Interests		0	0	0			
Total equity and liabilities		12.710.271	20.327.149	33.037.420			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		39.161.937	100.279.334	139.441.271			
GUARANTIES AND WARRANTIES	(III-a-2,3)	1.043.046	3.231.172	4.274.218			
Letters of Guarantee		1.013.078	1.541.989	2.555.067			
Guarantees Subject to State Tender Law		0	0	0			
Guarantees Given for Foreign Trade Operations		0	0	0			
Other Letters of Guarantee		1.013.078	1.541.989	2.555.067			
Bank Acceptances		0	311.501	311.501			
Import Letter of Acceptance		0	311.501	311.501			
Other Bank Acceptances		0	0	0			
Letters of Credit		29.968	995.123	1.025.091			
Documentary Letters of Credit		29.968	564.967	594.935			
Other Letters of Credit		0	430.156	430.156			
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	382.559	382.559			
Other Collaterals		0					
COMMITMENTS	(III-a-1)	6.762.129	10.630.936	17.393.065			
Irrevocable Commitments		6.762.129	10.630.936	17.393.065			
Forward Asset Purchase Commitments		2.184.146	10.630.413	12.814.559			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		781.517	0	781.517			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		22.953	0	22.953			
Tax and Fund Liabilities Arised from Export Commitments		2.286	0	2.286			
Commitments for Credit Card Limits		3.219.311	0	3.219.311			
Commitments for Credit Cards and Banking Services Promotions		13.243	0	13.243			
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		538.673	523	539.196			
Revocable Commitments		0	0	0			
Revocable Loan Granting Commitments		0	0	0			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS	(III-b)	31.356.762	86.417.226	117.773.988			
Derivative Financial Instruments Held For Hedging		0	0	0			
Fair Value Hedges		0	0	0			
Cash Flow Hedges		0	0	0			
Hedges of Net Investment in Foreign Operations		0	0	0			
Derivative Financial Instruments Held For Trading		31.356.762	86.417.226	117.773.988			
Forward Foreign Currency Buy or Sell Transactions		4.711.747	6.327.143	11.038.890			
Forward Foreign Currency Buying Transactions		3.379.113	2.250.340	5.629.453			
Forward Foreign Currency Sale Transactions		1.332.634	4.076.803	5.409.437			
Currency and Interest Rate Swaps		14.091.917	67.960.300	82.052.217			
Currency Swap Buy Transactions		3.255.276	25.398.279	28.653.555			
Currency Swap Sell Transactions		10.836.641	18.029.265	28.865.906			
Interest Rate Swap Buy Transactions		0	12.266.378	12.266.378			
Interest Rate Swap Sell Transactions		0	12.266.378	12.266.378			
Currency, Interest Rate and Securities Options		12.553.096	12.122.232	24.675.328			
Currency Options Buy Transactions		6.276.548	6.061.116	12.337.664			
Currency Options Sell Transactions		6.276.548	6.061.116	12.337.664			
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		0	0	0			
Currency Futures Buy Transactions		0	0	0			
Currency Futures Sell Transactions		0	0	0			
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		2	7.551	7.553			
CUSTODY AND PLEDGES RECEIVED		245.038.087	29.286.906	274.324.993			
ITEMS HELD IN CUSTODY		235.856.431	4.904.793	240.761.224			
Customer Fund and Portfolio Balances		136.960	0	136.960			
Securities Held in Custody		234.110.963	1.876.798	235.987.761			
Cheques Received for Collection		48.532	69.067	117.599			
Commercial Notes Received for Collection		205.177	52.247	257.424			
Other Assets Received for Collection		0	0	0			
Securities that will be Intermediated to Issue		0	0	0			
Other Items Under Custody		1.354.799	2.906.681	4.261.480			
Custodians		0	0	0			
PLEDGED ITEMS		8.000.977	15.832.356	23.833.333			
Securities		51.931	836.317	888.248			
Guarantee Notes		192.799	330.259	523.058			
Commodity		480.697	715.386	1.196.083			
Warrant		0	0	0			
Real Estate		3.992.789	6.450.187	10.442.976			
Other Pledged Items		3.282.761	7.500.207	10.782.968			

