

ŞEKERBANK T.A.Ş.
Bank Financial Report
Unconsolidated
2019 - 3. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Şekerbank T.A.Ş. Genel Kurulu'na

Giriş

Şekerbank T.A.Ş.'nin ("Banka") 30 Eylül 2019 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Bilanço tarihi itibarıyla Banka'nın kullandırmış olduğu krediler içerisinde yer alan 481,084 Bin TL tutarında nakdi, 41,467 Bin TL tutarında gayrinakdi anapara ve 125,970 Bin TL tutarında reeskont ve tahakkuk, Kredilerin Sınıflandırılması ve Bunlar İçin Ayrılacak Karşılıklara İlişkin Usul Ve Esaslar Hakkında Yönetmelik ("Yönetmelik") çerçevesinde "Donuk Alacaklar" hesap kaleminde sınıflandırılmamıştır. Banka söz konusu kredileri "Donuk Alacaklar" kategorisinde sınıflasaydı, donuk alacaklar 607,054 Bin TL fazla, beklenen zarar karşılıkları 214,784 Bin TL daha fazla olacaktı. Öte yandan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmeler dikkate alınarak ihtiyatlılık prensibi dahilinde ayrılan 111,238 bin TL tutarındaki serbest karşılığı içermektedir. Bilanço tarihi itibarıyla ilişikteki finansal tablolarda yukarıda bahsi geçen krediler donuk alacaklar hesabına sınıflanıp ilgili beklenen zarar karşılığı ayrılsaydı ve serbest karşılık tutarı yer almasaydı, vergi sonrası cari dönem net zararı 80,766 bin TL fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, Şartlı Sonucun Dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Şekerbank T.A.Ş'nin 30 Eylül 2019 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve 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 konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Müjde Aslan, SMMM

Sorumlu Denetçi

İstanbul, 8 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)		1.424.500	2.921.404	4.345.904	1.687.684	3.002.378	4.690.062
Cash and cash equivalents		724.311	2.852.428	3.576.739	962.857	2.756.790	3.719.647
Cash and Cash Balances at Central Bank	(1)	724.878	2.553.843	3.278.721	918.291	2.640.353	3.558.644
Banks	(3)	312	298.585	298.897	357	116.437	116.794
Receivables From Money Markets		0	0	0	45.365	0	45.365
Allowance for Expected Losses (-)		-879	0	-879	-1.156	0	-1.156
Financial assets at fair value through profit or loss	(2)	2.476	10.130	12.606	1.501	9.524	11.025
Public Debt Securities		2.476	10.130	12.606	1.501	9.524	11.025
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	608.694	21.319	630.013	555.003	15.301	570.304
Public Debt Securities		601.277	0	601.277	547.586	0	547.586
Equity instruments		7.417	21.319	28.736	7.417	15.301	22.718
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2),(11)	89.019	37.527	126.546	168.323	220.763	389.086
Derivative Financial Assets At Fair Value Through Profit Or Loss		89.019	37.527	126.546	168.323	220.763	389.086
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		15.347.370	6.899.627	22.246.997	16.340.932	7.632.616	23.973.548
Loans	(5)	15.214.356	5.859.570	21.073.926	15.399.665	6.656.485	22.056.150
Receivables From Leasing Transactions	(10)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	1.852.032	1.040.057	2.892.089	2.447.744	976.131	3.423.875
Public Debt Securities		1.852.032	307.589	2.159.621	2.447.744	293.076	2.740.820
Other Financial Assets		0	732.468	732.468	0	683.055	683.055
Allowance for Expected Credit Losses (-)		-1.719.018	0	-1.719.018	-1.506.477	0	-1.506.477
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	509.219	0	509.219	318.321	0	318.321
Held for Sale		509.219	0	509.219	318.321	0	318.321
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		779.704	7.083	786.787	779.704	7.668	787.372
Investments in Associates (Net)	(7)	4.140	0	4.140	4.140	0	4.140

