

# TÜRKİYE GARANTİ BANKASI A.Ş. Bank Financial Report Unconsolidated 2019 - 2. 3 Monthly Notification

General Information About Financial Statements

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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

### Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") 30 Haziran 2019 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar 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 konsolide olmayan 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 konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

### Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

### Şartlı Sonucun Dayanağı

30 Haziran 2019 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal bilgiler, BDDK Muhasebe ve Finansal Raporlama Mevzuatı kapsamı dışında, ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 100,000 bin TL'si cari dönemde ve 2,250,000 bin TL'si geçmiş dönemlerde gider yazılan toplam 2,350,000 bin TL tutarında serbest karşılığı içermektedir.

#### *Şartlı Sonuç*

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Garanti Bankası AŞ'nin 30 Haziran 2019 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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 Yükümlülöklere 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 rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Alper Güvenç, 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	Unconsolidated

	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)		24.422.510	83.018.805	107.441.315	24.474.783	70.122.320	94.597.103
Cash and cash equivalents	5.1.1	4.966.451	70.296.563	75.263.014	3.211.527	59.521.225	62.732.752
Cash and Cash Balances at Central Bank		4.432.543	50.748.959	55.181.502	2.815.820	38.550.627	41.366.447
Banks		542.785	19.637.579	20.180.364	399.233	21.035.031	21.434.264
Receivables From Money Markets		0	0	0	216	0	216
Allowance for Expected Losses ( - )		-8.877	-89.975	-98.852	-3.742	-64.433	-68.175
Financial assets at fair value through profit or loss	5.1.2	313.605	4.440.896	4.754.501	183.255	4.261.381	4.444.636
Public Debt Securities		286.939	140.430	427.369	151.143	83.426	234.569
Equity instruments		25.712	21.646	47.358	25.670	85.842	111.512
Other Financial Assets		954	4.278.820	4.279.774	6.442	4.092.113	4.098.555
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	17.400.742	6.963.325	24.364.067	18.254.325	5.213.456	23.467.781
Public Debt Securities		17.338.180	5.764.682	23.102.862	18.174.639	4.116.609	22.291.248
Equity instruments		16.129	299.701	315.830	15.058	210.087	225.145
Other Financial Assets		46.433	898.942	945.375	64.628	886.760	951.388
Derivative financial assets	5.1.4	1.741.712	1.318.021	3.059.733	2.825.676	1.126.258	3.951.934
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.181.709	1.293.993	2.475.702	2.304.179	945.016	3.249.195
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		560.003	24.028	584.031	521.497	181.242	702.739
FINANCIAL ASSETS AT AMORTISED COST (Net)		166.731.383	87.607.138	254.338.521	163.355.336	81.227.567	244.582.903
Loans	5.1.5	154.780.628	85.220.073	240.000.701	152.258.825	78.352.639	230.611.464
Receivables From Leasing Transactions	5.1.6	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	5.1.7	20.352.135	7.449.505	27.801.640	18.565.890	6.866.393	25.432.283
Public Debt Securities		20.110.758	6.557.197	26.667.955	18.532.126	6.053.663	24.585.789
Other Financial Assets		241.377	892.308	1.133.685	33.764	812.730	846.494
Allowance for Expected Credit Losses (-)		-8.401.380	-5.062.440	-13.463.820	-7.469.379	-3.991.465	-11.460.844
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	5.1.8	916.480	0	916.480	786.709	0	786.709
Held for Sale		916.480	0	916.480	786.709	0	786.709
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		2.530.121	5.541.410	8.071.531	2.176.289	4.883.620	7.059.909
Investments in Associates (Net)	5.1.9	35.158	0	35.158	35.158	0	35.158

