

AKBANK T.A.Ş.
Bank Financial Report
Consolidated
2019 - 3. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2019 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık dönemine ait konsolide gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, 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 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 bildirmekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.4 (i)'de belirtildiği üzere, 30 Eylül 2019 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, 550.000 bin TL tutarındaki kısmı önceki yıllarda, 100.000 bin TL tutarındaki kısmı ise cari dönemde ayrılmış olan toplam 650.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2019 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz 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, ilişkide yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 25 Ekim 2019

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		53,844,266	89,716,867	143,561,133	46,382,717	77,050,098	123,432,815
Cash and cash equivalents		6,435,319	49,013,154	55,448,473	4,742,816	44,875,030	49,617,846
Cash and Cash Balances at Central Bank	(I-a)	6,254,544	29,474,346	35,728,890	4,725,334	25,388,490	30,113,824
Banks	(I-d)	134,265	19,538,961	19,673,226	12,206	18,947,192	18,959,398
Receivables From Money Markets		47,032	0	47,032	5,283	539,374	544,657
Allowance for Expected Losses (-)		-522	-153	-675	-7	-26	-33
Financial assets at fair value through profit or loss	(I-b)	46,086	6,392,622	6,438,708	41,355	6,827,669	6,869,024
Public Debt Securities		12,359	0	12,359	10,113	0	10,113
Equity instruments		14,958	191,445	206,403	13,223	137,461	150,684
Other Financial Assets		18,769	6,201,177	6,219,946	18,019	6,690,208	6,708,227
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	33,675,756	29,200,326	62,876,082	24,621,916	19,718,126	44,340,042
Public Debt Securities		33,113,561	15,153,894	48,267,455	23,928,005	12,574,559	36,502,564
Equity instruments		15,777	607	16,384	13,013	607	13,620
Other Financial Assets		546,418	14,045,825	14,592,243	680,898	7,142,960	7,823,858
Derivative financial assets	(I-c, I-l)	13,687,105	5,110,765	18,797,870	16,976,630	5,629,273	22,605,903
Derivative Financial Assets At Fair Value Through Profit Or Loss		11,284,015	5,092,380	16,376,395	15,240,691	5,375,604	20,616,295
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		2,403,090	18,385	2,421,475	1,735,939	253,669	1,989,608
FINANCIAL ASSETS AT AMORTISED COST (Net)		134,387,483	87,036,896	221,424,379	127,799,798	91,661,834	219,461,632
Loans	(I-f)	133,208,444	80,955,220	214,163,664	127,299,268	82,014,178	209,313,446
Receivables From Leasing Transactions	(I-k)	1,561,959	3,545,522	5,107,481	1,885,058	4,530,478	6,415,536
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	10,049,267	4,147,112	14,196,379	5,942,844	6,320,637	12,263,481
Public Debt Securities		10,049,267	2,441,212	12,490,479	5,942,844	3,811,339	9,754,183
Other Financial Assets		0	1,705,900	1,705,900	0	2,509,298	2,509,298
Allowance for Expected Credit Losses (-)		-10,432,187	-1,610,958	-12,043,145	-7,327,372	-1,203,459	-8,530,831
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	1,043,858	0	1,043,858	264,384	0	264,384
Held for Sale		1,043,858	0	1,043,858	264,384	0	264,384
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5,521	0	5,521	5,521	0	5,521
Investments in Associates (Net)	(I-h)	5,521	0	5,521	5,521	0	5,521

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		5.521	0	5.521	5.521	0	5.521
Investments in Subsidiaries (Net)	(I-i)	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-j)	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)		4.852.783	50.996	4.903.779	3.951.289	7.763	3.959.052
INTANGIBLE ASSETS AND GOODWILL (Net)		661.659	3.981	665.640	640.599	5.594	646.193
Goodwill		0	0	0	0	0	0
Other		661.659	3.981	665.640	640.599	5.594	646.193
