

TÜRK EKONOMİ BANKASI A.Ş.
Bank Financial Report
Consolidated
2019 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Türk Ekonomi Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türk Ekonomi Bankası A.Ş'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 gelir tablosunun, özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin konsolide tablonun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Türk Ekonomi Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2019 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin 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.

Diğer Husus

Banka'nın 31 Aralık 2018 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız denetimi ile 30 Haziran 2018 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 6 Şubat 2019 tarihli bağımsız denetçi raporunda ve 1 Ağustos 2018 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş verilmiş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide 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**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 31 Temmuz 2019

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)		7.435.855	19.475.435	26.911.290	9.319.870	17.581.103	26.900.973
Cash and cash equivalents		3.197.780	17.497.976	20.695.756	3.122.276	16.756.038	19.878.314
Cash and Cash Balances at Central Bank	(I-1)	867.989	14.025.178	14.893.167	1.958.549	13.702.503	15.661.052
Banks	(I-4)	1.268.604	3.481.404	4.750.008	883.672	3.060.760	3.944.432
Receivables From Money Markets		1.062.174	0	1.062.174	281.788	0	281.788
Allowance for Expected Losses (-)		-987	-8.606	-9.593	-1.733	-7.225	-8.958
Financial assets at fair value through profit or loss		434.158	707.512	1.141.670	427.287	189.287	616.574
Public Debt Securities	(I-2)	398.119	632.260	1.030.379	391.248	136.646	527.894
Equity instruments		36.039	75.252	111.291	36.039	52.641	88.680
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(I-5)	2.159.514	1.089.670	3.249.184	2.867.309	425.538	3.292.847
Public Debt Securities		2.153.904	1.089.670	3.243.574	2.861.699	425.538	3.287.237
Equity instruments		5.610	0	5.610	5.610	0	5.610
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		1.644.403	180.277	1.824.680	2.902.998	210.240	3.113.238
Derivative Financial Assets At Fair Value Through Profit Or Loss	(I-3)	1.326.035	166.748	1.492.783	2.400.519	210.240	2.610.759
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-12)	318.368	13.529	331.897	502.479	0	502.479
FINANCIAL ASSETS AT AMORTISED COST (Net)		55.445.068	15.861.551	71.306.619	53.950.299	14.520.450	68.470.749
Loans	(I-6)	54.426.901	14.420.188	68.847.089	52.944.431	13.937.117	66.881.548
Receivables From Leasing Transactions	(I-11)	0	0	0	0	0	0
Factoring Receivables	(I-15)	830.881	841.174	1.672.055	817.135	890.663	1.707.798
Other Financial Assets Measured at Amortised Cost	(I-7)	3.216.778	973.257	4.190.035	2.792.080	0	2.792.080
Public Debt Securities		3.216.778	973.257	4.190.035	2.792.080	0	2.792.080
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-3.029.492	-373.068	-3.402.560	-2.603.347	-307.330	-2.910.677
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		119.351	0	119.351	109.104	0	109.104
Held for Sale	(I-14)	119.351	0	119.351	109.104	0	109.104
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5	0	5	5	0	5
Investments in Associates (Net)	(I-8)	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(I-9)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(I-10)	5	0	5	5	0	5
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		5	0	5	5	0	5
TANGIBLE ASSETS (Net)		824.948	665	825.613	295.181	0	295.181
INTANGIBLE ASSETS AND GOODWILL (Net)		513.039	0	513.039	532.595	0	532.595
Goodwill		421.124	0	421.124	421.124	0	421.124
Other		91.915	0	91.915	111.471	0	111.471
INVESTMENT PROPERTY (Net)	(I-13)	0	0	0	0	0	0
CURRENT TAX ASSETS		11.240	0	11.240	1.358	0	1.358
DEFERRED TAX ASSET		523.238	0	523.238	208.699	0	208.699
OTHER ASSETS (Net)		1.843.638	1.190.336	3.033.974	1.811.892	328.820	2.140.712
TOTAL ASSETS		66.716.382	36.527.987	103.244.369	66.229.003	32.430.373	98.659.376
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	33.654.789	32.149.696	65.804.485	37.092.765	27.067.369	64.160.134
LOANS RECEIVED	(II-3)	943.486	11.178.030	12.121.516	799.844	12.397.794	13.197.638
MONEY MARKET FUNDS		1.219.408	325.919	1.545.327	104.977	0	104.977
MARKETABLE SECURITIES (Net)	(II-4)	2.866.435	0	2.866.435	526.592	0	526.592
Bills		2.866.435	0	2.866.435	526.592	0	526.592
Asset-backed Securities		0	0	0	0	0	0
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		2.394.663	85.600	2.480.263	2.683.023	81.961	2.764.984
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(II-2)	1.603.715	75.429	1.679.144	2.298.698	77.104	2.375.802
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-7)	790.948	10.171	801.119	384.325	4.857	389.182
FACTORING PAYABLES		130	10.392	10.522	1.434	6.527	7.961
LEASE PAYABLES (Net)	(II-6)	617.954	54.181	672.135	0	0	0
PROVISIONS	(II-8)	537.878	124.345	662.223	579.921	102.307	682.228
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		305.286	25.983	331.269	332.139	17.335	349.474
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		232.592	98.362	330.954	247.782	84.972	332.754
CURRENT TAX LIABILITIES	(II-9)	591.941	0	591.941	301.912	0	301.912
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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	3.102.015	3.102.015	0	2.843.148	2.843.148
Loans		0	0	0	0	0	0

