

**BURGAN BANK A.Ş.**  
**Bank Financial Report**  
**Unconsolidated**  
**2019 - 3. 3 Monthly Notification**

General Information About Financial Statements

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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Burgan Bank Anonim Şirketi Yönetim Kurulu'na,

### Giriş

Burgan Bank A.Ş'nin ("Banka") 30 Eylül 2019 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemektedir.

## **Sonuç**

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 30 Eylül 2019 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz 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 finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

8 Kasım 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 30.09.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		2.498.727	2.371.110	4.869.837	2.484.386	2.007.329	4.491.715
Cash and cash equivalents		1.731.373	2.066.232	3.797.605	1.375.928	1.564.570	2.940.498
Cash and Cash Balances at Central Bank	I-a	170.959	1.657.612	1.828.571	1.373.256	1.373.138	2.746.394
Banks	I-c	540.254	408.620	948.874	3.037	191.432	194.469
Receivables From Money Markets		1.020.455	0	1.020.455	0	0	0
Allowance for Expected Losses ( - )		-295	0	-295	-365	0	-365
Financial assets at fair value through profit or loss	I-b	972	34.028	35.000	1.036	11.654	12.690
Public Debt Securities		972	5.762	6.734	1.036	10.938	11.974
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	28.266	28.266	0	716	716
Financial Assets at Fair Value Through Other Comprehensive Income	I-d	252.520	147.120	399.640	254.318	134.287	388.605
Public Debt Securities		244.342	147.120	391.462	248.906	134.287	383.193
Equity instruments		7.674	0	7.674	4.912	0	4.912
Other Financial Assets		504	0	504	500	0	500
Derivative financial assets	I-l	513.862	123.730	637.592	853.104	296.818	1.149.922
Derivative Financial Assets At Fair Value Through Profit Or Loss		111.551	119.238	230.789	197.765	283.466	481.231
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		402.311	4.492	406.803	655.339	13.352	668.691
FINANCIAL ASSETS AT AMORTISED COST (Net)		4.069.774	8.583.431	12.653.205	5.433.477	8.889.082	14.322.559
Loans	I-e-f	4.398.689	8.746.900	13.145.589	5.677.259	8.999.987	14.677.246
Receivables From Leasing Transactions	I-k	0	0	0	0	0	0
Factoring Receivables	I-e	7	0	7	7	0	7
Other Financial Assets Measured at Amortised Cost	I-g	0	247.064	247.064	0	236.801	236.801
Public Debt Securities		0	247.064	247.064	0	236.801	236.801
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses ( - )	I-e-f	-328.922	-410.533	-739.455	-243.789	-347.706	-591.495
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	I-o	318.132	0	318.132	113.090	0	113.090
Held for Sale		318.132	0	318.132	113.090	0	113.090
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		493.017	0	493.017	381.091	0	381.091
Investments in Associates (Net)	I-h	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	I-i	493.017	0	493.017	381.091	0	381.091
Unconsolidated Financial Subsidiaries		493.017	0	493.017	381.091	0	381.091
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-j	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)		167.260	0	167.260	58.454	0	58.454
INTANGIBLE ASSETS AND GOODWILL (Net)		37.529	0	37.529	44.058	0	44.058
Goodwill		0	0	0	0	0	0
Other		37.529	0	37.529	44.058	0	44.058
INVESTMENT PROPERTY (Net)	I-m	0	0	0	0	0	0
CURRENT TAX ASSETS		1.145	0	1.145	10.294	0	10.294
DEFERRED TAX ASSET	I-n	29.927	0	29.927	0	0	0
OTHER ASSETS (Net)	I-p	93.901	32.725	126.626	100.780	59.358	160.138
<b>TOTAL ASSETS</b>		<b>7.709.412</b>	<b>10.987.266</b>	<b>18.696.678</b>	<b>8.625.630</b>	<b>10.955.769</b>	<b>19.581.399</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	II-a	3.983.854	7.408.963	11.392.817	4.226.304	5.834.151	10.060.455
LOANS RECEIVED	II-c	18.214	2.387.155	2.405.369	14.067	4.299.722	4.313.789
MONEY MARKET FUNDS		2.649	181.072	183.721	0	171.306	171.306
MARKETABLE SECURITIES (Net)	II-d	0	0	0	0	0	0
Bills		0	0	0	0	0	0
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	II-b	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	II-g	185.704	72.318	258.022	305.188	97.237	402.425
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		105.367	65.379	170.746	245.286	86.866	332.152
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		80.337	6.939	87.276	59.902	10.371	70.273
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-f	25.217	83.388	108.605	0	0	0
PROVISIONS	II-h	55.987	21.148	77.135	58.438	26.497	84.935
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		40.201	0	40.201	42.292	0	42.292
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		15.786	21.148	36.934	16.146	26.497	42.643
CURRENT TAX LIABILITIES	II-i	27.578	0	27.578	26.620	0	26.620
DEFERRED TAX LIABILITY	II-i	0	0	0	6.203	0	6.203
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-j	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	II-k	0	1.708.718	1.708.718	0	1.599.472	1.599.472
Loans		0	1.708.718	1.708.718	0	1.599.472	1.599.472

