

QNB FİNANSBANK A.Ş.
Bank Financial Report
Consolidated
2019 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet 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

QNB Finansbank Anonim Şirketi Genel Kurulu'na

Giriş

QNB Finansbank Anonim Şirketi'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 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 bildirmekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, QNB Finansbank Anonim Şirketi'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, 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.

A member firm of Ernst&Young Global Limited

Hatice Dilek ilingir Kstem

Sorumlu Deneti, SMMM

30 Ekim 2019

İstanbul, Trkiye

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)		17.477.898	26.182.316	43.660.214	18.722.660	22.505.832	41.228.492
Cash and cash equivalents		5.791.761	18.387.377	24.179.138	2.500.305	17.725.314	20.225.619
Cash and Cash Balances at Central Bank	(1)	1.930.626	16.602.152	18.532.778	1.822.718	16.688.725	18.511.443
Banks	(3)	1.552.602	1.785.231	3.337.833	205.463	1.036.589	1.242.052
Receivables From Money Markets	(4)	2.326.090	0	2.326.090	509.711	0	509.711
Allowance for Expected Losses (-)		-17.557	-6	-17.563	-37.587	0	-37.587
Financial assets at fair value through profit or loss	(2)	212.136	146.077	358.213	42.381	113.390	155.771
Public Debt Securities		150.253	17.142	167.395	19.616	2.811	22.427
Equity instruments		23.729	0	23.729	7.320	0	7.320
Other Financial Assets		38.154	128.935	167.089	15.445	110.579	126.024
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	4.722.982	6.230.226	10.953.208	4.547.355	3.898.418	8.445.773
Public Debt Securities		4.713.791	6.048.553	10.762.344	4.540.725	3.763.899	8.304.624
Equity instruments		7.674	158.832	166.506	4.912	113.259	118.171
Other Financial Assets		1.517	22.841	24.358	1.718	21.260	22.978
Derivative financial assets	(12)	6.751.019	1.418.636	8.169.655	11.632.619	768.710	12.401.329
Derivative Financial Assets At Fair Value Through Profit Or Loss		5.362.833	1.374.845	6.737.678	8.929.754	657.292	9.587.046
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		1.388.186	43.791	1.431.977	2.702.865	111.418	2.814.283
FINANCIAL ASSETS AT AMORTISED COST (Net)		80.463.876	43.842.496	124.306.372	75.233.583	37.928.092	113.161.675
Loans	(6)	78.273.986	33.208.502	111.482.488	72.713.180	29.200.104	101.913.284
Receivables From Leasing Transactions	(11)	796.716	3.742.757	4.539.473	1.381.904	3.706.195	5.088.099
Factoring Receivables	(7)	883.617	119.677	1.003.294	868.619	104.385	973.004
Other Financial Assets Measured at Amortised Cost	(8)	8.668.199	6.904.456	15.572.655	7.916.505	5.015.688	12.932.193
Public Debt Securities		8.668.199	6.307.353	14.975.552	7.916.505	4.283.527	12.200.032
Other Financial Assets		0	597.103	597.103	0	732.161	732.161
Allowance for Expected Credit Losses (-)		-8.158.642	-132.896	-8.291.538	-7.646.625	-98.280	-7.744.905
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		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		198.846	0	198.846	186.645	0	186.645
Investments in Associates (Net)	(9)	7.122	0	7.122	5.982	0	5.982

