

DENİZBANK A.Ş.
Bank Financial Report
Unconsolidated
2020 - 1. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Denizbank A.Ş. Yönetim Kurulu'na

Giriş

Denizbank A.Ş.'nin ("Banka") 31 Mart 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan gelir 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 bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Denizbank A.Ş.'nin 31 Mart 2020 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Banka'nın 31 Aralık 2019 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının bağımsız denetimi ile 31 Mart 2019 tarihinde sona eren üç aylık ara hesap dönemine ait konsolide olmayan finansal bilgilerin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup 20 Şubat 2020 tarihli bağımsız denetçi raporunda ve 2 Mayıs 2019 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş verilmiş ve olumlu sonuç bildirilmiştir

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide 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 rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Hasan Kılıç, SMMM

Sorumlu Denetçi

İstanbul, 12 Mayıs 2020

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 31.03.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		9.357.588	24.974.154	34.331.742	11.569.921	22.663.741	34.233.662
Cash and cash equivalents		2.780.263	17.900.516	20.680.779	4.453.603	16.872.090	21.325.693
Cash and Cash Balances at Central Bank	(5.1.a)	2.773.962	16.428.177	19.202.139	1.530.563	15.176.907	16.707.470
Banks	(5.1.a)	6.308	1.472.339	1.478.647	1.902.789	1.695.183	3.597.972
Receivables From Money Markets		0	0	0	1.020.321	0	1.020.321
Allowance for Expected Losses (-)		-7	0	-7	-70	0	-70
Financial assets at fair value through profit or loss	(5.1.b)	9.913	664.957	674.870	2.196	485.622	487.818
Public Debt Securities		9.283	53.220	62.503	1.649	3.050	4.699
Equity instruments		0	148.267	148.267	0	153.472	153.472
Other Financial Assets		630	463.470	464.100	547	329.100	329.647
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.c)	5.493.339	4.872.658	10.365.997	6.147.636	4.585.646	10.733.282
Public Debt Securities		5.415.169	4.567.574	9.982.743	6.069.466	4.368.825	10.438.291
Equity instruments		78.170	0	78.170	78.170	0	78.170
Other Financial Assets		0	305.084	305.084	0	216.821	216.821
Derivative financial assets		1.074.073	1.536.023	2.610.096	966.486	720.383	1.686.869
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.b)	1.074.073	1.536.023	2.610.096	966.486	720.383	1.686.869
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.j)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		71.890.039	40.321.592	112.211.631	68.905.450	34.640.139	103.545.589
Loans	(5.1.d)	77.110.311	39.190.325	116.300.636	72.540.303	33.260.324	105.800.627
Receivables From Leasing Transactions	(5.1.i)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.1.e)	4.025.834	2.773.474	6.799.308	4.037.660	2.553.542	6.591.202
Public Debt Securities		4.025.834	2.773.474	6.799.308	4.037.660	2.553.542	6.591.202
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-9.246.106	-1.642.207	-10.888.313	-7.672.513	-1.173.727	-8.846.240
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.m)	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		2.447.207	12.371.590	14.818.797	1.997.473	11.298.506	13.295.979
Investments in Associates (Net)	(5.1.f)	12.102	0	12.102	12.102	0	12.102

