

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

General Information About Financial Statements

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

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Turkish Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkish Bank A.Ş.'nin ("Banka") 31 Mart 2020 tarihli ilişikteki konsolide olmayan finansal durum tablosunun 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 31 Mart 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin finansal performansının ve 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 Yükümlülöklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci 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.

Diğer Husus

Banka'nın 31 Aralık 2019 tarihi itibarıyla sona eren hesap dönemine ait konsolide olmayan finansal tablolarının tam kapsamlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 2 Mart 2020 tarihli tam kapsamlı denetim raporunda olumlu görüş bildirmiştir. Banka'nın 31 Mart 2019 tarihi itibarıyla sona eren hesap dönemine ait konsolide olmayan finansal tablolarının sınırlı kapsamlı denetimi yine aynı bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, ilgili döneme ait konsolide olmayan finansal tablolar üzerinde, söz konusu bağımsız denetim şirketi 15 Mayıs 2019 tarihli raporunda olumlu sonuç bildirmiştir.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.

A member firm of Ernst&Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

27 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)		141.251	297.307	438.558	48.734	264.517	313.251
Cash and cash equivalents		91.190	290.185	381.375	17.745	246.957	264.702
Cash and Cash Balances at Central Bank	(1)	39.942	213.000	252.942	13.715	169.445	183.160
Banks	(3)	199	77.185	77.384	3.855	77.512	81.367
Receivables From Money Markets		51.049	0	51.049	176	0	176
Allowance for Expected Losses (-)		0	0	0	-1	0	-1
Financial assets at fair value through profit or loss	(6)	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
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	49.877	4.743	54.620	30.493	17.486	47.979
Public Debt Securities		49.877	0	49.877	28.966	0	28.966
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	4.743	4.743	1.527	17.486	19.013
Derivative financial assets	(2)	184	2.379	2.563	496	74	570
Derivative Financial Assets At Fair Value Through Profit Or Loss		184	2.379	2.563	496	74	570
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		368.852	407.359	776.211	638.932	411.773	1.050.705
Loans	(5)	413.757	407.359	821.116	683.974	411.773	1.095.747
Receivables From Leasing Transactions	(9)	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 (-)		-44.905	0	-44.905	-45.042	0	-45.042
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	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		32.768	0	32.768	32.768	0	32.768
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)	(7)	32.768	0	32.768	32.768	0	32.768
Unconsolidated Financial Subsidiaries		27.768	0	27.768	27.768	0	27.768
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)	(11)	33.942	0	33.942	35.826	0	35.826
INTANGIBLE ASSETS AND GOODWILL (Net)		4.818	0	4.818	4.143	0	4.143
Goodwill		0	0	0	0	0	0
Other		4.818	0	4.818	4.143	0	4.143
INVESTMENT PROPERTY (Net)	(12)	0	0	0	0	0	0
CURRENT TAX ASSETS	(13)	0	0	0	0	0	0
DEFERRED TAX ASSET	(13)	1.821	0	1.821	1.251	0	1.251
OTHER ASSETS (Net)	(15)	29.197	2.299	31.496	25.055	2.248	27.303
TOTAL ASSETS		612.649	706.965	1.319.614	786.709	678.538	1.465.247
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	291.772	626.422	918.194	429.122	597.974	1.027.096
LOANS RECEIVED	(3)	13.396	76.963	90.359	16.120	106.022	122.142
MONEY MARKET FUNDS	(4)	14.878	0	14.878	23.599	0	23.599
MARKETABLE SECURITIES (Net)	(5)	27.730	0	27.730	24.337	0	24.337
Bills		27.730	0	27.730	24.337	0	24.337
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)	158	1.622	1.780	441	942	1.383
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		158	1.622	1.780	441	942	1.383
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)	(7)	17.652	0	17.652	18.934	0	18.934
PROVISIONS	(9)	5.368	0	5.368	5.190	0	5.190
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.826	0	2.826	2.680	0	2.680
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.542	0	2.542	2.510	0	2.510
CURRENT TAX LIABILITIES	(10)	2.097	0	2.097	2.169	0	2.169
DEFERRED TAX LIABILITY		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	(6)	24.239	4.787	29.026	24.048	4.171	28.219
EQUITY	(13)	210.636	1.894	212.530	209.599	2.579	212.178
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		-1.343	1.894	551	-1.343	2.579	1.236
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		59	0	59	-55	0	-55
Profit Reserves		16.965	0	16.965	16.683	0	16.683
Legal Reserves	(14)	4.050	0	4.050	4.050	0	4.050
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	(15)	12.915	0	12.915	12.633	0	12.633
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		19.955	0	19.955	19.314	0	19.314
Prior Years' Profit or Loss		19.032	0	19.032	18.816	0	18.816
Current Period Net Profit Or Loss		923	0	923	498	0	498
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		607.926	711.688	1.319.614	753.559	711.688	1.465.247

