

ICBC TURKEY BANK A.Ş. Bank Financial Report Consolidated 2020 - 2. 3 Monthly Notification

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30 06 2020 Consolidated Financials

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

ICBC Turkey Bank A.Ş. Yönetim Kurulu'na

Giriş

ICBC Turkey Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2020 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 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 konsolide 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 finansal bilgilerin, ICBC Turkey Bank A.Ş.'nin 30 Haziran 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Orhan Akova, SMMM

Sorumlu Denetçi

6 Ağustos 2020

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2020			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)		1.272.667	8.863.835	10.136.502	1.602.486	4.777.063	6.379.549
Cash and cash equivalents		589.142	6.175.930	6.765.072	796.812	3.761.749	4.558.561
Cash and Cash Balances at Central Bank	(5.1.1)	109.817	3.372.293	3.482.110	135.417	1.938.038	2.073.455
Banks	(5.1.3)	6.617	2.814.745	2.821.362	1.115	1.836.919	1.838.034
Receivables From Money Markets		474.101	0	474.101	662.583	0	662.583
Allowance for Expected Losses (-)		-1.393	-11.108	-12.501	-2.303	-13.208	-15.511
Financial assets at fair value through profit or loss		21.208	0	21.208	16.613	0	16.613
Public Debt Securities		0	0	0	0	0	0
Equity instruments		51	0	51	39	0	39
Other Financial Assets		21.157	0	21.157	16.574	0	16.574
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4)	655.364	2.685.088	3.340.452	788.543	1.015.163	1.803.706
Public Debt Securities		655.364	152.795	808.159	788.543	531.683	1.320.226
Equity instruments		0	11.910	11.910	0	10.057	10.057
Other Financial Assets		0	2.520.383	2.520.383	0	473.423	473.423
Derivative financial assets	(5.1.2)	6.953	2.817	9.770	518	151	669
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.953	2.817	9.770	518	151	669
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.301.567	10.112.622	12.414.189	2.420.593	9.394.621	11.815.214
Loans	(5.1.5)	1.683.262	6.925.300	8.608.562	2.090.009	7.042.420	9.132.429
Receivables From Leasing Transactions	(5.1.10)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(5.1.6)	666.113	3.361.850	4.027.963	454.464	2.436.763	2.891.227
Public Debt Securities		666.113	2.254.261	2.920.374	454.464	1.491.780	1.946.244
Other Financial Assets		0	1.107.589	1.107.589	0	944.983	944.983
Allowance for Expected Credit Losses (-)		-47.808	-174.528	-222.336	-123.880	-84.562	-208.442
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.14)	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		0	0	0	0	0	0
Investments in Associates (Net)	(5.1.7)	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)	(5.I.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)	(5.I.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)		115.318	0	115.318	118.559	0	118.559
INTANGIBLE ASSETS AND GOODWILL (Net)		7.431	0	7.431	8.194	0	8.194
Goodwill		0	0	0	0	0	0
Other		7.431	0	7.431	8.194	0	8.194
INVESTMENT PROPERTY (Net)	(5.I.12)	0	0	0	0	0	0
CURRENT TAX ASSETS		210	0	210	215	0	215
DEFERRED TAX ASSET	(5.I.13)	79.176	0	79.176	30.918	0	30.918
OTHER ASSETS (Net)	(5.I.15)	66.973	68.112	135.085	35.961	2.871	38.832
TOTAL ASSETS		3.843.342	19.044.569	22.887.911	4.216.926	14.174.555	18.391.481
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	2.011.135	9.313.206	11.324.341	2.981.092	6.985.670	9.966.762
LOANS RECEIVED	(5.II.3)	6.133	6.628.122	6.634.255	2.052	4.235.955	4.238.007
MONEY MARKET FUNDS		13.188	0	13.188	18.841	0	18.841
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		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	(5.II.2)	6.349	47.242	53.591	66	3.864	3.930
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		6.349	47.242	53.591	66	3.864	3.930
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.II.5)	77.777	0	77.777	82.288	0	82.288
PROVISIONS	(5.II.7)	92.986	40.918	133.904	95.096	36.053	131.149
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		24.342	0	24.342	20.975	0	20.975
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		68.644	40.918	109.562	74.121	36.053	110.174
CURRENT TAX LIABILITIES	(5.II.8)	62.869	0	62.869	23.915	0	23.915
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.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	(5.II.10)	0	2.052.900	2.052.900	0	1.782.420	1.782.420
Loans		0	2.052.900	2.052.900	0	1.782.420	1.782.420