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		12.102	0	12.102	12.102	0	12.102
Investments in Subsidiaries (Net)	(5.1.g)	2.432.305	12.371.590	14.803.895	1.982.571	11.298.506	13.281.077
Unconsolidated Financial Subsidiaries		1.688.407	12.371.590	14.059.997	1.238.673	11.298.506	12.537.179
Unconsolidated Non-Financial Subsidiaries		743.898	0	743.898	743.898	0	743.898
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.h)	2.800	0	2.800	2.800	0	2.800
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		995.582	229	995.811	993.744	266	994.010
INTANGIBLE ASSETS AND GOODWILL (Net)		295.237	0	295.237	284.468	0	284.468
Goodwill		0	0	0	0	0	0
Other		295.237	0	295.237	284.468	0	284.468
INVESTMENT PROPERTY (Net)	(5.1.k)	0	0	0	0	0	0
CURRENT TAX ASSETS		201.125	0	201.125	204.524	0	204.524
DEFERRED TAX ASSET	(5.1.l)	1.106.865	0	1.106.865	944.376	0	944.376
OTHER ASSETS (Net)	(5.1.n)	2.446.376	1.641.268	4.087.644	1.739.574	1.235.846	2.975.420
TOTAL ASSETS		88.740.019	79.308.833	168.048.852	86.639.530	69.838.498	156.478.028
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.a)	50.869.834	55.584.445	106.454.279	51.877.216	48.421.704	100.298.920
LOANS RECEIVED	(5.II.c)	394.657	16.051.314	16.445.971	322.346	14.044.833	14.367.179
MONEY MARKET FUNDS		1.470.192	329.405	1.799.597	79.496	345.656	425.152
MARKETABLE SECURITIES (Net)	(5.II.d)	2.717.544	0	2.717.544	2.460.981	0	2.460.981
Bills		2.717.544	0	2.717.544	2.460.981	0	2.460.981
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		328.917	925.640	1.254.557	188.867	673.129	861.996
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.II.b)	328.917	925.640	1.254.557	188.867	673.129	861.996
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.g)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.f)	539.804	4.626	544.430	511.464	3.844	515.308
PROVISIONS	(5.II.h)	1.843.244	73.441	1.916.685	1.689.920	97.036	1.786.956
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		376.136	0	376.136	322.514	0	322.514
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.467.108	73.441	1.540.549	1.367.406	97.036	1.464.442
CURRENT TAX LIABILITIES	(5.II.i)	203.021	0	203.021	307.039	0	307.039
DEFERRED TAX LIABILITY	(5.II.i)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.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		0	5.139.909	5.139.909	0	7.037.253	7.037.253
Loans		0	5.139.909	5.139.909	0	7.037.253	7.037.253

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(5.II.e)	3.882.698	7.476.275	11.358.973	3.965.649	6.731.747	10.697.396
EQUITY	(5.II.k)	20.604.819	-390.933	20.213.886	17.707.723	12.125	17.719.848
Issued capital		5.696.100	0	5.696.100	3.316.100	0	3.316.100
Capital Reserves		77.068	0	77.068	77.068	0	77.068
Equity Share Premiums		15	0	15	15	0	15
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		77.053	0	77.053	77.053	0	77.053
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		373.116	0	373.116	733.398	0	733.398
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.313.513	-390.933	922.580	1.057.131	12.125	1.069.256
Profit Reserves		11.278.754	0	11.278.754	9.942.641	0	9.942.641
Legal Reserves		521.738	0	521.738	454.932	0	454.932
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		10.757.016	0	10.757.016	9.487.709	0	9.487.709
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		1.866.268	0	1.866.268	2.581.385	0	2.581.385
Prior Years' Profit or Loss		1.245.272	0	1.245.272	1.245.272	0	1.245.272
Current Period Net Profit Or Loss		620.996	0	620.996	1.336.113	0	1.336.113
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		82.854.730	85.194.122	168.048.852	79.110.701	77.367.327	156.478.028