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		532.087	324.503	856.590	577.802	334.537	912.339
GUARANTIES AND WARRANTIES	1	496.155	67.025	563.180	444.614	56.004	500.618
Letters of Guarantee		496.155	66.842	562.997	444.614	55.968	500.582
Guarantees Subject to State Tender Law		488.376	48.479	536.855	439.127	45.324	484.451
Guarantees Given for Foreign Trade Operations		1.048	0	1.048	1.248	0	1.248
Other Letters of Guarantee		6.731	18.363	25.094	4.239	10.644	14.883
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	183	183	0	36	36
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	183	183	0	36	36
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	32.107	18.883	50.990	58.919	23.881	82.800
Irrevocable Commitments		32.107	18.883	50.990	58.919	23.881	82.800
Forward Asset Purchase Commitments		1.775	6.714	8.489	8.238	11.257	19.495
Time Deposit Purchase and Sales Commitments		6.569	835	7.404	28.247	1.781	30.028
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		3.409	0	3.409	3.041	0	3.041
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		12.696	0	12.696	11.829	0	11.829
Tax and Fund Liabilities Arised from Export Commitments		43	0	43	43	0	43
Commitments for Credit Card Limits		7.477	11.334	18.811	7.386	10.843	18.229
Commitments for Credit Cards and Banking Services Promotions		138	0	138	135	0	135
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		3.825	238.595	242.420	74.269	254.652	328.921
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		3.825	238.595	242.420	74.269	254.652	328.921
Forward Foreign Currency Buy or Sell Transactions		10	13	23	8.962	8.975	17.937
Forward Foreign Currency Buying Transactions		0	12	12	4.466	4.504	8.970
Forward Foreign Currency Sale Transactions		10	1	11	4.496	4.471	8.967
Currency and Interest Rate Swaps		3.815	235.194	239.009	65.307	245.677	310.984
Currency Swap Buy Transactions		1.916	117.990	119.906	20.028	135.059	155.087
Currency Swap Sell Transactions		1.899	117.204	119.103	45.279	110.618	155.897
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	3.388	3.388	0	0	0
Currency Options Buy Transactions		0	3.388	3.388	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	3	14.198.204	2.044.185	16.242.389	14.484.817	1.794.441	16.279.258
ITEMS HELD IN CUSTODY		1.897.845	518.165	2.416.010	2.339.760	323.994	2.663.754
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.837.104	491.293	2.328.397	2.278.616	299.964	2.578.580
Cheques Received for Collection		9.862	7.600	17.462	10.669	6.266	16.935
Commercial Notes Received for Collection		1.372	19.272	20.644	590	17.764	18.354
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		49.507	0	49.507	49.885	0	49.885
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.374.413	1.526.020	2.900.433	1.389.861	1.470.447	2.860.308
Securities		2.062	0	2.062	462	0	462
Guarantee Notes		174.355	107.842	282.197	159.220	101.173	260.393
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		816.394	1.258.318	2.074.712	752.633	1.214.846	1.967.479
Other Pledged Items		381.602	159.860	541.462	477.546	154.428	631.974

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		10.925.946	0	10.925.946	10.755.196	0	10.755.196
TOTAL OFF-BALANCE SHEET ACCOUNTS		14.730.291	2.368.688	17.098.979	15.062.619	2.128.978	17.191.597