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		35.158	0	35.158	35.158	0	35.158
Investments in Subsidiaries (Net)	5.1.10	2,494.963	5,541.410	8,036.373	2,141.131	4,883.620	7,024.751
Unconsolidated Financial Subsidiaries		2,395.371	5,541.410	7,936.781	2,057.591	4,883.620	6,941.211
Unconsolidated Non-Financial Subsidiaries		99.592	0	99.592	83.540	0	83.540
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.11	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)	5.1.12	4,994.024	295	4,994.319	4,105.729	300	4,106.029
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.13	302.799	0	302.799	300.551	0	300.551
Goodwill		0	0	0	0	0	0
Other		302.799	0	302.799	300.551	0	300.551
INVESTMENT PROPERTY (Net)	5.1.14	690.792	0	690.792	690.700	0	690.700
CURRENT TAX ASSETS		0	0	0	60.043	0	60.043
DEFERRED TAX ASSET	5.1.15	1,686.240	0	1,686.240	1,305.446	0	1,305.446
OTHER ASSETS (Net)	5.1.16	3,986.251	1,222.322	5,208.573	4,854.484	1,133.325	5,987.809
TOTAL ASSETS		206,260.600	177,389.970	383,650.570	202,110.070	157,367.132	359,477.202
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	102,577.303	129,224.527	231,801.830	104,641.068	113,416.850	218,057.918
LOANS RECEIVED	5.2.2	912.320	30,038.737	30,951.057	914.443	31,026.239	31,940.682
MONEY MARKET FUNDS	5.2.3	94.667	423.684	518.351	45.416	0	45.416
MARKETABLE SECURITIES (Net)	5.2.4	7,079.845	17,549.097	24,628.942	3,200.841	16,806.517	20,007.358
Bills		4,986.576	0	4,986.576	1,128.901	27.087	1,155.988
Asset-backed Securities		0	0	0	0	0	0
Bonds		2,093.269	17,549.097	19,642.366	2,071.940	16,779.430	18,851.370
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	5.2.5	0	13,565.901	13,565.901	0	12,285.838	12,285.838
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	1,873.504	2,794.218	4,667.722	2,402.287	1,801.765	4,204.052
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1,772.113	2,724.972	4,497.085	2,288.704	1,789.390	4,078.094
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		101.391	69.246	170.637	113.583	12.375	125.958
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.7	884.141	77.614	961.755	16.464	0	16.464
PROVISIONS	5.2.8	4,034.370	835.045	4,869.415	3,826.730	993.663	4,820.393
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		978.383	137.596	1,115.979	940.537	110.696	1,051.233
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3,055.987	697.449	3,753.436	2,886.193	882.967	3,769.160
CURRENT TAX LIABILITIES	5.2.9	1,418.518	33.384	1,451.902	508.339	57.628	565.967
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.10	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	5.2.11	0	4,339.333	4,339.333	0	3,977.018	3,977.018
Loans		0	0	0	0	0	0

Other Debt Instruments		0	4.339.333	4.339.333	0	3.977.018	3.977.018
OTHER LIABILITIES	5.2.12	14.246.073	1.327.317	15.573.390	15.704.986	1.163.257	16.868.243
EQUITY	5.2.13	50.145.436	175.536	50.320.972	46.363.042	324.811	46.687.853
Issued capital		4.200.000	0	4.200.000	4.200.000	0	4.200.000
Capital Reserves		784.434	0	784.434	784.434	0	784.434
Equity Share Premiums		11.880	0	11.880	11.880	0	11.880
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		772.554	0	772.554	772.554	0	772.554
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.274.375	166.150	1.440.525	1.273.518	90.909	1.364.427
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.353.915	-257.838	1.096.077	1.271.073	-76.540	1.194.533
Profit Reserves		38.899.792	267.224	39.167.016	31.798.472	310.442	32.108.914
Legal Reserves		1.465.374	0	1.465.374	1.465.374	0	1.465.374
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		37.201.842	0	37.201.842	30.103.954	0	30.103.954
Other Profit Reserves		232.576	267.224	499.800	229.144	310.442	539.586
Profit or Loss		3.632.920	0	3.632.920	7.035.545	0	7.035.545
Prior Years' Profit or Loss		0	0	0	397.309	0	397.309
Current Period Net Profit Or Loss		3.632.920	0	3.632.920	6.638.236	0	6.638.236
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		183.266.177	200.384.393	383.650.570	177.623.616	181.853.586	359.477.202