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		4.140	0	4.140	4.140	0	4.140
Investments in Subsidiaries (Net)	(8)	775.564	7.083	782.647	775.564	7.668	783.232
Unconsolidated Financial Subsidiaries		172.098	7.083	179.181	172.098	7.668	179.766
Unconsolidated Non-Financial Subsidiaries		603.466	0	603.466	603.466	0	603.466
Jointly Controlled Partnerships (JointVentures) (Net)	(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)	(12)	786.818	0	786.818	627.949	0	627.949
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	109.352	0	109.352	92.434	0	92.434
Goodwill		0	0	0	0	0	0
Other		109.352	0	109.352	92.434	0	92.434
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		12.276	0	12.276	1.422	0	1.422
DEFERRED TAX ASSET	(15)	202.207	0	202.207	142.324	0	142.324
OTHER ASSETS (Net)	(17)	415.766	329.922	745.688	365.124	322.764	687.888
TOTAL ASSETS		19.587.212	10.158.036	29.745.248	20.355.894	10.965.426	31.321.320
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	12.567.314	10.875.722	23.443.036	12.744.487	10.344.647	23.089.134
LOANS RECEIVED	(3)	120.375	971.602	1.091.977	97.532	2.229.784	2.327.316
MONEY MARKET FUNDS	(4)	4.237	0	4.237	124.596	0	124.596
MARKETABLE SECURITIES (Net)	(5)	445.442	0	445.442	865.828	0	865.828
Bills		99.811	0	99.811	163.978	0	163.978
Asset-backed Securities		345.631	0	345.631	701.850	0	701.850
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	(2),(8)	118.786	55.701	174.487	167.222	90.010	257.232
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		118.786	55.701	174.487	167.222	90.010	257.232
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)	(7)	181.051	2.501	183.552	0	0	0
PROVISIONS	(9)	587.185	202	587.387	479.080	3.617	482.697
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		97.939	0	97.939	82.298	0	82.298
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		489.246	202	489.448	396.782	3.617	400.399
CURRENT TAX LIABILITIES	(10)	61.300	0	61.300	56.723	0	56.723
DEFERRED TAX LIABILITY	(10)	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	(12)	452.263	493.650	945.913	452.571	451.050	903.621
Loans		0	0	0	0	0	0

Other Debt Instruments		452.263	493.650	945.913	452.571	451.050	903.621
OTHER LIABILITIES	(6)	492.448	162.799	655.247	438.835	398.012	836.847
EQUITY	(13)	2.144.694	7.976	2.152.670	2.373.279	4.047	2.377.326
Issued capital		1.158.000	0	1.158.000	1.158.000	0	1.158.000
Capital Reserves		-174.718	0	-174.718	-174.718	0	-174.718
Equity Share Premiums		1.278	0	1.278	1.278	0	1.278
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-175.996	0	-175.996	-175.996	0	-175.996
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		52.816	0	52.816	52.816	0	52.816
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-5.295	7.976	2.681	-8.592	4.047	-4.545
Profit Reserves		1.345.773	0	1.345.773	1.736.546	0	1.736.546
Legal Reserves		290.307	0	290.307	285.989	0	285.989
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		969.063	0	969.063	1.364.154	0	1.364.154
Other Profit Reserves		86.403	0	86.403	86.403	0	86.403
Profit or Loss		-231.882	0	-231.882	-390.773	0	-390.773
Prior Years' Profit or Loss		0	0	0	-477.131	0	-477.131
Current Period Net Profit Or Loss		-231.882	0	-231.882	86.358	0	86.358
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		17.175.095	12.570.153	29.745.248	17.800.153	13.521.167	31.321.320