Other Debt Instruments		0	3.102.015	3.102.015	0	2.843.148	2.843.148
OTHER LIABILITIES		2.852.522	605.311	3.457.833	3.428.013	769.162	4.197.175
EQUITY	(II-10)	9.941.175	-11.501	9.929.674	9.886.100	-13.473	9.872.627
Issued capital		2.204.390	0	2.204.390	2.204.390	0	2.204.390
Capital Reserves		391.754	0	391.754	488.101	0	488.101
Equity Share Premiums		2.565	0	2.565	2.565	0	2.565
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		389.189	0	389.189	485.536	0	485.536
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		304.224	0	304.224	299.624	0	299.624
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-351.136	-11.501	-362.637	147.475	-13.473	134.002
Profit Reserves		6.728.424	0	6.728.424	5.675.707	0	5.675.707
Legal Reserves		434.338	0	434.338	382.343	0	382.343
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		6.284.394	0	6.284.394	5.184.127	0	5.184.127
Other Profit Reserves		9.692	0	9.692	109.237	0	109.237
Profit or Loss		655.423	0	655.423	1.062.214	0	1.062.214
Prior Years' Profit or Loss		9.497	0	9.497	9.497	0	9.497
Current Period Net Profit Or Loss		645.926	0	645.926	1.052.717	0	1.052.717
Non-controlling Interests		8.096	0	8.096	8.589	0	8.589
Total equity and liabilities		55.620.381	47.623.988	103.244.369	55.404.581	43.254.795	98.659.376