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-e	211.130	425.502	636.632	177.633	862.581	1.040.214
EQUITY	II-l	1.920.835	-22.754	1.898.081	1.872.094	3.886	1.875.980
Issued capital		1.535.000	0	1.535.000	1.535.000	0	1.535.000
Capital Reserves		-736	0	-736	-99	0	-99
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-736	0	-736	-99	0	-99
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		16.552	0	16.552	16.552	0	16.552
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.186	-22.754	-23.940	60.028	3.886	63.914
Profit Reserves		259.625	0	259.625	273.197	0	273.197
Legal Reserves		22.870	0	22.870	21.402	0	21.402
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		236.755	0	236.755	251.795	0	251.795
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		111.580	0	111.580	-12.584	0	-12.584
Prior Years' Profit or Loss		0	0	0	-174.343	0	-174.343
Current Period Net Profit Or Loss		111.580	0	111.580	161.759	0	161.759
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		6.431.168	12.265.510	18.696.678	6.686.547	12.894.852	19.581.399

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		4.381.067	28.380.183	32.761.250	6.589.188	34.330.411	40.919.599
GUARANTIES AND WARRANTIES	III-a-2-3	638.698	2.126.234	2.764.932	597.086	1.722.881	2.319.967
Letters of Guarantee		638.698	948.944	1.587.642	596.675	1.089.509	1.686.184
Guarantees Subject to State Tender Law		15.943	272	16.215	10.249	3.643	13.892
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		622.755	948.672	1.571.427	586.426	1.085.866	1.672.292
Bank Acceptances		0	107.036	107.036	411	102.926	103.337
Import Letter of Acceptance		0	107.036	107.036	411	102.926	103.337
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	446.186	446.186	0	385.116	385.116
Documentary Letters of Credit		0	446.186	446.186	0	385.116	385.116
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		0	624.068	624.068	0	145.330	145.330
Other Collaterals		0	0	0	0	0	0
<b>COMMITMENTS</b>	III-a-1	997.037	902.465	1.899.502	449.255	299.806	749.061
Irrevocable Commitments		997.037	902.465	1.899.502	449.255	299.806	749.061
Forward Asset Purchase Commitments		754.535	902.465	1.657.000	257.670	299.806	557.476
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		168.805	0	168.805	117.343	0	117.343
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		73.697	0	73.697	74.242	0	74.242
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		2.745.332	25.351.484	28.096.816	5.542.847	32.307.724	37.850.571
Derivative Financial Instruments Held For Hedging		690.286	2.321.681	3.011.967	970.803	3.192.279	4.163.082
