

QNB FİNANSBANK A.Ş.
Bank Financial Report
Consolidated
2019 - 2. 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 Haziran 2019 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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

řirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, QNB Finansbank Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2019 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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 Yükümlölüklerle 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Hatice Dilek Çilingir Köstem, SMMM

Sorumlu Denetçi

30 Temmuz 2019

İstanbul, Türkiye

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 30.06.2019			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)		16.390.045	28.841.863	45.231.908	18.722.660	22.505.832	41.228.492
Cash and cash equivalents		3.360.409	21.832.304	25.192.713	2.500.305	17.725.314	20.225.619
Cash and Cash Balances at Central Bank	(1)	3.097.143	20.282.778	23.379.921	1.822.718	16.688.725	18.511.443
Banks	(3)	4.733	1.549.723	1.554.456	205.463	1.036.589	1.242.052
Receivables From Money Markets	(4)	266.184	0	266.184	509.711	0	509.711
Allowance for Expected Losses (-)		-7.651	-197	-7.848	-37.587	0	-37.587
Financial assets at fair value through profit or loss	(2)	108.831	135.367	244.198	42.381	113.390	155.771
Public Debt Securities		40.353	8.195	48.548	19.616	2.811	22.427
Equity instruments		21.830	0	21.830	7.320	0	7.320
Other Financial Assets		46.648	127.172	173.820	15.445	110.579	126.024
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	4.104.556	5.869.256	9.973.812	4.547.355	3.898.418	8.445.773
Public Debt Securities		4.095.365	5.682.687	9.778.052	4.540.725	3.763.899	8.304.624
Equity instruments		7.674	163.295	170.969	4.912	113.259	118.171
Other Financial Assets		1.517	23.274	24.791	1.718	21.260	22.978
Derivative financial assets	(12)	8.816.249	1.004.936	9.821.185	11.632.619	768.710	12.401.329
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.941.576	998.433	7.940.009	8.929.754	657.292	9.587.046
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		1.874.673	6.503	1.881.176	2.702.865	111.418	2.814.283
FINANCIAL ASSETS AT AMORTISED COST (Net)		76.723.823	45.172.636	121.896.459	75.233.583	37.928.092	113.161.675
Loans	(6)	74.519.404	34.010.667	108.530.071	72.713.180	29.200.104	101.913.284
Receivables From Leasing Transactions	(11)	1.172.116	4.196.247	5.368.363	1.381.904	3.706.195	5.088.099
Factoring Receivables	(7)	1.201.066	121.824	1.322.890	868.619	104.385	973.004
Other Financial Assets Measured at Amortised Cost	(8)	8.519.902	6.959.767	15.479.669	7.916.505	5.015.688	12.932.193
Public Debt Securities		8.519.902	6.355.242	14.875.144	7.916.505	4.283.527	12.200.032
Other Financial Assets		0	604.525	604.525	0	732.161	732.161
Allowance for Expected Credit Losses (-)		-8.688.665	-115.869	-8.804.534	-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		175.485	0	175.485	186.645	0	186.645
Investments in Associates (Net)	(9)	5.982	0	5.982	5.982	0	5.982