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		67.244.659	93.227.362	160.472.021	70.045.235	79.260.240	149.305.475
GUARANTIES AND WARRANTIES	(III-1)	9.082.409	14.719.491	23.801.900	9.301.342	13.368.187	22.669.529
Letters of Guarantee		6.819.740	7.685.776	14.505.516	6.883.214	7.188.291	14.071.505
Guarantees Subject to State Tender Law		125.080	78.269	203.349	123.696	83.710	207.406
Guarantees Given for Foreign Trade Operations		425.667	488.656	914.323	412.617	489.797	902.414
Other Letters of Guarantee		6.268.993	7.118.851	13.387.844	6.346.901	6.614.784	12.961.685
Bank Acceptances		0	21.797	21.797	0	34.672	34.672
Import Letter of Acceptance		0	21.797	21.797	0	34.672	34.672
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		2.478	2.951.499	2.953.977	2.738	2.689.073	2.691.811
Documentary Letters of Credit		205	1.233.322	1.233.527	400	1.355.735	1.356.135
Other Letters of Credit		2.273	1.718.177	1.720.450	2.338	1.333.338	1.335.676
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		2.260.021	2.604.152	4.864.173	2.414.187	2.423.901	4.838.088
Other Collaterals		170	1.456.267	1.456.437	1.203	1.032.250	1.033.453
COMMITMENTS	(III-1)	17.870.658	8.637.106	26.507.764	13.167.163	2.913.113	16.080.276
Irrevocable Commitments		17.870.658	8.637.106	26.507.764	13.167.163	2.913.113	16.080.276
Forward Asset Purchase Commitments		3.880.417	8.051.925	11.932.342	1.082.628	2.046.312	3.128.940
Time Deposit Purchase and Sales Commitments		0	0	0	0	603.610	603.610
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		4.608.532	172.594	4.781.126	4.243.982	158.227	4.402.209
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.026.232	0	2.026.232	1.681.617	0	1.681.617
Tax and Fund Liabilities Arised from Export Commitments		55.368	0	55.368	54.955	0	54.955
Commitments for Credit Card Limits		7.288.814	0	7.288.814	6.093.650	0	6.093.650
Commitments for Credit Cards and Banking Services Promotions		5.215	0	5.215	4.357	0	4.357
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		6.080	412.587	418.667	5.974	104.964	110.938
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		40.291.592	69.870.765	110.162.357	47.576.730	62.978.940	110.555.670
Derivative Financial Instruments Held For Hedging		15.085.951	10.123.258	25.209.209	17.040.694	7.618.300	24.658.994
Fair Value Hedges		0	1.693.471	1.693.471	0	0	0
Cash Flow Hedges		15.085.951	8.429.787	23.515.738	17.040.694	7.618.300	24.658.994
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		25.205.641	59.747.507	84.953.148	30.536.036	55.360.640	85.896.676
Forward Foreign Currency Buy or Sell Transactions		4.491.573	6.118.176	10.609.749	4.332.308	7.661.498	11.993.806
Forward Foreign Currency Buying Transactions		2.474.718	2.900.725	5.375.443	2.332.275	3.784.324	6.116.599
Forward Foreign Currency Sale Transactions		2.016.855	3.217.451	5.234.306	2.000.033	3.877.174	5.877.207
Currency and Interest Rate Swaps		17.821.648	47.472.078	65.293.726	21.025.783	40.059.772	61.085.555
Currency Swap Buy Transactions		3.125.993	27.518.199	30.644.192	6.432.076	22.606.791	29.038.867
Currency Swap Sell Transactions		13.895.655	17.367.127	31.262.782	14.283.707	14.663.969	28.947.676
Interest Rate Swap Buy Transactions		400.000	1.293.376	1.693.376	155.000	1.394.506	1.549.506
Interest Rate Swap Sell Transactions		400.000	1.293.376	1.693.376	155.000	1.394.506	1.549.506
Currency, Interest Rate and Securities Options		2.699.648	5.240.498	7.940.146	5.177.945	7.497.597	12.675.542
Currency Options Buy Transactions		1.327.229	2.665.966	3.993.195	2.295.403	4.065.930	6.361.333
Currency Options Sell Transactions		1.372.419	2.574.532	3.946.951	2.882.542	3.431.667	6.314.209
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		140.650	506.243	646.893	0	0	0
Currency Futures Buy Transactions		49.746	457.757	507.503	0	0	0
Currency Futures Sell Transactions		90.904	48.486	139.390	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		52.122	410.512	462.634	0	141.773	141.773
CUSTODY AND PLEDGES RECEIVED		204.221.374	36.512.386	240.733.760	166.783.540	38.195.370	204.978.910
ITEMS HELD IN CUSTODY		28.362.257	4.623.991	32.986.248	27.059.177	2.660.318	29.719.495
Customer Fund and Portfolio Balances		2.950.325	0	2.950.325	5.114.637	0	5.114.637
Securities Held in Custody		14.405.021	3.016.886	17.421.907	10.739.307	1.224.567	11.963.874
Cheques Received for Collection		10.194.125	1.014.437	11.208.562	10.337.345	914.949	11.252.294
Commercial Notes Received for Collection		508.465	158.106	666.571	520.901	150.183	671.084
Other Assets Received for Collection		0	434.562	434.562	0	370.619	370.619
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		304.321	0	304.321	346.987	0	346.987
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		170.365.341	30.980.282	201.345.623	134.055.340	34.300.621	168.355.961
Securities		292.490	103.937	396.427	456.962	914.680	1.371.642
Guarantee Notes		48.826.005	21.044.877	69.870.882	51.983.348	21.448.844	73.432.192
Commodity		14.117	303.015	317.132	17.208	671.712	688.920
Warrant		0	0	0	0	0	0
Real Estate		112.227.792	6.911.452	119.139.244	73.125.364	6.604.523	79.729.887
Other Pledged Items		9.004.937	2.617.001	11.621.938	8.472.458	4.660.862	13.133.320

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		5.493.776	908.113	6.401.889	5.669.023	1.234.431	6.903.454
TOTAL OFF-BALANCE SHEET ACCOUNTS		271.466.033	129.739.748	401.205.781	236.828.775	117.455.610	354.284.385

