KAMUYU AYDINLATMA PLATFORMU

ŞEKERBANK T.A.Ş.
Bank Financial Report
Consolidated
2019 - 2. 3 Monthly Notification

General Information About Financial Statements

Independedt Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Şekerbank T.A.Ş. Genel Kurulu'na

Giriş

Şekerbank T.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 Saklanmasına 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.

Şartlı Sonucun Dayanağı

Bilanço tarihi itibarıyla Grup'un kullandırmış olduğu kredilerin gecikmede olan 554,420 Bin TL anapara ve 71,958 Bin TL tutarında reeskont ve tahakkuk, Kredilerin Sınıflandırılması ve Bunlar İçin Ayrılacak Karşılıklara İlişkin Usul Ve Esaslar Hakkında Yönetmelik ("Yönetmelik") çerçevesinde "Donuk Alacaklar" hesap kaleminde sınıflandırılmamıştır. Grup söz konusu kredileri "Donuk Alacaklar" kategorisinde sınıflasaydı, donuk alacaklar 626,378 Bin TL fazla, beklenen zarar karşılıkları 234,636 Bin TL daha fazla olacaktı. Öte yandan ilişikteki konsolide finansal tablolar, Ana Ortaklık Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmeler dikkate alınarak ihtiyatlılık prensibi dahilinde ayrılan 114,504 bin TL tutarındaki serbest karşılığı içermektedir. Bilanço tarihi itibarıyla ilişikteki finansal tablolarda gecikmede olan krediler donuk alacaklar hesabına sınıflanıp ilgili beklenen zarar karşılığı ayrılsaydı ve serbest karşılık tutarı yer almasaydı, söz konusu tutarın vergi etkisi de dikkate alındığında, dönem net zararı 93,703 bin TL fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, Şartlı Sonucun Dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Şekerbank T.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 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 Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte 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**

Müjde Aslan, SMMM

Sorumlu Denetçi

İstanbul, 9 Ağustos 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)		1.633.329	3.272.348	4.905.677	2.029.685	3.106.942	5.136.627
Cash and cash equivalents		666.001	3.189.344	3.855.345	1.002.175	2.866.083	3.868.258
Cash and Cash Balances at Central Bank	(1)	631.133	2.727.150	3.358.283	930.193	2.689.044	3.619.237
Banks	(3)	31.200	456.410	487.610	34.699	171.320	206.019
Receivables From Money Markets		5.400	5.792	11.192	53.365	5.827	59.192
Allowance for Expected Losses (-)		-1.732	-8	-1.740	-16.082	-108	-16.190
Financial assets at fair value through profit or loss	(2)	275.696	9.570	285.266	297.944	9.524	307.468
Public Debt Securities		19.634	9.570	29.204	16.048	9.524	25.572
Equity instruments		0	0	0	0	0	0
Other Financial Assets		256.062	0	256.062	281.896	0	281.896
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	580.438	21.934	602.372	562.381	15.301	577.682
Public Debt Securities		572.861	0	572.861	554.804	0	554.804
Equity instruments		7.577	21.934	29.511	7.577	15.301	22.878
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2),(11)	111.194	51.500	162.694	167.185	216.034	383.219
Derivative Financial Assets At Fair Value Through Profit Or Loss		111.194	51.500	162.694	167.185	216.034	383.219
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		16.680.159	7.832.436	24.512.595	17.075.998	8.087.659	25.163.657
Loans	(5)	15.803.357	6.463.432	22.266.789	15.601.077	6.807.102	22.408.179
Receivables From Leasing Transactions	(10)	191.641	317.859	509.500	194.366	313.846	508.212
Factoring Receivables		460.835	0	460.835	443.913	0	443.913
Other Financial Assets Measured at Amortised Cost	(6)	1.974.148	1.061.825	3.035.973	2.452.249	976.473	3.428.722
Public Debt Securities		1.969.708	318.397	2.288.105	2.447.744	293.076	2.740.820
Other Financial Assets		4.440	743.428	747.868	4.505	683.397	687.902
Allowance for Expected Credit Losses (-)		-1.749.822	-10.680	-1.760.502	-1.615.607	-9.762	-1.625.369
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	510.042	0	510.042	320.984	0	320.984
Held for Sale		510.042	0	510.042	320.984	0	320.984
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		614.789	0	614.789	612.829	0	612.829
Investments in Associates (Net)	(7)	4.236	0	4.236	4.236	0	4.236

