

YAPI VE KREDİ BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2019 - 3. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Yapı ve Kredi Bankası A.Ş. Genel Kurulu'na:

Giriş

Yapı ve Kredi Bankası 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

řirketinin, 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 , Yapı ve Kredi Bankası 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 Yükümlölüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Haluk Yalçın, SMMM

Sorumlu Denetçi

İstanbul, 4 Kasım 2019

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)		34.844.589	66.750.907	101.595.496	47.647.266	45.458.060	93.105.326
Cash and cash equivalents	1.1	8.049.816	61.502.007	69.551.823	16.857.541	40.385.735	57.243.276
Cash and Cash Balances at Central Bank		3.841.622	40.650.085	44.491.707	16.756.292	38.758.602	55.514.894
Banks	1.4	2.221.227	20.535.145	22.756.372	19.297	1.658.987	1.678.284
Receivables From Money Markets		1.999.897	407.903	2.407.800	104.913	12.056	116.969
Allowance for Expected Losses (-)		-12.930	-91.126	-104.056	-22.961	-43.910	-66.871
Financial assets at fair value through profit or loss	1.2	310.079	320.257	630.336	20.253	221.178	241.431
Public Debt Securities		128.719	83.961	212.680	17.686	50.656	68.342
Equity instruments		174.199	236.296	410.495	0	170.522	170.522
Other Financial Assets		7.161	0	7.161	2.567	0	2.567
Financial Assets at Fair Value Through Other Comprehensive Income	1.5,1.6	22.481.391	3.787.687	26.269.078	22.798.520	3.861.979	26.660.499
Public Debt Securities		22.470.352	1.793.123	24.263.475	22.790.241	2.028.211	24.818.452
Equity instruments		11.039	2.398	13.437	8.279	2.338	10.617
Other Financial Assets		0	1.992.166	1.992.166	0	1.831.430	1.831.430
Derivative financial assets	1.3	4.003.303	1.140.956	5.144.259	7.970.952	989.168	8.960.120
Derivative Financial Assets At Fair Value Through Profit Or Loss		3.417.949	1.125.803	4.543.752	5.101.599	689.435	5.791.034
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		585.354	15.153	600.507	2.869.353	299.733	3.169.086
FINANCIAL ASSETS AT AMORTISED COST (Net)		146.880.055	95.445.058	242.325.113	135.439.728	97.535.290	232.975.018
Loans	1.7	142.515.101	89.207.598	231.722.699	132.642.405	92.293.060	224.935.465
Receivables From Leasing Transactions	1.12	0	0	0	0	0	0
Factoring Receivables		81.472	0	81.472	95.337	0	95.337
Other Financial Assets Measured at Amortised Cost	1.8	16.349.275	9.771.707	26.120.982	12.933.751	8.741.415	21.675.166
Public Debt Securities		16.020.916	9.771.707	25.792.623	12.933.751	8.741.415	21.675.166
Other Financial Assets		328.359	0	328.359	0	0	0
Allowance for Expected Credit Losses (-)		-12.065.793	-3.534.247	-15.600.040	-10.231.765	-3.499.185	-13.730.950
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	1.15	335.428	0	335.428	288.349	0	288.349
Held for Sale		335.428	0	335.428	288.349	0	288.349
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	1.9	3.451.845	3.908.893	7.360.738	3.144.898	3.645.062	6.789.960
Investments in Associates (Net)		6.101	843.040	849.141	6.101	784.140	790.241