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		10.964.950	10.734.240	21.699.190	11.244.924	11.276.391	22.521.315
GUARANTIES AND WARRANTIES	(1)	3.118.789	2.085.266	5.204.055	3.396.221	2.517.867	5.914.088
Letters of Guarantee		3.112.754	837.415	3.950.169	3.388.786	991.562	4.380.348
Guarantees Subject to State Tender Law		200.030	7.372	207.402	148.504	3.772	152.276
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		2.912.724	830.043	3.742.767	3.240.282	987.790	4.228.072
Bank Acceptances		0	123.482	123.482	0	132.949	132.949
Import Letter of Acceptance		0	123.482	123.482	0	132.949	132.949
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		1.216	190.382	191.598	1.976	260.858	262.834
Documentary Letters of Credit		1.216	190.382	191.598	1.976	260.858	262.834
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	501.002	501.002	0	174.680	174.680
Endorsements to the Central Bank of Turkey		0	501.002	501.002	0	174.680	174.680
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		4.819	432.985	437.804	5.459	957.818	963.277
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	3.628.427	1.214.359	4.842.786	2.321.902	84.759	2.406.661
Irrevocable Commitments		3.193.218	1.214.359	4.407.577	1.822.705	84.759	1.907.464
Forward Asset Purchase Commitments		1.175.691	1.201.387	2.377.078	22.231	73.933	96.164
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		1.100.661	12.972	1.113.633	980.296	10.826	991.122
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		394.203	0	394.203	336.022	0	336.022
Tax and Fund Liabilities Arised from Export Commitments		9.485	0	9.485	10.032	0	10.032
Commitments for Credit Card Limits		512.629	0	512.629	473.623	0	473.623
Commitments for Credit Cards and Banking Services Promotions		549	0	549	501	0	501
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		0	0	0	0	0	0
Revocable Commitments	(4)	435.209	0	435.209	499.197	0	499.197
Revocable Loan Granting Commitments		435.209	0	435.209	499.197	0	499.197
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	4.217.734	7.434.615	11.652.349	5.526.801	8.673.765	14.200.566
Derivative Financial Instruments Held For Hedging		930.000	0	930.000	936.000	0	936.000
Fair Value Hedges		930.000	0	930.000	936.000	0	936.000
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		3.287.734	7.434.615	10.722.349	4.590.801	8.673.765	13.264.566
Forward Foreign Currency Buy or Sell Transactions		133.821	235.788	369.609	434.716	656.456	1.091.172
Forward Foreign Currency Buying Transactions		87.462	91.179	178.641	226.608	322.233	548.841
Forward Foreign Currency Sale Transactions		46.359	144.609	190.968	208.108	334.223	542.331
Currency and Interest Rate Swaps		2.714.017	5.847.220	8.561.237	3.698.020	7.298.273	10.996.293
Currency Swap Buy Transactions		231.124	3.513.766	3.744.890	970.090	3.847.410	4.817.500
Currency Swap Sell Transactions		2.482.893	1.172.426	3.655.319	2.327.930	2.255.145	4.583.075
Interest Rate Swap Buy Transactions		0	580.514	580.514	200.000	597.859	797.859
Interest Rate Swap Sell Transactions		0	580.514	580.514	200.000	597.859	797.859
Currency, Interest Rate and Securities Options		439.896	1.250.548	1.690.444	458.065	610.742	1.068.807
Currency Options Buy Transactions		316.368	523.654	840.022	234.015	289.080	523.095
Currency Options Sell Transactions		123.528	726.894	850.422	224.050	321.662	545.712
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	101.059	101.059	0	108.294	108.294
CUSTODY AND PLEDGES RECEIVED		448.611.708	228.981.927	677.593.635	429.099.857	223.214.524	652.314.381
ITEMS HELD IN CUSTODY		1.775.059	1.398.044	3.173.103	1.617.052	1.231.282	2.848.334
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		142.774	55.786	198.560	142.774	89.844	232.618
Cheques Received for Collection		1.543.696	124.842	1.668.538	1.348.012	128.918	1.476.930
Commercial Notes Received for Collection		84.582	415.885	500.467	65.098	158.429	223.527
Other Assets Received for Collection		2.580	632.204	634.784	2.124	695.644	697.768
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		1.426	169.327	170.753	59.043	158.447	217.490
Custodians		1	0	1	1	0	1
PLEDGED ITEMS		443.026.546	226.720.761	669.747.307	423.429.725	220.986.135	644.415.860
Securities		22.000	63	22.063	22.000	59	22.059
Guarantee Notes		106.130.374	39.150.672	145.281.046	99.952.446	37.881.245	137.833.691
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		28.939.732	12.702.121	41.641.853	28.316.799	11.630.413	39.947.212
Other Pledged Items		306.639.675	174.832.221	481.471.896	293.982.660	171.441.146	465.423.806