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		690.286	2.321.681	3.011.967	970.803	3.192.279	4.163.082
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		2.055.046	23.029.803	25.084.849	4.572.044	29.115.445	33.687.489
Forward Foreign Currency Buy or Sell Transactions		412.244	492.660	904.904	758.167	665.301	1.423.468
Forward Foreign Currency Buying Transactions		297.790	164.449	462.239	124.973	533.112	658.085
Forward Foreign Currency Sale Transactions		114.454	328.211	442.665	633.194	132.189	765.383
Currency and Interest Rate Swaps		505.071	20.562.682	21.067.753	1.586.276	23.171.073	24.757.349
Currency Swap Buy Transactions		209.098	4.744.026	4.953.124	1.152.608	4.555.379	5.707.987
Currency Swap Sell Transactions		295.973	4.624.044	4.920.017	433.668	5.051.590	5.485.258
Interest Rate Swap Buy Transactions		0	5.597.306	5.597.306	0	6.782.052	6.782.052
Interest Rate Swap Sell Transactions		0	5.597.306	5.597.306	0	6.782.052	6.782.052
Currency, Interest Rate and Securities Options		1.035.809	1.878.236	2.914.045	2.227.601	5.279.071	7.506.672
Currency Options Buy Transactions		357.392	1.070.643	1.428.035	528.333	3.150.835	3.679.168
Currency Options Sell Transactions		678.417	807.593	1.486.010	1.699.268	2.128.236	3.827.504
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		101.922	96.225	198.147	0	0	0
Currency Futures Buy Transactions		51.694	47.407	99.101	0	0	0
Currency Futures Sell Transactions		50.228	48.818	99.046	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	0	0
CUSTODY AND PLEDGES RECEIVED		49.713.988	47.330.590	97.044.578	37.036.009	43.505.919	80.541.928
ITEMS HELD IN CUSTODY		12.083.081	1.072.723	13.155.804	797.062	385.612	1.182.674
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		11.377.185	309.757	11.686.942	104.449	182.180	286.629
Cheques Received for Collection		677.582	97.622	775.204	673.437	83.592	757.029
Commercial Notes Received for Collection		28.314	14.228	42.542	19.176	22.820	41.996
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		0	651.116	651.116	0	97.020	97.020
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		37.630.907	46.257.867	83.888.774	36.238.947	43.120.307	79.359.254
Securities		78.288	0	78.288	56.132	0	56.132
Guarantee Notes		21.490.376	16.994.549	38.484.925	22.275.449	17.248.376	39.523.825
Commodity		765.539	1.280.775	2.046.314	886.897	660.754	1.547.651
Warrant		0	0	0	0	0	0
Real Estate		13.770.132	23.758.939	37.529.071	11.509.609	20.785.740	32.295.349
Other Pledged Items		1.526.572	4.223.604	5.750.176	1.510.860	4.425.437	5.936.297



Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		54.095.055	75.710.773	129.805.828	43.625.197	77.836.330	121.461.527

