

YAPI VE KREDİ BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2019 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

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

Giriş

Yapı ve Kredi Bankası A.Ş.'nin ("Banka") 30 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 özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı" 'na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

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

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal bilgilerin , Yapı ve Kredi Bankası A.Ş.'nin 30 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 Yükümlülüklerle İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Haluk Yalçın, SMMM

Sorumlu Denetçi

İstanbul, 1 Ağustos 2019

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2019			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)		46.563.056	59.054.033	105.617.089	47.647.266	45.458.060	93.105.326
Cash and cash equivalents	1.1	17.885.991	53.927.792	71.813.783	16.857.541	40.385.735	57.243.276
Cash and Cash Balances at Central Bank		7.909.086	40.343.809	48.252.895	16.756.292	38.758.602	55.514.894
Banks	1.4	2.944.037	13.633.769	16.577.806	19.297	1.658.987	1.678.284
Receivables From Money Markets		7.068.607	32.754	7.101.361	104.913	12.056	116.969
Allowance for Expected Losses (-)		-35.739	-82.540	-118.279	-22.961	-43.910	-66.871
Financial assets at fair value through profit or loss	1.2	19.861	298.841	318.702	20.253	221.178	241.431
Public Debt Securities		17.602	55.077	72.679	17.686	50.656	68.342
Equity instruments		0	243.764	243.764	0	170.522	170.522
Other Financial Assets		2.259	0	2.259	2.567	0	2.567
Financial Assets at Fair Value Through Other Comprehensive Income	1.5,1.6	22.860.422	3.858.490	26.718.912	22.798.520	3.861.979	26.660.499
Public Debt Securities		22.849.381	1.849.742	24.699.123	22.790.241	2.028.211	24.818.452
Equity instruments		11.041	2.541	13.582	8.279	2.338	10.617
Other Financial Assets		0	2.006.207	2.006.207	0	1.831.430	1.831.430
Derivative financial assets	1.3	5.796.782	968.910	6.765.692	7.970.952	989.168	8.960.120
Derivative Financial Assets At Fair Value Through Profit Or Loss		3.904.555	934.939	4.839.494	5.101.599	689.435	5.791.034
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		1.892.227	33.971	1.926.198	2.869.353	299.733	3.169.086
FINANCIAL ASSETS AT AMORTISED COST (Net)		148.538.634	101.303.315	249.841.949	135.439.728	97.535.290	232.975.018
Loans	1.7	143.349.416	94.904.359	238.253.775	132.642.405	92.293.060	224.935.465
Receivables From Leasing Transactions	1.12	0	0	0	0	0	0
Factoring Receivables		33.126	0	33.126	95.337	0	95.337
Other Financial Assets Measured at Amortised Cost	1.8	15.987.044	10.085.281	26.072.325	12.933.751	8.741.415	21.675.166
Public Debt Securities		15.658.685	10.085.281	25.743.966	12.933.751	8.741.415	21.675.166
Other Financial Assets		328.359	0	328.359	0	0	0
Allowance for Expected Credit Losses (-)		-10.830.952	-3.686.325	-14.517.277	-10.231.765	-3.499.185	-13.730.950
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	1.15	326.235	0	326.235	288.349	0	288.349
Held for Sale		326.235	0	326.235	288.349	0	288.349
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	1.9	3.304.734	4.072.355	7.377.089	3.144.898	3.645.062	6.789.960
Investments in Associates (Net)		6.101	872.424	878.525	6.101	784.140	790.241

