

**TÜRKİYE FİNANS KATILIM BANKASI A.Ş.**  
**Participation 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

## TÜRKİYE FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

### ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Finans Katılım Bankası Anonim Şirketi

Yönetim Kurulu'na

#### Giriş

Türkiye Finans Katılım Bankası 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 konsolide olmayan ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

#### Sınırlı Denetimin Kapsamı

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

#### Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Finans Katılım Bankası A.Ş.'nin 30 Eylül 2019 tarihi itibarıyla konsolide olmayan finansal durumunun, aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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 rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

14 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)		2.495.199	16.356.885	18.852.084	2.686.198	10.748.398	13.434.596
Cash and cash equivalents		632.228	12.824.078	13.456.306	432.960	9.596.126	10.029.086
Cash and Cash Balances at Central Bank	1	634.650	7.728.652	8.363.302	436.472	8.161.992	8.598.464
Banks	2	1.623	5.095.426	5.097.049	1.166	1.434.134	1.435.300
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses ( - )		-4.045	0	-4.045	-4.678	0	-4.678
Financial assets at fair value through profit or loss	3	17.090	252.689	269.779	3.613	811	4.424
Public Debt Securities		376	247.316	247.692	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		16.714	5.373	22.087	3.613	811	4.424
Financial Assets at Fair Value Through Other Comprehensive Income	4	1.595.047	3.271.260	4.866.307	1.958.363	1.148.733	3.107.096
Public Debt Securities		1.093.611	3.270.683	4.364.294	1.283.483	1.102.955	2.386.438
Equity instruments		4.912	577	5.489	4.912	562	5.474
Other Financial Assets		496.524	0	496.524	669.968	45.216	715.184
Derivative financial assets	5	250.834	8.858	259.692	291.262	2.728	293.990
Derivative Financial Assets At Fair Value Through Profit Or Loss		250.834	8.858	259.692	291.262	2.728	293.990
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	6	17.922.083	10.600.394	28.522.477	22.058.984	7.973.534	30.032.518
Loans		18.748.168	10.452.526	29.200.694	22.622.518	7.859.028	30.481.546
Receivables From Leasing Transactions		562.982	147.868	710.850	788.144	114.506	902.650
Other Financial Assets Measured at Amortised Cost		0	0	0	208.378	0	208.378
Public Debt Securities		0	0	0	208.378	0	208.378
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.389.067	0	-1.389.067	-1.560.056	0	-1.560.056
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	7	208.796	0	208.796	406.616	0	406.616
Held for Sale		208.796	0	208.796	406.616	0	406.616
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		100	0	100	100	0	100
Investments in Associates (Net)	8	0	0	0	0	0	0
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	9	100	0	100	100	0	100
Unconsolidated Financial Subsidiaries		100	0	100	100	0	100
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	10	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)		1.176.375	0	1.176.375	900.166	0	900.166
INTANGIBLE ASSETS AND GOODWILL (Net)		91.547	0	91.547	88.372	0	88.372
Goodwill		0	0	0	0	0	0
Other		91.547	0	91.547	88.372	0	88.372
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	12	64.942	0	64.942	143.047	0	143.047
OTHER ASSETS	13	1.046.814	667.595	1.714.409	859.728	1.187.341	2.047.069
<b>TOTAL ASSETS</b>		<b>23.005.856</b>	<b>27.624.874</b>	<b>50.630.730</b>	<b>27.143.211</b>	<b>19.909.273</b>	<b>47.052.484</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
FUNDS COLLECTED	1	11.665.046	25.372.338	37.037.384	10.902.974	15.959.505	26.862.479
LOANS RECEIVED	2	2.456.562	2.562.922	5.019.484	4.526.673	7.487.945	12.014.618
MONEY MARKET FUNDS		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	3	42.041	88.169	130.210	51.949	374.096	426.045
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		42.041	5.228	47.269	51.949	10.431	62.380
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	82.941	82.941	0	363.665	363.665
LEASE PAYABLES (Net)	4	286.793	4.812	291.605	0	0	0
PROVISIONS	5	242.846	51.184	294.030	219.547	34.581	254.128
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		112.586	0	112.586	110.826	0	110.826
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		130.260	51.184	181.444	108.721	34.581	143.302
CURRENT TAX LIABILITIES	6	71.532	0	71.532	69.714	0	69.714
DEFERRED TAX LIABILITY	7	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	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	9	0	1.432.705	1.432.705	0	1.326.515	1.326.515
Loans		0	1.432.705	1.432.705	0	1.326.515	1.326.515
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	10	1.358.199	308.326	1.666.525	1.533.676	242.128	1.775.804
EQUITY	11	4.694.630	-7.375	4.687.255	4.386.323	-63.142	4.323.181
Issued capital		2.600.000	0	2.600.000	2.600.000	0	2.600.000
Capital Reserves		56.617	0	56.617	7.725	0	7.725
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		56.617	0	56.617	7.725	0	7.725