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		6.101	843.040	849.141	6.101	784.140	790.241
Investments in Subsidiaries (Net)	1.10	3.424.664	3.065.853	6.490.517	3.117.632	2.860.922	5.978.554
Unconsolidated Financial Subsidiaries		3.417.364	3.065.853	6.483.217	3.110.332	2.860.922	5.971.254
Unconsolidated Non-Financial Subsidiaries		7.300	0	7.300	7.300	0	7.300
Jointly Controlled Partnerships (JointVentures) (Net)	1.11	21.080	0	21.080	21.165	0	21.165
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		21.080	0	21.080	21.165	0	21.165
TANGIBLE ASSETS (Net)		4.266.286	0	4.266.286	3.270.211	0	3.270.211
INTANGIBLE ASSETS AND GOODWILL (Net)		1.806.172	0	1.806.172	1.749.439	0	1.749.439
Goodwill		979.493	0	979.493	979.493	0	979.493
Other		826.679	0	826.679	769.946	0	769.946
INVESTMENT PROPERTY (Net)	1.13	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	1.14	1.900.517	0	1.900.517	569.635	0	569.635
OTHER ASSETS (Net)	1.16	2.927.003	10.766.056	13.693.059	2.905.219	6.390.434	9.295.653
TOTAL ASSETS		196.411.895	176.870.914	373.282.809	195.014.745	153.028.846	348.043.591
LIABILITY AND EQUITY ITEMS							
DEPOSITS	2.1	94.107.101	116.836.600	210.943.701	92.782.018	109.767.118	202.549.136
LOANS RECEIVED	2.3.1	434.747	36.428.019	36.862.766	271.691	37.077.647	37.349.338
MONEY MARKET FUNDS		92.266	1.155.078	1.247.344	330.175	1.215.446	1.545.621
MARKETABLE SECURITIES (Net)	2.3.4	4.967.794	17.273.368	22.241.162	2.678.882	13.706.130	16.385.012
Bills	2.3.4	3.224.418	0	3.224.418	1.373.498	0	1.373.498
Asset-backed Securities		0	0	0	0	0	0
Bonds		1.743.376	17.273.368	19.016.744	1.305.384	13.706.130	15.011.514
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	2.3.3	361.195	11.388.031	11.749.226	330.910	7.634.494	7.965.404
DERIVATIVE FINANCIAL LIABILITIES	2.2	6.019.316	2.223.743	8.243.059	6.388.957	892.348	7.281.305
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		3.585.713	1.798.741	5.384.454	5.846.062	823.837	6.669.899
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		2.433.603	425.002	2.858.605	542.895	68.511	611.406
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	2.5	879.595	8.780	888.375	0	219	219
PROVISIONS	2.6	3.302.194	220.251	3.522.445	3.000.839	306.818	3.307.657
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits	2.6.1	687.827	0	687.827	658.112	0	658.112
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions	2.6.3	2.614.367	220.251	2.834.618	2.342.727	306.818	2.649.545
CURRENT TAX LIABILITIES	2.7	1.113.620	0	1.113.620	1.091.311	0	1.091.311
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	2.8	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	2.9	531.463	16.982.112	17.513.575	0	13.557.153	13.557.153
Loans		0	4.861.134	4.861.134	0	5.574.724	5.574.724

Other Debt Instruments		531.463	12.120.978	12.652.441	0	7.982.429	7.982.429
OTHER LIABILITIES	2.4	16.743.007	2.007.550	18.750.557	14.829.942	3.177.994	18.007.936
EQUITY	2.10	38.101.352	2.105.627	40.206.979	36.539.132	2.464.367	39.003.499
Issued capital		8.447.051	0	8.447.051	8.447.051	0	8.447.051
Capital Reserves		1.998.617	0	1.998.617	1.995.493	0	1.995.493
Equity Share Premiums		556.937	0	556.937	556.937	0	556.937
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.441.680	0	1.441.680	1.438.556	0	1.438.556
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.372.280	436.556	2.808.836	2.369.395	435.591	2.804.986
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-2.690.102	1.669.071	-1.021.031	-909.935	2.028.776	1.118.841
Profit Reserves		24.636.766	0	24.636.766	19.969.702	0	19.969.702
Legal Reserves		1.102.781	0	1.102.781	869.410	0	869.410
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		23.533.272	0	23.533.272	19.099.217	0	19.099.217
Other Profit Reserves		713	0	713	1.075	0	1.075
Profit or Loss		3.336.740	0	3.336.740	4.667.426	0	4.667.426
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		3.336.740	0	3.336.740	4.667.426	0	4.667.426
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		166.653.650	206.629.159	373.282.809	158.243.857	189.799.734	348.043.591