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		6.101	872.424	878.525	6.101	784.140	790.241
Investments in Subsidiaries (Net)	1.10	3.277.700	3.199.931	6.477.631	3.117.632	2.860.922	5.978.554
Unconsolidated Financial Subsidiaries		3.270.400	3.199.931	6.470.331	3.110.332	2.860.922	5.971.254
Unconsolidated Non-Financial Subsidiaries		7.300	0	7.300	7.300	0	7.300
Jointly Controlled Partnerships (JointVentures) (Net)	1.11	20.933	0	20.933	21.165	0	21.165
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		20.933	0	20.933	21.165	0	21.165
TANGIBLE ASSETS (Net)		4.252.839	0	4.252.839	3.270.211	0	3.270.211
INTANGIBLE ASSETS AND GOODWILL (Net)		1.797.594	0	1.797.594	1.749.439	0	1.749.439
Goodwill		979.493	0	979.493	979.493	0	979.493
Other		818.101	0	818.101	769.946	0	769.946
INVESTMENT PROPERTY (Net)	1.13	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	1.14	1.194.290	0	1.194.290	569.635	0	569.635
OTHER ASSETS (Net)	1.16	2.701.223	11.547.310	14.248.533	2.905.219	6.390.434	9.295.653
TOTAL ASSETS		208.678.605	175.977.013	384.655.618	195.014.745	153.028.846	348.043.591
LIABILITY AND EQUITY ITEMS							
DEPOSITS	2.1	96.307.437	121.270.587	217.578.024	92.782.018	109.767.118	202.549.136
LOANS RECEIVED	2.3.1	330.003	35.831.120	36.161.123	271.691	37.077.647	37.349.338
MONEY MARKET FUNDS		6.806.277	1.323.969	8.130.246	330.175	1.215.446	1.545.621
MARKETABLE SECURITIES (Net)	2.3.4	5.590.661	17.595.785	23.186.446	2.678.882	13.706.130	16.385.012
Bills	2.3.4	3.899.211	0	3.899.211	1.373.498	0	1.373.498
Asset-backed Securities		0	0	0	0	0	0
Bonds		1.691.450	17.595.785	19.287.235	1.305.384	13.706.130	15.011.514
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	2.3.3	309.302	11.819.585	12.128.887	330.910	7.634.494	7.965.404
DERIVATIVE FINANCIAL LIABILITIES	2.2	5.711.814	1.817.083	7.528.897	6.388.957	892.348	7.281.305
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		5.009.395	1.475.898	6.485.293	5.846.062	823.837	6.669.899
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		702.419	341.185	1.043.604	542.895	68.511	611.406
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	2.5	859.558	16.410	875.968	0	219	219
PROVISIONS	2.6	3.212.961	242.330	3.455.291	3.000.839	306.818	3.307.657
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits	2.6.1	712.521	0	712.521	658.112	0	658.112
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions	2.6.3	2.500.440	242.330	2.742.770	2.342.727	306.818	2.649.545
CURRENT TAX LIABILITIES	2.7	1.179.169	0	1.179.169	1.091.311	0	1.091.311
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	2.8	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	2.9	0	17.435.925	17.435.925	0	13.557.153	13.557.153
Loans		0	4.943.597	4.943.597	0	5.574.724	5.574.724

Other Debt Instruments		0	12.492.328	12.492.328	0	7.982.429	7.982.429
OTHER LIABILITIES	2.4	14.423.742	2.066.610	16.490.352	14.829.942	3.177.994	18.007.936
EQUITY	2.10	38.182.036	2.323.254	40.505.290	36.539.132	2.464.367	39.003.499
Issued capital		8.447.051	0	8.447.051	8.447.051	0	8.447.051
Capital Reserves		1.998.255	0	1.998.255	1.995.493	0	1.995.493
Equity Share Premiums		556.937	0	556.937	556.937	0	556.937
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.441.318	0	1.441.318	1.438.556	0	1.438.556
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.371.947	436.372	2.808.319	2.369.395	435.591	2.804.986
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.633.292	1.886.882	253.590	-909.935	2.028.776	1.118.841
Profit Reserves		24.637.128	0	24.637.128	19.969.702	0	19.969.702
Legal Reserves		1.102.781	0	1.102.781	869.410	0	869.410
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		23.533.272	0	23.533.272	19.099.217	0	19.099.217
Other Profit Reserves		1.075	0	1.075	1.075	0	1.075
Profit or Loss		2.360.947	0	2.360.947	4.667.426	0	4.667.426
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.360.947	0	2.360.947	4.667.426	0	4.667.426
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		172.912.960	211.742.658	384.655.618	158.243.857	189.799.734	348.043.591