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-3.528	0	-3.528	-7.263	0	-7.263
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		23.262	-7.375	15.887	-31.678	-63.142	-94.820
Profit Reserves		1.817.673	0	1.817.673	1.375.864	0	1.375.864
Legal Reserves		172.884	0	172.884	150.809	0	150.809
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		1.546.531	0	1.546.531	1.222.894	0	1.222.894
Other Profit Reserves		98.258	0	98.258	2.161	0	2.161
Profit or Loss		200.606	0	200.606	441.675	0	441.675
Prior Years' Profit or Loss		0	0	0	-3.075	0	-3.075
Current Period Net Profit Or Loss		200.606	0	200.606	444.750	0	444.750
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		20.817.649	29.813.081	50.630.730	21.690.856	25.361.628	47.052.484

## 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>		8.498.158	13.575.539	22.073.697	7.593.066	16.682.536	24.275.602
GUARANTIES AND WARRANTIES	1	3.897.837	3.079.795	6.977.632	4.216.393	3.342.615	7.559.008
Letters of Guarantee		3.884.187	2.379.772	6.263.959	4.193.623	2.800.495	6.994.118
Guarantees Subject to State Tender Law		86.792	0	86.792	142.281	0	142.281
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		3.797.395	2.379.772	6.177.167	4.051.342	2.800.495	6.851.837
Bank Acceptances		13.650	287.661	301.311	21.250	109.625	130.875
Import Letter of Acceptance		0	287.661	287.661	3.100	109.625	112.725
Other Bank Acceptances		13.650	0	13.650	18.150	0	18.150
Letters of Credit		0	412.362	412.362	1.520	432.495	434.015
Documentary Letters of Credit		0	412.362	412.362	1.520	432.495	434.015
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
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	2.314.525	2.600.794	4.915.319	1.871.543	1.875.149	3.746.692
Irrevocable Commitments		2.314.525	2.600.794	4.915.319	1.871.543	1.875.149	3.746.692
Forward Asset Purchase Commitments		646.741	2.600.794	3.247.535	390.826	1.875.149	2.265.975
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		153	0	153	418	0	418
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		694.042	0	694.042	673.652	0	673.652
Tax and Fund Liabilities Arised from Export Commitments		20.760	0	20.760	17.031	0	17.031
Commitments for Credit Card Limits		934.222	0	934.222	780.704	0	780.704
Commitments for Credit Cards and Banking Services Promotions		2.982	0	2.982	1.698	0	1.698
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		15.625	0	15.625	7.214	0	7.214
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		2.285.796	7.894.950	10.180.746	1.505.130	11.464.772	12.969.902
Derivative Financial Instruments Held For Hedging		71.000	1.212.254	1.283.254	214.000	3.753.672	3.967.672
Fair Value Hedges		71.000	155.027	226.027	214.000	441.761	655.761
Cash Flow Hedges		0	1.057.227	1.057.227	0	3.311.911	3.311.911
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		2.214.796	6.682.696	8.897.492	1.291.130	7.711.100	9.002.230
Forward Buy or Sell Transactions		2.214.796	6.682.696	8.897.492	1.291.130	7.379.803	8.670.933
Forward Foreign Currency Buying Transactions		1.393.268	3.115.552	4.508.820	245.392	3.906.053	4.151.445
Forward Foreign Currency Sale Transactions		821.528	3.567.144	4.388.672	1.045.738	3.473.750	4.519.488
Other Forward Buy or Sell Transactions		0	0	0	0	331.297	331.297
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		450.161.811	74.501.408	524.663.219	449.350.654	74.159.547	523.510.201
ITEMS HELD IN CUSTODY		3.639.537	2.743.559	6.383.096	4.694.504	2.119.017	6.813.521
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		7.271	0	7.271	0	0	0
Cheques Received for Collection		2.490.812	302.023	2.792.835	2.778.176	308.797	3.086.973
Commercial Notes Received for Collection		897.549	147.584	1.045.133	1.040.032	104.302	1.144.334
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	450.066	450.066	0	153.396	153.396
Custodians		243.905	1.843.886	2.087.791	876.296	1.552.522	2.428.818
PLEDGED ITEMS		446.522.274	71.606.676	518.128.950	444.656.150	71.899.561	516.555.711
Securities		52.314	0	52.314	11.529	0	11.529
Guarantee Notes		162.543.502	14.853.742	177.397.244	157.847.973	13.912.631	171.760.604
Commodity		5.698.232	1.248.349	6.946.581	5.238.653	1.311.901	6.550.554
Warrant		0	0	0	0	0	0
Real Estate		66.793.671	1.083.026	67.876.697	71.955.528	1.225.370	73.180.898
Other Pledged Items		211.282.811	54.421.559	265.704.370	209.451.135	55.449.659	264.900.794
Depositories Receiving Pledged Items		151.744	0	151.744	151.332	0	151.332
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	151.173	151.173	0	140.969	140.969
TOTAL OFF-BALANCE SHEET ACCOUNTS		458.659.969	88.076.947	546.736.916	456.943.720	90.842.083	547.785.803