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		4.236	0	4.236	4.236	0	4.236
Investments in Subsidiaries (Net)	(8)	610.553	0	610.553	608.593	0	608.593
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		610.553	0	610.553	608.593	0	608.593
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)	(12)	884.627	3.857	888.484	708.376	3.456	711.832
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	111.445	0	111.445	94.111	0	94.111
Goodwill		0	0	0	0	0	0
Other		111.445	0	111.445	94.111	0	94.111
INVESTMENT PROPERTY (Net)	(14)	65.337	0	65.337	61.125	0	61.125
CURRENT TAX ASSETS		18.344	0	18.344	5.369	0	5.369
DEFERRED TAX ASSET	(15)	240.008	0	240.008	173.996	0	173.996
OTHER ASSETS (Net)	(17)	416.169	323.646	739.815	492.004	192.250	684.254
TOTAL ASSETS		**21.174.249**	**11.432.287**	**32.606.536**	**21.574.477**	**11.390.307**	**32.964.784**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	12.519.028	11.432.627	23.951.655	12.835.889	10.104.968	22.940.857
LOANS RECEIVED	(3)	503.938	2.068.196	2.572.134	473.392	3.126.688	3.600.080
MONEY MARKET FUNDS	(4)	551.156	0	551.156	192.096	0	192.096
MARKETABLE SECURITIES (Net)	(5)	911.115	0	911.115	1.243.684	0	1.243.684
Bills		515.662	0	515.662	516.302	0	516.302
Asset-backed Securities		380.319	0	380.319	701.850	0	701.850
Bonds		15.134	0	15.134	25.532	0	25.532
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),(8)	26.711	89.618	116.329	30.261	91.824	122.085
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		26.711	89.618	116.329	30.261	91.824	122.085
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		2.202	0	2.202	554	0	554
LEASE PAYABLES (Net)	(7)	204.336	13.861	218.197	12.363	12.744	25.107
PROVISIONS	(9)	562.976	1.141	564.117	486.646	4.236	490.882
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		101.809	565	102.374	87.508	533	88.041
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		461.167	576	461.743	399.138	3.703	402.841
CURRENT TAX LIABILITIES	(10)	63.092	41	63.133	63.038	45	63.083
DEFERRED TAX LIABILITY	(10)	67	0	67	1.532	0	1.532
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)	452.399	491.548	943.947	452.571	451.050	903.621
Loans		0	0	0	0	0	0

Other Debt Instruments		452.399	491.548	943.947	452.571	451.050	903.621
OTHER LIABILITIES	(6)	288.936	243.891	532.827	505.778	422.595	928.373
EQUITY	(13)	2.142.524	37.133	2.179.657	2.423.436	29.394	2.452.830
Issued capital		1.158.000	0	1.158.000	1.158.000	0	1.158.000
Capital Reserves		-164.115	0	-164.115	-164.083	0	-164.083
Equity Share Premiums		1.835	0	1.835	1.835	0	1.835
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-165.950	0	-165.950	-165.918	0	-165.918
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		68.840	0	68.840	68.744	0	68.744
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-8.906	31.800	22.894	-9.167	24.511	15.344
Profit Reserves		1.368.445	5.336	1.373.781	1.758.536	4.146	1.762.682
Legal Reserves		301.280	5.410	306.690	296.784	4.220	301.004
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		980.762	0	980.762	1.375.349	0	1.375.349
Other Profit Reserves		86.403	-74	86.329	86.403	-74	86.329
Profit or Loss		-315.393	-1.666	-317.059	-427.440	-766	-428.206
Prior Years' Profit or Loss		-36.996	-2.309	-39.305	-515.982	-1.622	-517.604
Current Period Net Profit Or Loss		-278.397	643	-277.754	88.542	856	89.398
Non-controlling Interests		35.653	1.663	37.316	38.846	1.503	40.349
Total equity and liabilities		**18.228.480**	**14.378.056**	**32.606.536**	**18.721.240**	**14.243.544**	**32.964.784**