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	252	252	274.086	31.948	306.034
DEFERRED TAX ASSET	(I-n)	87.677	44.573	132.250	102.264	41.544	143.808
OTHER ASSETS (Net)	(I-p)	2.918.274	4.606.217	7.524.491	2.781.989	3.680.182	6.462.171
TOTAL ASSETS		197.801.521	181.459.782	379.261.303	182.202.647	172.478.963	354.681.610
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	87.219.140	148.612.492	235.831.632	81.384.628	127.245.272	208.629.900
LOANS RECEIVED	(II-c)	521.374	33.689.795	34.211.169	756.713	42.893.170	43.649.883
MONEY MARKET FUNDS		1.200.427	10.935.889	12.136.316	3.918.298	10.356.718	14.275.016
MARKETABLE SECURITIES (Net)	(II-d)	4.851.477	8.171.822	13.023.299	4.854.728	8.216.719	13.071.447
Bills		2.482.794	0	2.482.794	2.847.485	0	2.847.485
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.368.683	8.171.822	10.540.505	2.007.243	8.216.719	10.223.962
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-b, II-g)	8.191.635	2.192.027	10.383.662	11.323.624	1.501.379	12.825.003
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7.298.094	2.118.104	9.416.198	10.678.666	1.501.379	12.180.045
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		893.541	73.923	967.464	644.958	0	644.958
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	585.412	45.095	630.507	0	0	0
PROVISIONS	(II-h)	1.284.933	176.632	1.461.565	1.080.235	262.149	1.342.384
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		384.616	524	385.140	324.504	745	325.249
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		900.317	176.108	1.076.425	755.731	261.404	1.017.135
CURRENT TAX LIABILITIES	(II-i)	844.021	58.671	902.692	465.431	65.112	530.543
DEFERRED TAX LIABILITY		818.832	112.995	931.827	283.695	128.970	412.665
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	(II-j)	0	5.096.521	5.096.521	0	4.784.477	4.784.477
Loans		0	0	0	0	0	0

Other Debt Instruments		0	5.096.521	5.096.521	0	4.784.477	4.784.477
OTHER LIABILITIES	(II-e)	8.706.292	4.448.362	13.154.654	7.784.203	3.589.048	11.373.251
EQUITY	(II-k)	52.507.383	-1.009.924	51.497.459	44.778.283	-991.242	43.787.041
Issued capital		5.200.000	0	5.200.000	4.000.000	0	4.000.000
Capital Reserves		5.320.613	0	5.320.613	3.607.551	0	3.607.551
Equity Share Premiums		3.505.742	0	3.505.742	1.700.000	0	1.700.000
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.814.871	0	1.814.871	1.907.551	0	1.907.551
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.068.782	6.055	2.074.837	2.094.642	6.055	2.100.697
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		545.804	-1.015.979	-470.175	-267.437	-997.297	-1.264.734
Profit Reserves		34.576.406	0	34.576.406	28.961.397	0	28.961.397
Legal Reserves		1.626.891	0	1.626.891	1.621.374	0	1.621.374
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		32.684.032	0	32.684.032	27.075.472	0	27.075.472
Other Profit Reserves		265.483	0	265.483	264.551	0	264.551
Profit or Loss		4.795.622	0	4.795.622	6.382.004	0	6.382.004
Prior Years' Profit or Loss		767.926	0	767.926	672.838	0	672.838
Current Period Net Profit Or Loss		4.027.696	0	4.027.696	5.709.166	0	5.709.166
Non-controlling Interests		156	0	156	126		126
Total equity and liabilities		166.730.926	212.530.377	379.261.303	156.629.838	198.051.772	354.681.610

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		173.987.650	461.088.341	635.075.991	217.077.279	503.919.575	720.996.854
GUARANTIES AND WARRANTIES	(III-2, 3)	20.901.274	23.860.417	44.761.691	22.122.020	30.673.351	52.795.371
Letters of Guarantee		18.112.960	14.127.045	32.240.005	19.262.070	15.680.573	34.942.643
Guarantees Subject to State Tender Law		293.897	1.348.996	1.642.893	404.937	2.056.174	2.461.111
Guarantees Given for Foreign Trade Operations		0	2.231.890	2.231.890	0	2.836.723	2.836.723
Other Letters of Guarantee		17.819.063	10.546.159	28.365.222	18.857.133	10.787.676	29.644.809
Bank Acceptances		0	51.968	51.968	0	2.740.341	2.740.341