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		186.079.110	333.502.443	519.581.553	162.159.415	312.705.642	474.865.057
GUARANTIES AND WARRANTIES	5.3.1	23.080.953	39.966.382	63.047.335	22.813.515	42.989.474	65.802.989
Letters of Guarantee		22.942.741	27.006.862	49.949.603	22.742.832	26.424.630	49.167.462
Guarantees Subject to State Tender Law		0	1.246.826	1.246.826	0	981.914	981.914
Guarantees Given for Foreign Trade Operations		1.409.984	418.740	1.828.724	1.842.819	214.343	2.057.162
Other Letters of Guarantee		21.532.757	25.341.296	46.874.053	20.900.013	25.228.373	46.128.386
Bank Acceptances		76.579	2.790.599	2.867.178	23.495	2.765.334	2.788.829
Import Letter of Acceptance		76.579	2.790.599	2.867.178	23.495	2.765.334	2.788.829
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		61.633	10.099.324	10.160.957	47.188	13.736.240	13.783.428
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		61.633	10.099.324	10.160.957	47.188	13.736.240	13.783.428
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	69.597	69.597	0	63.270	63.270
Other Collaterals		0	0	0	0	0	0
<b>COMMITMENTS</b>	5.3.1	66.854.736	20.624.929	87.479.665	52.647.137	11.735.504	64.382.641
Irrevocable Commitments		66.797.461	19.117.603	85.915.064	52.528.332	8.693.452	61.221.784
Forward Asset Purchase Commitments		13.689.494	17.772.083	31.461.577	4.333.078	7.478.919	11.811.997
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	6.246	6.246	0	5.743	5.743
Loan Granting Commitments		15.102.184	1.339.274	16.441.458	13.412.427	1.208.790	14.621.217
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.466.550	0	3.466.550	2.719.279	0	2.719.279
Tax and Fund Liabilities Arised from Export Commitments		95.070	0	95.070	66.328	0	66.328
Commitments for Credit Card Limits		34.441.754	0	34.441.754	31.989.908	0	31.989.908
Commitments for Credit Cards and Banking Services Promotions		2.409	0	2.409	7.312	0	7.312
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		57.275	1.507.326	1.564.601	118.805	3.042.052	3.160.857
Revocable Loan Granting Commitments		57.275	1.505.716	1.562.991	118.805	3.040.576	3.159.381
Other Revocable Commitments		0	1.610	1.610	0	1.476	1.476
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	96.143.421	272.911.132	369.054.553	86.698.763	257.980.664	344.679.427
Derivative Financial Instruments Held For Hedging		17.087.613	45.800.258	62.887.871	11.918.326	46.555.011	58.473.337
Fair Value Hedges		5.445.772	16.534.574	21.980.346	6.000.686	16.411.355	22.412.041
Cash Flow Hedges		11.641.841	29.265.684	40.907.525	5.917.640	30.143.656	36.061.296
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		79.055.808	227.110.874	306.166.682	74.780.437	211.425.653	286.206.090
Forward Foreign Currency Buy or Sell Transactions		7.973.445	10.169.598	18.143.043	11.612.734	13.094.791	24.707.525
Forward Foreign Currency Buying Transactions		3.580.696	5.845.439	9.426.135	4.785.365	7.470.638	12.256.003