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		238.984.196	372.089.303	611.073.499	216.249.011	356.444.036	572.693.047
GUARANTIES AND WARRANTIES	3.1.2,1	27.676.145	61.529.006	89.205.151	26.421.786	59.852.965	86.274.751
Letters of Guarantee	3.1.2,2	27.430.633	41.599.601	69.030.234	26.251.027	41.182.795	67.433.822
Guarantees Subject to State Tender Law		403.245	594.297	997.542	562.791	1.240.942	1.803.733
Guarantees Given for Foreign Trade Operations		4.250.981	41.005.304	45.256.285	3.909.134	39.941.853	43.850.987
Other Letters of Guarantee		22.776.407	0	22.776.407	21.779.102	0	21.779.102
Bank Acceptances		0	127.371	127.371	0	200.915	200.915
Import Letter of Acceptance		0	127.371	127.371	0	200.915	200.915
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		135.882	11.962.931	12.098.813	152.733	10.564.051	10.716.784
Documentary Letters of Credit		135.882	11.962.931	12.098.813	152.733	10.564.051	10.716.784
Other Letters of Credit		0	0	0	0	0	0
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		109.630	3.667.608	3.777.238	18.026	3.997.024	4.015.050
Other Collaterals		0	4.171.495	4.171.495	0	3.908.180	3.908.180
COMMITMENTS	3.1.1	67.512.403	27.796.101	95.308.504	57.594.918	27.384.129	84.979.047
Irrevocable Commitments		66.324.302	11.943.127	78.267.429	56.759.355	9.049.492	65.808.847
Forward Asset Purchase Commitments		5.425.763	10.581.200	16.006.963	1.969.620	6.371.281	8.340.901
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		11.762.928	1.120.680	12.883.608	10.167.781	2.192.840	12.360.621
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.365.396	0	3.365.396	2.990.824	0	2.990.824
Tax and Fund Liabilities Arised from Export Commitments		5.358	0	5.358	4.551	0	4.551
Commitments for Credit Card Limits		38.585.695	0	38.585.695	35.189.895	0	35.189.895
Commitments for Credit Cards and Banking Services Promotions		28.319	0	28.319	27.510	0	27.510
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		7.150.843	241.247	7.392.090	6.409.174	485.371	6.894.545
Revocable Commitments		1.188.101	15.852.974	17.041.075	835.563	18.334.637	19.170.200
Revocable Loan Granting Commitments		1.188.101	15.852.974	17.041.075	835.563	18.334.637	19.170.200
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		143.795.648	282.764.196	426.559.844	132.232.307	269.206.942	401.439.249
Derivative Financial Instruments Held For Hedging		48.622.148	51.939.141	100.561.289	48.402.801	48.037.678	96.440.479
Fair Value Hedges		870.141	2.762.468	3.632.609	270.141	3.175.835	3.445.976
Cash Flow Hedges		47.752.007	49.176.673	96.928.680	48.132.660	44.861.843	92.994.503
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		95.173.500	230.825.055	325.998.555	83.829.506	221.169.264	304.998.770
Forward Foreign Currency Buy or Sell Transactions		7.236.805	8.916.445	16.153.250	8.116.786	10.730.591	18.847.377
