

ICBC TURKEY BANK A.Ş. Bank Financial Report Unconsolidated 2019 - 3. 3 Monthly Notification

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30 09 2019 Solo Financials

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

ICBC Turkey Bank A.Ş. Yönetim Kurulu'na

Giriş

ICBC Turkey Bank A.Ş'nin ("Banka") 30 Eylül 2019 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, ICBC Turkey Bank A.Ş.'nin 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, 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 rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Orhan Akova, SMMM

Sorumlu Denetçi

25 Ekim 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 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)		1.955.496	5.016.170	6.971.666	1.978.633	4.353.519	6.332.152
Cash and cash equivalents		1.206.796	3.916.007	5.122.803	868.915	2.954.072	3.822.987
Cash and Cash Balances at Central Bank	(5.I.1)	206.275	1.582.999	1.789.274	529.798	1.277.101	1.806.899
Banks	(5.I.3)	2.263	2.340.143	2.342.406	123	1.682.523	1.682.646
Receivables From Money Markets		1.000.448	0	1.000.448	339.898	0	339.898
Allowance for Expected Losses (-)		-2.190	-7.135	-9.325	-904	-5.552	-6.456
Financial assets at fair value through profit or loss		15	0	15	31	0	31
Public Debt Securities		0	0	0	0	0	0
Equity instruments		15	0	15	31	0	31
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.4)	748.335	1.100.148	1.848.483	1.079.785	1.399.248	2.479.033
Public Debt Securities		748.335	568.510	1.316.845	1.079.785	518.314	1.598.099
Equity instruments		0	8.772	8.772	0	6.255	6.255
Other Financial Assets		0	522.866	522.866	0	874.679	874.679
Derivative financial assets	(5.I.2)	350	15	365	29.902	199	30.101
Derivative Financial Assets At Fair Value Through Profit Or Loss		350	15	365	29.902	199	30.101
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.507.123	7.422.915	9.930.038	3.255.958	5.743.087	8.999.045
Loans	(5.I.5)	2.211.738	5.615.209	7.826.947	2.834.411	4.995.034	7.829.445
Receivables From Leasing Transactions	(5.I.10)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.I.6)	468.763	1.876.184	2.344.947	530.238	850.266	1.380.504
Public Debt Securities		468.763	1.043.477	1.512.240	530.238	459.739	989.977
Other Financial Assets		0	832.707	832.707	0	390.527	390.527
Allowance for Expected Credit Losses (-)		-173.378	-68.478	-241.856	-108.691	-102.213	-210.904
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.14)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		75.998	0	75.998	75.998	0	75.998
Investments in Associates (Net)	(5.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)	(5.I.8)	75.998	0	75.998	75.998	0	75.998
Unconsolidated Financial Subsidiaries		75.998	0	75.998	75.998	0	75.998
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(5.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)		111.876	0	111.876	35.357	0	35.357
INTANGIBLE ASSETS AND GOODWILL (Net)		8.008	0	8.008	7.914	0	7.914
Goodwill		0	0	0	0	0	0
Other		8.008	0	8.008	7.914	0	7.914
INVESTMENT PROPERTY (Net)	(5.I.12)	0	0	0	0	0	0
CURRENT TAX ASSETS		14.269	0	14.269	0	0	0
DEFERRED TAX ASSET	(5.I.13)	28.838	0	28.838	43.262	0	43.262
OTHER ASSETS (Net)	(5.I.15)	24.907	2.256	27.163	28.203	2.864	31.067
TOTAL ASSETS		4.726.515	12.441.341	17.167.856	5.425.325	10.099.470	15.524.795
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	3.191.250	6.989.168	10.180.418	2.286.045	5.922.049	8.208.094
LOANS RECEIVED	(5.II.3)	3.976	3.783.723	3.787.699	1.162.755	2.919.795	4.082.550
MONEY MARKET FUNDS		23.190	0	23.190	257.264	88.881	346.145
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
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	(5.II.2)	468	100	568	749	373	1.122
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		468	100	568	749	373	1.122
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.5)	79.369	0	79.369	0	0	0
PROVISIONS	(5.II.7)	56.492	27.127	83.619	54.956	4.183	59.139
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		16.962	0	16.962	14.588	0	14.588
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		39.530	27.127	66.657	40.368	4.183	44.551
CURRENT TAX LIABILITIES	(5.II.8)	17.832	0	17.832	33.908	0	33.908
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.9)	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	(5.II.10)	0	1.715.339	1.715.339	0	1.579.084	1.579.084
Loans		0	1.715.339	1.715.339	0	1.579.084	1.579.084