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		231.031.945	391.724.996	622.756.941	216.249.011	356.444.036	572.693.047
GUARANTIES AND WARRANTIES	3.1.2,1	26.972.222	64.346.608	91.318.830	26.421.786	59.852.965	86.274.751
Letters of Guarantee	3.1.2,2	26.731.075	44.232.480	70.963.555	26.251.027	41.182.795	67.433.822
Guarantees Subject to State Tender Law		405.792	870.048	1.275.840	562.791	1.240.942	1.803.733
Guarantees Given for Foreign Trade Operations		4.300.892	43.362.432	47.663.324	3.909.134	39.941.853	43.850.987
Other Letters of Guarantee		22.024.391	0	22.024.391	21.779.102	0	21.779.102
Bank Acceptances		0	141.021	141.021	0	200.915	200.915
Import Letter of Acceptance		0	141.021	141.021	0	200.915	200.915
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		125.992	11.738.324	11.864.316	152.733	10.564.051	10.716.784
Documentary Letters of Credit		125.992	11.738.324	11.864.316	152.733	10.564.051	10.716.784
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		115.155	3.958.662	4.073.817	18.026	3.997.024	4.015.050
Other Collaterals		0	4.276.121	4.276.121	0	3.908.180	3.908.180
COMMITMENTS	3.1.1	67.307.918	41.575.141	108.883.059	57.594.918	27.384.129	84.979.047
Irrevocable Commitments		66.453.187	27.581.120	94.034.307	56.759.355	9.049.492	65.808.847
Forward Asset Purchase Commitments		7.161.251	25.794.892	32.956.143	1.969.620	6.371.281	8.340.901
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		11.272.981	1.492.192	12.765.173	10.167.781	2.192.840	12.360.621
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.600.999	0	3.600.999	2.990.824	0	2.990.824
Tax and Fund Liabilities Arised from Export Commitments		4.696	0	4.696	4.551	0	4.551
Commitments for Credit Card Limits		37.645.100	0	37.645.100	35.189.895	0	35.189.895
Commitments for Credit Cards and Banking Services Promotions		28.491	0	28.491	27.510	0	27.510
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		6.739.669	294.036	7.033.705	6.409.174	485.371	6.894.545
Revocable Commitments		854.731	13.994.021	14.848.752	835.563	18.334.637	19.170.200
Revocable Loan Granting Commitments		854.731	13.994.021	14.848.752	835.563	18.334.637	19.170.200
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		136.751.805	285.803.247	422.555.052	132.232.307	269.206.942	401.439.249
Derivative Financial Instruments Held For Hedging		44.069.201	50.527.150	94.596.351	48.402.801	48.037.678	96.440.479
Fair Value Hedges		270.141	2.878.475	3.148.616	270.141	3.175.835	3.445.976
Cash Flow Hedges		43.799.060	47.648.675	91.447.735	48.132.660	44.861.843	92.994.503
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		92.682.604	235.276.097	327.958.701	83.829.506	221.169.264	304.998.770
Forward Foreign Currency Buy or Sell Transactions		7.737.971	8.893.509	16.631.480	8.116.786	10.730.591	18.847.377
