

**TURKISH BANK A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**2019 - 3. 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 FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

### Giriş

Turkish Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklığının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2019 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, 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 konsolide 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 konsolide 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 finansal bilgilerin, Grup'un 30 Eylül 2019 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide 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 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 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 Aslanoglu, 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	Consolidated

	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)		167.882	205.543	373.425	215.487	410.373	625.860
Cash and cash equivalents		151.934	202.377	354.311	201.458	407.540	608.998
Cash and Cash Balances at Central Bank	(1)	19.482	161.642	181.124	9.859	281.033	290.892
Banks	(3)	21.740	40.735	62.475	12.868	126.507	139.375
Receivables From Money Markets		110.959	0	110.959	178.857	0	178.857
Allowance for Expected Losses ( - )		-247	0	-247	-126	0	-126
Financial assets at fair value through profit or loss	(4)	895	0	895	451	0	451
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		895	0	895	451	0	451
Financial Assets at Fair Value Through Other Comprehensive Income		13.651	1.984	15.635	13.330	1.934	15.264
Public Debt Securities		10.607	0	10.607	11.813	0	11.813
Equity instruments		1.517	0	1.517	1.517	0	1.517
Other Financial Assets		1.527	1.984	3.511	0	1.934	1.934
Derivative financial assets	(2)	1.402	1.182	2.584	248	899	1.147
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.402	373	1.775	248	165	413
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	809	809	0	734	734
FINANCIAL ASSETS AT AMORTISED COST (Net)		519.079	363.141	882.220	570.959	410.264	981.223
Loans	(5)	560.507	363.141	923.648	606.799	410.264	1.017.063
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	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 ( - )		-41.428	0	-41.428	-35.840	0	-35.840
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(15)	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		5.000	0	5.000	5.000	0	5.000
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)	(8)	5.000	0	5.000	5.000	0	5.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)	(12)	41.593	0	41.593	17.989	0	17.989
INTANGIBLE ASSETS AND GOODWILL (Net)		4.466	0	4.466	5.244	0	5.244
Goodwill		0	0	0	0	0	0
Other		4.466	0	4.466	5.244	0	5.244
INVESTMENT PROPERTY (Net)	(13)	0	0	0	0	0	0
CURRENT TAX ASSETS	(14)	0	0	0	0	0	0
DEFERRED TAX ASSET	(14)	1.635	0	1.635	1.560	0	1.560
OTHER ASSETS (Net)	(16)	37.905	2.065	39.970	30.817	1.675	32.492
<b>TOTAL ASSETS</b>		<b>777.560</b>	<b>570.749</b>	<b>1.348.309</b>	<b>847.056</b>	<b>822.312</b>	<b>1.669.368</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(1)	351.686	555.437	907.123	388.853	828.685	1.217.538
LOANS RECEIVED	(3)	9.480	25.125	34.605	12.448	13.979	26.427
MONEY MARKET FUNDS		89.231	0	89.231	133.924	0	133.924
MARKETABLE SECURITIES (Net)	(5)	27.744	0	27.744	30.034	0	30.034
Bills		27.744	0	27.744	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)	1.481	1.305	2.786	214	2.083	2.297
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.481	1.305	2.786	214	2.083	2.297
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)		24.833	0	24.833	0	0	0
PROVISIONS	(9)	6.546	0	6.546	6.210	0	6.210
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.411	0	3.411	3.194	0	3.194
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		3.135	0	3.135	3.016	0	3.016
CURRENT TAX LIABILITIES		4.230	0	4.230	7.812	0	7.812
DEFERRED TAX LIABILITY	(10)	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		32.481	4.505	36.986	28.671	4.681	33.352
EQUITY	(13)	214.225	0	214.225	211.774	0	211.774
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		-178	0	-178	-128	0	-128
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	(13)	-13	0	-13	-185	0	-185
Profit Reserves		18.873	0	18.873	18.448	0	18.448
Legal Reserves		6.111	0	6.111	5.686	0	5.686
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		12.762	0	12.762	12.762	0	12.762
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		20.543	0	20.543	18.639	0	18.639
Prior Years' Profit or Loss		17.528	0	17.528	11.779	0	11.779
Current Period Net Profit Or Loss		3.015	0	3.015	6.860	0	6.860
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		761.937	586.372	1.348.309	819.940	849.428	1.669.368