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(5.II.4)	106.696	995.444	1.102.140	108.595	706.262	814.857
EQUITY	(5.II.11)	1.439.045	-6.099	1.432.946	1.321.997	7.315	1.329.312
Issued capital		860.000	0	860.000	860.000	0	860.000
Capital Reserves		-587	0	-587	-587	0	-587
Equity Share Premiums		-587	0	-587	-587	0	-587
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		16.310	0	16.310	16.310	0	16.310
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		16.115	-6.099	10.016	-2.733	7.315	4.582
Profit Reserves		402.700	0	402.700	328.778	0	328.778
Legal Reserves		22.538	0	22.538	18.842	0	18.842
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		322.099	0	322.099	252.570	0	252.570
Other Profit Reserves		58.063	0	58.063	57.366	0	57.366
Profit or Loss		144.507	0	144.507	120.229	0	120.229
Prior Years' Profit or Loss		46.307	0	46.307	48.719	0	48.719
Current Period Net Profit Or Loss		98.200	0	98.200	71.510	0	71.510
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		3.816.178	19.071.733	22.887.911	4.633.942	13.757.539	18.391.481

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		1.299.150	13.733.618	15.032.768	1.118.031	8.180.953	9.298.984
GUARANTIES AND WARRANTIES	(5.III.1)	1.016.722	7.769.657	8.786.379	572.605	6.414.803	6.987.408
Letters of Guarantee		989.565	2.557.823	3.547.388	572.605	1.700.759	2.273.364
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		989.565	2.557.823	3.547.388	572.605	1.700.759	2.273.364
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		27.157	108.376	135.533	0	294.068	294.068
Documentary Letters of Credit		27.157	63.201	90.358	0	104.396	104.396
Other Letters of Credit		0	45.175	45.175	0	189.672	189.672
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	5.103.458	5.103.458	0	4.419.976	4.419.976
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.1)	123.955	11.634	135.589	121.766	12.185	133.951
Irrevocable Commitments		123.955	11.634	135.589	121.766	12.185	133.951
Forward Asset Purchase Commitments		5.484	11.634	17.118	2.975	12.185	15.160
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		29.372	0	29.372	30.415	0	30.415
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		5.469	0	5.469	6.989	0	6.989
Tax and Fund Liabilities Arised from Export Commitments		6	0	6	9	0	9
Commitments for Credit Card Limits		83.173	0	83.173	80.622	0	80.622
Commitments for Credit Cards and Banking Services Promotions		195	0	195	192	0	192
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		256	0	256	564	0	564
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		158.473	5.952.327	6.110.800	423.660	1.753.965	2.177.625
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		158.473	5.952.327	6.110.800	423.660	1.753.965	2.177.625
Forward Foreign Currency Buy or Sell Transactions		158.473	185.415	343.888	271.470	308.806	580.276
Forward Foreign Currency Buying Transactions		68.359	103.707	172.066	270.804	19.763	290.567
Forward Foreign Currency Sale Transactions		90.114	81.708	171.822	666	289.043	289.709
Currency and Interest Rate Swaps		0	5.672.076	5.672.076	148.780	1.439.378	1.588.158
Currency Swap Buy Transactions		0	2.815.195	2.815.195	148.780	643.754	792.534
Currency Swap Sell Transactions		0	2.856.881	2.856.881	0	795.624	795.624
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	94.836	94.836	3.410	5.781	9.191
Currency Options Buy Transactions		0	47.418	47.418	1.709	2.900	4.609
Currency Options Sell Transactions		0	47.418	47.418	1.701	2.881	4.582
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		18.198.860	40.035.136	58.233.996	13.436.713	29.456.396	42.893.109
ITEMS HELD IN CUSTODY		8.015.630	7.375.960	15.391.590	5.418.774	4.641.317	10.060.091
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.507.948	21.132	1.529.080	1.546.929	18.892	1.565.821
Cheques Received for Collection		33.863	14.439	48.302	28.928	12.131	41.059
Commercial Notes Received for Collection		4.170	12.175	16.345	6.879	7.170	14.049
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		6.467.795	7.323.682	13.791.477	3.831.407	4.602.827	8.434.234
Custodians		1.854	4.532	6.386	4.631	297	4.928
PLEDGED ITEMS		10.183.230	32.659.176	42.842.406	8.017.939	24.815.079	32.833.018
Securities		12.106	0	12.106	11.097	0	11.097
Guarantee Notes		921	411	1.332	921	59	980
Commodity		39.805	60.547	100.352	65.573	61.140	126.713
Warrant		0	0	0	0	0	0
Real Estate		2.903.066	18.917.569	21.820.635	3.179.455	15.502.429	18.681.884
Other Pledged Items		7.227.332	13.680.649	20.907.981	4.760.893	9.251.451	14.012.344

