

TURKISH BANK 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	Positive

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkish Bank 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, Banka'nın 30 Haziran 2019 tarihi itibarıyla finansal durumunun ve aynı

tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor

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

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Funda Aslanoğlu, SMMM

Sorumlu Denetçi

2 Ağustos 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)		42.104	247.761	289.865	64.679	414.027	478.706
Cash and cash equivalents		26.192	245.033	271.225	52.618	411.928	464.546
Cash and Cash Balances at Central Bank	(1)	14.143	200.160	214.303	9.859	281.033	290.892
Banks	(3)	25	44.873	44.898	643	130.895	131.538
Receivables From Money Markets		12.024	0	12.024	42.122	0	42.122
Allowance for Expected Losses (-)		0	0	0	-6	0	-6
Financial assets at fair value through profit or loss	(6)	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	14.409	2.104	16.513	11.813	1.934	13.747
Public Debt Securities		14.409	0	14.409	11.813	0	11.813
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	2.104	2.104	0	1.934	1.934
Derivative financial assets	(2)	1.503	624	2.127	248	165	413
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.503	624	2.127	248	165	413
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		571.230	321.431	892.661	567.383	410.264	977.647
Loans	(5)	612.057	321.431	933.488	603.196	410.264	1.013.460
Receivables From Leasing Transactions	(9)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-40.827	0	-40.827	-35.813	0	-35.813
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		32.768	0	32.768	32.768	0	32.768
Investments in Associates (Net)	(7)	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)	(7)	32.768	0	32.768	32.768	0	32.768
Unconsolidated Financial Subsidiaries		27.768	0	27.768	27.768	0	27.768
Unconsolidated Non-Financial Subsidiaries		5.000	0	5.000	5.000	0	5.000
Jointly Controlled Partnerships (JointVentures) (Net)	(9)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(11)	40.686	0	40.686	17.526	0	17.526
INTANGIBLE ASSETS AND GOODWILL (Net)		3.741	0	3.741	4.418	0	4.418
Goodwill		0	0	0	0	0	0
Other		3.741	0	3.741	4.418	0	4.418
INVESTMENT PROPERTY (Net)	(12)	0	0	0	0	0	0
CURRENT TAX ASSETS	(13)	0	0	0	0	0	0
DEFERRED TAX ASSET	(13)	1.435	0	1.435	1.515	0	1.515
OTHER ASSETS (Net)	(15)	9.538	2.127	11.665	28.189	1.675	29.864
TOTAL ASSETS		701.502	571.319	1.272.821	716.478	825.966	1.542.444
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	349.540	614.033	963.573	389.022	833.741	1.222.763
LOANS RECEIVED	(3)	13.031	8.376	21.407	12.448	13.979	26.427
MONEY MARKET FUNDS	(4)	0	0	0	8.097	0	8.097
MARKETABLE SECURITIES (Net)	(5)	28.702	0	28.702	30.034	0	30.034
Bills		28.702	0	28.702	30.034	0	30.034
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)	1.629	1.695	3.324	214	1.349	1.563
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.629	1.695	3.324	214	1.349	1.563
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	22.751	0	22.751	0	0	0
PROVISIONS	(9)	5.304	0	5.304	5.261	0	5.261
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.582	0	2.582	2.586	0	2.586
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.722	0	2.722	2.675	0	2.675
CURRENT TAX LIABILITIES	(10)	3.541	0	3.541	6.520	0	6.520
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(12)	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(6)	7.781	4.299	12.080	27.842	4.681	32.523
EQUITY	(13)	212.139	0	212.139	209.256	0	209.256
Issued capital		175.000	0	175.000	175.000	0	175.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-1.060	0	-1.060	-1.060	0	-1.060
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-86	0	-86	-183	0	-183
Profit Reserves		16.683	0	16.683	16.401	0	16.401
Legal Reserves		4.050	0	4.050	3.768	0	3.768
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		12.633	0	12.633	12.633	0	12.633
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		21.602	0	21.602	19.098	0	19.098
Prior Years' Profit or Loss		18.816	0	18.816	13.455	0	13.455
Current Period Net Profit Or Loss		2.786	0	2.786	5.643	0	5.643
Total equity and liabilities		644.418	628.403	1.272.821	688.694	853.750	1.542.444

