

GSD YATIRIM BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2020 - 1. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

GSD Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

GSD Yatırım Bankası A.Ş.'nin ("Banka") 31 Mart 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar 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 konsolide olmayan 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 olmayan 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 olmayan finansal bilgilerin, GSD Yatırım Bankası A.Ş.'nin 31 Mart 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Esmâ Kabak, SMMM

Sorumlu Denetçi

20 Mayıs 2020

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 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)		2.724	3.225	5.949	37.040	2.038	39.078
Cash and cash equivalents		1.207	3.225	4.432	35.523	2.038	37.561
Cash and Cash Balances at Central Bank	1	1.209	261	1.470	529	238	767
Banks	4	29	2.964	2.993	35.050	1.800	36.850
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-31	0	-31	-56	0	-56
Financial assets at fair value through profit or loss	2	1.517	0	1.517	1.517	0	1.517
Public Debt Securities		0	0	0	0	0	0
Equity instruments		1.517	0	1.517	1.517	0	1.517
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	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)	5	274.669	51.687	326.356	232.704	46.550	279.254
Loans		274.792	51.933	326.725	232.899	46.763	279.662
Receivables From Leasing Transactions	10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		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 (-)		-123	-246	-369	-195	-213	-408
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	14	236	0	236	236	0	236
Held for Sale		236	0	236	236	0	236
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)	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	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)	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)		2.713	83	2.796	1.528	95	1.623
INTANGIBLE ASSETS AND GOODWILL (Net)		187	0	187	199	0	199
Goodwill		0	0	0	0	0	0
Other		187	0	187	199	0	199
INVESTMENT PROPERTY (Net)	12	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	13	1.310	0	1.310	1.155	0	1.155
OTHER ASSETS (Net)	15	8.584	0	8.584	6.744	0	6.744
TOTAL ASSETS		290.423	54.995	345.418	279.606	48.683	328.289
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	0	0	0	0	0	0
LOANS RECEIVED	3	0	0	0	0	0	0
MONEY MARKET FUNDS		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		4.087	52.928	57.015	3.968	48.183	52.151
Borrower funds		4.087	52.928	57.015	3.968	48.183	52.151
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	0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	0
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)	5	2.126	77	2.203	970	90	1.060
PROVISIONS	7	6.100	0	6.100	5.282	0	5.282
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.043	0	1.043	962	0	962
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		5.057	0	5.057	4.320	0	4.320
CURRENT TAX LIABILITIES	8	3.573	0	3.573	4.745	0	4.745
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	9	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	10	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	4	8.628	0	8.628	7.391	0	7.391
EQUITY	11	267.899	0	267.899	257.660	0	257.660
Issued capital		50.000	0	50.000	50.000	0	50.000
Capital Reserves		2.713	0	2.713	2.713	0	2.713
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		2.713	0	2.713	2.713	0	2.713
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-286	0	-286	-286	0	-286
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves		203.550	0	203.550	146.553	0	146.553
Legal Reserves		11.882	0	11.882	9.032	0	9.032
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		191.361	0	191.361	137.214	0	137.214
Other Profit Reserves		307	0	307	307	0	307
Profit or Loss		11.922	0	11.922	58.680	0	58.680
Prior Years' Profit or Loss		1.683	0	1.683	1.683	0	1.683
Current Period Net Profit Or Loss		10.239	0	10.239	56.997	0	56.997
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		292.413	53.005	345.418	280.016	48.273	328.289

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		2.612.505	640.977	3.253.482	2.245.823	592.981	2.838.804
GUARANTIES AND WARRANTIES	1	2.612.505	640.977	3.253.482	2.245.823	592.981	2.838.804
Letters of Guarantee		2.612.505	483.794	3.096.299	2.245.823	441.774	2.687.597
Guarantees Subject to State Tender Law		32	0	32	88	0	88
Guarantees Given for Foreign Trade Operations		10.049	0	10.049	10.042	0	10.042
Other Letters of Guarantee		2.602.424	483.794	3.086.218	2.235.693	441.774	2.677.467
Bank Acceptances		0	157.183	157.183	0	151.207	151.207
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	157.183	157.183	0	151.207	151.207
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
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
COMMITMENTS	1	0	0	0	0	0	0
Irrevocable Commitments		0	0	0	0	0	0
Forward Asset Purchase Commitments		0	0	0	0	0	0
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	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		0	0	0	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	2	0	0	0	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		0	0	0	0	0	0
Forward Foreign Currency 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
Currency and Interest Rate Swaps		0	0	0	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
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	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
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	0	0
CUSTODY AND PLEDGES RECEIVED		7.243.035	2.259.313	9.502.348	6.275.248	2.110.591	8.385.839
ITEMS HELD IN CUSTODY		3.038	0	3.038	7.147	0	7.147
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	0	0	0	0	0
Cheques Received for Collection		3.038	0	3.038	7.147	0	7.147
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		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		468.989	38.168	507.157	730.926	74.298	805.224
Securities		0	0	0	0	0	0
Guarantee Notes		65.149	31.560	96.709	196.352	68.274	264.626
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		62.670	0	62.670	86.420	0	86.420
Other Pledged Items		341.170	6.608	347.778	448.154	6.024	454.178