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		19.498.010	53.768.754	73.266.764	14.554.744	37.637.349	52.192.093

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(5.IV.1)	542.646	665.800	268.462	330.051
Interest Income on Loans		294.895	390.384	150.606	176.891
Interest Income on Reserve Deposits		0	23.466	0	13.287
Interest Income on Banks		32.861	47.840	12.363	27.000
Interest Income on Money Market Placements		1.338	17.579	808	904
Interest Income on Marketable Securities Portfolio		175.161	136.089	85.522	92.308
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		49.680	64.568	19.408	50.880
Financial Assets Measured at Amortised Cost		125.481	71.521	66.114	41.428
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		38.391	50.442	19.163	19.661
INTEREST EXPENSES (-)	(5.IV.2)	-324.329	-466.808	-173.168	-234.145
Interest Expenses on Deposits		-171.858	-316.483	-91.094	-160.388
Interest Expenses on Funds Borrowed		-127.286	-129.041	-67.338	-60.918
Interest Expenses on Money Market Funds		-2.376	-14.647	-1.196	-9.576
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-6.674	-6.271	-3.205	-3.103
Other Interest Expense		-16.135	-366	-10.335	-160
NET INTEREST INCOME OR EXPENSE		218.317	198.992	95.294	95.906
NET FEE AND COMMISSION INCOME OR EXPENSES		67.633	50.344	43.700	26.967
Fees and Commissions Received		73.952	52.490	46.708	27.775
From Noncash Loans		9.176	8.395	5.015	4.402
Other		64.776	44.095	41.693	23.373
Fees and Commissions Paid (-)		-6.319	-2.146	-3.008	-808
Paid for Noncash Loans		-12	-10	-6	-5
Other		-6.307	-2.136	-3.002	-803
DIVIDEND INCOME		90	1	90	1
TRADING INCOME OR LOSS (Net)	(5.IV.3)	52.998	26.555	21.882	12.730
Gains (Losses) Arising from Capital Markets Transactions		10.311	5.176	5.850	1.963
Gains (Losses) Arising From Derivative Financial Transactions		-24.606	6.055	-35.885	305
Foreign Exchange Gains or Losses		67.293	15.324	51.917	10.462
OTHER OPERATING INCOME	(5.IV.4)	123.705	42.400	15.098	13.181
GROSS PROFIT FROM OPERATING ACTIVITIES		462.743	318.292	176.064	148.785
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.5)	-105.064	-58.972	-49.245	-23.594
OTHER ALLOWANCE EXPENSES (-)	(5.IV.5)	-2.574	-11.123	1.496	-10.851
PERSONNEL EXPENSES (-)		-135.053	-96.122	-65.952	-46.816
OTHER OPERATING EXPENSES (-)	(5.IV.6)	-94.442	-78.740	-49.117	-47.596
NET OPERATING INCOME (LOSS)		125.610	73.335	13.246	19.928
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	(5.IV.7)	125.610	73.335	13.246	19.928
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.8)	-27.410	-25.696	-10.650	-9.186
Current Tax Provision		-78.620	-42.844	-44.702	-10.948
Expense Effect of Deferred Tax		-2.535	-24.755	-2.257	879
Income Effect of Deferred Tax		53.745	41.903	36.309	883
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.9)	98.200	47.639	2.596	10.742
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	(5.IV.7)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(5.IV.8)	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	(5.IV.9)	98.200	47.639	2.596	10.742
Profit (Loss) Attributable to Group		98.200	47.639	2.596	10.742
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)		0,01140000	0,00550000	0,00030000	0,00120000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		98.200	47.639	2.596	10.742
OTHER COMPREHENSIVE INCOME		5.434	45.553	40.740	35.136
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	-144	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	-180	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	36	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		5.434	45.697	40.740	35.136
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		8.386	57.421	51.895	44.220
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	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-2.952	-11.724	-11.155	-9.084
TOTAL COMPREHENSIVE INCOME (LOSS)		103.634	93.192	43.336	45.878