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	21.233	39.518
Interest Income on Loans		18.831	29.960
Interest Income on Reserve Deposits		14	1.061
Interest Income on Banks		617	2.125
Interest Income on Money Market Placements		406	5.723
Interest Income on Marketable Securities Portfolio		1.266	570
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		1.266	570
Financial Assets Measured at Amortised Cost		0	0
Finance Leasing Interest Income		0	0
Other Interest Income		99	79
INTEREST EXPENSES (-)	2	-10.189	-25.550
Interest Expenses on Deposits		-6.789	-21.455
Interest Expenses on Funds Borrowed		-532	-700
Interest Expenses on Money Market Funds		-310	-8
Interest Expenses on Securities Issued		-638	-1.605
Lease Interest Expenses		-1.253	-1.741
Other Interest Expense		-667	-41
NET INTEREST INCOME OR EXPENSE		11.044	13.968
NET FEE AND COMMISSION INCOME OR EXPENSES		2.796	1.995
Fees and Commissions Received		4.040	2.897
From Noncash Loans		1.775	1.913
Other	12	2.265	984
Fees and Commissions Paid (-)		-1.244	-902
Paid for Noncash Loans		-48	-35
Other	12	-1.196	-867
DIVIDEND INCOME	3	0	0
TRADING INCOME OR LOSS (Net)	4	1.714	1.436
Gains (Losses) Arising from Capital Markets Transactions		838	110
Gains (Losses) Arising From Derivative Financial Transactions		-1.868	2.775
Foreign Exchange Gains or Losses		2.744	-1.449
OTHER OPERATING INCOME	5	1.295	1.715
GROSS PROFIT FROM OPERATING ACTIVITIES		16.849	19.114
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	6	-284	-2.001
OTHER ALLOWANCE EXPENSES (-)		0	0
PERSONNEL EXPENSES (-)		-6.937	-6.486
OTHER OPERATING EXPENSES (-)	7	-9.114	-7.962
NET OPERATING INCOME (LOSS)		514	2.665
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	514	2.665
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	9	409	-567
Current Tax Provision		0	0
Expense Effect of Deferred Tax		-872	-879
Income Effect of Deferred Tax		1.281	312
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	10	923	2.098
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	11	923	2.098
Profit (Loss) Attributable to Group		923	2.098
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 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)		923	2.098
OTHER COMPREHENSIVE INCOME		-571	-10
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-685	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		-878	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		193	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		114	-10
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		146	-13
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		-32	3
TOTAL COMPREHENSIVE INCOME (LOSS)		352	2.088

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		12.643	19.444
Interest Received		22.760	42.709
Interest Paid		-11.368	-23.293
Dividends received		0	0
Fees and Commissions Received		4.024	3.146
Other Gains		4.877	1.307
Collections from Previously Written Off Loans and Other Receivables		1.890	2.057
Cash Payments to Personnel and Service Suppliers		-9.919	-8.564
Taxes Paid		0	0
Other		379	2.082
Changes in Operating Assets and Liabilities Subject to Banking Operations		80.963	-119.671
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.993	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		272.794	289.430
Net (Increase) Decrease in Other Assets		-5.432	68.502
Net Increase (Decrease) in Bank Deposits		67.899	-8.678
Net Increase (Decrease) in Other Deposits		-175.115	-112.781
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-31.835	5.445
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-45.355	-361.589
Net Cash Provided From Banking Operations		93.606	-100.227
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-154	12.168
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		-6.795	-1.548
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-6.377	-10.471
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		13.018	24.222
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	-35
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-202	-6.799
Cash Obtained from Loans and Securities Issued		30.869	29.581
Cash Outflow Arised From Loans and Securities Issued		-27.930	-35.000
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.282	-1.384
Other		-1.859	4
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		18.528	111.763
Net Increase (Decrease) in Cash and Cash Equivalents		111.778	16.905
Cash and Cash Equivalents at Beginning of the Period	2	146.882	274.758
Cash and Cash Equivalents at End of the Period	2	258.660	291.663



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		175.000	0	0	0	0	1.060	0	0	183	0	16.401	13.455	5.643	209.256	0	209.256
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		175.000	0	0	0	0	1.060	0	0	183	0	16.401	13.455	5.643	209.256	0	209.256
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	10	0	0	0	2.098	2.088	0	2.088
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	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	5.643	5.643	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	5.643	5.643	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		175.000	0	0	0	0	1.060	0	0	193	0	16.401	19.098	2.098	211.344	0	211.344
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		175.000	0	0	0	0	1.343	2.579	0	55	0	16.683	18.816	498	212.178	0	212.178
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		175.000	0	0	0	0	1.343	2.579	0	55	0	16.683	18.816	498	212.178	0	212.178
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	685	0	114	0	0	0	923	352	0	352
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	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	282	216	498	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	282	216	498	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		175.000	0	0	0	0	1.343	1.894	0	59	0	16.965	19.032	923	212.530	0	212.530