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	(IV-1)	6.432.211	5.077.453	3.280.447	2.686.799
Interest Income on Loans		5.493.763	4.350.000	2.789.043	2.288.996
Interest Income on Reserve Deposits		70.763	56.008	33.900	31.181
Interest Income on Banks		116.750	82.631	50.224	51.335
Interest Income on Money Market Placements		131.318	61.508	65.873	29.936
Interest Income on Marketable Securities Portfolio		502.950	419.544	282.709	228.900
Financial Assets At Fair Value Through Profit Loss		69.294	65.306	33.741	33.914
Financial Assets At Fair Value Through Other Comprehensive Income		158.455	188.761	93.514	105.977
Financial Assets Measured at Amortised Cost		275.201	165.477	155.454	89.009
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		116.667	107.762	58.698	56.451
INTEREST EXPENSES (-)	(IV-2)	-4.007.018	-2.800.860	-2.090.165	-1.518.120
Interest Expenses on Deposits		-3.272.007	-2.401.131	-1.645.523	-1.297.757
Interest Expenses on Funds Borrowed		-324.389	-249.680	-168.664	-138.295
Interest Expenses on Money Market Funds		-52.733	-13.841	-24.172	-7.586
Interest Expenses on Securities Issued		-242.208	-132.577	-203.462	-72.765
Lease Interest Expenses		-49.823	0	-25.880	0
Other Interest Expense		-65.858	-3.631	-22.464	-1.717
NET INTEREST INCOME OR EXPENSE		2.425.193	2.276.593	1.190.282	1.168.679
NET FEE AND COMMISSION INCOME OR EXPENSES		764.061	651.232	378.008	327.862
Fees and Commissions Received		1.204.007	914.192	611.188	473.168
From Noncash Loans		147.534	99.468	75.527	51.374
Other	(IV-9)	1.056.473	814.724	535.661	421.794
Fees and Commissions Paid (-)		-439.946	-262.960	-233.180	-145.306
Paid for Noncash Loans		-2.563	-2.121	-1.305	-1.087
Other	(IV-9)	-437.383	-260.839	-231.875	-144.219
DIVIDEND INCOME		1.025	149	898	75
TRADING INCOME OR LOSS (Net)	(IV-3)	-172.173	-323.356	-39.229	-104.595
Gains (Losses) Arising from Capital Markets Transactions		33.339	-83.167	124.620	-62.587
Gains (Losses) Arising From Derivative Financial Transactions		-11.566	1.756.697	-128.202	1.822.219
Foreign Exchange Gains or Losses		-193.946	-1.996.886	-35.647	-1.864.227
OTHER OPERATING INCOME	(IV-4)	56.033	50.289	29.795	25.532
GROSS PROFIT FROM OPERATING ACTIVITIES		3.074.139	2.654.907	1.559.754	1.417.553
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-5)	-707.786	-388.316	-384.230	-163.338
OTHER ALLOWANCE EXPENSES (-)	(IV-5)	450	-567	62.289	-550
PERSONNEL EXPENSES (-)		-751.614	-662.935	-385.105	-347.999
OTHER OPERATING EXPENSES (-)	(IV-6)	-783.666	-653.412	-420.467	-334.742
NET OPERATING INCOME (LOSS)		831.523	949.677	432.241	570.924
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		831.523	949.677	432.241	570.924
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-7)	-184.656	-209.796	-99.223	-126.156
Current Tax Provision		-346.498	-97.644	-337.327	-84.426
Expense Effect of Deferred Tax		-54.602	-405.304	168.026	-275.806
Income Effect of Deferred Tax		216.444	293.152	70.078	234.076
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		646.867	739.881	333.018	444.768
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	(IV-7)	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	(IV-8)	646.867	739.881	333.018	444.768
Profit (Loss) Attributable to Group		645.926	739.049	332.675	444.432
Profit (loss), attributable to non-controlling interests		941	832	343	336
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,29300000	0,33530000	0,15090000	0,20160000

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)		646.867	739.881		
OTHER COMPREHENSIVE INCOME		-492.026	151.968		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		4.600	-90		
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		5.750	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	-90		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.150	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-496.626	152.058		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		96.774	-118.677		
Income (Loss) Related with Cash Flow Hedges		-722.447	314.981		
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		129.047	-44.246		
TOTAL COMPREHENSIVE INCOME (LOSS)		154.841	891.849		