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		5.982	0	5.982	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)	131.465	0	131.465	142.609	0	142.609
Jointly Controlled Partnerships Accounted for Using Equity Method		128.665	0	128.665	139.809	0	139.809
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		3.259.827	67	3.259.894	2.868.939	61	2.869.000
INTANGIBLE ASSETS AND GOODWILL (Net)		439.282	0	439.282	411.200	0	411.200
Goodwill		0	0	0	0	0	0
Other		439.282	0	439.282	411.200	0	411.200
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS	(14)	48.055	0	48.055	77.001	0	77.001
DEFERRED TAX ASSET	(14)	497.018	0	497.018	618.081	0	618.081
OTHER ASSETS (Net)	(16)	2.375.266	3.641.125	6.016.391	2.747.944	2.200.196	4.948.140
TOTAL ASSETS		99.908.801	77.655.691	177.564.492	100.866.053	62.634.181	163.500.234
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	45.633.497	49.440.765	95.074.262	44.763.096	42.063.120	86.826.216
LOANS RECEIVED	(3)	1.672.002	20.185.358	21.857.360	1.102.021	19.450.212	20.552.233
MONEY MARKET FUNDS	(4)	1.934.220	7.353.842	9.288.062	711.126	4.622.546	5.333.672
MARKETABLE SECURITIES (Net)	(5)	5.567.076	7.906.209	13.473.285	4.084.174	7.765.903	11.850.077
Bills		4.906.457	0	4.906.457	3.482.767	388.754	3.871.521
Asset-backed Securities		508.718	0	508.718	436.650	0	436.650
Bonds		151.901	7.906.209	8.058.110	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		3.913.361	1.583.788	5.497.149	5.611.501	838.688	6.450.189
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	3.741.507	1.234.530	4.976.037	5.451.826	662.190	6.114.016
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(8)	171.854	349.258	521.112	159.675	176.498	336.173
FACTORING PAYABLES	(7)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	347.714	27.383	375.097	0	0	0
PROVISIONS		776.455	0	776.455	826.061	0	826.061
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		416.578	0	416.578	452.523	0	452.523
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		359.877	0	359.877	373.538	0	373.538
CURRENT TAX LIABILITIES	(10)	157.355	0	157.355	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	5.273.814	5.273.814	0	4.816.098	4.816.098
Loans	(12)	0	5.273.814	5.273.814	0	4.816.098	4.816.098