Import Letter of Acceptance		0	51.968	51.968	0	2.740.341	2.740.341
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		13.983	4.825.086	4.839.069	47.035	6.485.727	6.532.762
Documentary Letters of Credit		13.983	4.280.866	4.294.849	47.035	5.905.823	5.952.858
Other Letters of Credit		0	544.220	544.220	0	579.904	579.904
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	11.917	11.917	0	24.353	24.353
Other Guarantees		9.358	4.836.077	4.845.435	14.645	5.734.646	5.749.291
Other Collaterals		2.764.973	8.324	2.773.297	2.798.270	7.711	2.805.981
COMMITMENTS	(III-1)	47.452.170	14.194.223	61.646.393	42.300.534	12.166.965	54.467.499
Irrevocable Commitments		46.479.520	13.902.735	60.382.255	41.404.186	11.705.009	53.109.195
Forward Asset Purchase Commitments		9.455.859	12.079.138	21.534.997	6.589.831	8.568.468	15.158.299
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		8.135.462	1.821.110	9.956.572	8.203.743	3.134.146	11.337.889
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.639.705	0	2.639.705	2.514.769	0	2.514.769
Tax and Fund Liabilities Arised from Export Commitments		4.367	0	4.367	3.693	0	3.693
Commitments for Credit Card Limits		21.464.861	0	21.464.861	19.788.847	0	19.788.847
Commitments for Credit Cards and Banking Services Promotions		79.999	0	79.999	82.378	0	82.378
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		4.699.267	2.487	4.701.754	4.220.925	2.395	4.223.320
Revocable Commitments		972.650	291.488	1.264.138	896.348	461.956	1.358.304
Revocable Loan Granting Commitments		899.888	0	899.888	837.281	0	837.281
Other Revocable Commitments		72.762	291.488	364.250	59.067	461.956	521.023
DERIVATIVE FINANCIAL INSTRUMENTS		105.634.206	423.033.701	528.667.907	152.654.725	461.079.259	613.733.984
Derivative Financial Instruments Held For Hedging		14.843.461	51.465.534	66.308.995	16.237.238	45.937.006	62.174.244
Fair Value Hedges		5.066.223	23.749.000	28.815.223	4.768.063	16.510.663	21.278.726
Cash Flow Hedges		9.777.238	27.716.534	37.493.772	11.469.175	29.426.343	40.895.518
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		90.790.745	371.568.167	462.358.912	136.417.487	415.142.253	551.559.740
Forward Foreign Currency Buy or Sell Transactions		4.970.932	11.850.887	16.821.819	10.443.845	17.807.630	28.251.475
Forward Foreign Currency Buying Transactions		4.271.557	4.552.359	8.823.916	6.988.529	7.632.814	14.621.343
Forward Foreign Currency Sale Transactions		699.375	7.298.528	7.997.903	3.455.316	10.174.816	13.630.132
Currency and Interest Rate Swaps		78.985.868	308.028.480	387.014.348	98.347.488	324.424.673	422.772.161
Currency Swap Buy Transactions		25.472.366	91.790.814	117.263.180	37.673.866	105.283.829	142.957.695
Currency Swap Sell Transactions		50.342.782	66.891.996	117.234.778	57.920.302	84.122.398	142.042.700
Interest Rate Swap Buy Transactions		1.585.360	74.672.835	76.258.195	1.376.660	67.509.223	68.885.883
Interest Rate Swap Sell Transactions		1.585.360	74.672.835	76.258.195	1.376.660	67.509.223	68.885.883
Currency, Interest Rate and Securities Options		6.136.092	32.056.531	38.192.623	27.559.961	47.939.566	75.499.527
Currency Options Buy Transactions		2.144.746	4.393.020	6.537.766	12.676.191	15.377.034	28.053.225
Currency Options Sell Transactions		3.955.860	2.869.991	6.825.851	14.883.770	13.150.254	28.034.024
Interest Rate Options Buy Transactions		0	12.396.760	12.396.760	0	9.706.139	9.706.139
Interest Rate Options Sell Transactions		0	12.396.760	12.396.760	0	9.706.139	9.706.139
Securities Options Buy Transactions		8.343	0	8.343	0	0	0
Securities Options Sell Transactions		27.143	0	27.143	0	0	0
Currency Futures		629.557	596.540	1.226.097	0	0	0
Currency Futures Buy Transactions		105.126	496.274	601.400	0	0	0
Currency Futures Sell Transactions		524.431	100.266	624.697	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		68.296	19.035.729	19.104.025	66.193	24.970.384	25.036.577