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		6.771.008	2.221.145	8.992.153	5.537.175	2.036.293	7.573.468
TOTAL OFF-BALANCE SHEET ACCOUNTS		9.855.540	2.900.290	12.755.830	8.521.071	2.703.572	11.224.643

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	1	8.859	15.148
Interest Income on Loans		6.142	12.392
Interest Income on Reserve Deposits		1	44
Interest Income on Banks		2.711	559
Interest Income on Money Market Placements		5	2.151
Interest Income on Marketable Securities Portfolio		0	2
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Financial Assets Measured at Amortised Cost		0	2
Finance Leasing Interest Income		0	0
Other Interest Income		0	0
INTEREST EXPENSES (-)	2	-576	-816
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		0	-134
Interest Expenses on Money Market Funds		0	0
Interest Expenses on Securities Issued		0	0
Lease Interest Expenses		-135	-83
Other Interest Expense	12	-441	-599
NET INTEREST INCOME OR EXPENSE		8.283	14.332
NET FEE AND COMMISSION INCOME OR EXPENSES		8.772	5.808
Fees and Commissions Received		8.986	5.989
From Noncash Loans		8.950	5.947
Other		36	42
Fees and Commissions Paid (-)		-214	-181
Paid for Noncash Loans		-41	-46
Other		-173	-135
DIVIDEND INCOME	3	0	0
TRADING INCOME OR LOSS (Net)	4	171	-36
Gains (Losses) Arising from Capital Markets Transactions		0	0
Gains (Losses) Arising From Derivative Financial Transactions		0	0
Foreign Exchange Gains or Losses		171	-36
OTHER OPERATING INCOME	5	370	356
GROSS PROFIT FROM OPERATING ACTIVITIES		17.596	20.460
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-598	-201
OTHER ALLOWANCE EXPENSES (-)	7	0	0
PERSONNEL EXPENSES (-)		-2.389	-1.708
OTHER OPERATING EXPENSES (-)		-1.597	-1.295
NET OPERATING INCOME (LOSS)		13.012	17.256
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	8	13.012	17.256
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	9	-2.773	-3.738
Current Tax Provision		-2.928	-3.800
Expense Effect of Deferred Tax		-1	-6
Income Effect of Deferred Tax		156	68
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	10	10.239	13.518
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)	8	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	11	10.239	13.518
Profit (Loss) Attributable to Group		10.239	13.518
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)		0,20480000	

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)		10.239	13.518
OTHER COMPREHENSIVE INCOME		0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0
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		0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		10.239	13.518

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		5.592	10.914
Interest Received		6.121	13.507
Interest Paid		-552	-1.048
Dividends received		0	0
Fees and Commissions Received		8.986	5.989
Other Gains		0	0
Collections from Previously Written Off Loans and Other Receivables		-31	21
Cash Payments to Personnel and Service Suppliers		-2.308	-1.624
Taxes Paid		-3.918	-3.873
Other		-2.706	-2.058
Changes in Operating Assets and Liabilities Subject to Banking Operations		-39.078	-46.230
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-44.322	-6.785
Net (Increase) Decrease in Other Assets		-2.531	10.866
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		7.775	-50.311
Net Cash Provided From Banking Operations		-33.486	-35.316
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		0	0
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		0	0
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	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		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		0	0
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		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		272	284
Net Increase (Decrease) in Cash and Cash Equivalents		-33.214	-35.032
Cash and Cash Equivalents at Beginning of the Period		37.562	69.084
Cash and Cash Equivalents at End of the Period		4.348	34.052



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		50.000	0	0	2.713	0	-31	0 0	0	0	0 0	84.275	1.683	62.278	200.918	0	200.918	
	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		50.000	0	0	2.713	0	-31	0 0	0	0	0 0	84.275	1.683	62.278	200.918	0	200.918	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	13.518	13.518	0	13.518
	Capital Increase in Cash		0	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	0
	Issued Capital Inflation Adjustment Difference		0	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	0
	Subordinated Debt		0	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	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	62.278	0	-62.278	0	0	0	0
	Dividends Paid		0	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	62.278	0	-62.278	0	0	0	0
Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0	
Equity at end of period		50.000	0	0	2.713	0	-31	0 0	0	0	0 0	146.553	1.683	13.518	214.436	0	214.436		
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		50.000	0	0	2.713	0	-286	0 0	0	0	0 0	146.553	1.683	56.997	257.660	0	257.660	
	Adjustments Related to TMS 8		0	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	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	0
	Adjusted Beginning Balance		50.000	0	0	2.713	0	-286	0 0	0	0	0 0	146.553	1.683	56.997	257.660	0	257.660	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	10.239	10.239	0	10.239
	Capital Increase in Cash		0	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	0
	Issued Capital Inflation Adjustment Difference		0	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	0
	Subordinated Debt		0	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	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	56.997	0	-56.997	0	0	0	0
	Dividends Paid		0	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	56.997	0	-56.997	0	0	0	0
Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	0	
Equity at end of period		50.000	0	0	2.713	0	-286	0 0	0	0	0 0	203.550	1.683	10.239	267.899	0	267.899		