Depositories Receiving Pledged Items		1.294.765	35.684	1.330.449	1.155.820	33.272	1.189.092
ACCEPTED BILL, GUARANTIES AND WARRANTEES		3.810.103	863.122	4.673.225	4.053.080	997.107	5.050.187
TOTAL OFF-BALANCE SHEET ACCOUNTS		459.576.658	239.716.167	699.292.825	440.344.781	234.490.915	674.835.696

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	(1)	3.087.016	2.978.454	1.013.675	1.189.957
Interest Income on Loans		2.738.169	2.556.401	892.148	1.011.643
Interest Income on Reserve Deposits		40.675	36.992	11.685	18.251
Interest Income on Banks		31.284	14.159	16.753	8.754
Interest Income on Money Market Placements		3.094	62.217	732	18.797
Interest Income on Marketable Securities Portfolio		264.562	306.391	90.312	130.871
Financial Assets At Fair Value Through Profit Loss		2.761	1.125	419	237
Financial Assets At Fair Value Through Other Comprehensive Income		68.385	32.716	23.464	21.811
Financial Assets Measured at Amortised Cost		193.416	272.550	66.429	108.823
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		9.232	2.294	2.045	1.641
INTEREST EXPENSES (-)	(2)	-2.311.465	-1.809.425	-699.654	-757.232
Interest Expenses on Deposits		-1.887.159	-1.394.788	-608.644	-602.720
Interest Expenses on Funds Borrowed		-58.344	-85.380	-14.875	-35.842
Interest Expenses on Money Market Funds		-80.512	-111.944	-1.938	-37.942
Interest Expenses on Securities Issued		-180.938	-189.276	-56.666	-74.178
Lease Interest Expenses		-30.432	-180	-10.142	0
Other Interest Expense		-74.080	-27.857	-7.389	-6.550
NET INTEREST INCOME OR EXPENSE		775.551	1.169.029	314.021	432.725
NET FEE AND COMMISSION INCOME OR EXPENSES		279.901	249.294	89.079	77.889
Fees and Commissions Received		351.561	317.593	113.231	106.374
From Noncash Loans		57.508	56.528	18.320	19.263
Other		294.053	261.065	94.911	87.111
Fees and Commissions Paid (-)		-71.660	-68.299	-24.152	-28.485
Paid for Noncash Loans		0	0	0	0
Other		-71.660	-68.299	-24.152	-28.485
DIVIDEND INCOME	(3)	1.289	2.716	-2.335	0
TRADING INCOME OR LOSS (Net)	(4)	-54.028	-197.220	-13.490	-82.916
Gains (Losses) Arising from Capital Markets Transactions		56.738	-29.770	40.069	-31.960
Gains (Losses) Arising From Derivative Financial Transactions		-97.387	1.064.225	-73.166	688.445
Foreign Exchange Gains or Losses		-13.379	-1.231.675	19.607	-739.401
OTHER OPERATING INCOME	(5)	222.657	43.506	165.269	6.124
GROSS PROFIT FROM OPERATING ACTIVITIES		1.225.370	1.267.325	552.544	433.822
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-640.989	-287.198	-246.309	-132.730
OTHER ALLOWANCE EXPENSES (-)	(6)	-84.010	-155.375	-31.343	-44.623
PERSONNEL EXPENSES (-)		-373.074	-302.573	-125.044	-103.449
OTHER OPERATING EXPENSES (-)	(7)	-420.869	-422.839	-132.273	-135.043
NET OPERATING INCOME (LOSS)		-293.572	99.340	17.575	17.977
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	(8)	-293.572	99.340	17.575	17.977
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	61.690	-16.715	833	-6.705
Current Tax Provision		0	0	0	18.351
Expense Effect of Deferred Tax		-7.940	-185.943	4.360	-107.858
Income Effect of Deferred Tax		69.630	169.228	-3.527	82.802
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	-231.882	82.625	18.408	11.272
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	(8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(9)	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	(10)	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(10),(11)	-231.882	82.625	18.408	11.272
Profit (Loss) Attributable to Group		-231.882	82.625	18.408	11.272
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)		-0,20020000	0,07140000	0,01590000	0,00970000