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		7.122	0	7.122	5.982	0	5.982
Investments in Subsidiaries (Net)		38.038	0	38.038	38.054	0	38.054
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		38.038	0	38.038	38.054	0	38.054
Jointly Controlled Partnerships (JointVentures) (Net)	(10)	153.686	0	153.686	142.609	0	142.609
Jointly Controlled Partnerships Accounted for Using Equity Method		150.886	0	150.886	139.809	0	139.809
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		3.229.940	451	3.230.391	2.868.939	61	2.869.000
INTANGIBLE ASSETS AND GOODWILL (Net)		446.151	0	446.151	411.200	0	411.200
Goodwill		0	0	0	0	0	0
Other		446.151	0	446.151	411.200	0	411.200
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS	(14)	41.530	0	41.530	77.001	0	77.001
DEFERRED TAX ASSET	(14)	447.747	0	447.747	618.081	0	618.081
OTHER ASSETS (Net)	(16)	3.230.823	3.954.181	7.185.004	2.747.944	2.200.196	4.948.140
TOTAL ASSETS		105.536.811	73.979.444	179.516.255	100.866.053	62.634.181	163.500.234
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	45.175.183	53.867.791	99.042.974	44.763.096	42.063.120	86.826.216
LOANS RECEIVED	(3)	1.336.838	18.578.835	19.915.673	1.102.021	19.450.212	20.552.233
MONEY MARKET FUNDS	(4)	1.637.167	7.048.560	8.685.727	711.126	4.622.546	5.333.672
MARKETABLE SECURITIES (Net)	(5)	5.115.121	8.178.041	13.293.162	4.084.174	7.765.903	11.850.077
Bills		4.433.090	173.717	4.606.807	3.482.767	388.754	3.871.521
Asset-backed Securities		508.550	0	508.550	436.650	0	436.650
Bonds		173.481	8.004.324	8.177.805	164.757	7.377.149	7.541.906
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		3.954.406	1.894.119	5.848.525	5.611.501	838.688	6.450.189
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	3.289.616	1.441.460	4.731.076	5.451.826	662.190	6.114.016
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(8)	664.790	452.659	1.117.449	159.675	176.498	336.173
FACTORING PAYABLES	(7)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	310.496	20.515	331.011	0	0	0
PROVISIONS		796.261	0	796.261	826.061	0	826.061
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		457.694	0	457.694	452.523	0	452.523
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		338.567	0	338.567	373.538	0	373.538
CURRENT TAX LIABILITIES	(10)	81.562	0	81.562	159.866	0	159.866
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		0	5.285.425	5.285.425	0	4.816.098	4.816.098
Loans	(12)	0	5.285.425	5.285.425	0	4.816.098	4.816.098

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		6.325.791	4.060.673	10.386.464	5.189.832	6.892.547	12.082.379
EQUITY	(13)	16.759.846	-910.375	15.849.471	15.088.886	-485.443	14.603.443
Issued capital		3.350.000	0	3.350.000	3.350.000	0	3.350.000
Capital Reserves		714	0	714	714	0	714
Equity Share Premiums	(14)	714	0	714	714	0	714
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		-55.093	82.609	27.516	-52.953	44.291	-8.662
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-37.155	-992.984	-1.030.139	430.556	-529.734	-99.178
Profit Reserves		11.353.778	0	11.353.778	8.781.070	0	8.781.070
Legal Reserves		721.459	0	721.459	634.516	0	634.516
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		10.632.319	0	10.632.319	8.146.554	0	8.146.554
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		2.140.350	0	2.140.350	2.572.708	0	2.572.708
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.140.350	0	2.140.350	2.572.708	0	2.572.708
Non-controlling Interests		7.252	0	7.252	6.791	0	6.791
Total equity and liabilities		81.492.671	98.023.584	179.516.255	77.536.563	85.963.671	163.500.234