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019
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		332.007	207.709
Interest Received		453.628	700.157
Interest Paid		-288.028	-516.012
Dividends received		90	1
Fees and Commissions Received		111.283	53.026
Other Gains		171.924	64.873
Collections from Previously Written Off Loans and Other Receivables		119.710	8.835
Cash Payments to Personnel and Service Suppliers		-132.535	-95.379
Taxes Paid		-52.708	-63.260
Other		-51.357	55.468
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.395.846	-151.592
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.583	-17.143
Net (Increase) Decrease in Due From Banks		-810.355	-309.947
Net (Increase) Decrease in Loans		347.002	-693.785
Net (Increase) Decrease in Other Assets		-96.281	-7.909
Net Increase (Decrease) in Bank Deposits		-57.900	-602.260
Net Increase (Decrease) in Other Deposits		1.419.313	1.482.166
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.350.460	-424.253
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		248.190	421.539
Net Cash Provided From Banking Operations		3.727.853	56.117
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.468.400	-92.113
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		60.529	-16.775
Cash Obtained from Tangible and Intangible Asset Sales		460	26
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		39.518	-33.257
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		-1.540.169	532.322
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.021.993	-561.440
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-6.745	-12.989
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		139.771	38.297
Net Increase (Decrease) in Cash and Cash Equivalents		1.399.224	2.301
Cash and Cash Equivalents at Beginning of the Period		3.866.345	3.854.231
Cash and Cash Equivalents at End of the Period		5.265.569	3.856.532



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2019 - 30.06.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		860.000	-587	0	0	13.268	-376	0	0	-83.233	0	246.680	47.268	83.549	1.166.569	0	1.166.569
	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		860.000	-587	0	0	13.268	-376	0	0	-83.233	0	246.680	47.268	83.549	1.166.569	0	1.166.569
	Total Comprehensive Income (Loss)		0	0	0	0	0	-144	0	0	45.697	0	0	0	47.639	93.192	0	93.192
	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	82.098	1.595	-83.549	144	0	144
	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	82.098	-81.954	0	144	0	144
	Other		0	0	0	0	0	0	0	0	0	0	0	83.549	-83.549	0	0	0
	Equity at end of period		860.000	-587	0	0	13.268	-520	0	0	-37.536	0	328.778	48.863	47.639	1.259.905	0	1.259.905
Current Period 01.01.2020 - 30.06.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		860.000	-587	0	0	15.094	1.216	0	0	4.582	0	328.778	48.719	71.510	1.329.312	0	1.329.312
	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		860.000	-587	0	0	15.094	1.216	0	0	4.582	0	328.778	48.719	71.510	1.329.312	0	1.329.312
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	5.434	0	0	0	98.200	103.634	0	103.634
	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	73.922	-2.412	-71.510	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	73.922	-73.922	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	71.510	-71.510	0	0	0
	Equity at end of period		860.000	-587	0	0	15.094	1.216	0	0	10.016	0	402.700	46.307	98.200	1.432.946	0	1.432.946