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		11.546.363	13.808.097	25.354.460	11.200.444	10.906.698	22.107.142
GUARANTIES AND WARRANTIES	(1)	3.202.574	2.270.178	5.472.752	3.399.645	2.519.339	5.918.984
Letters of Guarantee		3.195.313	883.801	4.079.114	3.392.210	993.034	4.385.244
Guarantees Subject to State Tender Law		167.412	3.438	170.850	148.504	3.772	152.276
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		3.027.901	880.363	3.908.264	3.243.706	989.262	4.232.968
Bank Acceptances		0	131.798	131.798	0	132.949	132.949
Import Letter of Acceptance		0	131.798	131.798	0	132.949	132.949
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		1.216	204.561	205.777	1.976	260.858	262.834
Documentary Letters of Credit		1.216	204.561	205.777	1.976	260.858	262.834
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	404.322	404.322	0	174.680	174.680
Endorsements to the Central Bank of Turkey		0	404.322	404.322	0	174.680	174.680
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		6.045	645.696	651.741	5.459	957.818	963.277
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	3.861.621	1.798.776	5.660.397	2.587.245	86.990	2.674.235
Irrevocable Commitments		3.357.320	1.797.528	5.154.848	2.050.562	84.759	2.135.321
Forward Asset Purchase Commitments		1.190.473	1.784.669	2.975.142	22.231	73.933	96.164
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		1.039.490	12.859	1.052.349	976.300	10.826	987.126
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		411.091	0	411.091	341.685	0	341.685
Tax and Fund Liabilities Arised from Export Commitments		10.776	0	10.776	10.032	0	10.032
Commitments for Credit Card Limits		513.128	0	513.128	473.944	0	473.944
Commitments for Credit Cards and Banking Services Promotions		525	0	525	501	0	501
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		191.837	0	191.837	225.869	0	225.869
Revocable Commitments	(4)	504.301	1.248	505.549	536.683	2.231	538.914
Revocable Loan Granting Commitments		504.071	0	504.071	535.704	0	535.704
Other Revocable Commitments		230	1.248	1.478	979	2.231	3.210
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	4.482.168	9.739.143	14.221.311	5.213.554	8.300.369	13.513.923
Derivative Financial Instruments Held For Hedging		930.000	0	930.000	936.000	0	936.000
Fair Value Hedges		930.000	0	930.000	936.000	0	936.000
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		3.552.168	9.739.143	13.291.311	4.277.554	8.300.369	12.577.923
Forward Foreign Currency Buy or Sell Transactions		212.180	601.942	814.122	447.560	672.968	1.120.528
Forward Foreign Currency Buying Transactions		132.168	267.939	400.107	231.148	332.755	563.903
Forward Foreign Currency Sale Transactions		80.012	334.003	414.015	216.412	340.213	556.625
Currency and Interest Rate Swaps		3.115.999	7.861.073	10.977.072	3.371.929	6.908.365	10.280.294
Currency Swap Buy Transactions		1.637	4.936.523	4.938.160	693.999	3.847.410	4.541.409
Currency Swap Sell Transactions		3.094.362	1.628.202	4.722.564	2.327.930	1.865.237	4.193.167
Interest Rate Swap Buy Transactions		10.000	648.174	658.174	175.000	597.859	772.859
Interest Rate Swap Sell Transactions		10.000	648.174	658.174	175.000	597.859	772.859
Currency, Interest Rate and Securities Options		223.989	1.125.517	1.349.506	458.065	610.742	1.068.807
Currency Options Buy Transactions		77.860	590.312	668.172	234.015	289.080	523.095
Currency Options Sell Transactions		146.129	535.205	681.334	224.050	321.662	545.712
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	150.611	150.611	0	108.294	108.294
CUSTODY AND PLEDGES RECEIVED		451.507.309	242.915.061	694.422.370	436.117.794	224.698.837	660.816.631
ITEMS HELD IN CUSTODY		4.666.813	1.844.232	6.511.045	4.261.936	1.578.609	5.840.545
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		533.595	430.217	963.812	513.304	436.509	949.813
Cheques Received for Collection		1.989.890	144.320	2.134.210	1.807.316	135.081	1.942.397
Commercial Notes Received for Collection		86.031	420.739	506.770	64.174	158.429	222.603
Other Assets Received for Collection		2.580	668.144	670.724	2.124	682.216	684.340
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		2.054.716	180.812	2.235.528	1.875.017	166.374	2.041.391
Custodians		1	0	1	1	0	1
PLEDGED ITEMS		442.440.740	239.725.766	682.166.506	427.323.477	221.791.699	649.115.176
Securities		22.000	64	22.064	22.000	59	22.059
Guarantee Notes		104.644.825	41.321.970	145.966.795	100.340.591	38.821.464	139.162.055
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		30.083.723	14.163.633	44.247.356	29.033.655	12.149.563	41.183.218
Other Pledged Items		306.452.190	184.156.356	490.608.546	296.771.411	170.744.419	467.515.830