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(5.II.4)	46.218	7.965	54.183	51.724	35.035	86.759
EQUITY	(5.II.11)	1.228.200	-2.561	1.225.639	1.159.282	-31.288	1.127.994
Issued capital		860.000	0	860.000	860.000	0	860.000
Capital Reserves		-587	0	-587	-587	0	-587
Equity Share Premiums		-587	0	-587	-587	0	-587
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		13.955	0	13.955	13.884	0	13.884
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-10.456	-2.561	-13.017	-51.801	-31.288	-83.089
Profit Reserves		289.992	0	289.992	227.923	0	227.923
Legal Reserves		15.697	0	15.697	12.594	0	12.594
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		216.929	0	216.929	157.963	0	157.963
Other Profit Reserves		57.366	0	57.366	57.366	0	57.366
Profit or Loss		75.296	0	75.296	109.863	0	109.863
Prior Years' Profit or Loss		47.794	0	47.794	47.794	0	47.794
Current Period Net Profit Or Loss		27.502	0	27.502	62.069	0	62.069
Total equity and liabilities		4.646.995	12.520.861	17.167.856	5.006.683	10.518.112	15.524.795

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		819.799	4.964.395	5.784.194	861.212	2.733.144	3.594.356
GUARANTIES AND WARRANTIES	(5.III.1)	691.177	4.883.504	5.574.681	585.677	1.785.507	2.371.184
Letters of Guarantee		669.341	1.507.789	2.177.130	585.677	1.454.768	2.040.445
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		669.341	1.507.789	2.177.130	585.677	1.454.768	2.040.445
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		21.836	301.190	323.026	0	217.850	217.850
Documentary Letters of Credit		21.836	72.067	93.903	0	100.678	100.678
Other Letters of Credit		0	229.123	229.123	0	117.172	117.172
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	3.074.525	3.074.525	0	112.889	112.889
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.1)	119.700	7.158	126.858	122.983	107.531	230.514
Irrevocable Commitments		119.700	7.158	126.858	122.983	107.531	230.514
Forward Asset Purchase Commitments		2.829	7.158	9.987	5.020	107.531	112.551
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		30.153	0	30.153	29.325	0	29.325
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		7.917	0	7.917	7.720	0	7.720
Tax and Fund Liabilities Arised from Export Commitments		3	0	3	6	0	6
Commitments for Credit Card Limits		78.031	0	78.031	73.608	0	73.608
Commitments for Credit Cards and Banking Services Promotions		203	0	203	199	0	199
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		564	0	564	7.105	0	7.105
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		8.922	73.733	82.655	152.552	840.106	992.658
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		8.922	73.733	82.655	152.552	840.106	992.658
Forward Foreign Currency Buy or Sell Transactions		8.922	50.727	59.649	43.282	43.200	86.482
Forward Foreign Currency Buying Transactions		3.476	26.292	29.768	42.372	1.308	43.680
Forward Foreign Currency Sale Transactions		5.446	24.435	29.881	910	41.892	42.802
Currency and Interest Rate Swaps		0	23.006	23.006	109.270	786.850	896.120
Currency Swap Buy Transactions		0	11.480	11.480	0	460.472	460.472
Currency Swap Sell Transactions		0	11.526	11.526	109.270	326.378	435.648
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	10.056	10.056
Currency Options Buy Transactions		0	0	0	0	5.028	5.028
Currency Options Sell Transactions		0	0	0	0	5.028	5.028
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
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	0	0
CUSTODY AND PLEDGES RECEIVED		8.610.827	27.376.787	35.987.614	6.514.438	23.103.018	29.617.456
ITEMS HELD IN CUSTODY		918.683	4.355.421	5.274.104	950.226	4.292.713	5.242.939
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		42.298	17.914	60.212	41.105	15.833	56.938
Cheques Received for Collection		28.879	11.317	40.196	51.270	9.844	61.114
Commercial Notes Received for Collection		3.663	10.936	14.599	7.592	7.573	15.165
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		842.707	4.310.444	5.153.151	844.617	4.257.204	5.101.821
Custodians		1.136	4.810	5.946	5.642	2.259	7.901
PLEDGED ITEMS		7.692.144	23.021.366	30.713.510	5.564.212	18.810.305	24.374.517
Securities		59	0	59	3.587	0	3.587
Guarantee Notes		921	57	978	921	53	974
Commodity		71.230	62.993	134.223	71.445	262.792	334.237
Warrant		0	0	0	0	0	0
Real Estate		3.307.220	14.519.401	17.826.621	3.747.100	12.587.299	16.334.399
Other Pledged Items		4.312.714	8.438.915	12.751.629	1.741.159	5.960.161	7.701.320