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		1.919.731	-806
Interest Received		6.119.716	4.665.176
Interest Paid		-4.181.700	-2.676.939
Dividends received		1.025	149
Fees and Commissions Received		1.193.680	928.446
Other Gains		1.169.087	778.864
Collections from Previously Written Off Loans and Other Receivables		406.237	486.266
Cash Payments to Personnel and Service Suppliers		-741.564	-652.176
Taxes Paid		-103.068	-89.816
Other		-1.943.682	-3.440.776
Changes in Operating Assets and Liabilities Subject to Banking Operations		-4.552.288	3.319.110
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-518.291	-473.231
Net (Increase) Decrease in Due From Banks		-1.409	7.661
Net (Increase) Decrease in Loans		-1.978.676	-7.482.100
Net (Increase) Decrease in Other Assets		-3.161.652	-2.202.773
Net Increase (Decrease) in Bank Deposits		1.452.581	808.308
Net Increase (Decrease) in Other Deposits		2.008.666	9.315.845
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.015.026	2.033.833
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-1.338.481	1.311.567
Net Cash Provided From Banking Operations		-2.632.557	3.318.304
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.221.040	-966.547
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		-20.321	-12.630
Cash Obtained from Tangible and Intangible Asset Sales		1.286	26
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.031.223	-960.229
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		914.706	315.231
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.071.784	-323.615
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	41.885
Other		-13.704	-27.215
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.226.862	409.509
Cash Obtained from Loans and Securities Issued		7.179.846	3.550.474
Cash Outflow Arised From Loans and Securities Issued		-4.844.108	-3.039.539
Equity Instruments Issued		0	0
Dividends paid		-1.447	-101.426
Payments of lease liabilities		-107.429	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		456.988	161.126
Net Increase (Decrease) in Cash and Cash Equivalents		-1.169.747	2.922.392
Cash and Cash Equivalents at Beginning of the Period		13.060.154	5.960.236
Cash and Cash Equivalents at End of the Period		11.890.407	8.882.628

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		2.204.390	2.565	0	670.966	266.122	58.351	919 0	0	-38.394	136.593 0	4.694.289	1.097.665	0	9.093.466	8.394	9.101.860
	Adjustments Related to TMS 8		0	0	0	-185.430	0	0	0 0	0	4.562	0 0	-6.750	0	0	-187.618	0	-187.618
	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	-185.430	0	0	0 0	0	4.562	0 0	-6.750	0	0	-187.618	0	-187.618
	Adjusted Beginning Balance		2.204.390	2.565	0	485.536	266.122	58.351	919 0	0	-33.832	136.593 0	4.687.539	1.097.665	0	8.905.848	8.394	8.914.242
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	-90 0	0	-94.193	246.321 0	0	0	739.049	891.087	762	891.849
	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 0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	988.168	-	0	-100.000	-1.426	-101.426
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-100.000	0	-100.000	-1.426	-101.426
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	988.168	-988.168	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		2.204.390	2.565	0	485.536	266.122	58.351	829 0	0	-128.025	382.914 0	5.675.707	9.497 739.049		9.696.935	7.730	9.704.665
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		2.204.390	2.565	0	485.536	266.122	31.706	1.796 0	0	-139.731	273.733 0	5.675.707	1.062.214	0	9.864.038	8.589	9.872.627
	Adjustments Related to TMS 8		0	0	0	-96.347	0	0	0 0	0	0	0 0	0	0	0	-96.347	0	-96.347
	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	-96.347	0	0	0 0	0	0	0 0	0	0	0	-96.347	0	-96.347
	Adjusted Beginning Balance		2.204.390	2.565	0	389.189	266.122	31.706	1.796 0	0	-139.731	273.733 0	5.675.707	1.062.214	0	9.767.691	8.589	9.776.280
	Total Comprehensive Income (Loss)		0	0	0	0	0	4.600	0 0	0	75.472	-572.111 0	0	0	645.926	153.887	954	154.841
	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 0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	1.052.717	-	0	0	-1.447	-1.447
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	-1.447	-1.447
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	1.052.717	-	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Equity at end of period		2.204.390	2.565	0	389.189	266.122	36.306	1.796 0	0	-64.259	-298.378 0	6.728.424	9.497 645.926		9.921.578	8.096	9.929.674