Forward Foreign Currency Buying Transactions		3.743.689	4.419.181	8.162.870	3.821.115	5.862.521	9.683.636
Forward Foreign Currency Sale Transactions		3.493.116	4.497.264	7.990.380	4.295.671	4.868.070	9.163.741
Currency and Interest Rate Swaps		83.168.723	181.562.997	264.731.720	69.858.272	174.331.835	244.190.107
Currency Swap Buy Transactions		14.209.547	64.188.277	78.397.824	15.558.017	63.616.649	79.174.666
Currency Swap Sell Transactions		42.507.176	36.745.506	79.252.682	47.018.255	34.011.042	81.029.297
Interest Rate Swap Buy Transactions		13.226.000	40.314.607	53.540.607	3.641.000	38.352.072	41.993.072
Interest Rate Swap Sell Transactions		13.226.000	40.314.607	53.540.607	3.641.000	38.352.072	41.993.072
Currency, Interest Rate and Securities Options		3.762.844	9.129.162	12.892.006	5.034.420	12.244.720	17.279.140
Currency Options Buy Transactions		1.345.476	3.235.472	4.580.948	1.735.423	5.022.695	6.758.118
Currency Options Sell Transactions		2.017.368	2.663.716	4.681.084	2.998.997	3.709.657	6.708.654
Interest Rate Options Buy Transactions		200.000	2.322.075	2.522.075	150.000	2.325.046	2.475.046
Interest Rate Options Sell Transactions		200.000	907.899	1.107.899	150.000	1.187.322	1.337.322
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		185.128	164.425	349.553	0	0	0
Currency Futures Buy Transactions		0	164.425	164.425	0	0	0
Currency Futures Sell Transactions		185.128	0	185.128	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		820.000	31.052.026	31.872.026	820.028	23.862.118	24.682.146
CUSTODY AND PLEDGES RECEIVED		5.811.690.121	1.666.844.529	7.478.534.650	3.144.563.530	655.742.081	3.800.305.611
ITEMS HELD IN CUSTODY		398.531.995	572.215.328	970.747.323	357.170.276	530.118.288	887.288.564
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		375.863.482	571.565.925	947.429.407	333.178.706	529.517.839	862.696.545
Cheques Received for Collection		16.544.417	42.369	16.586.786	18.324.311	55.419	18.379.730
Commercial Notes Received for Collection		6.065.952	523.599	6.589.551	5.609.115	464.462	6.073.577
Other Assets Received for Collection		0	66.432	66.432	0	64.289	64.289
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		58.144	17.003	75.147	58.144	16.279	74.423
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.386.527.117	1.083.512.241	6.470.039.358	2.767.738.690	115.746.850	2.883.485.540
Securities		815.530	628	816.158	249.891	583	250.474
Guarantee Notes		892.393	284.928	1.177.321	1.144.853	316.775	1.461.628
Commodity		15.997	0	15.997	17.430	0	17.430
Warrant		0	0	0	0	0	0
Real Estate		5.175.791.362	1.040.123.673	6.215.915.035	2.589.950.921	92.780.033	2.682.730.954
Other Pledged Items		209.011.835	43.092.904	252.104.739	176.375.595	22.640.019	199.015.614