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		133.166.929	199.310.508	332.477.437	130.725.576	177.963.434	308.689.010
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	10.156.082	15.092.334	25.248.416	8.744.817	14.944.429	23.689.246
Letters of Guarantee		10.061.940	8.458.133	18.520.073	8.728.878	8.756.308	17.485.186
Guarantees Subject to State Tender Law		408.874	56.987	465.861	363.694	43.691	407.385
Guarantees Given for Foreign Trade Operations		5.142.932	8.401.146	13.544.078	4.414.542	8.712.617	13.127.159
Other Letters of Guarantee		4.510.134	0	4.510.134	3.950.642	0	3.950.642
Bank Acceptances		23.857	4.868.418	4.892.275	15.820	4.460.434	4.476.254
Import Letter of Acceptance		23.857	4.868.418	4.892.275	15.820	4.460.434	4.476.254
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		70.285	1.765.783	1.836.068	119	1.727.687	1.727.806
Documentary Letters of Credit		70.285	1.559.641	1.629.926	119	1.682.271	1.682.390
Other Letters of Credit		0	206.142	206.142	0	45.416	45.416
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		78.669.046	4.918.757	83.587.803	63.715.808	3.974.340	67.690.148
Irrevocable Commitments	(1)	45.144.003	4.659.765	49.803.768	36.609.777	2.179.323	38.789.100
Forward Asset Purchase Commitments		1.723.199	3.642.449	5.365.648	427.989	1.718.222	2.146.211
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		13.344.168	566	13.344.734	10.851.659	526	10.852.185
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.470.491	0	2.470.491	2.181.264	0	2.181.264
Tax and Fund Liabilities Arised from Export Commitments		29.502	0	29.502	28.728	0	28.728
Commitments for Credit Card Limits		26.722.758	0	26.722.758	22.362.300	0	22.362.300
Commitments for Credit Cards and Banking Services Promotions		42.478	0	42.478	29.958	0	29.958
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		811.407	1.016.750	1.828.157	727.879	460.575	1.188.454
Revocable Commitments		33.525.043	258.992	33.784.035	27.106.031	1.795.017	28.901.048
Revocable Loan Granting Commitments		33.452.081	0	33.452.081	27.048.976	1.678.758	28.727.734
Other Revocable Commitments		72.962	258.992	331.954	57.055	116.259	173.314
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	44.341.801	179.299.417	223.641.218	58.264.951	159.044.665	217.309.616
Derivative Financial Instruments Held For Hedging		17.879.292	59.802.101	77.681.393	18.063.782	47.418.740	65.482.522
Fair Value Hedges		7.291.403	25.250.153	32.541.556	6.676.382	17.556.538	24.232.920
Cash Flow Hedges		10.587.889	34.551.948	45.139.837	11.387.400	29.862.202	41.249.602
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		26.462.509	119.497.316	145.959.825	40.201.169	111.625.925	151.827.094
Forward Foreign Currency Buy or Sell Transactions		2.511.572	5.441.411	7.952.983	2.517.071	4.581.723	7.098.794
Forward Foreign Currency Buying Transactions		2.001.230	1.949.374	3.950.604	1.335.604	2.193.969	3.529.573
Forward Foreign Currency Sale Transactions		510.342	3.492.037	4.002.379	1.181.467	2.387.754	3.569.221
Currency and Interest Rate Swaps		19.144.924	107.512.426	126.657.350	32.179.059	99.168.311	131.347.370
Currency Swap Buy Transactions		5.296.543	30.108.216	35.404.759	14.037.137	30.588.966	44.626.103
Currency Swap Sell Transactions		13.848.381	21.775.874	35.624.255	16.501.922	28.568.691	45.070.613
Interest Rate Swap Buy Transactions		0	27.814.168	27.814.168	820.000	20.005.327	20.825.327
Interest Rate Swap Sell Transactions		0	27.814.168	27.814.168	820.000	20.005.327	20.825.327
Currency, Interest Rate and Securities Options		4.741.612	5.018.702	9.760.314	5.505.039	6.823.437	12.328.476
Currency Options Buy Transactions		1.787.090	3.047.122	4.834.212	2.341.029	3.789.135	6.130.164
Currency Options Sell Transactions		2.954.522	1.971.580	4.926.102	3.164.010	3.034.302	6.198.312
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		64.401	308.070	372.471	0	237.014	237.014
Currency Futures Buy Transactions		11.063	176.000	187.063	0	118.507	118.507
Currency Futures Sell Transactions		53.338	132.070	185.408	0	118.507	118.507
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	1.216.707	1.216.707	0	815.440	815.440
CUSTODY AND PLEDGES RECEIVED		811.788.048	182.410.590	994.198.638	737.183.757	166.377.574	903.561.331
ITEMS HELD IN CUSTODY		107.039.878	9.162.006	116.201.884	69.147.240	7.436.300	76.583.540
Customer Fund and Portfolio Balances		2.802.974	46.370	2.849.344	384.389	15.581	399.970
Securities Held in Custody		65.113.810	3.899.279	69.013.089	34.063.877	2.863.101	36.926.978
Cheques Received for Collection		5.293.583	1.045.715	6.339.298	4.428.561	688.567	5.117.128
Commercial Notes Received for Collection		1.786.883	382.682	2.169.565	1.516.634	342.062	1.858.696
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		32.042.628	3.787.960	35.830.588	28.753.779	3.526.989	32.280.768
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		422.275.399	106.931.558	529.206.957	406.505.048	96.312.753	502.817.801
Securities		3.518.557	8.150.674	11.669.231	2.523.879	8.044.413	10.568.292
Guarantee Notes		443.479	139.095	582.574	442.693	131.866	574.559
Commodity		134.918	0	134.918	66.090	0	66.090
Warrant		0	0	0	0	0	0
Real Estate		97.734.483	55.481.618	153.216.101	90.756.028	53.481.420	144.237.448
Other Pledged Items		320.443.962	43.160.171	363.604.133	312.716.358	34.655.054	347.371.412