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		660.425	820.292	1.480.717	480.091	572.316	1.052.407
GUARANTIES AND WARRANTIES	(1)	409.892	84.327	494.219	408.088	107.485	515.573
Letters of Guarantee		409.892	84.292	494.184	408.088	105.087	513.175
Guarantees Subject to State Tender Law		403.984	74.831	478.815	397.815	100.399	498.214
Guarantees Given for Foreign Trade Operations		1.685	0	1.685	1.279	0	1.279
Other Letters of Guarantee		4.223	9.461	13.684	8.994	4.688	13.682
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	35	35	0	2.398	2.398
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	35	35	0	2.398	2.398
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	39.311	26.428	65.739	45.218	39.108	84.326
Irrevocable Commitments		39.311	26.428	65.739	45.218	39.108	84.326
Forward Asset Purchase Commitments		9.892	14.443	24.335	11.096	12.135	23.231
Time Deposit Purchase and Sales Commitments		8.611	1.221	9.832	14.359	16.433	30.792
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		2.155	0	2.155	3.118	0	3.118
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		11.194	0	11.194	9.147	0	9.147
Tax and Fund Liabilities Arised from Export Commitments		55	0	55	139	0	139
Commitments for Credit Card Limits		7.280	10.764	18.044	7.244	10.540	17.784
Commitments for Credit Cards and Banking Services Promotions		124	0	124	115	0	115
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		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		211.222	709.537	920.759	26.785	425.723	452.508
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		211.222	709.537	920.759	26.785	425.723	452.508
Forward Foreign Currency Buy or Sell Transactions		3.074	3.034	6.108	305	434	739
Forward Foreign Currency Buying Transactions		2.928	143	3.071	281	97	378
Forward Foreign Currency Sale Transactions		146	2.891	3.037	24	337	361
Currency and Interest Rate Swaps		208.148	706.503	914.651	25.374	388.703	414.077
Currency Swap Buy Transactions		78.357	378.288	456.645	15.321	191.467	206.788
Currency Swap Sell Transactions		129.791	328.215	458.006	10.053	197.236	207.289
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	1.106	1.052	2.158
Currency Options Buy Transactions		0	0	0	0	1.052	1.052
Currency Options Sell Transactions		0	0	0	1.106	0	1.106
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	35.534	35.534
CUSTODY AND PLEDGES RECEIVED	(3)	11.755.845	1.342.837	13.098.682	11.446.048	1.312.128	12.758.176
ITEMS HELD IN CUSTODY		214.887	179.720	394.607	63.537	148.377	211.914
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		156.028	176.383	332.411	4.797	138.457	143.254
Cheques Received for Collection		7.505	2.215	9.720	8.952	9.830	18.782
Commercial Notes Received for Collection		886	1.122	2.008	170	90	260
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		50.468	0	50.468	49.618	0	49.618
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.289.850	1.163.117	2.452.967	1.176.756	1.163.751	2.340.507
Securities		462	0	462	694	0	694
Guarantee Notes		209.913	103.221	313.134	222.931	135.705	358.636
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		704.509	910.428	1.614.937	698.048	890.637	1.588.685
Other Pledged Items		374.966	149.468	524.434	255.083	137.409	392.492

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		10.251.108	0	10.251.108	10.205.755	0	10.205.755
TOTAL OFF-BALANCE SHEET ACCOUNTS		12.416.270	2.163.129	14.579.399	11.926.139	1.884.444	13.810.583