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		9.430.626	32.341.182	41.771.808	7.375.650	25.836.162	33.211.812

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 - 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	(5.IV.1)	964.947	826.967	307.795	327.021
Interest Income on Loans		540.216	572.387	156.211	222.237
Interest Income on Reserve Deposits		30.922	22.244	7.456	9.239
Interest Income on Banks		68.542	4.937	21.133	1.811
Interest Income on Money Market Placements		16.844	10.084	175	4.543
Interest Income on Marketable Securities Portfolio		209.142	217.227	73.183	89.171
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		97.143	161.761	32.705	62.029
Financial Assets Measured at Amortised Cost		111.999	55.466	40.478	27.142
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		99.281	88	49.637	20
INTEREST EXPENSES (-)	(5.IV.2)	-702.008	-516.206	-234.578	-224.604
Interest Expenses on Deposits		-498.632	-277.718	-181.527	-119.696
Interest Expenses on Funds Borrowed		-177.232	-193.725	-48.191	-84.152
Interest Expenses on Money Market Funds		-16.125	-44.470	-1.478	-20.587
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-9.506	0	-3.235	0
Other Interest Expense		-513	-293	-147	-169
NET INTEREST INCOME OR EXPENSE		262.939	310.761	73.217	102.417
NET FEE AND COMMISSION INCOME OR EXPENSES		50.888	60.164	19.602	48.697
Fees and Commissions Received		55.815	64.205	21.271	50.314
From Noncash Loans		12.409	8.204	4.014	2.994
Other		43.406	56.001	17.257	47.320
Fees and Commissions Paid (-)		-4.927	-4.041	-1.669	-1.617
Paid for Noncash Loans		-14	-61	-4	-3
Other		-4.913	-3.980	-1.665	-1.614
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.3)	11.391	-23.408	1.907	11.715
Gains (Losses) Arising from Capital Markets Transactions		174	65	37	30
Gains (Losses) Arising From Derivative Financial Transactions		-1.293	229.096	-215	144.550
Foreign Exchange Gains or Losses		12.510	-252.569	2.085	-132.865
OTHER OPERATING INCOME	(5.IV.4)	35.561	75.753	12.088	1.390
GROSS PROFIT FROM OPERATING ACTIVITIES		360.779	423.270	106.814	164.219
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.5)	-55.511	-143.378	-20.298	-99.858
OTHER ALLOWANCE EXPENSES (-)	(5.IV.5)	-8.181	-16.846	2.942	-6.610
PERSONNEL EXPENSES (-)		-132.099	-113.936	-46.188	-48.763
OTHER OPERATING EXPENSES (-)	(5.IV.6)	-112.056	-78.691	-37.108	-20.924
NET OPERATING INCOME (LOSS)		52.932	70.419	6.162	-11.936
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.IV.7)	52.932	70.419	6.162	-11.936
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.8)	-25.430	-19.981	-5.915	4.888
Current Tax Provision		-28.975	-6.696	6.858	9.042
Expense Effect of Deferred Tax		-19.775	-13.285	4.973	-4.154
Income Effect of Deferred Tax		23.320	0	-17.746	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.9)	27.502	50.438	247	-7.048
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	(5.IV.7)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(5.IV.8)	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	(5.IV.10)	27.502	50.438	247	-7.048
Profit (Loss) Attributable to Group		27.502	50.438	247	-7.048
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,00320000	0,00590000	0,00000000	-0,00080000