Forward Foreign Currency Buying Transactions		4.405.620	4.128.080	8.533.700	3.821.115	5.862.521	9.683.636
Forward Foreign Currency Sale Transactions		3.332.351	4.765.429	8.097.780	4.295.671	4.868.070	9.163.741
Currency and Interest Rate Swaps		77.891.859	181.054.518	258.946.377	69.858.272	174.331.835	244.190.107
Currency Swap Buy Transactions		9.342.841	67.966.080	77.308.921	15.558.017	63.616.649	79.174.666
Currency Swap Sell Transactions		49.247.018	30.576.238	79.823.256	47.018.255	34.011.042	81.029.297
Interest Rate Swap Buy Transactions		9.651.000	41.256.100	50.907.100	3.641.000	38.352.072	41.993.072
Interest Rate Swap Sell Transactions		9.651.000	41.256.100	50.907.100	3.641.000	38.352.072	41.993.072
Currency, Interest Rate and Securities Options		5.501.040	12.838.487	18.339.527	5.034.420	12.244.720	17.279.140
Currency Options Buy Transactions		3.523.747	3.945.030	7.468.777	1.735.423	5.022.695	6.758.118
Currency Options Sell Transactions		1.977.293	5.286.013	7.263.306	2.998.997	3.709.657	6.708.654
Interest Rate Options Buy Transactions		0	2.553.449	2.553.449	150.000	2.325.046	2.475.046
Interest Rate Options Sell Transactions		0	1.053.995	1.053.995	150.000	1.187.322	1.337.322
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		731.685	681.191	1.412.876	0	0	0
Currency Futures Buy Transactions		21.525	660.110	681.635	0	0	0
Currency Futures Sell Transactions		710.160	21.081	731.241	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		820.049	31.808.392	32.628.441	820.028	23.862.118	24.682.146
CUSTODY AND PLEDGES RECEIVED		5.752.399.946	1.735.763.784	7.488.163.730	3.144.563.530	655.742.081	3.800.305.611
ITEMS HELD IN CUSTODY		396.307.230	581.760.194	978.067.424	357.170.276	530.118.288	887.288.564
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		375.409.649	581.068.173	956.477.822	333.178.706	529.517.839	862.696.545
Cheques Received for Collection		15.258.380	68.080	15.326.460	18.324.311	55.419	18.379.730
Commercial Notes Received for Collection		5.581.057	536.273	6.117.330	5.609.115	464.462	6.073.577
Other Assets Received for Collection		0	69.934	69.934	0	64.289	64.289
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		58.144	17.734	75.878	58.144	16.279	74.423
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		5.330.446.792	1.142.281.081	6.472.727.873	2.767.738.690	115.746.850	2.883.485.540
Securities		792.175	638	792.813	249.891	583	250.474
Guarantee Notes		1.096.673	281.499	1.378.172	1.144.853	316.775	1.461.628
Commodity		15.997	0	15.997	17.430	0	17.430
Warrant		0	0	0	0	0	0
Real Estate		5.120.748.420	1.100.087.121	6.220.835.541	2.589.950.921	92.780.033	2.682.730.954
Other Pledged Items		207.793.527	41.901.503	249.695.030	176.375.595	22.640.019	199.015.614