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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>		540.322	496.248	1.036.570	488.032	572.316	1.060.348
GUARANTIES AND WARRANTIES	(1)	395.469	56.387	451.856	407.942	107.485	515.427
Letters of Guarantee		395.469	56.353	451.822	407.942	105.087	513.029
Guarantees Subject to State Tender Law		389.968	46.428	436.396	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		3.816	9.925	13.741	8.848	4.688	13.536
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	34	34	0	2.398	2.398
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	34	34	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
<b>COMMITMENTS</b>		44.710	30.098	74.808	53.305	39.108	92.413
Irrevocable Commitments		44.710	30.098	74.808	53.305	39.108	92.413
Forward Asset Purchase Commitments	(1)	2.963	18.110	21.073	11.096	12.135	23.231
Time Deposit Purchase and Sales Commitments		14.399	1.318	15.717	14.359	16.433	30.792
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		2.694	0	2.694	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	(1)	11.256	0	11.256	9.147	0	9.147
Tax and Fund Liabilities Arised from Export Commitments		63	0	63	139	0	139
Commitments for Credit Card Limits	(1)	7.531	10.670	18.201	7.244	10.540	17.784
Commitments for Credit Cards and Banking Services Promotions		131	0	131	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		5.673	0	5.673	8.087	0	8.087
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		100.143	409.763	509.906	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		100.143	409.763	509.906	26.785	425.723	452.508
Forward Foreign Currency Buy or Sell Transactions		12.581	12.057	24.638	305	434	739
Forward Foreign Currency Buying Transactions		5.666	6.626	12.292	281	97	378
Forward Foreign Currency Sale Transactions		6.915	5.431	12.346	24	337	361
Currency and Interest Rate Swaps		87.562	397.706	485.268	25.374	388.703	414.077
Currency Swap Buy Transactions		37.570	204.954	242.524	15.321	191.467	206.788
Currency Swap Sell Transactions		49.992	192.752	242.744	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		12.115.759	1.654.372	13.770.131	11.631.376	1.312.128	12.943.504
ITEMS HELD IN CUSTODY		719.170	263.288	982.458	248.865	148.377	397.242
Customer Fund and Portfolio Balances		189.417	0	189.417	185.328	0	185.328
Securities Held in Custody	(3)	465.807	243.915	709.722	4.797	138.457	143.254
Cheques Received for Collection		9.635	2.856	12.491	8.952	9.830	18.782
Commercial Notes Received for Collection		2.945	16.517	19.462	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		51.366	0	51.366	49.618	0	49.618
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.267.363	1.391.084	2.658.447	1.176.756	1.163.751	2.340.507
Securities		550	0	550	694	0	694
Guarantee Notes		149.899	98.573	248.472	222.931	135.705	358.636
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		753.876	1.146.226	1.900.102	698.048	890.637	1.588.685
Other Pledged Items		363.038	146.285	509.323	255.083	137.409	392.492



Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		10.129.226	0	10.129.226	10.205.755	0	10.205.755
TOTAL OFF-BALANCE SHEET ACCOUNTS		12.656.081	2.150.620	14.806.701	12.119.408	1.884.444	14.003.852

# 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 - 30.09.2019	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	(1)	119.066	129.469	36.066	50.501
Interest Income on Loans		89.410	119.416	26.083	44.350
Interest Income on Reserve Deposits		2.589	1.415	728	532
Interest Income on Banks		6.652	1.684	2.119	668
Interest Income on Money Market Placements		17.550	4.486	6.132	3.952
Interest Income on Marketable Securities Portfolio		2.406	2.365	999	991
Financial Assets At Fair Value Through Profit Loss		255	838	204	380
Financial Assets At Fair Value Through Other Comprehensive Income		2.151	1.527	795	611
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		459	103	5	8
INTEREST EXPENSES (-)	(2)	-71.206	-66.439	-22.014	-26.013
Interest Expenses on Deposits		-59.264	-56.495	-18.454	-22.930
Interest Expenses on Funds Borrowed		-1.932	-3.271	-567	-863
Interest Expenses on Money Market Funds		-28	-445	-6	-160
Interest Expenses on Securities Issued		-4.532	-6.214	-1.458	-2.060
Lease Interest Expenses		-5.343	0	-1.529	0
Other Interest Expense		-107	-14	0	0
NET INTEREST INCOME OR EXPENSE		47.860	63.030	14.052	24.488
NET FEE AND COMMISSION INCOME OR EXPENSES		12.782	10.500	3.819	3.537
Fees and Commissions Received		16.073	13.465	5.019	4.676
From Noncash Loans		5.496	4.396	1.754	1.559
Other	(12)	10.577	9.069	3.265	3.117
Fees and Commissions Paid (-)		-3.291	-2.965	-1.200	-1.139
Paid for Noncash Loans		-167	-119	-52	-41
Other	(12)	-3.124	-2.846	-1.148	-1.098
DIVIDEND INCOME	(3)	69	0	0	0
TRADING INCOME OR LOSS (Net)	(4)	3.973	-8.506	1.372	405
Gains (Losses) Arising from Capital Markets Transactions		1.866	939	1.057	354
Gains (Losses) Arising From Derivative Financial Transactions		-798	29.109	-362	20.131
Foreign Exchange Gains or Losses		2.905	-38.554	677	-20.080
OTHER OPERATING INCOME	(5)	5.456	8.498	1.965	1.977
GROSS PROFIT FROM OPERATING ACTIVITIES		70.140	73.522	21.208	30.407
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(6)	-7.222	-12.517	-1.066	-8.813
OTHER ALLOWANCE EXPENSES ( - )		0	0	0	0
PERSONNEL EXPENSES (-)	(7)	-27.638	-25.652	-9.078	-8.429
OTHER OPERATING EXPENSES (-)	(7)	-31.520	-29.652	-10.122	-10.269
NET OPERATING INCOME (LOSS)		3.760	5.701	942	2.896
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)	3.760	5.701	942	2.896
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-745	-1.202	-41	-484
Current Tax Provision		-858	-432	-175	-152
Expense Effect of Deferred Tax		0	-770	21	-332
Income Effect of Deferred Tax		113	0	113	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	3.015	4.499	901	2.412
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	(10)	3.015	4.499	901	2.412
Profit (Loss) Attributable to Group		3.015	4.499	901	2.412
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	Consolidated