Depositories Receiving Pledged Items		0	10.108	10.108	0	9.440	9.440
ACCEPTED BILL, GUARANTIES AND WARRANTEES		26.631.009	11.116.960	37.747.969	19.654.564	9.876.943	29.531.507
TOTAL OFF-BALANCE SHEET ACCOUNTS		6.050.674.317	2.038.933.832	8.089.608.149	3.360.812.541	1.012.186.117	4.372.998.658

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	4.1	27.732.622	22.840.497	9.159.273	9.456.240
Interest Income on Loans	4.1.1	21.775.019	18.139.937	7.247.509	7.170.493
Interest Income on Reserve Deposits		370.562	285.863	108.181	108.885
Interest Income on Banks	4.1.2	682.922	462.155	212.561	165.214
Interest Income on Money Market Placements		422.329	30.248	52.573	7.738
Interest Income on Marketable Securities Portfolio	4.1.3	4.465.594	3.920.873	1.534.944	2.003.687
Financial Assets At Fair Value Through Profit Loss		9.782	9.663	6.706	2.457
Financial Assets At Fair Value Through Other Comprehensive Income		2.624.704	2.561.123	849.675	1.256.731
Financial Assets Measured at Amortised Cost		1.831.108	1.350.087	678.563	744.499
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		16.196	1.421	3.505	223
INTEREST EXPENSES (-)	4.2	-16.680.147	-12.821.575	-5.332.305	-5.312.934
Interest Expenses on Deposits	4.2.4	-12.538.346	-9.249.230	-3.901.463	-3.787.450
Interest Expenses on Funds Borrowed	4.2.1	-2.472.770	-1.731.086	-858.738	-769.183
Interest Expenses on Money Market Funds		-159.556	-715.329	-51.696	-252.310
Interest Expenses on Securities Issued	4.2.3	-1.336.568	-1.054.705	-477.660	-477.589
Lease Interest Expenses		-125.071	-18	-42.265	-12
Other Interest Expense		-47.836	-71.207	-483	-26.390
NET INTEREST INCOME OR EXPENSE		11.052.475	10.018.922	3.826.968	4.143.306
NET FEE AND COMMISSION INCOME OR EXPENSES		3.774.186	2.956.868	1.284.800	977.425
Fees and Commissions Received		5.165.259	3.851.528	1.789.592	1.348.560
From Noncash Loans		809.548	544.666	285.687	206.095
Other		4.355.711	3.306.862	1.503.905	1.142.465
Fees and Commissions Paid (-)		-1.391.073	-894.660	-504.792	-371.135
Paid for Noncash Loans		-244	-176	-85	-72
Other		-1.390.829	-894.484	-504.707	-371.063
DIVIDEND INCOME		8.636	4.863	323	667
TRADING INCOME OR LOSS (Net)	4.3	-1.544.173	-553.219	-761.090	198.142
Gains (Losses) Arising from Capital Markets Transactions		222.703	124.240	95.692	43.316
Gains (Losses) Arising From Derivative Financial Transactions	4.5	-1.103.864	13.466.203	-1.548.490	10.054.344
Foreign Exchange Gains or Losses		-663.012	-14.143.662	691.708	-9.899.518
OTHER OPERATING INCOME	4.6	966.149	1.071.856	243.342	285.648
GROSS PROFIT FROM OPERATING ACTIVITIES		14.257.273	13.499.290	4.594.343	5.605.188
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	4.4	-5.606.290	-4.382.739	-1.825.375	-2.374.157
OTHER ALLOWANCE EXPENSES (-)	4.4	-296.076	-855.759	-79.319	-516.246
PERSONNEL EXPENSES (-)	4.8	-2.318.749	-2.094.619	-795.950	-810.034
OTHER OPERATING EXPENSES (-)	4.7	-2.652.659	-2.342.359	-872.073	-781.203
NET OPERATING INCOME (LOSS)		3.383.499	3.823.814	1.021.626	1.123.548
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		602.701	615.299	180.471	233.033
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	4.8	3.986.200	4.439.113	1.202.097	1.356.581
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	4.9	-649.460	-852.859	-226.304	-241.559
Current Tax Provision		-1.333.187	-16.017	-628.682	116.959
Expense Effect of Deferred Tax		0	-836.842	0	-358.518
Income Effect of Deferred Tax		683.727	0	402.378	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		3.336.740	3.586.254	975.793	1.115.022
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	4.10	3.336.740	3.586.254	975.793	1.115.022
Profit (Loss) Attributable to Group		3.336.740	3.586.254	975.793	1.115.022
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)		0,00400000	0,00620000	0,00120000	0,00190000

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)		3.336.740	3.586.254		
OTHER COMPREHENSIVE INCOME		-2.136.022	2.667.492		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.850	467.783		
Gains (Losses) on Revaluation of Property, Plant and Equipment		14.495	545.509		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-24.730	-31.199		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		10.247	6.615		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		3.838	-53.142		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.139.872	2.199.709		
Exchange Differences on Translation		140.977	1.432.842		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		777.989	-2.224.236		
Income (Loss) Related with Cash Flow Hedges		-3.637.604	4.221.354		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-64.550	-1.013.954		
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		643.316	-216.297		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.200.718	6.253.746		