Depositories Receiving Pledged Items		0	10.320	10.320	0	9.440	9.440
ACCEPTED BILL, GUARANTIES AND WARRANTEES		25.645.924	11.722.509	37.368.433	19.654.564	9.876.943	29.531.507
TOTAL OFF-BALANCE SHEET ACCOUNTS		5.983.431.891	2.127.488.780	8.110.920.671	3.360.812.541	1.012.186.117	4.372.998.658

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2019 - 30.06.2019	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	4.1	18.573.349	13.384.257	9.658.367	7.081.055
Interest Income on Loans	4.1.1	14.527.510	10.969.444	7.361.145	5.815.002
Interest Income on Reserve Deposits		262.381	176.978	146.095	94.208
Interest Income on Banks	4.1.2	470.361	296.941	314.362	163.015
Interest Income on Money Market Placements		369.756	22.510	327.492	14.762
Interest Income on Marketable Securities Portfolio	4.1.3	2.930.650	1.917.186	1.505.097	993.472
Financial Assets At Fair Value Through Profit Loss		3.076	7.206	1.180	472
Financial Assets At Fair Value Through Other Comprehensive Income		1.775.029	1.304.392	877.992	661.023
Financial Assets Measured at Amortised Cost		1.152.545	605.588	625.925	331.977
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		12.691	1.198	4.176	596
INTEREST EXPENSES (-)	4.2	-11.347.842	-7.508.641	-5.789.282	-3.973.070
Interest Expenses on Deposits	4.2.4	-8.636.883	-5.461.780	-4.303.114	-2.868.859
Interest Expenses on Funds Borrowed	4.2.1	-1.614.032	-961.903	-869.568	-529.255
Interest Expenses on Money Market Funds		-107.860	-463.019	-66.461	-228.912
Interest Expenses on Securities Issued	4.2.3	-858.908	-577.116	-500.393	-336.456
Lease Interest Expenses		-82.806	-6	-42.283	0
Other Interest Expense		-47.353	-44.817	-7.463	-9.588
NET INTEREST INCOME OR EXPENSE		7.225.507	5.875.616	3.869.085	3.107.985
NET FEE AND COMMISSION INCOME OR EXPENSES		2.489.386	1.979.443	1.205.914	993.312
Fees and Commissions Received		3.375.667	2.502.968	1.690.459	1.280.070
From Noncash Loans		523.861	338.571	267.162	170.567
Other		2.851.806	2.164.397	1.423.297	1.109.503
Fees and Commissions Paid (-)		-886.281	-523.525	-484.545	-286.758
Paid for Noncash Loans		-159	-104	-87	-44
Other		-886.122	-523.421	-484.458	-286.714
DIVIDEND INCOME		8.313	4.196	560	1.598
TRADING INCOME OR LOSS (Net)	4.3	-783.083	-751.361	-761.097	-310.929
Gains (Losses) Arising from Capital Markets Transactions		127.011	80.924	63.294	39.637
Gains (Losses) Arising From Derivative Financial Transactions	4.5	444.626	3.411.859	-963.307	2.907.824
Foreign Exchange Gains or Losses		-1.354.720	-4.244.144	138.916	-3.258.390
OTHER OPERATING INCOME	4.6	722.807	786.208	319.353	417.286
GROSS PROFIT FROM OPERATING ACTIVITIES		9.662.930	7.894.102	4.633.815	4.209.252
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	4.4	-3.780.915	-2.008.582	-1.882.650	-1.195.253
OTHER ALLOWANCE EXPENSES (-)	4.4	-216.757	-339.513	-3.510	-194.367
PERSONNEL EXPENSES (-)	4.8	-1.522.799	-1.284.585	-776.488	-667.185
OTHER OPERATING EXPENSES (-)	4.7	-1.780.586	-1.561.156	-911.999	-803.139
NET OPERATING INCOME (LOSS)		2.361.873	2.700.266	1.059.168	1.349.308
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		422.230	382.266	198.176	171.398
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	4.8	2.784.103	3.082.532	1.257.344	1.520.706
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	4.9	-423.156	-611.300	-137.807	-293.522
Current Tax Provision		-704.505	-132.976	-704.505	-132.976
Expense Effect of Deferred Tax		0	-478.324	0	-160.546
Income Effect of Deferred Tax		281.349	0	566.698	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		2.360.947	2.471.232	1.119.537	1.227.184
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	4.10	2.360.947	2.471.232	1.119.537	1.227.184
Profit (Loss) Attributable to Group		2.360.947	2.471.232	1.119.537	1.227.184
Profit (loss), attributable to non-controlling interests		0	0		
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,00280000	0,00570000	0,00130000	0,00280000

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
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		2.360.947	2.471.232		
OTHER COMPREHENSIVE INCOME		-861.918	1.262.080		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.333	463.323		
Gains (Losses) on Revaluation of Property, Plant and Equipment		14.494	545.210		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-24.730	-31.198		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		9.730	2.421		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		3.839	-53.110		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-865.251	798.757		
Exchange Differences on Translation		338.315	463.490		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-46.291	-1.154.671		
Income (Loss) Related with Cash Flow Hedges		-1.269.264	1.909.471		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-227.478	-324.969		
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		339.467	-94.564		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.499.029	3.733.312		