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)		-231.882	82.625		
OTHER COMPREHENSIVE INCOME		7.226	-11.481		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
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		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		7.226	-11.481		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		9.033	-14.404		
Income (Loss) Related with Cash Flow Hedges		0	0		
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		-1.807	2.923		
TOTAL COMPREHENSIVE INCOME (LOSS)		-224.656	71.144		

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		-104.087	-2.029.214
Interest Received		3.145.056	1.189.188
Interest Paid		-2.185.693	-1.421.939
Dividends received		1.289	2.716
Fees and Commissions Received		351.561	317.593
Other Gains		222.657	1.077.961
Collections from Previously Written Off Loans and Other Receivables		252.148	440.620
Cash Payments to Personnel and Service Suppliers		-375.175	-320.180
Taxes Paid		-12.135	-31.086
Other		-1.503.795	-3.284.087
Changes in Operating Assets and Liabilities Subject to Banking Operations		-689.807	1.586.383
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.497	2.224
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		966.601	-1.742.780
Net (Increase) Decrease in Other Assets		-383.135	837.306
Net Increase (Decrease) in Bank Deposits		-179.293	-3.993.264
Net Increase (Decrease) in Other Deposits		313.979	5.185.827
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.235.283	857.995
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-171.179	439.075
Net Cash Provided From Banking Operations		-793.894	-442.831
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		821.687	-334.024
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-12.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		585	0
Cash Paid For Tangible And Intangible Asset Purchases		-22.420	-43.362
Cash Obtained from Tangible and Intangible Asset Sales		138.667	89.940
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-23.288	-925.705
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		63.724	847.632
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-380.223
Cash Obtained from Sale of Financial Assets At Amortised Cost		792.278	112.457
Other		-127.859	-22.263
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-572.595	119.206
Cash Obtained from Loans and Securities Issued		419.181	835.683
Cash Outflow Arised From Loans and Securities Issued		-944.677	-713.459
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-47.099	-3.018
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		103.522	895.939
Net Increase (Decrease) in Cash and Cash Equivalents		-441.280	238.290
Cash and Cash Equivalents at Beginning of the Period		1.923.914	3.595.658
Cash and Cash Equivalents at End of the Period		1.482.634	3.833.948



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		1.158.000	1.278	0	-175.996	59.107	-12.727	0	0	-54.057	0	1.373.597	362.949	0	2.712.151	0	2.712.151
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	60.152	0	0	-	0	-416.979	0	-416.979
	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	60.152	0	0	-	0	-416.979	0	-416.979
	Adjusted Beginning Balance	(13)	1.158.000	1.278	0	-175.996	59.107	-12.727	0	0	6.095	0	1.373.597	-	0	2.295.172	0	2.295.172
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	0	0	82.625	82.625	0	82.625
	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	-11.481	0	0	0	0	-11.481	0	-11.481
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	362.949	-	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	362.949	-	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		1.158.000	1.278	0	-175.996	59.107	-12.727	0	0	-5.386	0	1.736.546	-	82.625	2.366.316	0	2.366.316
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		1.158.000	1.278	0	-175.996	61.807	-8.991	0	0	-4.545	0	1.736.546	-	0	2.377.326	0	2.377.326
	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	(13)	1.158.000	1.278	0	-175.996	61.807	-8.991	0	0	-4.545	0	1.736.546	-	0	2.377.326	0	2.377.326
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	0	0	-231.882	-231.882	0	-231.882
	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	7.226	0	0	0	0	7.226	0	7.226
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	-390.773	390.773	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	-390.773	390.773	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		1.158.000	1.278	0	-175.996	61.807	-8.991	0	0	2.681	0	1.345.773	0	-231.882	2.152.670	0	2.152.670