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 - 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)		27.502	50.438	247	-7.048
OTHER COMPREHENSIVE INCOME		70.143	-108.149	24.446	-42.376
Other Comprehensive Income that will not be Reclassified to Profit or Loss		71	0	71	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		71	0	71	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		70.072	-108.149	24.375	-42.376
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		88.112	0	30.691	0
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	-135.186	0	-52.970
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-18.040	27.037	-6.316	10.594
TOTAL COMPREHENSIVE INCOME (LOSS)		97.645	-57.711	24.693	-49.424

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 - 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		294.086	-351.413
Interest Received		1.011.559	637.530
Interest Paid		-718.304	-473.024
Dividends received		0	0
Fees and Commissions Received		53.719	61.394
Other Gains		42.996	46.501
Collections from Previously Written Off Loans and Other Receivables		12.533	6.404
Cash Payments to Personnel and Service Suppliers		-132.099	-113.936
Taxes Paid		-59.687	-22.636
Other		83.369	-493.646
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.035.350	1.295.149
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1	-1
Net (Increase) Decrease in Due From Banks		-260.498	692.620
Net (Increase) Decrease in Loans		-32.678	-1.606.550
Net (Increase) Decrease in Other Assets		-10.258	-28.935
Net Increase (Decrease) in Bank Deposits		-576.237	223.781
Net Increase (Decrease) in Other Deposits		2.541.739	2.810.424
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-594.688	-817.282
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-32.029	21.092
Net Cash Provided From Banking Operations		1.329.436	943.736
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-274.279	-1.258.415
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		-20.978	-2.576
Cash Obtained from Tangible and Intangible Asset Sales		2.049	422.746
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		7.017	-491.066
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		645.078	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-892.147	-492.545
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-15.298	-694.974
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		0	0
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	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		-11.041	246.846
Net Increase (Decrease) in Cash and Cash Equivalents		1.044.116	-67.833
Cash and Cash Equivalents at Beginning of the Period		3.526.375	1.567.656
Cash and Cash Equivalents at End of the Period		4.570.491	1.499.823



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 Other Accumulated 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		860.000	-587	0	311	11.646	0	0	0	-5.569	0	188.755	-3.316	42.484	1.093.724	0	1.093.724
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	47.794	0	47.794	0	47.794	
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	47.794	0	47.794	0	47.794	
	Adjusted Beginning Balance		860.000	-587	0	311	11.646	0	0	0	-5.569	0	188.755	44.478	42.484	1.141.518	0	1.141.518
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-108.149	0	0	0	0	-108.149	0	-108.149
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	50.438	50.438	0	50.438
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	39.168	3.316	-42.484	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	39.168	-39.168	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	42.484	-42.484	0	0	0	0
	Equity at end of period		860.000	-587	0	311	11.646	0	0	0	-113.718	0	227.923	47.794	50.438	1.083.807	0	1.083.807
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		860.000	-587	0	0	13.268	616	0	0	-83.089	0	227.923	47.794	62.069	1.127.994	0	1.127.994
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		860.000	-587	0	0	13.268	616	0	0	-83.089	0	227.923	47.794	62.069	1.127.994	0	1.127.994
	Total Comprehensive Income (Loss)		0	0	0	0	71	0	0	0	70.072	0	0	0	27.502	97.645	0	97.645
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	62.069	0	-62.069	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	62.069	-62.069	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	62.069	-62.069	0	0	0	0
	Equity at end of period		860.000	-587	0	0	13.339	616	0	0	-13.017	0	289.992	47.794	27.502	1.225.639	0	1.225.639