Depositories Receiving Pledged Items		1.238.002	83.743	1.321.745	1.155.820	76.194	1.232.014
ACCEPTED BILL, GUARANTIES AND WARRANTEES		4.399.756	1.345.063	5.744.819	4.532.381	1.328.529	5.860.910
TOTAL OFF-BALANCE SHEET ACCOUNTS		**463.053.672**	**256.723.158**	**719.776.830**	**447.318.238**	**235.605.535**	**682.923.773**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018	Current Period 3 Months 01.04.2019 - 30.06.2019	Previous Period 3 Months 01.04.2018 - 30.06.2018
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	2.201.120	1.883.719	1.121.273	977.916
Interest Income on Loans		1.923.678	1.599.138	979.041	834.212
Interest Income on Reserve Deposits		29.480	18.950	15.345	10.120
Interest Income on Banks		21.162	11.696	11.448	5.107
Interest Income on Money Market Placements		2.780	43.502	930	25.820
Interest Income on Marketable Securities Portfolio		176.205	177.154	90.671	86.052
Financial Assets At Fair Value Through Profit Loss		4.061	2.522	2.192	1.121
Financial Assets At Fair Value Through Other Comprehensive Income		45.157	10.905	20.976	3.895
Financial Assets Measured at Amortised Cost		126.987	163.727	67.503	81.036
Finance Leasing Interest Income		27.109	24.284	13.938	11.857
Other Interest Income		20.706	8.995	9.900	4.748
INTEREST EXPENSES (-)	(2)	-1.722.789	-1.129.315	-856.503	-580.099
Interest Expenses on Deposits		-1.282.606	-796.356	-645.810	-407.809
Interest Expenses on Funds Borrowed		-105.422	-87.953	-51.551	-47.893
Interest Expenses on Money Market Funds		-84.918	-77.115	-27.828	-34.828
Interest Expenses on Securities Issued		-159.996	-141.110	-77.836	-77.169
Lease Interest Expenses		-21.462	-1.633	-10.758	-676
Other Interest Expense		-68.385	-25.148	-42.720	-11.724
NET INTEREST INCOME OR EXPENSE		478.331	754.404	264.770	397.817
NET FEE AND COMMISSION INCOME OR EXPENSES		191.502	177.480	93.069	84.299
Fees and Commissions Received		248.267	223.624	120.600	110.163
From Noncash Loans		39.212	37.286	19.583	18.520
Other		209.055	186.338	101.017	91.643
Fees and Commissions Paid (-)		-56.765	-46.144	-27.531	-25.864
Paid for Noncash Loans		-1.020	-524	-514	-275
Other		-55.745	-45.620	-27.017	-25.589
DIVIDEND INCOME	(3)	3.693	1.230	3.672	1.230
TRADING INCOME OR LOSS (Net)	(4)	-45.730	-81.735	-61.396	-31.721
Gains (Losses) Arising from Capital Markets Transactions		15.008	3.218	47.930	89
Gains (Losses) Arising From Derivative Financial Transactions		-7.054	449.358	-165.434	404.565
Foreign Exchange Gains or Losses		-53.684	-534.311	56.108	-436.375
OTHER OPERATING INCOME	(5)	62.543	41.379	32.134	22.446
GROSS PROFIT FROM OPERATING ACTIVITIES		690.339	892.758	332.249	474.071
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-402.852	-163.247	-219.536	-75.420
OTHER ALLOWANCE EXPENSES (-)	(6)	-54.738	-123.201	-52.385	-76.379
PERSONNEL EXPENSES (-)		-272.184	-221.033	-138.231	-117.264
OTHER OPERATING EXPENSES (-)	(7)	-309.436	-305.345	-163.768	-149.240
NET OPERATING INCOME (LOSS)		-348.871	79.932	-241.671	55.768
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)	-348.871	79.932	-241.671	55.768
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	68.435	-9.223	50.543	-13.984
Current Tax Provision		-164	-19.490	12.096	-18.472
Expense Effect of Deferred Tax		-5.011	-77.634	36.732	-50.670
Income Effect of Deferred Tax		73.610	87.901	1.715	55.158
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	-280.436	70.709	-191.128	41.784
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	(8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(9)	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	(10)	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	-280.436	70.709	-191.128	41.784
Profit (Loss) Attributable to Group		-277.754	65.195	-184.209	36.264
Profit (loss), attributable to non-controlling interests		-2.682	5.514	-6.919	5.520
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		-0,24217000	0,06106000	-0,16505000	0,03608000