CUSTODY AND PLEDGES RECEIVED		864.300.567	320.306.261	1.184.606.828	832.861.014	307.602.995	1.140.464.009
ITEMS HELD IN CUSTODY		63.967.321	21.725.593	85.692.914	55.629.940	19.655.922	75.285.862
Customer Fund and Portfolio Balances		12.032.925	0	12.032.925	3.954.484	0	3.954.484
Securities Held in Custody		17.744.364	2.817.785	20.562.149	18.877.625	2.062.528	20.940.153
Cheques Received for Collection		27.823.727	2.853.384	30.677.111	26.095.801	2.704.389	28.800.190
Commercial Notes Received for Collection		6.068.095	2.979.661	9.047.756	6.151.125	3.550.546	9.701.671
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		298.210	13.074.763	13.372.973	550.905	11.338.459	11.889.364
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		207.281.689	98.824.519	306.106.208	202.720.210	89.021.704	291.741.914
Securities		518.787	993.909	1.512.696	805.358	1.368.190	2.173.548
Guarantee Notes		642.802	549.740	1.192.542	763.134	565.924	1.329.058
Commodity		0	128.899	128.899	113.226	7.890	121.116
Warrant		0	0	0	0	0	0
Real Estate		166.634.817	76.927.678	243.562.495	165.010.393	65.430.456	230.440.849
Other Pledged Items		39.485.283	20.224.293	59.709.576	36.028.099	21.649.244	57.677.343

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		593.051.557	199.756.149	792.807.706	574.510.864	198.925.369	773.436.233
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.038.288.217	781.394.602	1.819.682.819	1.049.938.293	811.522.570	1.861.460.863

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 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018	Current Period 3 Months 01.07.2019 - 30.09.2019	Previous Period 3 Months 01.07.2018 - 30.09.2018
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	27.881.439	24.772.544	9.242.200	9.628.954
Interest Income on Loans	(IV-a-1)	21.590.918	19.073.839	7.145.101	7.082.740
Interest Income on Reserve Deposits		357.618	333.057	105.551	133.276
Interest Income on Banks	(IV-a-2)	631.220	548.754	152.147	241.238
Interest Income on Money Market Placements		147.566	175.008	73.047	71.486
Interest Income on Marketable Securities Portfolio	(IV-a-3)	4.667.542	4.216.806	1.621.868	1.926.862
Financial Assets At Fair Value Through Profit Loss		2.506	3.545	813	931
Financial Assets At Fair Value Through Other Comprehensive Income		3.778.594	3.407.212	1.315.713	1.569.316
Financial Assets Measured at Amortised Cost		886.442	806.049	305.342	356.615
Finance Leasing Interest Income		354.573	389.857	110.831	158.139
Other Interest Income		132.002	35.223	33.655	15.213
INTEREST EXPENSES (-)	(IV-b)	-15.840.534	-13.452.369	-4.911.335	-5.520.690
Interest Expenses on Deposits	(IV-b-4)	-11.790.994	-9.974.409	-3.806.744	-3.903.284
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.292.465	-1.177.776	-376.450	-528.558
Interest Expenses on Money Market Funds		-932.038	-1.062.148	-137.910	-587.953
Interest Expenses on Securities Issued	(IV-b-3)	-1.748.733	-1.236.115	-565.851	-500.513
Lease Interest Expenses		-70.221	0	-23.708	0
Other Interest Expense		-6.083	-1.921	-672	-382
NET INTEREST INCOME OR EXPENSE		12.040.905	11.320.175	4.330.865	4.108.264
NET FEE AND COMMISSION INCOME OR EXPENSES		3.631.156	2.683.486	1.227.989	946.727
Fees and Commissions Received		4.657.652	3.397.579	1.612.839	1.229.387
From Noncash Loans		431.265	277.406	126.444	119.893
Other		4.226.387	3.120.173	1.486.395	1.109.494
Fees and Commissions Paid (-)		-1.026.496	-714.093	-384.850	-282.660
Paid for Noncash Loans		-481	-345	-177	-134
Other		-1.026.015	-713.748	-384.673	-282.526
DIVIDEND INCOME		6.181	6.195	655	1.366
TRADING INCOME OR LOSS (Net)	(IV-c)	-887.709	292.552	-689.738	564.989
Gains (Losses) Arising from Capital Markets Transactions		175.082	-1.050.497	96.321	-1.040.682
Gains (Losses) Arising From Derivative Financial Transactions		1.748.970	6.696.550	-899.449	5.098.677
Foreign Exchange Gains or Losses		-2.811.761	-5.353.501	113.390	-3.493.006