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		4.486.162	5.930.910	10.417.072	5.189.832	6.892.547	12.082.379
EQUITY	(13)	16.310.129	-935.548	15.374.581	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		-54.055	85.546	31.491	-52.953	44.291	-8.662
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		271.483	-1.021.094	-749.611	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		1.381.099	0	1.381.099	2.572.708	0	2.572.708
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		1.381.099	0	1.381.099	2.572.708	0	2.572.708
Non-controlling Interests		7.110	0	7.110	6.791	0	6.791
Total equity and liabilities		80.797.971	96.766.521	177.564.492	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 30.06.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		121.938.296	184.989.008	306.927.304	130.725.576	177.963.434	308.689.010
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	10.247.675	16.015.374	26.263.049	8.744.817	14.944.429	23.689.246
Letters of Guarantee		10.131.478	9.016.794	19.148.272	8.728.878	8.756.308	17.485.186
Guarantees Subject to State Tender Law		399.818	60.429	460.247	363.694	43.691	407.385
Guarantees Given for Foreign Trade Operations		4.989.257	8.956.365	13.945.622	4.414.542	8.712.617	13.127.159
Other Letters of Guarantee		4.742.403	0	4.742.403	3.950.642	0	3.950.642
Bank Acceptances		40.686	4.832.887	4.873.573	15.820	4.460.434	4.476.254
Import Letter of Acceptance		40.686	4.832.887	4.873.573	15.820	4.460.434	4.476.254
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		75.511	2.165.693	2.241.204	119	1.727.687	1.727.806
Documentary Letters of Credit		75.511	2.044.844	2.120.355	119	1.682.271	1.682.390
Other Letters of Credit		0	120.849	120.849	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		72.064.918	4.235.244	76.300.162	63.715.808	3.974.340	67.690.148
Irrevocable Commitments	(1)	42.557.372	3.940.725	46.498.097	36.609.777	2.179.323	38.789.100
Forward Asset Purchase Commitments		1.748.360	3.028.581	4.776.941	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		12.357.436	577	12.358.013	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		2.607.054	0	2.607.054	2.181.264	0	2.181.264
Tax and Fund Liabilities Arised from Export Commitments		32.004	0	32.004	28.728	0	28.728
Commitments for Credit Card Limits		25.053.924	0	25.053.924	22.362.300	0	22.362.300
Commitments for Credit Cards and Banking Services Promotions		28.284	0	28.284	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		730.310	911.567	1.641.877	727.879	460.575	1.188.454
Revocable Commitments		29.507.546	294.519	29.802.065	27.106.031	1.795.017	28.901.048
Revocable Loan Granting Commitments		29.441.558	0	29.441.558	27.048.976	1.678.758	28.727.734
Other Revocable Commitments		65.988	294.519	360.507	57.055	116.259	173.314
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	39.625.703	164.738.390	204.364.093	58.264.951	159.044.665	217.309.616
Derivative Financial Instruments Held For Hedging		16.261.666	48.221.263	64.482.929	18.063.782	47.418.740	65.482.522
Fair Value Hedges		6.994.991	25.880.418	32.875.409	6.676.382	17.556.538	24.232.920
Cash Flow Hedges		9.266.675	22.340.845	31.607.520	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		23.364.037	116.517.127	139.881.164	40.201.169	111.625.925	151.827.094
Forward Foreign Currency Buy or Sell Transactions		2.505.374	4.560.659	7.066.033	2.517.071	4.581.723	7.098.794
Forward Foreign Currency Buying Transactions		1.953.002	1.582.892	3.535.894	1.335.604	2.193.969	3.529.573
Forward Foreign Currency Sale Transactions		552.372	2.977.767	3.530.139	1.181.467	2.387.754	3.569.221
Currency and Interest Rate Swaps		17.808.151	106.894.770	124.702.921	32.179.059	99.168.311	131.347.370
Currency Swap Buy Transactions		6.330.211	29.839.787	36.169.998	14.037.137	30.588.966	44.626.103
Currency Swap Sell Transactions		11.477.940	25.055.447	36.533.387	16.501.922	28.568.691	45.070.613
Interest Rate Swap Buy Transactions		0	25.999.768	25.999.768	820.000	20.005.327	20.825.327
Interest Rate Swap Sell Transactions		0	25.999.768	25.999.768	820.000	20.005.327	20.825.327
Currency, Interest Rate and Securities Options		2.996.003	3.819.391	6.815.394	5.505.039	6.823.437	12.328.476
Currency Options Buy Transactions		1.124.266	2.273.067	3.397.333	2.341.029	3.789.135	6.130.164
Currency Options Sell Transactions		1.871.737	1.546.324	3.418.061	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		54.509	117.839	172.348	0	237.014	237.014
Currency Futures Buy Transactions		41.366	46.016	87.382	0	118.507	118.507
Currency Futures Sell Transactions		13.143	71.823	84.966	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	1.124.468	1.124.468	0	815.440	815.440
CUSTODY AND PLEDGES RECEIVED		764.909.390	188.806.990	953.716.380	739.031.665	166.377.574	905.409.239
ITEMS HELD IN CUSTODY		75.735.621	8.436.278	84.171.899	70.978.459	7.436.300	78.414.759
Customer Fund and Portfolio Balances		4.665.350	7.095	4.672.445	2.215.608	15.581	2.231.189
Securities Held in Custody		30.244.390	3.164.091	33.408.481	34.063.877	2.863.101	36.926.978
Cheques Received for Collection		5.384.611	878.593	6.263.204	4.428.561	688.567	5.117.128
Commercial Notes Received for Collection		1.684.530	384.826	2.069.356	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		33.756.740	4.001.673	37.758.413	28.753.779	3.526.989	32.280.768
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		413.808.175	111.248.679	525.056.854	406.521.737	96.312.753	502.834.490
Securities		3.466.143	8.779.858	12.246.001	2.540.568	8.044.413	10.584.981
Guarantee Notes		422.562	144.802	567.364	442.693	131.866	574.559
Commodity		84.975	0	84.975	66.090	0	66.090
Warrant		0	0	0	0	0	0
Real Estate		96.892.075	57.966.580	154.858.655	90.756.028	53.481.420	144.237.448
Other Pledged Items		312.942.420	44.357.439	357.299.859	312.716.358	34.655.054	347.371.412