# 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>					
PROFIT SHARE INCOME	1	3.524.364	2.732.223	1.124.961	1.097.537
Profit Share on Loans		3.056.814	2.321.526	979.634	950.688
Income Received From Reserve Deposits		94.347	48.632	23.017	19.066
Income Received From Banks		30.981	415	9.149	168
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		258.840	271.301	87.816	96.212
Financial Assets At Fair Value Through Profit Loss		2.390	0	1.146	0
Financial Assets At Fair Value Through Other Comprehensive Income		253.788	236.232	86.670	85.505
Financial Assets Measured at Amortised Cost		2.662	35.069	0	10.707
Finance Lease Income		54.476	67.414	16.965	23.436
Other Profit Share Income		28.906	22.935	8.380	7.967
PROFIT SHARE EXPENSES (-)	2	-2.115.512	-1.407.487	-639.157	-577.207
Expenses on Profit Sharing Accounts		-1.262.329	-781.477	-422.393	-295.440
Profit Share Expense on Funds Borrowed		-715.457	-483.085	-168.325	-204.973
Profit Share Expense on Money Market Borrowings		-7.468	-66.197	-4.902	-44.244
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-47.985	0	-16.397	0
Other Profit Share Expense		-82.273	-76.728	-27.140	-32.550
NET PROFIT SHARE INCOME (LOSS)		1.408.852	1.324.736	485.804	520.330
NET FEE AND COMMISSION INCOME OR EXPENSES		105.657	92.580	26.596	31.076
Fees and Commissions Received		252.028	223.891	76.279	79.394
From Noncash Loans		65.239	74.989	20.024	24.179
Other	9	186.789	148.902	56.255	55.215
Fees and Commissions Paid (-)		-146.371	-131.311	-49.683	-48.318
Paid for Noncash Loans		0	0	0	0
Other	9	-146.371	-131.311	-49.683	-48.318
DIVIDEND INCOME		6	177	-2.763	0
TRADING INCOME OR LOSS (Net)	3	28.217	90.737	48.160	59.676
Gains (Losses) Arising from Capital Markets Transactions		6.708	5.138	2.822	1.709
Gains (Losses) Arising From Derivative Financial Transactions		233.231	696.501	-89.774	569.569
Foreign Exchange Gains or Losses		-211.722	-610.902	135.112	-511.602
OTHER OPERATING INCOME	4	566.722	526.754	146.917	125.743
GROSS PROFIT FROM OPERATING ACTIVITIES		2.109.454	2.034.984	704.714	736.825
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	5	-992.116	-813.722	-414.188	-290.005
OTHER ALLOWANCE EXPENSES ( - )	5	-46.143	-108.169	-22.994	-68.319
PERSONNEL EXPENSES (-)		-398.653	-337.046	-129.747	-111.047
OTHER OPERATING EXPENSES (-)	6	-422.262	-371.189	-144.882	-124.935
NET OPERATING INCOME (LOSS)		250.280	404.858	-7.097	142.519
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	7	250.280	404.858	-7.097	142.519
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-49.674	-89.254	2.599	-30.786
Current Tax Provision		0	-117.252	0	-56.880
Expense Effect of Deferred Tax		-78.082	-49.698	5.360	-21.792
Income Effect of Deferred Tax		28.408	77.696	-2.761	47.886
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		200.606	315.604	-4.498	111.733
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	8	200.606	315.604	-4.498	111.733
Profit (Loss) Attributable to Group		200.606	315.604	-4.498	111.733
Profit (loss), attributable to non-controlling interests		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 - 30.09.2019	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)		200.606	315.604		
OTHER COMPREHENSIVE INCOME		114.442	-163.571		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.735	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		4.669	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		-934	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		110.707	-163.571		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		145.410	-223.704		
Income (Loss) Related with Cash Flow Hedges		-7.206	19.734		
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		-27.497	40.399		
TOTAL COMPREHENSIVE INCOME (LOSS)		315.048	152.033		