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	(1)	79.397	76.680	39.879	37.723
Interest Income on Loans		62.718	74.555	32.758	36.418
Interest Income on Reserve Deposits		1.861	883	800	543
Interest Income on Banks		3.381	146	1.256	112
Interest Income on Money Market Placements		9.877	85	4.154	26
Interest Income on Marketable Securities Portfolio		1.356	916	786	588
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		1.356	916	786	588
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		204	95	125	36
INTEREST EXPENSES (-)	(2)	-48.645	-40.387	-23.095	-20.084
Interest Expenses on Deposits		-40.739	-33.528	-19.284	-16.803
Interest Expenses on Funds Borrowed		-1.365	-2.407	-665	-991
Interest Expenses on Money Market Funds		-22	-284	-14	-206
Interest Expenses on Securities Issued		-3.074	-4.154	-1.469	-2.100
Lease Interest Expenses		-3.338	0	-1.597	0
Other Interest Expense		-107	-14	-66	16
NET INTEREST INCOME OR EXPENSE		30.752	36.293	16.784	17.639
NET FEE AND COMMISSION INCOME OR EXPENSES		3.566	2.049	1.571	972
Fees and Commissions Received		5.628	3.857	2.731	1.932
From Noncash Loans		3.742	2.831	1.829	1.458
Other	(12)	1.886	1.026	902	474
Fees and Commissions Paid (-)		-2.062	-1.808	-1.160	-960
Paid for Noncash Loans		-86	-60	-51	-31
Other	(12)	-1.976	-1.748	-1.109	-929
DIVIDEND INCOME	(3)	2.221	1.021	2.221	1.021
TRADING INCOME OR LOSS (Net)	(4)	1.737	-9.679	301	-5.866
Gains (Losses) Arising from Capital Markets Transactions		274	6	164	6
Gains (Losses) Arising From Derivative Financial Transactions		-606	8.842	-3.381	3.582
Foreign Exchange Gains or Losses		2.069	-18.527	3.518	-9.454
OTHER OPERATING INCOME	(5)	3.273	6.441	1.558	1.143
GROSS PROFIT FROM OPERATING ACTIVITIES		41.549	36.125	22.435	14.909
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-6.156	-3.704	-4.155	758
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)	(7)	-14.908	-13.778	-8.422	-7.227
OTHER OPERATING EXPENSES (-)	(7)	-17.438	-16.103	-9.476	-8.219
NET OPERATING INCOME (LOSS)		3.047	2.540	382	221
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	3.047	2.540	382	221
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-261	-462	306	-213
Current Tax Provision		-208	0	-208	0
Expense Effect of Deferred Tax		-53	-462	514	-213
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	2.786	2.078	688	8
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	2.786	2.078	688	8
Profit (Loss) Attributable to Group		2.786	2.078	688	8
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

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)		2.786	2.078		
OTHER COMPREHENSIVE INCOME		97	-175		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss			0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		97	-175		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		124	-224		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-27	49		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.883	1.903		

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		-1.597	20.662
Interest Received		66.009	76.729
Interest Paid		-50.561	-37.764
Dividends received		2.221	1.021
Fees and Commissions Received		5.326	3.812
Other Gains		1.157	15.672
Collections from Previously Written Off Loans and Other Receivables		4.459	1.760
Cash Payments to Personnel and Service Suppliers		-18.824	-24.031
Taxes Paid		208	0
Other		-11.592	-16.537
Changes in Operating Assets and Liabilities Subject to Banking Operations		-246.773	830
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.714	-4.286
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		92.728	0
Net (Increase) Decrease in Other Assets		99.641	38.301
Net Increase (Decrease) in Bank Deposits		16.367	-6.941
Net Increase (Decrease) in Other Deposits		-272.398	-46.595
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	69.191
Net Increase (Decrease) in Funds Borrowed		-4.979	-21.110
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-176.418	-27.730
Net Cash Provided From Banking Operations		-248.370	21.492
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		24.343	-11.750
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		-1.548	-1.958
Cash Obtained from Tangible and Intangible Asset Sales		23.160	4.701
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.471	-6.699
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		13.237	-6.530
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-35	-1.264
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		18.318	-2.948
Cash Obtained from Loans and Securities Issued		26.365	5.028
Cash Outflow Arised From Loans and Securities Issued		-28.980	-7.109
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		22.751	0
Other		-1.818	-867
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		93.873	38.208
Net Increase (Decrease) in Cash and Cash Equivalents		-111.836	45.002
Cash and Cash Equivalents at Beginning of the Period		274.758	164.152
Cash and Cash Equivalents at End of the Period		162.922	209.154



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		175.000	0	0	0	0	-1.158	00	0	-15	00	16.169	4.959	4.685	199.640	0	199.640
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00	0	4.045	0	4.045	0	4.045
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	00	0	4.045	0	4.045	0	4.045
	Adjusted Beginning Balance		175.000	0	0	0	0	-1.158	00	0	-15	00	16.169	9.004	4.685	203.685	0	203.685
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	-175	00	0	0	2.078	1.903	0	1.903
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00	234	4.451	-4.685	0	0	0
	Dividends Paid		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	00	234	4.451	-4.685	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Equity at end of period		175.000	0	0	0	0	-1.158	00	0	-190	00	16.403	13.455	2.078	205.588	0	205.588
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		175.000	0	0	0	0	-1.060	00	0	-183	00	16.401	13.455	5.643	209.256	0	209.256
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Adjusted Beginning Balance		175.000	0	0	0	0	-1.060	00	0	-183	00	16.401	13.455	5.643	209.256	0	209.256
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	97	00	0	0	2.786	2.883	0	2.883
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00	282	5.361	-5.643	0	0	0
	Dividends Paid		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	00	282	5.361	5.643	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Equity at end of period		175.000	0	0	0	0	-1.060	00	0	-86	00	16.683	18.816	2.786	212.139	0	212.139