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		80.112.017	151.867.353	231.979.370	76.718.312	131.284.648	208.002.960
GUARANTIES AND WARRANTIES	(5.III.a)	11.036.755	25.544.787	36.581.542	10.685.392	23.470.167	34.155.559
Letters of Guarantee		11.012.951	16.671.232	27.684.183	10.663.838	15.520.265	26.184.103
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		79.021	112.280	191.301	79.021	105.025	184.046
Other Letters of Guarantee		10.933.930	16.558.952	27.492.882	10.584.817	15.415.240	26.000.057
Bank Acceptances		12.294	95.825	108.119	8.000	91.876	99.876
Import Letter of Acceptance		12.294	95.825	108.119	8.000	91.876	99.876
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		11.502	4.506.150	4.517.652	13.546	4.031.742	4.045.288
Documentary Letters of Credit		4.530	3.418.624	3.423.154	5.730	3.079.293	3.085.023
Other Letters of Credit		6.972	1.087.526	1.094.498	7.816	952.449	960.265
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		8	4.271.580	4.271.588	8	3.826.284	3.826.292
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.a)	44.972.546	13.198.026	58.170.572	42.440.606	10.606.960	53.047.566
Irrevocable Commitments		43.278.687	13.198.026	56.476.713	40.552.985	10.606.960	51.159.945
Forward Asset Purchase Commitments		720.156	6.621.625	7.341.781	1.667.373	4.303.969	5.971.342
Time Deposit Purchase and Sales Commitments		0	0	0	0	346.429	346.429
Share Capital Commitments to Associates and Subsidiaries		4.000	0	4.000	4.000	0	4.000
Loan Granting Commitments		14.670.979	0	14.670.979	13.726.695	0	13.726.695
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.114.764	0	2.114.764	1.973.081	0	1.973.081
Tax and Fund Liabilities Arised from Export Commitments		1.883	0	1.883	1.837	0	1.837
Commitments for Credit Card Limits		25.223.981	0	25.223.981	22.664.957	0	22.664.957
Commitments for Credit Cards and Banking Services Promotions		6.458	0	6.458	6.915	0	6.915
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		536.466	6.576.401	7.112.867	508.127	5.956.562	6.464.689
Revocable Commitments		1.693.859	0	1.693.859	1.887.621	0	1.887.621
Revocable Loan Granting Commitments		1.693.300	0	1.693.300	1.887.062	0	1.887.062
Other Revocable Commitments		559	0	559	559	0	559
DERIVATIVE FINANCIAL INSTRUMENTS		24.102.716	113.124.540	137.227.256	23.592.314	97.207.521	120.799.835
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		24.102.716	113.124.540	137.227.256	23.592.314	97.207.521	120.799.835
Forward Foreign Currency Buy or Sell Transactions		1.175.512	6.674.050	7.849.562	1.255.779	4.154.693	5.410.472
Forward Foreign Currency Buying Transactions		527.070	3.370.452	3.897.522	576.828	2.118.997	2.695.825
Forward Foreign Currency Sale Transactions		648.442	3.303.598	3.952.040	678.951	2.035.696	2.714.647
Currency and Interest Rate Swaps		17.473.434	92.151.366	109.624.800	18.618.922	79.745.667	98.364.589
Currency Swap Buy Transactions		1.820.746	35.988.193	37.808.939	4.412.464	32.008.058	36.420.522
Currency Swap Sell Transactions		7.922.688	27.676.765	35.599.453	8.866.458	24.587.758	33.454.216
Interest Rate Swap Buy Transactions		3.865.000	14.243.204	18.108.204	2.670.000	11.574.926	14.244.926
Interest Rate Swap Sell Transactions		3.865.000	14.243.204	18.108.204	2.670.000	11.574.925	14.244.925
Currency, Interest Rate and Securities Options		5.314.820	10.708.898	16.023.718	3.654.667	7.245.775	10.900.442
Currency Options Buy Transactions		2.894.105	4.868.397	7.762.502	1.620.919	3.759.328	5.380.247
Currency Options Sell Transactions		2.120.715	5.731.399	7.852.114	2.033.748	3.371.361	5.405.109
Interest Rate Options Buy Transactions		0	54.551	54.551	0	57.543	57.543
Interest Rate Options Sell Transactions		300.000	54.551	354.551	0	57.543	57.543
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		138.950	138.323	277.273	62.946	56.418	119.364
Currency Futures Buy Transactions		93.918	44.246	138.164	62.946	0	62.946
Currency Futures Sell Transactions		45.032	94.077	139.109	0	56.418	56.418
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	3.451.903	3.451.903	0	6.004.968	6.004.968
CUSTODY AND PLEDGES RECEIVED		574.240.639	223.984.162	798.224.801	583.806.369	201.436.164	785.242.533
ITEMS HELD IN CUSTODY		47.752.847	13.766.314	61.519.161	70.740.745	10.090.258	80.831.003
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		46.724.600	11.902.712	58.627.312	69.683.795	8.494.938	78.178.733
Cheques Received for Collection		24.103	1.501.739	1.525.842	20.780	1.303.540	1.324.320
Commercial Notes Received for Collection		1.004.144	122.941	1.127.085	1.036.170	101.300	1.137.470
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	238.922	238.922	0	190.480	190.480
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		525.556.998	209.210.452	734.767.450	512.125.986	190.391.048	702.517.034
Securities		2.831.295	21.352	2.852.647	2.656.257	19.306	2.675.563
Guarantee Notes		347.412.338	82.615.121	430.027.459	336.799.053	73.984.724	410.783.777
Commodity		16.371.923	11.638.643	28.010.566	15.967.774	10.139.026	26.106.800
Warrant		0	0	0	0	0	0
Real Estate		100.375.663	71.570.211	171.945.874	99.100.001	66.712.578	165.812.579
Other Pledged Items		58.565.779	43.365.125	101.930.904	57.602.901	39.535.414	97.138.315