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		275.365.594	69.122.033	344.487.627	261.531.469	62.628.521	324.159.990
TOTAL OFF-BALANCE SHEET ACCOUNTS		886.847.686	373.795.998	1.260.643.684	869.757.241	344.341.008	1.214.098.249

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 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018	Current Period 3 Months 01.04.2019 - 30.06.2019	Previous Period 3 Months 01.04.2018 - 30.06.2018
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	9.787.701	7.137.276	5.005.682	3.756.519
Interest Income on Loans		7.716.952	5.815.577	3.953.151	3.061.846
Interest Income on Reserve Deposits		130.369	85.660	71.591	46.088
Interest Income on Banks		119.791	121.290	71.855	59.816
Interest Income on Money Market Placements		64.882	29.282	57.698	9.055
Interest Income on Marketable Securities Portfolio		1.342.872	739.316	640.198	396.466
Financial Assets At Fair Value Through Profit Loss		6.503	2.319	5.454	503
Financial Assets At Fair Value Through Other Comprehensive Income		547.347	343.306	270.208	175.486
Financial Assets Measured at Amortised Cost		789.022	393.691	364.536	220.477
Finance Leasing Interest Income		260.013	217.972	133.147	116.663
Other Interest Income		152.822	128.179	78.042	66.585
INTEREST EXPENSES (-)	(2)	-6.337.365	-3.681.132	-3.271.384	-1.956.491
Interest Expenses on Deposits		-4.496.272	-2.435.217	-2.237.640	-1.298.167
Interest Expenses on Funds Borrowed		-754.438	-563.793	-417.698	-322.164
Interest Expenses on Money Market Funds		-230.980	-181.936	-159.346	-88.184
Interest Expenses on Securities Issued		-811.707	-478.737	-436.181	-233.465
Lease Interest Expenses		-33.804	-240	-15.448	-124
Other Interest Expense		-10.164	-21.209	-5.071	-14.387
NET INTEREST INCOME OR EXPENSE		3.450.336	3.456.144	1.734.298	1.800.028
NET FEE AND COMMISSION INCOME OR EXPENSES		1.342.553	1.033.283	685.506	526.683
Fees and Commissions Received		1.665.602	1.252.695	850.082	644.336
From Noncash Loans		81.181	50.419	42.442	26.010
Other		1.584.421	1.202.276	807.640	618.326
Fees and Commissions Paid (-)		-323.049	-219.412	-164.576	-117.653
Paid for Noncash Loans		-976	-808	-435	-400
Other		-322.073	-218.604	-164.141	-117.253
DIVIDEND INCOME	(3)	2.904	3.594	2.013	3.112
TRADING INCOME OR LOSS (Net)	(4)	-275.174	-692.954	-171.427	-331.810
Gains (Losses) Arising from Capital Markets Transactions		19.660	9.485	14.542	4.368
Gains (Losses) Arising From Derivative Financial Transactions		-135.180	13.196	-72.855	263.622
Foreign Exchange Gains or Losses		-159.654	-715.635	-113.114	-599.800
OTHER OPERATING INCOME	(5)	30.734	36.327	21.239	18.275
GROSS PROFIT FROM OPERATING ACTIVITIES		4.551.353	3.836.394	2.271.629	2.016.288
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-1.037.304	-554.661	-503.043	-275.538
OTHER ALLOWANCE EXPENSES (-)		-12.349	-82.753	-2.446	-65.471
PERSONNEL EXPENSES (-)		-888.426	-726.513	-464.512	-374.516
OTHER OPERATING EXPENSES (-)	(7)	-1.059.242	-924.872	-552.690	-466.952
NET OPERATING INCOME (LOSS)		1.554.032	1.547.595	748.938	833.811
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		41.258	22.666	22.916	9.548
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	1.595.290	1.570.261	771.854	843.359
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-213.872	-333.141	-45.974	-176.706
Current Tax Provision		98.015	-447.877	116.138	-375.877
Expense Effect of Deferred Tax		401.397	478.467	-203.993	372.318
Income Effect of Deferred Tax		-713.284	-363.731	41.881	-173.147
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	1.381.418	1.237.120	725.880	666.653
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)	1.381.418	1.237.120	725.880	666.653
Profit (Loss) Attributable to Group		1.381.099	1.236.705	725.717	666.447
Profit (loss), attributable to non-controlling interests		319	415	163	206
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,04120000	0,03690000	0,02170000	0,01990000