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		9.904.373	6.108.341
Interest Received		24.686.935	18.743.011
Interest Paid		-16.421.481	-12.171.666
Dividends received		191.782	65.066
Fees and Commissions Received		5.165.259	3.851.528
Other Gains		1.631.597	496.053
Collections from Previously Written Off Loans and Other Receivables		1.187.125	1.036.871
Cash Payments to Personnel and Service Suppliers		-4.422.962	-3.777.505
Taxes Paid		-1.555.995	-392.509
Other		-557.887	-1.742.508
Changes in Operating Assets and Liabilities Subject to Banking Operations		-635.696	-1.953.472
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-403.022	-282.523
Net (Increase) Decrease in Due From Banks		-4.805.961	-982.186
Net (Increase) Decrease in Loans		-10.689.288	-40.330.754
Net (Increase) Decrease in Other Assets		-5.660.016	-8.110.896
Net Increase (Decrease) in Bank Deposits		-5.313.690	-374.252
Net Increase (Decrease) in Other Deposits		14.004.567	41.599.915
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		4.005.051	3.606.150
Net Increase (Decrease) in Funds Borrowed		1.599.459	7.865.838
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		6.627.204	-4.944.764
Net Cash Provided From Banking Operations		9.268.677	4.154.869
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.503.516	-3.628.883
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		-680.417	-505.254
Cash Obtained from Tangible and Intangible Asset Sales		212.380	200.601
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-9.172.023	-6.715.618
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.333.379	6.201.447
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.301.123	-3.621.570
Cash Obtained from Sale of Financial Assets At Amortised Cost		104.288	811.511
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.795.698	12.941.782
Cash Obtained from Loans and Securities Issued		15.118.103	14.646.847
Cash Outflow Arised From Loans and Securities Issued		-12.023.143	-5.544.561
Equity Instruments Issued		0	4.083.589
Dividends paid		0	0
Payments of lease liabilities		-299.262	-244.093
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.889.549	8.157.616
Net Increase (Decrease) in Cash and Cash Equivalents		9.450.408	21.625.384
Cash and Cash Equivalents at Beginning of the Period		42.821.748	21.589.701
Cash and Cash Equivalents at End of the Period		52.272.156	43.215.085



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 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	4.347.051	543.881	0	1.340.087	1.360.019	-178.038	1.356.685	1.174.944	-381.624	375.225	16.545.616	0	3.614.081	30.097.927		30.097.927	
	Adjustments Related to TMS 8	0	0	0	0	0	0	-181.350	0	110.325	0	-62.054	0	0	-133.079		-133.079	
	Effect Of Corrections	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	-181.350	0	110.325	0	-62.054	0	0	-133.079		-133.079	
	Adjusted Beginning Balance	4.347.051	543.881	0	1.340.087	1.360.019	-178.038	1.175.335	1.174.944	-271.299	375.225	16.483.562	0	3.614.081	29.964.848		29.964.848	
	Total Comprehensive Income (Loss)	0	0	0	0	485.503	-24.335	6.615	1.432.842	-1.734.904	2.501.771	0	0	3.586.254	6.253.746		6.253.746	
	Capital Increase in Cash	4.100.000	13.056	0	-29.467	0	0	0	0	0	0	0	0	0	4.083.589		4.083.589	
	Capital Increase Through Internal Reserves	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	
	Convertible Bonds	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	
	Increase (decrease) through other changes, equity	0	0	0	0	0	0	0	0	0	0	-6	0	0	-6		-6	
	Profit Distributions	0	0	0	127.833	0	0	0	0	0	0	3.486.248	0	-	0		0	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Transfers To Reserves	0	0	0	127.833	0	0	0	0	0	0	3.486.248	0	-	0		0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Equity at end of period	8.447.051	556.937	0	1.438.453	1.845.522	-202.373	1.181.950	2.607.786	-2.006.203	2.876.996	19.969.804	0	3.586.254	40.302.177		40.302.177	
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	8.447.051	556.937	0	1.438.556	1.845.522	-218.070	1.177.534	2.067.517	-1.748.010	799.334	19.969.702	0	4.667.426	39.003.499		39.003.499	
	Adjustments Related to TMS 8	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	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Adjusted Beginning Balance	8.447.051	556.937	0	1.438.556	1.845.522	-218.070	1.177.534	2.067.517	-1.748.010	799.334	19.969.702	0	4.667.426	39.003.499		39.003.499	
	Total Comprehensive Income (Loss)	0	0	0	0	12.893	-19.290	10.247	140.977	606.831	-2.887.680	0	0	3.336.740	1.200.718		1.200.718	
	Capital Increase in Cash	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	
	Issued Capital Inflation Adjustment Difference	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	
	Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Increase (decrease) through other changes, equity	0	0	0	3.124	0	0	0	0	0	0	-362	0	0	2.762		2.762	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	4.667.426	0	-	0		0	
	Dividends Paid	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	4.667.426	0	-	0		0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Equity at end of period	8.447.051	556.937	0	1.441.680	1.858.415	-237.360	1.187.781	2.208.494	-1.141.179	-2.088.346	24.636.766	0	3.336.740	40.206.979		40.206.979	