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		930.794	1.007.396	1.938.190	939.638	954.858	1.894.496
TOTAL OFF-BALANCE SHEET ACCOUNTS		654.352.656	375.851.515	1.030.204.171	660.524.681	332.720.812	993.245.493

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(5.IV.a)	3.807.891	4.029.472
Interest Income on Loans		3.341.077	3.521.434
Interest Income on Reserve Deposits		0	48.514
Interest Income on Banks		26.039	34.382
Interest Income on Money Market Placements		3.973	3.033
Interest Income on Marketable Securities Portfolio		373.444	365.206
Financial Assets At Fair Value Through Profit Loss		3.837	4.522
Financial Assets At Fair Value Through Other Comprehensive Income		232.432	221.882
Financial Assets Measured at Amortised Cost		137.175	138.802
Finance Leasing Interest Income		0	0
Other Interest Income		63.358	56.903
INTEREST EXPENSES (-)	(5.IV.b)	-1.637.494	-2.854.083
Interest Expenses on Deposits		-1.167.830	-2.337.422
Interest Expenses on Funds Borrowed		-314.732	-331.655
Interest Expenses on Money Market Funds		-16.784	-36.759
Interest Expenses on Securities Issued		-71.328	-107.669
Lease Interest Expenses		-32.949	-32.003
Other Interest Expense		-33.871	-8.575
NET INTEREST INCOME OR EXPENSE		2.170.397	1.175.389
NET FEE AND COMMISSION INCOME OR EXPENSES		916.586	821.761
Fees and Commissions Received		1.193.888	1.026.783
From Noncash Loans		108.380	100.747
Other		1.085.508	926.036
Fees and Commissions Paid (-)		-277.302	-205.022
Paid for Noncash Loans		-312	-357
Other		-276.990	-204.665
DIVIDEND INCOME		245	2.762
TRADING INCOME OR LOSS (Net)	(5.IV.c)	406.650	168.692
Gains (Losses) Arising from Capital Markets Transactions		6.678	-8.620
Gains (Losses) Arising From Derivative Financial Transactions		955.685	865.519
Foreign Exchange Gains or Losses		-555.713	-688.207
OTHER OPERATING INCOME	(5.IV.d)	61.424	46.411
GROSS PROFIT FROM OPERATING ACTIVITIES		3.555.302	2.215.015
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.e)	-1.905.632	-1.020.254
OTHER ALLOWANCE EXPENSES (-)		-130.272	-68
PERSONNEL EXPENSES (-)	(5.IV.f)	-444.993	-377.109
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-582.343	-489.036
NET OPERATING INCOME (LOSS)		492.062	328.548
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		269.097	216.245
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.g)	761.159	544.793
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-140.163	-52.539
Current Tax Provision		-3.399	0
Expense Effect of Deferred Tax		-568.424	-547.898
Income Effect of Deferred Tax		431.660	495.359
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		620.996	492.254
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(5.IV.i)	620.996	492.254
Profit (Loss) Attributable to Group		620.996	492.254
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar/Zarar		0,13000000	0,15000000

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 01.01.2020 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		620.996	492.254
OTHER COMPREHENSIVE INCOME		-506.958	6.845
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-360.282	1.813
Gains (Losses) on Revaluation of Property, Plant and Equipment		4.488	1.780
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	164
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-363.931	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-839	-131
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-146.676	5.032
Exchange Differences on Translation		1.127.939	471.466
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-737.582	-166.286
Income (Loss) Related with Cash Flow Hedges		-2.994	-2.947
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-904.257	-427.525
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		370.218	130.324
TOTAL COMPREHENSIVE INCOME (LOSS)		114.038	499.099