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
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		6.792.590	2.943.245
Interest Received		15.685.271	11.916.255
Interest Paid		-10.875.420	-7.403.463
Dividends received		191.459	64.399
Fees and Commissions Received		3.375.667	2.502.968
Other Gains		1.125.736	186.905
Collections from Previously Written Off Loans and Other Receivables		750.110	1.062.004
Cash Payments to Personnel and Service Suppliers		-3.020.927	-2.509.930
Taxes Paid		-800.496	-321.532
Other		361.190	-2.554.361
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.946.065	-6.453.196
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-76.790	-202.970
Net (Increase) Decrease in Due From Banks		-4.555.175	-2.582.522
Net (Increase) Decrease in Loans		-15.747.485	-19.670.403
Net (Increase) Decrease in Other Assets		-5.543.510	-2.765.676
Net Increase (Decrease) in Bank Deposits		-3.570.386	2.811.694
Net Increase (Decrease) in Other Deposits		18.661.068	13.351.130
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		4.377.709	1.643.608
Net Increase (Decrease) in Funds Borrowed		7.832.700	5.304.123
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		1.567.934	-4.342.180
Net Cash Provided From Banking Operations		9.738.655	-3.509.951
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.529.479	-2.199.621
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		-446.602	-399.942
Cash Obtained from Tangible and Intangible Asset Sales		152.549	192.864
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.955.961	-5.482.655
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.823.079	5.721.439
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.173.734	-2.713.628
Cash Obtained from Sale of Financial Assets At Amortised Cost		71.190	482.301
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.840.736	9.430.037
Cash Obtained from Loans and Securities Issued		10.666.161	5.885.443
Cash Outflow Arised From Loans and Securities Issued		-6.625.917	-558.522
Equity Instruments Issued		0	4.103.196
Dividends paid		0	0
Payments of lease liabilities		-199.508	-80
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.876.810	2.274.376
Net Increase (Decrease) in Cash and Cash Equivalents		12.926.722	5.994.841
Cash and Cash Equivalents at Beginning of the Period		42.821.748	21.589.701
Cash and Cash Equivalents at End of the Period		55.748.470	27.584.542



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	4.347.051	543.881	0	1.340.087	1.360.019	-178.038	1.356.685	1.174.944	-381.624	375.225	16.545.616	0	3.614.081	30.097.927		30.097.927	
	Adjustments Related to TMS 8	0	0	0	0	0	0	-181.350	0	110.325	0	-62.054	0	0	-133.079		-133.079	
	Effect Of Corrections	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	-181.350	0	110.325	0	-62.054	0	0	-133.079		-133.079	
	Adjusted Beginning Balance	4.347.051	543.881	0	1.340.087	1.360.019	-178.038	1.175.335	1.174.944	-271.299	375.225	16.483.562	0	3.614.081	29.964.848		29.964.848	
	Total Comprehensive Income (Loss)	0	0	0	0	485.237	-24.335	2.421	463.490	-900.643	1.235.910	0	0	2.471.232	3.733.312		3.733.312	
	Capital Increase in Cash	4.100.000	13.056	0	-9.860	0	0	0	0	0	0	0	0	0	4.103.196		4.103.196	
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Convertible Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Increase (decrease) through other changes, equity	0	0	0	0	0	0	0	0	0	0	-6	0	0	-6		-6	
	Profit Distributions	0	0	0	127.833	0	0	0	0	0	0	3.486.248	0	-	0		0	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Transfers To Reserves	0	0	0	127.833	0	0	0	0	0	0	3.486.248	0	-	0		0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Equity at end of period	8.447.051	556.937	0	1.458.060	1.845.256	-202.373	1.177.756	1.638.434	-1.171.942	1.611.135	19.969.804	0	2.471.232	37.801.350		37.801.350	
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	8.447.051	556.937	0	1.438.556	1.845.522	-218.070	1.177.534	2.067.517	-1.748.010	799.334	19.969.702	0	4.667.426	39.003.499		39.003.499	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Effect Of Corrections	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Effect Of Changes In Accounting Policy	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Adjusted Beginning Balance	8.447.051	556.937	0	1.438.556	1.845.522	-218.070	1.177.534	2.067.517	-1.748.010	799.334	19.969.702	0	4.667.426	39.003.499		39.003.499	
	Total Comprehensive Income (Loss)	0	0	0	0	12.893	-19.290	9.730	338.315	-36.107	-1.167.459	0	0	2.360.947	1.499.029		1.499.029	
	Capital Increase in Cash	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Capital Increase Through Internal Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Issued Capital Inflation Adjustment Difference	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Convertible Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Increase (decrease) through other changes, equity	0	0	0	2.762	0	0	0	0	0	0	0	0	0	2.762		2.762	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	4.667.426	0	-	0		0	
	Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Transfers To Reserves	0	0	0	0	0	0	0	0	0	0	4.667.426	0	-	0		0	
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Equity at end of period	8.447.051	556.937	0	1.441.318	1.858.415	-237.360	1.187.264	2.405.832	-1.784.117	-368.125	24.637.128	0	2.360.947	40.505.290		40.505.290	