Forward Foreign Currency Sale Transactions		4.392.749	4.324.159	8.716.908	6.827.369	5.624.153	12.451.522
Currency and Interest Rate Swaps		59.239.466	170.533.856	229.773.322	45.314.567	147.510.879	192.825.446
Currency Swap Buy Transactions		11.399.661	70.309.864	81.709.525	10.335.927	58.804.841	69.140.768
Currency Swap Sell Transactions		42.791.581	36.630.112	79.421.693	33.563.046	31.725.340	65.288.386
Interest Rate Swap Buy Transactions		2.524.112	31.796.940	34.321.052	707.797	28.490.349	29.198.146
Interest Rate Swap Sell Transactions		2.524.112	31.796.940	34.321.052	707.797	28.490.349	29.198.146
Currency, Interest Rate and Securities Options		11.077.289	24.283.252	35.360.541	17.067.638	31.573.332	48.640.970
Currency Options Buy Transactions		7.274.150	4.575.455	11.849.605	9.026.514	7.809.989	16.836.503
Currency Options Sell Transactions		3.803.139	8.687.195	12.490.334	8.041.124	10.288.110	18.329.234
Interest Rate Options Buy Transactions		0	8.710.037	8.710.037	0	11.920.994	11.920.994
Interest Rate Options Sell Transactions		0	2.310.565	2.310.565	0	1.554.239	1.554.239
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		765.608	864.025	1.629.633	785.498	923.754	1.709.252
Currency Futures Buy Transactions		0	775.706	775.706	31.748	791.418	823.166
Currency Futures Sell Transactions		765.608	88.319	853.927	753.750	132.336	886.086
Interest Rate Futures Buy and Sell Transactions		0	45.122	45.122	0	18.066	18.066
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	45.122	45.122	0	18.066	18.066
Other		0	21.215.021	21.215.021	0	18.304.831	18.304.831
CUSTODY AND PLEDGES RECEIVED		750.732.455	806.841.594	1.557.574.049	716.032.012	729.102.775	1.445.134.787
ITEMS HELD IN CUSTODY		41.055.617	47.842.464	88.898.081	34.633.151	44.578.085	79.211.236
Customer Fund and Portfolio Balances		5.768.576	0	5.768.576	3.982.523	0	3.982.523
Securities Held in Custody		15.836.161	16.319.933	32.156.094	11.117.076	15.329.484	26.446.560
Cheques Received for Collection		16.252.196	6.000.564	22.252.760	16.479.946	5.246.790	21.726.736
Commercial Notes Received for Collection		2.896.736	981.697	3.878.433	2.819.574	1.015.696	3.835.270
Other Assets Received for Collection		201.276	20.731.696	20.932.972	189.845	19.205.507	19.395.352
Securities that will be Intermediated to Issue		0	140.486	140.486	0	128.789	128.789
Other Items Under Custody		100.672	3.668.088	3.768.760	44.187	3.651.819	3.696.006
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		709.676.838	758.999.130	1.468.675.968	681.398.861	684.524.690	1.365.923.551
Securities		3.212.318	1.318.759	4.531.077	2.341.155	27.885	2.369.040
Guarantee Notes		26.591.258	12.183.454	38.774.712	27.120.291	11.296.710	38.417.001
Commodity		3.872	0	3.872	13.913	0	13.913
Warrant		0	0	0	0	0	0
Real Estate		172.080.734	133.386.593	305.467.327	169.414.525	123.196.216	292.610.741
Other Pledged Items		507.788.656	612.110.229	1.119.898.885	482.508.977	550.003.792	1.032.512.769