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 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018	Current Period 3 Months 01.04.2019 - 30.06.2019	Previous Period 3 Months 01.04.2018 - 30.06.2018
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		1.381.418	1.237.120		
OTHER COMPREHENSIVE INCOME		-610.280	91.645		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		40.153	18.736		
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		-1.413	1.445		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		43.656	18.634		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-2.090	-1.343		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-650.433	72.909		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-192.891	-433.768		
Income (Loss) Related with Cash Flow Hedges		-650.456	526.872		
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		192.914	-20.195		
TOTAL COMPREHENSIVE INCOME (LOSS)		771.138	1.328.765		

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 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018
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		12.937.625	4.357.821
Interest Received		9.447.869	6.044.551
Interest Paid		-6.757.560	290.313
Dividends received		2.904	3.594
Fees and Commissions Received		1.667.043	1.253.877
Other Gains		30.734	36.327
Collections from Previously Written Off Loans and Other Receivables		668.950	490.036
Cash Payments to Personnel and Service Suppliers		-1.505.641	-1.336.916
Taxes Paid		445.555	-498.607
Other		8.937.771	-1.925.354
Changes in Operating Assets and Liabilities Subject to Banking Operations		-7.502.317	-2.149.694
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-88.591	109.489
Net (Increase) Decrease in Due From Banks		-2.335.208	-1.997.443
Net (Increase) Decrease in Loans		1.720.556	-4.547.482
Net (Increase) Decrease in Other Assets		-69.148	-1.032.671
Net Increase (Decrease) in Bank Deposits		-44.257	2.250.983
Net Increase (Decrease) in Other Deposits		-2.317.255	-552.443
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-4.686.640	253.942
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		318.226	3.365.931
Net Cash Provided From Banking Operations		5.435.308	2.208.127
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.468.329	-1.403.402
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		-168.287	228.403
Cash Obtained from Tangible and Intangible Asset Sales		8.161	-288.508
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.053.426	-1.842.919
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.956.277	1.118.750
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.369.975	-988.738
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.250.928	442.242
Other		-92.007	-72.632
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		868.887	273.264
Cash Obtained from Loans and Securities Issued		3.290.960	3.515.058
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		-128.663	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-11.000	394.803
Net Increase (Decrease) in Cash and Cash Equivalents		2.824.866	1.472.792
Cash and Cash Equivalents at Beginning of the Period		9.184.452	6.087.371
Cash and Cash Equivalents at End of the Period		12.009.318	7.560.163



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 - 30.06.2018	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	0	1.771.786	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	0	-256.303	-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	0	-256.303	-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	0	1.515.483	12.254.257	6.294	12.260.551
	Total Comprehensive Income (Loss)		0	0	0	0	0	1.127	17.609	0	-340.951	413.860	0	0	1.236.705	1.328.350	415	1.328.765
	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	0	-100.000	-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	-67.185	39.160	0	-503.564	645.707	8.781.070	0	1.236.705	13.482.607	6.709	13.489.316
Current Period 01.01.2019 - 30.06.2019	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	-1.102	41.255	0	-143.695	-506.738	0	0	1.381.099	770.819	319	771.138
	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	-54.055	85.546	0	-640.037	-109.574	11.353.778	0	1.381.099	15.367.471	7.110	15.374.581