# 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 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018	Current Period 3 Months 01.07.2019 - 30.09.2019	Previous Period 3 Months 01.07.2018 - 30.09.2018
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	IV-a	1.723.791	1.646.067	532.804	662.372
Interest Income on Loans		1.191.045	1.202.810	375.464	466.446
Interest Income on Reserve Deposits		28.511	25.998	7.936	10.475
Interest Income on Banks		43.350	74.333	15.939	32.926
Interest Income on Money Market Placements		82.890	22.530	26.021	16.606
Interest Income on Marketable Securities Portfolio		43.576	34.144	14.294	15.349
Financial Assets At Fair Value Through Profit Loss		1.173	1.146	351	379
Financial Assets At Fair Value Through Other Comprehensive Income		33.906	24.878	11.182	11.163
Financial Assets Measured at Amortised Cost		8.497	8.120	2.761	3.807
Finance Leasing Interest Income		0	0	0	0
Other Interest Income	IV-k	334.419	286.252	93.150	120.570
INTEREST EXPENSES (-)	IV-b	-1.208.604	-1.148.012	-367.941	-470.079
Interest Expenses on Deposits		-721.528	-643.255	-233.713	-266.002
Interest Expenses on Funds Borrowed		-223.521	-204.090	-62.468	-85.550
Interest Expenses on Money Market Funds		-6.700	-6.537	-2.099	-2.832
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-7.531	0	-2.349	0
Other Interest Expense	IV-k	-249.324	-294.130	-67.312	-115.695
NET INTEREST INCOME OR EXPENSE		515.187	498.055	164.863	192.293
NET FEE AND COMMISSION INCOME OR EXPENSES		26.735	19.278	9.970	4.149
Fees and Commissions Received		34.805	31.072	12.142	8.418
From Noncash Loans		19.669	16.287	6.772	5.604
Other	IV-k	15.136	14.785	5.370	2.814
Fees and Commissions Paid (-)		-8.070	-11.794	-2.172	-4.269
Paid for Noncash Loans		-45	-44	-16	-15
Other	IV-k	-8.025	-11.750	-2.156	-4.254
DIVIDEND INCOME		2.769	686	0	0
TRADING INCOME OR LOSS (Net)	IV-c	23.563	71.170	3.631	30.495
Gains (Losses) Arising from Capital Markets Transactions		7.900	1.394	3.679	581
Gains (Losses) Arising From Derivative Financial Transactions		16.036	26.445	-2.665	12.953
Foreign Exchange Gains or Losses		-373	43.331	2.617	16.961
OTHER OPERATING INCOME	IV-d	10.341	12.955	3.097	3.114
GROSS PROFIT FROM OPERATING ACTIVITIES		578.595	602.144	181.561	230.051
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	IV-e	-181.523	-187.699	-94.760	-94.007
OTHER ALLOWANCE EXPENSES ( - )	IV-e	-941	-23	-58	137
PERSONNEL EXPENSES (-)		-147.803	-122.682	-48.555	-42.544
OTHER OPERATING EXPENSES (-)	IV-f	-148.388	-129.326	-49.011	-44.169
NET OPERATING INCOME (LOSS)		99.940	162.414	-10.823	49.468
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		32.917	20.782	14.018	6.125
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	132.857	183.196	3.195	55.593
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-h	-21.277	-36.491	2.394	-10.951
Current Tax Provision		-39.537	0	-2.691	0
Expense Effect of Deferred Tax		-76.109	-244.200	-15.740	-133.919
Income Effect of Deferred Tax		94.369	207.709	20.825	122.968
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-i	111.580	146.705	5.589	44.642
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	IV-j	111.580	146.705	5.589	44.642
Profit (Loss) Attributable to Group		111.580	146.705	5.589	44.642
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kâr / Zarar (1.000 nominal için tam TL olarak)		0,72700000	1,10700000	0,03600000	0,35600000

# 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 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018	Current Period 3 Months 01.07.2019 - 30.09.2019	Previous Period 3 Months 01.07.2018 - 30.09.2018
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		111.580	146.705		
OTHER COMPREHENSIVE INCOME		-88.842	96.010		
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	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-88.842	96.010		
Exchange Differences on Translation		143	4.861		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		21.719	-44.505		
Income (Loss) Related with Cash Flow Hedges		-134.536	161.363		
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		23.832	-25.709		
TOTAL COMPREHENSIVE INCOME (LOSS)		22.738	242.715		