Depositories Receiving Pledged Items		0	95	95	0	87	87
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		936.811.565	1.140.344.037	2.077.155.602	878.191.427	1.041.808.417	1.919.999.844

# 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 - 30.06.2019	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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	5.4.1	20.829.103	15.568.291	10.556.282	8.185.308
Interest Income on Loans		16.673.466	12.930.489	8.468.641	6.811.748
Interest Income on Reserve Deposits		156.497	157.350	86.239	85.616
Interest Income on Banks		433.963	161.365	237.780	97.375
Interest Income on Money Market Placements		77.287	7.008	47.510	3.958
Interest Income on Marketable Securities Portfolio		3.226.495	2.165.482	1.598.899	1.108.888
Financial Assets At Fair Value Through Profit Loss		26.539	24.280	15.845	11.792
Financial Assets At Fair Value Through Other Comprehensive Income		1.571.582	1.151.926	761.125	573.640
Financial Assets Measured at Amortised Cost		1.628.374	989.276	821.929	523.456
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		261.395	146.597	117.213	77.723
INTEREST EXPENSES (-)	5.4.2	-11.690.422	-7.662.089	-5.912.664	-4.066.871
Interest Expenses on Deposits		-9.366.573	-5.322.025	-4.678.176	-2.792.849
Interest Expenses on Funds Borrowed		-1.047.939	-763.055	-536.910	-431.643
Interest Expenses on Money Market Funds		-23.922	-528.103	-17.645	-280.460
Interest Expenses on Securities Issued		-1.092.862	-1.001.949	-618.642	-528.074
Lease Interest Expenses		-92.977	-491	-45.915	-226
Other Interest Expense		-66.149	-46.466	-15.376	-33.619
NET INTEREST INCOME OR EXPENSE		9.138.681	7.906.202	4.643.618	4.118.437
NET FEE AND COMMISSION INCOME OR EXPENSES		2.869.922	2.302.931	1.439.420	1.133.717
Fees and Commissions Received		4.004.448	2.982.683	2.047.437	1.500.733
From Noncash Loans		341.422	232.523	174.938	123.066
Other		3.663.026	2.750.160	1.872.499	1.377.667
Fees and Commissions Paid (-)		-1.134.526	-679.752	-608.017	-367.016
Paid for Noncash Loans		-94	-1.474	-42	-745
Other		-1.134.432	-678.278	-607.975	-366.271
DIVIDEND INCOME	5.4.3	7.963	2.987	7.549	2.987
TRADING INCOME OR LOSS (Net)	5.4.4	-1.100.165	-416.229	-931.087	-74.323
Gains (Losses) Arising from Capital Markets Transactions		335.143	734.376	-151.812	526.529
Gains (Losses) Arising From Derivative Financial Transactions		-2.389.643	227.781	-3.296.988	-122.083
Foreign Exchange Gains or Losses		954.335	-1.378.386	2.517.713	-478.769
OTHER OPERATING INCOME	5.4.5	2.574.407	1.430.417	934.434	406.536
GROSS PROFIT FROM OPERATING ACTIVITIES		13.490.808	11.226.308	6.093.934	5.587.354
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	5.4.6	-5.122.634	-3.275.340	-1.915.811	-1.658.345
OTHER ALLOWANCE EXPENSES ( - )		-200.003	-26.610	42.873	-8.685
PERSONNEL EXPENSES (-)		-1.765.408	-1.449.137	-900.416	-770.897
OTHER OPERATING EXPENSES (-)	5.4.7	-2.433.825	-2.064.658	-1.230.023	-1.007.005
NET OPERATING INCOME (LOSS)		3.968.938	4.410.563	2.090.557	2.142.422
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		510.817	457.486	260.858	233.042
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	4.479.755	4.868.049	2.351.415	2.375.464
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-846.835	-964.483	-440.458	-468.149
Current Tax Provision		-1.082.680	-893.687	-886.192	-516.032
Expense Effect of Deferred Tax		-297.437	-391.532	225.464	-85.678
Income Effect of Deferred Tax		533.282	320.736	220.270	133.561
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	3.632.920	3.903.566	1.910.957	1.907.315
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	5.4.8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	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	5.4.10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	3.632.920	3.903.566	1.910.957	1.907.315
Profit (Loss) Attributable to Group		3.632.920	3.903.566	1.910.957	1.907.315
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 Kâr (Zarar)		0,00865000	0,00929000	0,00455000	0,00454000

# 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 - 30.06.2019	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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		3.632.920	3.903.566		
OTHER COMPREHENSIVE INCOME		-22.358	-70.581		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		76.098	32.273		
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		80.272	33.734		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-4.174	-1.461		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-98.456	-102.854		
Exchange Differences on Translation		422.233	611.446		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-317.959	-754.492		
Income (Loss) Related with Cash Flow Hedges		-154.279	213.450		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-197.574	-282.306		
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		149.123	109.048		
TOTAL COMPREHENSIVE INCOME (LOSS)		3.610.562	3.832.985		