	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)		3.015	4.499		
OTHER COMPREHENSIVE INCOME		122	-550		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-50	-18		
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		-64	-14		
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		14	-4		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		172	-532		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		221	-415		
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		-49	-117		
TOTAL COMPREHENSIVE INCOME (LOSS)		3.137	3.949		

# 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 - 30.09.2019	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		45.448	27.998
Interest Received		126.690	113.829
Interest Paid		-72.654	-59.795
Dividends received		69	0
Fees and Commissions Received		15.659	6.020
Other Gains		4.207	35.999
Collections from Previously Written Off Loans and Other Receivables		4.583	2.337
Cash Payments to Personnel and Service Suppliers		-39.679	-45.384
Taxes Paid		0	689
Other		6.573	-25.697
Changes in Operating Assets and Liabilities Subject to Banking Operations		-204.000	88.388
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		2.874	-2.982
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		0	0
Net (Increase) Decrease in Other Assets		-107.307	133.888
Net Increase (Decrease) in Bank Deposits		85.748	-119.002
Net Increase (Decrease) in Other Deposits		-19.579	-59.944
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		333.043	229.785
Net Increase (Decrease) in Funds Borrowed		-57.647	-4.217
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-441.132	-89.140
Net Cash Provided From Banking Operations		-158.552	116.386
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		23.812	-37.765
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-27.768
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-82	-1.820
Cash Obtained from Tangible and Intangible Asset Sales		23.604	2.092
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-7.021	-2.023
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.393	-6.426
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		-82	-1.820
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-34.674	-18.651
Cash Obtained from Loans and Securities Issued		-3.000	-11.592
Cash Outflow Arised From Loans and Securities Issued		-30.868	-7.109
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-107	0
Other		-699	50
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		7.843	194.132
Net Increase (Decrease) in Cash and Cash Equivalents		-161.571	254.102
Cash and Cash Equivalents at Beginning of the Period		419.330	212.062
Cash and Cash Equivalents at End of the Period		257.759	466.164



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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		175.000	0	0	0	0	-1.433	0 0	0	1.207	0 0	18.161	2.350	5.813	201.098	0	201.098	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	0	3.903	0	3.903	0	3.903	
	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		II-23	0	0	0	0	0	0	0 0	0	0	0 0	0	3.903	0	3.903	0	3.903
	Adjusted Beginning Balance		175.000	0	0	0	0	-1.433	0 0	0	1.207	0 0	18.161	6.253	5.813	205.001	0	205.001	
	Total Comprehensive Income (Loss)		0	0	0	0	0	-18	0 0	0	-532	0 0	0	0	4.499	3.949	0	3.949	
	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	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	287	5.526	-5.813	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 0	287	5.526	-5.813	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		175.000	0	0	0	0	-1.451	0 0	0	675	0 0	18.448	11.779	4.499	208.950	0	208.950	
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		175.000	0	0	0	0	-1.350	1.222 0	0	-185	0 0	18.448	11.779	6.860	211.774	0	211.774	
	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		II-23	0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	
	Adjusted Beginning Balance		175.000	0	0	0	0	-1.350	1.222 0	0	-185	0 0	18.448	11.779	6.860	211.774	0	211.774	
	Total Comprehensive Income (Loss)		0	0	0	0	0	-50	0 0	0	172	0 0	0	0	3.015	3.137	0	3.137	
	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	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	425	5.749	-6.860	-686	0	-686	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-1.707	0	-1.707	0	-1.707	
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	425	7.456	-6.860	1.021	0	1.021	
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Equity at end of period		175.000	0	0	0	0	-1.400	1.222 0	0	-13	0 0	18.873	17.528	3.015	214.225	0	214.225	