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		282.472.771	66.317.026	348.789.797	261.531.469	62.628.521	324.159.990
TOTAL OFF-BALANCE SHEET ACCOUNTS		944.954.977	381.721.098	1.326.676.075	867.909.333	344.341.008	1.212.250.341

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	(1)	14.599.431	11.819.102	4.811.730	4.681.826
Interest Income on Loans		11.550.350	9.602.771	3.833.398	3.787.194
Interest Income on Reserve Deposits		185.223	140.463	54.854	54.803
Interest Income on Banks		206.568	166.122	86.777	44.832
Interest Income on Money Market Placements		133.455	35.346	68.573	6.064
Interest Income on Marketable Securities Portfolio		1.902.220	1.303.039	559.348	563.723
Financial Assets At Fair Value Through Profit Loss		14.802	2.670	8.299	351
Financial Assets At Fair Value Through Other Comprehensive Income		805.112	565.459	257.765	222.153
Financial Assets Measured at Amortised Cost		1.082.306	734.910	293.284	341.219
Finance Leasing Interest Income		390.352	362.023	130.339	144.051
Other Interest Income		231.263	209.338	78.441	81.159
INTEREST EXPENSES (-)	(2)	-9.187.625	-6.265.539	-2.850.260	-2.584.407
Interest Expenses on Deposits		-6.448.815	-4.166.649	-1.952.543	-1.731.432
Interest Expenses on Funds Borrowed		-1.125.617	-1.010.395	-371.179	-446.602
Interest Expenses on Money Market Funds		-348.180	-291.801	-117.200	-109.865
Interest Expenses on Securities Issued		-1.202.882	-783.275	-391.175	-304.538
Lease Interest Expenses		-49.106	-385	-15.302	-145
Other Interest Expense		-13.025	-13.034	-2.861	8.175
NET INTEREST INCOME OR EXPENSE		5.411.806	5.553.563	1.961.470	2.097.419
NET FEE AND COMMISSION INCOME OR EXPENSES		2.096.999	1.583.612	754.446	550.329
Fees and Commissions Received		2.609.147	1.960.122	943.545	707.427
From Noncash Loans		123.939	80.032	42.758	29.613
Other		2.485.208	1.880.090	900.787	677.814
Fees and Commissions Paid (-)		-512.148	-376.510	-189.099	-157.098
Paid for Noncash Loans		-1.489	-1.182	-513	-374
Other		-510.659	-375.328	-188.586	-156.724
DIVIDEND INCOME	(3)	2.909	4.255	5	661
TRADING INCOME OR LOSS (Net)	(4)	-709.123	-921.442	-433.949	-228.488
Gains (Losses) Arising from Capital Markets Transactions		38.102	15.929	18.442	6.444
Gains (Losses) Arising From Derivative Financial Transactions		-616.044	1.183.756	-480.864	1.170.560
Foreign Exchange Gains or Losses		-131.181	-2.121.127	28.473	-1.405.492
OTHER OPERATING INCOME	(5)	141.204	56.799	110.470	20.472
GROSS PROFIT FROM OPERATING ACTIVITIES		6.943.795	6.276.787	2.392.442	2.440.393
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-1.399.776	-1.387.596	-409.926	-832.935
OTHER ALLOWANCE EXPENSES (-)		-50.197	23.819	9.606	106.572
PERSONNEL EXPENSES (-)		-1.346.547	-1.116.702	-458.121	-390.189
OTHER OPERATING EXPENSES (-)	(7)	-1.651.943	-1.432.347	-592.701	-507.475
NET OPERATING INCOME (LOSS)		2.495.332	2.363.961	941.300	816.366
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		66.812	33.509	25.554	10.843
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	2.562.144	2.397.470	966.854	827.209
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-421.333	-496.212	-207.461	-163.071
Current Tax Provision		19.414	-923.492	-78.601	-475.615
Expense Effect of Deferred Tax		127.370	1.049.468	-274.027	571.001
Income Effect of Deferred Tax		-568.117	-622.188	145.167	-258.457
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	2.140.811	1.901.258	759.393	664.138
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	(11)	2.140.811	1.901.258	759.393	664.138
Profit (Loss) Attributable to Group		2.140.350	1.900.702	759.251	663.997
Profit (loss), attributable to non-controlling interests		461	556	142	141
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,06390000	0,05670000	0,02270000	0,01980000