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		1.180.679	8.549.757	9.730.436			
TOTAL OFF-BALANCE SHEET ACCOUNTS		284.200.024	129.566.240	413.766.264			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018	Current Period 3 Months 01.04.2019 - 30.06.2019	Previous Period 3 Months 01.04.2018 - 30.06.2018
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	1.766.936		961.181	
Interest Income on Loans	(IV-a-1)	1.249.657		643.281	
Interest Income on Reserve Deposits		28.009		12.643	
Interest Income on Banks	(IV-a-2)	121.095		41.770	
Interest Income on Money Market Placements		299.195		236.121	
Interest Income on Marketable Securities Portfolio	(IV-a-3)	62.086		24.534	
Financial Assets At Fair Value Through Profit Loss		28.544		7.001	
Financial Assets At Fair Value Through Other Comprehensive Income		33.542		17.533	
Financial Assets Measured at Amortised Cost		0		0	
Finance Leasing Interest Income		0		0	
Other Interest Income		6.894		2.832	
INTEREST EXPENSES (-)	(IV-b)	-986.610		-505.014	
Interest Expenses on Deposits	(IV-b-4)	-815.332		-424.216	
Interest Expenses on Funds Borrowed	(IV-b-1)	-147.159		-65.192	
Interest Expenses on Money Market Funds		-8.823		-7.640	
Interest Expenses on Securities Issued	(IV-b-3)	0		0	
Lease Interest Expenses		-11.864		-5.903	
Other Interest Expense		-3.432		-2.063	
NET INTEREST INCOME OR EXPENSE		780.326		456.167	
NET FEE AND COMMISSION INCOME OR EXPENSES		232.930		115.111	
Fees and Commissions Received		253.467		125.411	
From Noncash Loans		32.002		16.869	
Other	(IV-l)	221.465		108.542	
Fees and Commissions Paid (-)		-20.537		-10.300	
Paid for Noncash Loans		-320		-168	
Other		-20.217		-10.132	
DIVIDEND INCOME		6.414		69	
TRADING INCOME OR LOSS (Net)	(IV-c)	-7.714		-79.188	
Gains (Losses) Arising from Capital Markets Transactions	(IV-d)	18.092		11.383	
Gains (Losses) Arising From Derivative Financial Transactions		37.630		-217.643	
Foreign Exchange Gains or Losses		-63.436		127.072	
OTHER OPERATING INCOME	(IV-e)	140.644		123.150	
GROSS PROFIT FROM OPERATING ACTIVITIES		1.152.600		615.309	
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-f)	-165.104		-139.374	
OTHER ALLOWANCE EXPENSES (-)		-7.268		-5.039	
PERSONNEL EXPENSES (-)		-250.969		-127.859	
OTHER OPERATING EXPENSES (-)	(IV-g)	-352.548		-186.607	
NET OPERATING INCOME (LOSS)		376.711		156.430	
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		376.711		156.430	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-i)	-83.214		-35.768	
Current Tax Provision		-70.807		-45.223	
Expense Effect of Deferred Tax		-38.012		9.455	
Income Effect of Deferred Tax		25.605		0	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-j)	293.497		120.662	
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-k)	293.497		120.662	
Profit (Loss) Attributable to Group		293.497		120.662	
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)		0,00449900		0,00185000	

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 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018	Current Period 3 Months 01.04.2019 - 30.06.2019	Previous Period 3 Months 01.04.2018 - 30.06.2018
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		293.497			
OTHER COMPREHENSIVE INCOME		18.837			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		11.391			
Gains (Losses) on Revaluation of Property, Plant and Equipment		0			
Gains (Losses) on Revaluation of Intangible Assets		0			
Gains (Losses) on Remeasurements of Defined Benefit Plans		14.317			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-2.926			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		7.446			
Exchange Differences on Translation		0			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		10.553			
Income (Loss) Related with Cash Flow Hedges		-1.404			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0			
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0			
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-1.703			
TOTAL COMPREHENSIVE INCOME (LOSS)		312.334			

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018
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	(VI-a)	773.864	
Interest Received	(VI-a)	1.851.112	
Interest Paid	(VI-a)	-1.053.529	
Dividends received		6.414	
Fees and Commissions Received		215.388	
Other Gains		140.644	
Collections from Previously Written Off Loans and Other Receivables		58.842	
Cash Payments to Personnel and Service Suppliers	(VI-a)	-263.550	
Taxes Paid		-68.150	
Other		-113.307	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-2.733.398	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-302.525	
Net (Increase) Decrease in Due From Banks		-459.677	
Net (Increase) Decrease in Loans		-1.229.558	
Net (Increase) Decrease in Other Assets		-344.712	
Net Increase (Decrease) in Bank Deposits		-1.683.817	
Net Increase (Decrease) in Other Deposits		1.830.217	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		-831.066	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities	(VI-a)	287.740	
Net Cash Provided From Banking Operations		-1.959.534	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-103.236	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		7.632	
Cash Obtained from Tangible and Intangible Asset Sales		0	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		-112.270	
Cash Paid for Purchase of Financial Assets At Amortised Cost	(VI-a)	0	
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	
Other	(VI-d)	1.402	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-28.612	
Cash Obtained from Loans and Securities Issued		0	
Cash Outflow Arised From Loans and Securities Issued		0	
Equity Instruments Issued		0	
Dividends paid		0	
Payments of lease liabilities		-28.612	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		107.944	
Net Increase (Decrease) in Cash and Cash Equivalents		-1.983.438	
Cash and Cash Equivalents at Beginning of the Period		13.222.563	
Cash and Cash Equivalents at End of the Period		11.239.125	



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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 - 30.06.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period																		
	Adjustments Related to TMS 8																		
	Effect Of Corrections																		
	Effect Of Changes In Accounting Policy																		
	Adjusted Beginning Balance																		
	Total Comprehensive Income (Loss)																		
	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																		
	Dividends Paid																		
	Transfers To Reserves																		
Other																			
Equity at end of period																			
Current Period 01.01.2019 - 30.06.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		652.290	0	0	272.693	0	-28.652	0 0	0	-46.092	2.384 0	1.787.586	0	346.648	2.986.857	0	2.986.857	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	-	0	-397.643	0	-397.643		
	Effect Of Corrections		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	-	0	-397.643	0	-397.643		
	Adjusted Beginning Balance		652.290	0	0	272.693	0	-28.652	0 0	0	-46.092	2.384 0	1.787.586	-397.643	346.648	2.589.214	0	2.589.214	
	Total Comprehensive Income (Loss)		0	0	0	0	0	11.391	0 0	0	8.541	-1.095 0	0	0	293.497	312.334	0	312.334	
	Capital Increase in Cash	(V-a)	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	-50.995	397.643	-	346.648	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	-50.995	397.643	-	346.648	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		652.290	0	0	272.693	0	-17.261	0 0	0	-37.551	1.289 0	1.736.591	0	293.497	2.901.548	0	2.901.548	