

TÜRKİYE EMLAK KATILIM BANKASI A.Ş. Participation 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

Türkiye Emlak Katılım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Emlak Katılım Bankası 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 sonra 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.

Diğer Husus

Grup'un 30 Eylül 2019 tarihinde sona eren döneme ait konsolide finansal bilgileri ile karşılaştırmalı sunulan ve "Vergi Usul Kanunu" düzenlemelerine göre hazırlanan Ana Ortaklık Banka'nın 30 Eylül 2018 tarihinde sona eren dokuz aylık ara hesap dönemine ait konsolide olmayan kar veya zarar tablosu, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide olmayan özkaynak değişim tablosu ve konsolide olmayan nakit akış tablosu sınırlı denetime tabi tutulmamıştır.

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

Erdal Tıkmak, SMMM

Sorumlu Denetçi

25 Kasım 2019

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position)

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
Balance Sheet (Statement of Financial Position)							
ASSETS							
FINANCIAL ASSETS (Net)		208.728	986.346	1.195.074	655.644	1.957	657.601
Cash and cash equivalents		34.353	269.133	303.486	655.644	1.957	657.601
Cash and Cash Balances at Central Bank	(1)	34.018	251.953	285.971	6	0	6
Banks	(2)	335	17.180	17.515	655.638	1.957	657.595
Receivables From Money Markets		0	0	0	0	0	0
Financial assets at fair value through profit or loss	(3)	166.716	716.805	883.521	0	0	0
Public Debt Securities		166.716	716.805	883.521	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	7.659	0	7.659	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		7.659	0	7.659	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(5)	0	408	408	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	408	408	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.707.391	1.841.266	4.548.657	0	0	0
Loans	(6)	2.707.391	836.978	3.544.369	0	0	0
Receivables From Leasing Transactions	(8)	0	0	0	0	0	0
Financial Assets Measured at Amortised Cost	(7)	0	1.004.288	1.004.288	0	0	0
Public Debt Securities		0	1.004.288	1.004.288	0	0	0
Other Financial Assets		0	0	0	0	0	0
Non-performing Loans	(6)	188.365	0	188.365	188.343	0	188.343
Specific Provisions (-)	(6)	-188.365	0	-188.365	-188.343	0	-188.343
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(9)	35.273	0	35.273	36.722	0	36.722
Held for Sale		35.273	0	35.273	36.722	0	36.722
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	(10)	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)	(11)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(12)	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)		59.238	0	59.238	12.021	0	12.021
INTANGIBLE ASSETS AND GOODWILL (Net)		26.691	0	26.691	20.330	0	20.330
Goodwill		0	0	0	0	0	0
Other		26.691	0	26.691	20.330	0	20.330
INVESTMENT PROPERTY (Net)	(15)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	89.061	0	89.061
DEFERRED TAX ASSET	(16)	94.149	0	94.149	103.538	0	103.538
OTHER ASSETS	(17)	222.099	4	222.103	219.525	0	219.525
TOTAL ASSETS		3.353.569	2.827.616	6.181.185	1.136.841	1.957	1.138.798
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(1)	2.132.428	1.711.804	3.844.232	0	0	0
LOANS RECEIVED	(2)	0	80.281	80.281	0	0	0
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)	455	0	455	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		455	0	455	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(4)	21.727	0	21.727	0	0	0
PROVISIONS	(6)	49.695	12.967	62.662	30.862	0	30.862
General Loan Loss Provisions		41.764	12.781	54.545	9.777	0	9.777
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		5.030	0	5.030	4.462	0	4.462
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.901	186	3.087	16.623	0	16.623
CURRENT TAX LIABILITIES	(7)	7.190	0	7.190	1.714	0	1.714
DEFERRED TAX LIABILITY		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	984.095	984.095	0	0	0
Loans		0	984.095	984.095	0	0	0
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		27.776	11	27.787	4.601	515	5.116
EQUITY	(11)	1.152.756	0	1.152.756	1.101.106	0	1.101.106
Issued capital		750.000	0	750.000	750.000	0	750.000
Capital Reserves		23.088	0	23.088	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		23.088	0	23.088	0	0	0