# 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 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		7.791.507	3.250.368
Interest Received		18.264.210	13.026.794
Interest Paid		-11.797.074	-7.781.519
Dividends received		7.963	2.987
Fees and Commissions Received		4.004.448	2.982.683
Other Gains		2.909.550	2.164.793
Collections from Previously Written Off Loans and Other Receivables		319.760	220.115
Cash Payments to Personnel and Service Suppliers		-3.563.309	-3.123.494
Taxes Paid		-196.745	-1.204.437
Other	5.6	-2.157.296	-3.037.554
Changes in Operating Assets and Liabilities Subject to Banking Operations		-10.394.574	-6.692.724
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-72.189	521.175
Net (Increase) Decrease in Due From Banks		-10.928.249	-1.085.976
Net (Increase) Decrease in Loans		-12.617.960	-24.960.343
Net (Increase) Decrease in Other Assets		-36.499	-1.553.973
Net Increase (Decrease) in Bank Deposits		-2.170.127	4.335.188
Net Increase (Decrease) in Other Deposits		15.711.155	20.183.521
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.075.380	-5.375.427
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	5.6	-1.356.085	1.243.111
Net Cash Provided From Banking Operations		-2.603.067	-3.442.356
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-1.352.519	3.679.360
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		-131.941	-256.842
Cash Obtained from Tangible and Intangible Asset Sales		134.250	144.519
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.727.073	-4.052.116
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.220.281	6.206.177
Cash Paid for Purchase of Financial Assets At Amortised Cost		-932.340	-289.021
Cash Obtained from Sale of Financial Assets At Amortised Cost		84.304	1.926.643
Other	5.6	0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		4.444.145	254.862
Cash Obtained from Loans and Securities Issued		10.039.419	12.337.042
Cash Outflow Arised From Loans and Securities Issued		-5.417.835	-10.329.288
Equity Instruments Issued		0	0
Dividends paid		0	-1.750.000
Payments of lease liabilities		-177.439	-2.892
Other	5.6	0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	1.118.596	819.412
Net Increase (Decrease) in Cash and Cash Equivalents		1.607.155	1.311.278
Cash and Cash Equivalents at Beginning of the Period		30.547.325	12.360.409
Cash and Cash Equivalents at End of the Period		32.154.480	13.671.687



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 - 30.06.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		4.200.000	11.880	0	772.554	1.431.478	-142.992	60.858 0	1.711.458	-138.997	-350.921 0	27.431.972	6.343.920	0	41.331.210	0	41.331.210
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	393.233	0 0	0	397.309	0	790.542	0	790.542
	Effect Of Corrections		0	0	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	393.233	0 0	0	397.309	0	790.542	0	790.542
	Adjusted Beginning Balance	5.5	4.200.000	11.880	0	772.554	1.431.478	-142.992	60.858 0	1.711.458	254.236	-350.921 0	27.431.972	6.741.229	0	42.121.752	0	42.121.752
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	32.273 0	611.446	-488.455	-225.845 0	0	0 3.903.566	3.832.985	0	3.832.985	
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0
	Subordinated Debt		0	0	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 41.144	0	0	41.144	0	41.144	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 4.593.920	6.343.920	-	0	-1.750.000	0	-1.750.000
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 1.750.000	-	0	-1.750.000	0	-1.750.000	
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 4.592.770	4.592.770	-	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 1.150	-1.150	0	0	0	0	0
	Equity at end of period		4.200.000	11.880	0	772.554	1.431.478	-142.992	93.131 0	2.322.904	-234.219	-576.766 0	32.067.036	397.309 3.903.566	44.245.881	0	44.245.881	
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		4.200.000	11.880	0	772.554	1.423.894	-158.829	99.362 0	2.857.876	-889.345	-773.998 0	32.108.914	7.035.545	0	46.687.853	0	46.687.853
	Adjustments Related to TMS 8		0	0	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	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Adjusted Beginning Balance	5.5	4.200.000	11.880	0	772.554	1.423.894	-158.829	99.362 0	2.857.876	-889.345	-773.998 0	32.108.914	7.035.545	0	46.687.853	0	46.687.853
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	76.098 0	422.233	-362.630	-158.059 0	0	0 3.632.920	3.610.562	0	3.610.562	
	Capital Increase in Cash		0	0	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	0	0
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0
	Subordinated Debt		0	0	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 22.557	0	0	22.557	0	22.557	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 7.035.545	7.035.545	-	0	0	0	0
	Dividends Paid		0	0	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	0 7.029.129	7.029.129	-	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 6.416	-6.416	0	0	0	0	0
	Equity at end of period		4.200.000	11.880	0	772.554	1.423.894	-158.829	175.460 0	3.280.109	-1.251.975	-932.057 0	39.167.016	0 3.632.920	50.320.972	0	50.320.972	