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-1.388.832	-1.614.845
Interest Received		3.086.039	3.202.968
Interest Paid		-1.661.093	-2.812.450
Dividends received		245	2.762
Fees and Commissions Received		1.193.888	1.026.783
Other Gains		6.697	55.804
Collections from Previously Written Off Loans and Other Receivables		586.861	409.626
Cash Payments to Personnel and Service Suppliers		-391.370	-313.393
Taxes Paid		-71.157	-51.605
Other		-4.138.942	-3.135.340
Changes in Operating Assets and Liabilities Subject to Banking Operations		-3.880.070	2.958.980
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-187.184	-118.254
Net (Increase) Decrease in Due From Banks		-875	-15.497
Net (Increase) Decrease in Loans		-7.884.473	-4.335.559
Net (Increase) Decrease in Other Assets		-2.491.482	408.545
Net Increase (Decrease) in Bank Deposits		-585.003	1.465.406
Net Increase (Decrease) in Other Deposits		6.790.642	2.870.364
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.519.590	1.172.392
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		1.997.895	1.511.583
Net Cash Provided From Banking Operations		-5.268.902	1.344.135
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-448.704	-1.323.177
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-645.888	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-125.422	-35.080
Cash Obtained from Tangible and Intangible Asset Sales		111.675	12.219
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.696.413	-1.936.475
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.843.937	636.159
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		63.407	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.640.013	403.625
Cash Obtained from Loans and Securities Issued		7.185.089	3.344.356
Cash Outflow Arised From Loans and Securities Issued		-4.480.461	-2.939.539
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-64.615	-1.192
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		695.436	505.150
Net Increase (Decrease) in Cash and Cash Equivalents		-2.382.157	929.733
Cash and Cash Equivalents at Beginning of the Period		13.347.799	11.181.031
Cash and Cash Equivalents at End of the Period		10.965.642	12.110.764



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 01.01.2019 - 31.03.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		3.316.100	15	0	77.053	69.796	-45.559	797.710	821.947	3.705.028	-805.242	-2.858.164	41.622	7.760.118	1.245.272	2.182.523	15.444.650	0	15.444.650
	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		3.316.100	15	0	77.053	69.796	-45.559	797.710	821.947	3.705.028	-805.242	-2.858.164	41.622	7.760.118	1.245.272	2.182.523	15.444.650	0	15.444.650
	Total Comprehensive Income (Loss)		0	0	0	0	1.540	273	0	1.813	471.466	-130.666	-335.768	5.032	0	0	492.254	499.099	0	499.099
	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	2.182.523	0	2.182.523	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	2.182.523	0	2.182.523	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		3.316.100	15	0	77.053	71.336	-45.286	797.710	823.760	4.176.494	-935.908	-3.193.932	46.654	9.942.641	1.245.272	492.254	15.943.749	0	15.943.749
Current Period 01.01.2020 - 31.03.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		3.316.100	15	0	77.053	78.337	-89.570	744.631	733.398	4.755.221	-87.295	-3.598.670	1.069.256	9.942.641	1.245.272	1.336.113	17.719.848	0	17.719.848
	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		3.316.100	15	0	77.053	78.337	-89.570	744.631	733.398	4.755.221	-87.295	-3.598.670	1.069.256	9.942.641	1.245.272	1.336.113	17.719.848	0	17.719.848
	Total Comprehensive Income (Loss)		0	0	0	0	3.649	0	-363.931	-360.282	1.127.939	-566.959	-707.656	-146.676	0	0	620.996	114.038	0	114.038
	Capital Increase in Cash		2.380.000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.380.000	0	2.380.000
	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	1.336.113	0	1.336.113	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	1.336.113	0	1.336.113	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		5.696.100	15	0	77.053	81.986	-89.570	380.700	373.116	5.883.160	-654.254	-4.306.326	922.580	11.278.754	1.245.272	620.996	20.213.886	0	20.213.886