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves		351.106	0	351.106	2.631.991	0	2.631.991
Legal Reserves		351.106	0	351.106	311.495	0	311.495
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		0	0	0	0	0	0
Other Profit Reserves		0	0	0	2.320.496	0	2.320.496
Profit or Loss		28.562	0	28.562	-2.280.885	0	-2.280.885
Prior Years' Profit or Loss		0	0	0	-2.824.581	0	-2.824.581
Current Period Net Profit Or Loss		28.562	0	28.562	543.696	0	543.696
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		3.392.027	2.789.158	6.181.185	1.138.283	515	1.138.798

OFF-BALANCE SHEET ITEMS

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
Off-Balance Sheet Items							
OFF-BALANCE SHEET COMMITMENTS		494.212	180.364	674.576	0	0	0
GUARANTIES AND WARRANTIES	1	28.542	24.858	53.400	0	0	0
Letters of Guarantee		28.542	24.858	53.400	0	0	0
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		28.542	24.858	53.400	0	0	0
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	0	0	0	0	0
Documentary Letters of Credit		0	0	0	0	0	0
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	445.819	38.998	484.817	0	0	0
Irrevocable Commitments		445.819	38.998	484.817	0	0	0
Forward Asset Purchase Commitments		38.425	38.998	77.423	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		407.014	0	407.014	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		380	0	380	0	0	0
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		19.851	116.508	136.359	0	0	0
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		19.851	116.508	136.359	0	0	0
Forward Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Other Forward Buy or Sell Transactions		19.851	116.508	136.359	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		8.890.816	2.663.356	11.554.172	1.994	11.353	13.347
ITEMS HELD IN CUSTODY		249.838	1.939.577	2.189.415	1.994	11.353	13.347
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.174	0	1.174	0	0	0
Cheques Received for Collection		90.051	36	90.087	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
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		954	0	954	1.994	11.353	13.347
Custodians		157.659	1.939.541	2.097.200	0	0	0
PLEDGED ITEMS		8.640.978	723.779	9.364.757	0	0	0
Securities		0	0	0	0	0	0
Guarantee Notes		0	0	0	0	0	0
Commodity		117.714	0	117.714	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		289.000	0	289.000	0	0	0
Other Pledged Items		8.234.264	723.779	8.958.043	0	0	0
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		9.385.028	2.843.720	12.228.748	1.994	11.353	13.347

Statement of Profit or Loss

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
Statement of Profit or Loss					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(1)	254.238	152.078	131.150	19.004
Profit Share on Loans		179.100	0	105.811	0
Income Received From Reserve Deposits		1.548	0	1.096	0
Income Received From Banks		34.222	0	0	0
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		38.276	0	23.875	0
Financial Assets At Fair Value Through Profit Loss		18.075	0	12.365	0
Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0
Financial Assets Measured at Amortised Cost		20.201	0	11.510	0
Finance Lease Income		0	0	0	0
Other Profit Share Income		1.092	152.078	368	19.004
PROFIT SHARE EXPENSES (-)	(2)	-108.745	0	-72.708	0
Expenses on Profit Sharing Accounts		-85.262	0	-59.547	0
Profit Share Expense on Funds Borrowed		-22.427	0	-12.648	0
Profit Share Expense on Money Market Borrowings		-3	0	-1	0
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-1.053	0	-512	0
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		145.493	152.078	58.442	19.004
NET FEE AND COMMISSION INCOME OR EXPENSES		-783	1	-69	1
Fees and Commissions Received		391	2	346	2
From Noncash Loans		118	0	107	0
Other		273	2	239	2
Fees and Commissions Paid (-)		-1.174	-1	-415	-1
Paid for Noncash Loans		-12	0	-12	0
Other		-1.162	-1	-403	-1
DIVIDEND INCOME	(3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(4)	18.733	258.741	13.381	186.445
Gains (Losses) Arising from Capital Markets Transactions		16.756	0	12.218	0
Gains (Losses) Arising From Derivative Financial Transactions		-4.668	0	-6.882	0
Foreign Exchange Gains or Losses		6.645	258.741	8.045	186.445
OTHER OPERATING INCOME	(5)	19.401	16.890	16.123	669
GROSS PROFIT FROM OPERATING ACTIVITIES		182.844	427.710	87.877	206.119
PROVISION FOR LOAN LOSSES (-)	(6)	-44.825	0	-28.519	17
PERSONNEL EXPENSES (-)		-48.537	-4.499	-19.190	-1.467
OTHER OPERATING EXPENSES (-)	(7)	-51.531	-1.704	-30.544	-636
NET OPERATING INCOME (LOSS)		37.951	421.507	9.624	204.033
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		37.951	421.507	9.624	204.033
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-9.389	-87.149	-4.092	-44.747
Current Tax Provision		0	-87.149	0	-44.747
Expense Effect of Deferred Tax		-13.274	0	-6.194	0
Income Effect of Deferred Tax		3.885	0	2.102	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		28.562	334.358	5.532	159.286
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 (+/-)	(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		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		28.562	334.358	5.532	159.286
Profit (Loss) Attributable to Group		28.562	334.358	5.532	159.286
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 Kar (Zarar)		0,00038000	0,00446000	0,00007000	0,00212000