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)		2.140.811	1.901.258		
OTHER COMPREHENSIVE INCOME		-894.783	339.485		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		36.178	47.763		
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		-2.744	1.492		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		40.548	49.311		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.626	-3.040		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-930.961	291.722		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.940	-708.677		
Income (Loss) Related with Cash Flow Hedges		-1.198.060	1.083.415		
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		272.039	-83.016		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.246.028	2.240.743		

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		4.223.176	8.371.433
Interest Received		13.343.854	9.259.306
Interest Paid		-9.372.526	5.206.840
Dividends received		2.909	4.255
Fees and Commissions Received		2.609.628	1.961.203
Other Gains		141.204	56.799
Collections from Previously Written Off Loans and Other Receivables		1.080.168	490.681
Cash Payments to Personnel and Service Suppliers		-910.937	-2.025.739
Taxes Paid		-645.543	-538.775
Other		-2.025.581	-6.043.137
Changes in Operating Assets and Liabilities Subject to Banking Operations		4.130.138	1.800.297
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-200.331	98.834
Net (Increase) Decrease in Due From Banks		1.709.594	-751.058
Net (Increase) Decrease in Loans		-13.736.700	-1.888.254
Net (Increase) Decrease in Other Assets		-2.201.629	-3.819.061
Net Increase (Decrease) in Bank Deposits		1.044.109	619.059
Net Increase (Decrease) in Other Deposits		15.205.579	-912.533
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.985.349	-1.425.945
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		324.167	9.879.255
Net Cash Provided From Banking Operations		8.353.314	10.171.730
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.855.456	-2.329.763
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		-113.507	751.853
Cash Obtained from Tangible and Intangible Asset Sales		17.285	-842.978
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.332.050	-2.165.557
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.456.187	1.158.614
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.053.657	-1.660.300
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.303.075	540.750
Other		-132.789	-112.145
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.418.092	-572.825
Cash Obtained from Loans and Securities Issued		3.913.580	2.668.969
Cash Outflow Arised From Loans and Securities Issued		-2.293.410	-3.141.794
Equity Instruments Issued		0	0
Dividends paid		0	-100.000
Payments of lease liabilities		-202.078	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-272.840	-594.329
Net Increase (Decrease) in Cash and Cash Equivalents		5.643.110	6.674.813
Cash and Cash Equivalents at Beginning of the Period		9.184.452	6.087.371
Cash and Cash Equivalents at End of the Period		14.827.562	12.762.184



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		3.350.000	714	0	0	0	-68.312	21.551	0	-251.126	231.847	7.365.587	1.771.786	0	12.422.047	6.294	12.428.341
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	88.513	0	0	-256.303	0	-167.790	0	-167.790
	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	88.513	0	0	-256.303	0	-167.790	0	-167.790
	Adjusted Beginning Balance		3.350.000	714	0	0	0	-68.312	21.551	0	-162.613	231.847	7.365.587	1.515.483	0	12.254.257	6.294	12.260.551
	Total Comprehensive Income (Loss)		0	0	0	0	0	1.164	46.599	0	-561.225	852.947	0	0	1.900.702	2.240.187	556	2.240.743
	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	1.415.483	-	0	-100.000	0	-100.000
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-100.000	0	-100.000	0	-100.000
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	1.415.483	-	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		3.350.000	714	0	0	0	-67.148	68.150	0	-723.838	1.084.794	8.781.070	0	1.900.702	14.394.444	6.850	14.401.294
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		3.350.000	714	0	0	0	-52.953	44.291	0	-496.342	397.164	8.781.070	0	2.572.708	14.596.652	6.791	14.603.443
	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		3.350.000	714	0	0	0	-52.953	44.291	0	-496.342	397.164	8.781.070	0	2.572.708	14.596.652	6.791	14.603.443
	Total Comprehensive Income (Loss)		0	0	0	0	0	-2.140	38.318	0	4.189	-935.150	0	0	2.140.350	1.245.567	461	1.246.028
	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	2.572.708	-	0	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	2.572.708	-	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		3.350.000	714	0	0	0	-55.093	82.609	0	-492.153	-537.986	11.353.778	0	2.140.350	15.842.219	7.252	15.849.471