OTHER OPERATING INCOME	(IV-d)	584.967	828.121	198.298	106.519
GROSS PROFIT FROM OPERATING ACTIVITIES		15.375.500	15.130.529	5.068.069	5.727.865
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-4.254.201	-4.967.266	-1.519.176	-2.469.523
OTHER ALLOWANCE EXPENSES (-)		-819.512	-382	-70.899	0
PERSONNEL EXPENSES (-)		-2.064.060	-1.667.798	-686.557	-575.263
OTHER OPERATING EXPENSES (-)	(IV-f)	-3.027.985	-2.517.373	-1.037.216	-867.181
NET OPERATING INCOME (LOSS)		5.209.742	5.977.710	1.754.221	1.815.898
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		5.209.742	5.977.710	1.754.221	1.815.898
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-1.182.035	-1.289.569	-393.526	-407.339
Current Tax Provision		-1.175.254	-1.079.557	-704.925	-412.755
Expense Effect of Deferred Tax		-541.743	-1.497.962	411.594	-584.164
Income Effect of Deferred Tax		534.962	1.287.950	-100.195	589.580
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-i)	4.027.707	4.688.141	1.360.695	1.408.559
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(IV-i)	4.027.707	4.688.141	1.360.695	1.408.559
Profit (Loss) Attributable to Group	(IV-g)	4.027.696	4.688.142	1.360.693	1.408.566
Profit (loss), attributable to non-controlling interests		11	-1	2	-7
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kâr / Zarar (Tam TL tutarı ile gösterilmiştir)		0,00815000	0,01172000	0,00275000	0,00352000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018	Current Period 3 Months 01.07.2019 - 30.09.2019	Previous Period 3 Months 01.07.2018 - 30.09.2018
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		4.027.707	4.688.141		
OTHER COMPREHENSIVE INCOME		768.601	-1.031.469		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-25.958	5.742		
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		-33.279	7.362		
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		7.321	-1.620		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		794.559	-1.037.211		
Exchange Differences on Translation		78.217	1.680.654		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		2.000.827	-3.866.362		
Income (Loss) Related with Cash Flow Hedges		-1.043.080	1.165.857		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-39.360	-783.937		
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		-202.045	766.577		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.796.308	3.656.672		

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 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018
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		11.011.841	8.069.198
Interest Received		23.823.516	21.777.725
Interest Paid		-15.974.546	-12.829.471
Dividends received		3.419	3.382
Fees and Commissions Received		4.630.959	3.427.667
Other Gains		1.632.341	-569.927
Collections from Previously Written Off Loans and Other Receivables		1.237.908	1.262.866
Cash Payments to Personnel and Service Suppliers		-2.227.735	-1.809.380
Taxes Paid		-170.275	-139.991
Other		-1.943.746	-3.053.673
Changes in Operating Assets and Liabilities Subject to Banking Operations		4.188.278	16.697.028
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-255.936	-170.921
Net (Increase) Decrease in Due From Banks		1.875.403	-1.299.501
Net (Increase) Decrease in Loans		-5.866.758	-27.233.538
Net (Increase) Decrease in Other Assets		-2.012.324	-27.626.779
Net Increase (Decrease) in Bank Deposits		-1.412.098	-5.640.663
Net Increase (Decrease) in Other Deposits		28.907.488	48.570.411
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-8.754.686	19.593.230
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-8.292.811	10.504.789
Net Cash Provided From Banking Operations		15.200.119	24.766.226
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-18.122.150	2.704.250
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		-783.616	-570.333
Cash Obtained from Tangible and Intangible Asset Sales		11.906	4.618