Statement of Profit or Loss and Other Comprehensive Income

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
Statement of Profit or Loss and Other Comprehensive Income					
PROFIT (LOSS)		28.562	334.358	5.532	159.286
OTHER COMPREHENSIVE INCOME		0	0	0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0	0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	0
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0	0	0
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss			0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	0	0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		28.562	334.358	5.532	159.286

Statement of Cash Flow

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
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		81.358	224.875
Profit Share Income Received		205.977	22.122
Profit Share Expense Paid		-63.791	0
Dividends received		0	0
Fees and Commissions Received		391	2
Other Gains		35.749	275.631
Collections from Previously Written Off Loans and Other Receivables		-17	16.701
Cash Payments to Personnel and Service Suppliers		-96.923	-4.499
Taxes Paid		-16.994	-87.149
Other		16.966	2.067
Changes in Operating Assets and Liabilities Subject to Banking Operations		-660.375	-91.231
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-866.805	0
Net (Increase) Decrease in Due From Banks		-250.330	0
Net (Increase) Decrease in Loans		-3.525.870	0
Net (Increase) Decrease in Other Assets		105.261	-55.051
Net (Increase) Decrease in Funds Collected From Banks		92.661	0
Net Increase (Decrease) in Other Funds Collected		3.726.816	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		9.799	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		48.093	-36.180
Net Cash Provided From Banking Operations		-579.017	133.644
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.069.728	8
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		-50.381	17
Cash Obtained from Tangible and Intangible Asset Sales		101	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-7.659	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-998.749	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-13.040	-9
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.050.062	0
Cash Obtained from Loans and Securities Issued		1.026.532	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		23.088	0
Dividends paid		0	0
Payments of lease liabilities		0	0
Other		442	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		229	110.169
Net Increase (Decrease) in Cash and Cash Equivalents		-598.454	243.821
Cash and Cash Equivalents at Beginning of the Period		654.087	459.653
Cash and Cash Equivalents at End of the Period		55.633	703.474



Statement of changes in equity [abstract]

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 [abstract]																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		749.000	0	0	0	0	0	00	0	0	00 2.631.991	-	2.824.581	0	556.410	0	556.410
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Adjusted Beginning Balance		749.000	0	0	0	0	0	00	0	0	00 2.631.991	-	2.824.581	0	556.410	0	556.410
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	0	00 0	0	0	334.358	334.358	0	334.358
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Equity at end of period		749.000	0	0	0	0	0	00	0	0	00 2.631.991	-	2.824.581	334.358	890.768	0	890.768
Current Period 01.01.2019 - 30.09.2019	Statement of changes in equity [abstract]																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		750.000	0	0	0	0	0	00	0	0	00 2.631.991	-	2.824.581	543.696	1.101.106	0	1.101.106
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Adjusted Beginning Balance		750.000	0	0	0	0	0	00	0	0	00 2.631.991	-	2.824.581	543.696	1.101.106	0	1.101.106
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	0	00 0	0	0	28.562	28.562	0	28.562
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	23.088	0	0	00	0	0	00 0	0	0	0	23.088	0	23.088
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00 2.280.885	-	2.824.581	543.696	0	0	0
	Dividends Paid		0	0	0	0	0	0	00	0	0	00 0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	00 2.280.885	-	2.280.885	0	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00 0	0	543.696	543.696	0	0	0
	Equity at end of period		750.000	0	0	23.088	0	0	00	0	0	00 351.106	0	28.562	1.152.756	0	1.152.756	