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)		-280.436	70.709		
OTHER COMPREHENSIVE INCOME		7.681	-5.380		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		96	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		120	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-24	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		7.585	-5.380		
Exchange Differences on Translation		3.242	5.323		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		5.441	-13.435		
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		-1.098	2.732		
TOTAL COMPREHENSIVE INCOME (LOSS)		-272.755	65.329		

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		-621.388	-565.687
Interest Received		2.307.157	1.415.064
Interest Paid		-1.745.169	-1.112.092
Dividends received		1.289	1.230
Fees and Commissions Received		248.267	223.624
Other Gains		266.050	383.393
Collections from Previously Written Off Loans and Other Receivables		166.664	265.884
Cash Payments to Personnel and Service Suppliers		-275.848	-253.503
Taxes Paid		-17.902	-15.759
Other		-1.571.896	-1.473.528
Changes in Operating Assets and Liabilities Subject to Banking Operations		-178.981	-937.624
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		30.262	-35.167
Net (Increase) Decrease in Due From Banks		6.675	-772
Net (Increase) Decrease in Loans		-44.394	-1.527.633
Net (Increase) Decrease in Other Assets		-386.939	-571.127
Net Increase (Decrease) in Bank Deposits		217.898	-1.096.305
Net Increase (Decrease) in Other Deposits		1.169.645	1.337.088
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-794.048	809.795
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-378.080	146.497
Net Cash Provided From Banking Operations		-800.369	-1.503.311
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		605.570	-8.227
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		-11.825	-14.156
Cash Obtained from Tangible and Intangible Asset Sales		33.183	70.107
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-23.288	-744.780
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		33.668	811.810
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-192.326
Cash Obtained from Sale of Financial Assets At Amortised Cost		607.379	74.618
Other		-33.547	-13.500
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-75.769	121.127
Cash Obtained from Loans and Securities Issued		835.939	769.380
Cash Outflow Arised From Loans and Securities Issued		-872.059	-642.534
Equity Instruments Issued		0	0
Dividends paid		0	-1.000
Payments of lease liabilities		-39.649	-4.719
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		71.099	119.380
Net Increase (Decrease) in Cash and Cash Equivalents		-199.469	-1.271.031
Cash and Cash Equivalents at Beginning of the Period		2.044.583	3.889.468
Cash and Cash Equivalents at End of the Period		1.845.114	2.618.437

KAMUYU AYDINLATMA PLATFORMU

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

							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								
		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	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)	Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
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		**1.158.000**	**1.834**	**0**	**-165.654**	**62.153**	**-13.199**	**0**	**10.219**	**-54.199**	**0**	**1.403.852**	**346.670**	**0**	**2.749.676**	**40.870**	**2.790.546**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	60.152	0	0	-504.313	0	-444.161	-5.006	-449.167
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	60.152	0	0	-504.313	0	-444.161	-5.006	-449.167
	Adjusted Beginning Balance	(13)	1.158.000	1.834	0	-165.654	62.153	-13.199	0	10.219	5.953	0	1.403.852	-157.643	0	2.305.515	35.864	2.341.379
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	0	0	69.366	69.366	1.343	70.709
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	39	0	0	0	5.323	-10.703	0	-130	0	0	-5.471	-831	-6.302
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	358.713	-359.713	0	-1.000	0	-1.000
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-1.000	0	-1.000	0	-1.000
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	358.713	-358.713	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**1.158.000**	**1.834**	**0**	**-165.615**	**62.153**	**-13.199**	**0**	**15.542**	**-4.750**	**0**	**1.762.435**	**-517.356**	**69.366**	**2.368.410**	**36.376**	**2.404.786**
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		**1.158.000**	**1.835**	**0**	**-165.918**	**78.122**	**-9.378**	**0**	**20.464**	**-5.120**	**0**	**1.762.682**	**-428.206**	**0**	**2.412.481**	**40.349**	**2.452.830**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance	(13)	1.158.000	1.835	0	-165.918	78.122	-9.378	0	20.464	-5.120	0	1.762.682	-428.206	0	2.412.481	40.349	2.452.830
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	0	0	-277.754	-277.754	-2.682	-280.436
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	-32	96	0	0	3.207	4.343	0	0	0	0	7.614	-351	7.263
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	-388.901	388.901	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	-388.901	388.901	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**1.158.000**	**1.835**	**0**	**-165.950**	**78.218**	**-9.378**	**0**	**23.671**	**-777**	**0**	**1.373.781**	**-39.305**	**-277.754**	**2.142.341**	**37.316**	**2.179.657**