# 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		-604.822	-1.485.806
Profit Share Income Received		3.456.772	2.548.988
Profit Share Expense Paid		-2.124.457	-1.275.622
Dividends received		6	0
Fees and Commissions Received		252.028	223.891
Other Gains		48.897	48.659
Collections from Previously Written Off Loans and Other Receivables		368.936	287.746
Cash Payments to Personnel and Service Suppliers		-536.460	-521.043
Taxes Paid		-61.584	-119.436
Other		-2.008.960	-2.678.989
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.308.118	1.128.050
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-264.004	0
Net (Increase) Decrease in Due From Banks		-1.546.341	-261.992
Net (Increase) Decrease in Loans		1.453.974	-6.980.668
Net (Increase) Decrease in Other Assets		560.994	-330.423
Net (Increase) Decrease in Funds Collected From Banks		4.658	120.306
Net Increase (Decrease) in Other Funds Collected		10.187.836	7.028.299
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-7.067.642	570.109
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-21.357	982.419
Net Cash Provided From Banking Operations		2.703.296	-357.756
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-1.344.545	441.209
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		-76.098	-110.129
Cash Obtained from Tangible and Intangible Asset Sales		619	2.310
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-9.617.632	-3.788.626
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.148.566	4.087.654
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		200.000	250.000
Other		0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-82.730	53
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-82.866	0
Other		136	53
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		646.417	3.408.137
Net Increase (Decrease) in Cash and Cash Equivalents		1.922.438	3.491.643
Cash and Cash Equivalents at Beginning of the Period		6.148.791	2.606.712
Cash and Cash Equivalents at End of the Period	1	8.071.229	6.098.355



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	2.600.000	0	0	0	14.504	-13.619	0	0	-2.454	-9.604	1.000.450	95.961	375.360	4.060.598	0	4.060.598	
	Adjustments Related to TMS 8	0	0	0	0	0	0	0	0	0	0	0	-99.036	0	-99.036	0	-99.036	
	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	-99.036	0	-99.036	0	-99.036	
	Adjusted Beginning Balance	2.600.000	0	0	0	14.504	-13.619	0	0	-2.454	-9.604	1.000.450	-3.075	375.360	3.961.562	0	3.961.562	
	Total Comprehensive Income (Loss)	0	0	0	0	0	0	0	0	-178.963	15.392	0	0	315.604	152.033	0	152.033	
	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	2.968	0	0	0	0	0	0	54	0	0	3.022	0	3.022	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	375.360	0	-375.360	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	375.360	0	-375.360	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	2.600.000	0	0	2.968	14.504	-13.619	0	0	-181.417	5.788	1.375.864	-3.075	315.604	4.116.617	0	4.116.617	
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	2.600.000	0	0	7.725	14.504	-21.767	0	0	-98.699	3.879	1.375.864	-3.075	444.750	4.323.181	0	4.323.181	
	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	2.600.000	0	0	7.725	14.504	-21.767	0	0	-98.699	3.879	1.375.864	-3.075	444.750	4.323.181	0	4.323.181	
	Total Comprehensive Income (Loss)	0	0	0	0	0	3.735	0	0	116.328	-5.621	0	0	200.606	315.048	0	315.048	
	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	48.892	0	0	0	0	0	0	134	0	0	49.026	0	49.026	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	441.675	3.075	-444.750	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	441.675	3.075	-444.750	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	2.600.000	0	0	56.617	14.504	-18.032	0	0	17.629	-1.742	1.817.673	0	200.606	4.687.255	0	4.687.255	