# 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 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		77.679	-458.446
Interest Received		1.698.117	1.300.100
Interest Paid		-1.195.016	-1.078.995
Dividends received		2.769	686
Fees and Commissions Received		23.864	29.019
Other Gains		0	0
Collections from Previously Written Off Loans and Other Receivables		190.312	182.743
Cash Payments to Personnel and Service Suppliers		-147.803	-122.682
Taxes Paid		-9.044	-7.696
Other		-485.520	-761.621
Changes in Operating Assets and Liabilities Subject to Banking Operations		932.538	1.941.916
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-23.432	-31.866
Net (Increase) Decrease in Due From Banks		46.815	176.310
Net (Increase) Decrease in Loans		1.365.107	-3.549.556
Net (Increase) Decrease in Other Assets		761.144	-267.193
Net Increase (Decrease) in Bank Deposits		-1.711	-3.423
Net Increase (Decrease) in Other Deposits		1.333.228	3.239.618
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.811.916	1.914.534
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-736.697	463.492
Net Cash Provided From Banking Operations		1.010.217	1.483.470
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-122.908	-139.434
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-100.000	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-6.826	-2.774
Cash Obtained from Tangible and Intangible Asset Sales		19.229	7.852
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-115.467	-161.288
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		80.156	16.776
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		0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		0	348.304
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	348.304
Dividends paid		0	0
Payments of lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		12.010	122.874
Net Increase (Decrease) in Cash and Cash Equivalents		899.319	1.815.214
Cash and Cash Equivalents at Beginning of the Period		2.421.711	1.236.153
Cash and Cash Equivalents at End of the Period		3.321.030	3.051.367



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 - 30.09.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		II-I	1.185.000	0	0	184	18.075	-3.141	0 0	1.705	-4.214	40.256 0	164.762	109.848	0	1.512.475	0	1.512.475
	Adjustments Related to TMS 8			0	0	0	0	0	0 0	0	0	0 0	0	174.343	0	-174.343	0	-174.343	
	Effect Of Corrections			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy			0	0	0	0	0	0 0	0	0	0 0	0	174.343	0	-174.343	0	-174.343	
	Adjusted Beginning Balance			1.185.000	0	0	184	18.075	-3.141	0 0	1.705	-4.214	40.256 0	164.762	-64.495	0	1.338.132	0	1.338.132
	Total Comprehensive Income (Loss)			0	0	0	0	0	0 0	4.861	-34.714	125.863 0	0	0	146.705	242.715	0	242.715	
	Capital Increase in Cash			348.304	0	0	0	0	0 0	0	0	0 0	0	0	0	0	348.304	0	348.304
	Capital Increase Through Internal Reserves			1.696	0	0	-1.696	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Convertible Bonds			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Subordinated Debt			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Profit Distributions			0	0	0	1.413	0	0 0	0	0	0 0	108.435	109.848	-	0	0	0	0
	Dividends Paid			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Transfers To Reserves			0	0	0	1.413	0	0 0	0	0	0 0	108.435	109.848	-	0	0	0	0
	Other			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Equity at end of period			1.535.000	0	0	-99	18.075	-3.141	0 0	6.566	-38.928	166.119 0	273.197	174.343	146.705	1.929.151	0	1.929.151
Current Period 01.01.2019 - 30.09.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period			1.535.000	0	0	-99	19.610	-3.058	0 0	5.670	-22.972	81.216 0	273.197	174.343	161.759	1.875.980	0	1.875.980
	Adjustments Related to TMS 8			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Effect Of Corrections			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Adjusted Beginning Balance			1.535.000	0	0	-99	19.610	-3.058	0 0	5.670	-22.972	81.216 0	273.197	174.343	161.759	1.875.980	0	1.875.980
	Total Comprehensive Income (Loss)			0	0	0	0	0	0 0	143	16.941	-104.938 0	0	-988	111.580	22.738	0	22.738	
	Capital Increase in Cash			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Convertible Bonds			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Subordinated Debt			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity			0	0	0	-637	0	0 0	0	0	0 0	0	0	0	0	-637	0	-637
	Profit Distributions			0	0	0	0	0	0 0	0	0	0 0	-13.572	175.331	161.759	0	0	0	0
	Dividends Paid			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Transfers To Reserves			0	0	0	0	0	0 0	0	0	0 0	-13.572	175.331	161.759	0	0	0	0
	Other			0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Equity at end of period			1.535.000	0	0	-736	19.610	-3.058	0 0	5.813	-6.031	-23.722 0	259.625	0	111.580	1.898.081	0	1.898.081