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-26.107.339	-12.923.451
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		9.211.030	7.754.645
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.714.492	-124.364
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.583.389	10.720.395
Other		676.972	-2.157.260
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.098.282	-504.570
Cash Obtained from Loans and Securities Issued		25.536.458	21.928.585
Cash Outflow Arised From Loans and Securities Issued		-25.236.850	-20.833.155
Equity Instruments Issued		3.005.742	0
Dividends paid		0	-1.600.000
Payments of lease liabilities		-207.068	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.549.965	4.598.984
Net Increase (Decrease) in Cash and Cash Equivalents		1.726.216	31.564.890
Cash and Cash Equivalents at Beginning of the Period	(V-a)	18.432.454	12.697.466
Cash and Cash Equivalents at End of the Period	(V-a)	20.158.670	44.262.356



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 - 30.09.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		4.000.000	1.700.000		0	1.405.892	2.348.962	-116.153	3.895	1.287.933	-770.120	-476.604	24.456.460	752.895	6.020.273	40.613.433	139	40.613.572
	Adjustments Related to TMS 8		0	0	0	501.659	0	0	0	0	110.969	0	0	0	0	0	612.628	0	612.628
	Effect Of Corrections		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	501.659	0	0	0	0	110.969	0	0	0	0	0	612.628	0	612.628
	Adjusted Beginning Balance		4.000.000	1.700.000	0	1.907.551	2.348.962	-116.153	3.895	1.287.933	-659.151	-476.604	24.456.460	752.895	6.020.273	41.226.061	139	41.226.200	
	Total Comprehensive Income (Loss)		0	0	0	0	0	5.742	0	1.680.654	-3.015.762	297.898	0	0	4.688.142	3.656.674	-2	3.656.672	
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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	-141.429	0	0	0	0	0	84.664	-80.057	0	-136.822	0	-136.822	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	4.420.273	0	-6.020.273	-1.600.000	0	-1.600.000	
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	1.600.000	-1.600.000	0	-1.600.000	
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	4.420.273	0	-4.420.273	0	0	0	
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		4.000.000	1.700.000		0	1.907.551	2.207.533	-110.411	3.895	2.968.587	-3.674.913	-178.706	28.961.397	672.838	4.688.142	43.145.913	137	43.146.050
Current Period 01.01.2019 - 30.09.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		4.000.000	1.700.000		0	1.907.551	2.207.533	-110.731	3.895	2.329.472	-2.979.278	-614.928	28.961.397	672.838	5.709.166	43.786.915	126	43.787.041
	Adjustments Related to TMS 8		0	0	0	-92.680	0	0	0	0	0	0	0	0	0	0	-92.680	0	-92.680
	Effect Of Corrections		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	-92.680	0	0	0	0	0	0	0	0	0	0	-92.680	0	-92.680
	Adjusted Beginning Balance		4.000.000	1.700.000	0	1.814.871	2.207.533	-110.731	3.895	2.329.472	-2.979.278	-614.928	28.961.397	672.838	5.709.166	43.694.235	126	43.694.361	
	Total Comprehensive Income (Loss)		0	0	0	0	0	-25.958	0	78.217	1.560.645	-844.303	0	0	4.027.696	4.796.297	11	4.796.308	
	Capital Increase in Cash		1.200.000	1.805.742	0	0	0	0	0	0	0	0	0	0	0	0	3.005.742	19	3.005.761
	Capital Increase Through Internal Reserves		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
	Convertible Bonds		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
	Increase (decrease) through other changes, equity		0	0	0	0	98	0	0	0	0	0	-94.157	95.088	0	1.029	0	1.029	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	5.709.166	0	-5.709.166	0	0	0	0
	Dividends Paid		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	5.709.166	0	-5.709.166	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		5.200.000	3.505.742		0	1.814.871	2.207.631	-136.689	3.895	2.407.689	-1.418.633	-1.459.231	34.576.406	767.926	4.027.696	51.497.303	156	51.497.459