

FİBABANKA A.Ş.
Bank Financial Report
Consolidated
2020 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Fibabanka A.Ş. Yönetim Kurulu'na,

Giriş

Fibabanka A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklığının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2020 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

30 Haziran 2020 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide finansal bilgiler, BDDK Muhasebe ve Finansal Raporlama Mevzuatı kapsamı dışında, ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 122.500 bin TL'si cari dönemde ve 44.500 bin TL'si geçmiş dönemlerde gider yazılan toplam 167.000 bin TL serbest karşılığı ve söz konusu karşılık üzerinden 26.950 bin TL'si cari dönemde ve 9.790 bin TL'si geçmiş dönemlerde gelir yazılan toplam 36.740 bin TL ertelenmiş vergi varlığını içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Fibabanka A.Ş.'nin 30 Haziran 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide 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 Yükümlülüklerle İlişkin Rapor

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

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Alper Güvenç, SMMM

Sorumlu Denetçi

11 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)		2.129.622	3.888.414	6.018.036	3.406.780	3.418.554	6.825.334
Cash and cash equivalents	(5.I.1)	489.128	2.937.722	3.426.850	633.126	2.595.084	3.228.210
Cash and Cash Balances at Central Bank		465.592	2.519.065	2.984.657	200.986	2.506.889	2.707.875
Banks	(5.I.3)	24.101	303.034	327.135	402.631	88.195	490.826
Receivables From Money Markets		0	115.623	115.623	30.010	0	30.010
Allowance for Expected Losses (-)		-565	0	-565	-501	0	-501
Financial assets at fair value through profit or loss	(5.I.2)	800.790	7.685	808.475	2.045.039	718	2.045.757
Public Debt Securities		26.120	2	26.122	24.835	706	25.541
Equity instruments		0	0	0	0	0	0
Other Financial Assets		774.670	7.683	782.353	2.020.204	12	2.020.216
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.4)	7.522	889.278	896.800	16.849	795.616	812.465
Public Debt Securities		2.625	315.340	317.965	11.952	177.546	189.498
Equity instruments		4.897	4.499	9.396	4.897	3.800	8.697
Other Financial Assets		0	569.439	569.439	0	614.270	614.270
Derivative financial assets	(5.I.2)	832.182	53.729	885.911	711.766	27.136	738.902
Derivative Financial Assets At Fair Value Through Profit Or Loss		832.182	53.729	885.911	711.766	27.136	738.902
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(5.I.6)	7.603.529	8.553.398	16.156.927	6.656.778	7.594.623	14.251.401
Loans	(5.I.5)	8.173.912	7.662.871	15.836.783	7.270.746	7.206.662	14.477.408
Receivables From Leasing Transactions	(5.I.10)	0	0	0	0	0	0
Factoring Receivables	(5.I.5)	544	5.287	5.831	1.723	1.369	3.092
Other Financial Assets Measured at Amortised Cost	(5.I.6)	188.216	885.240	1.073.456	188.506	386.592	575.098
Public Debt Securities		188.216	872.986	1.061.202	188.506	386.592	575.098
Other Financial Assets		0	12.254	12.254	0	0	0
Allowance for Expected Credit Losses (-)		-759.143	0	-759.143	-804.197	0	-804.197
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.16)	103.819	0	103.819	63.247	0	63.247
Held for Sale		103.819	0	103.819	63.247	0	63.247
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		37.500	0	37.500	31.500	0	31.500
Investments in Associates (Net)	(5.I.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)	37.500	0	37.500	31.500	0	31.500
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		37.500	0	37.500	31.500	0	31.500
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)	(5.I.12)	352.583	0	352.583	324.109	0	324.109
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.I.13)	84.393	0	84.393	69.894	0	69.894
Goodwill		0	0	0	0	0	0
Other		84.393	0	84.393	69.894	0	69.894
INVESTMENT PROPERTY (Net)	(5.I.14)	0	0	0	0	0	0
CURRENT TAX ASSETS		4.015	0	4.015	3.509	0	3.509
DEFERRED TAX ASSET	(5.I.15)	92.333	0	92.333	54.503	0	54.503
OTHER ASSETS (Net)	(5.I.17)	258.632	28.593	287.225	237.049	28.661	265.710
TOTAL ASSETS		10.666.426	12.470.405	23.136.831	10.847.369	11.041.838	21.889.207
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	6.153.485	7.314.277	13.467.762	6.658.867	6.906.821	13.565.688
LOANS RECEIVED	(5.II.3)	13.091	1.281.732	1.294.823	16.773	842.608	859.381
MONEY MARKET FUNDS		59.140	799.342	858.482	0	733.257	733.257
MARKETABLE SECURITIES (Net)	(5.II.4)	353.487	1.433.523	1.787.010	383.937	1.334.395	1.718.332
Bills		353.487	0	353.487	383.937	0	383.937
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	1.433.523	1.433.523	0	1.334.395	1.334.395
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)	833.167	53.709	886.876	761.112	27.093	788.205
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		833.167	53.709	886.876	761.112	27.093	788.205
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.6)	55.128	1.089	56.217	63.707	4.929	68.636
PROVISIONS	(5.II.8)	280.898	0	280.898	97.137	0	97.137
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		30.150	0	30.150	29.953	0	29.953
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		250.748	0	250.748	67.184	0	67.184
CURRENT TAX LIABILITIES	(5.II.9)	40.638	0	40.638	41.045	0	41.045
DEFERRED TAX LIABILITY	(5.II.9)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.10)	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.11)	0	2.022.854	2.022.854	0	1.789.018	1.789.018
Loans		0	0	0	0	0	0

Other Debt Instruments		0	2.022.854	2.022.854	0	1.789.018	1.789.018
OTHER LIABILITIES	(5.II.5)	493.666	174.653	668.319	383.021	186.395	569.416
EQUITY	(5.II.12)	1.764.006	8.946	1.772.952	1.646.351	12.741	1.659.092
Issued capital		941.161	0	941.161	941.161	0	941.161
Capital Reserves		203.246	0	203.246	210.253	0	210.253
Equity Share Premiums		128.678	0	128.678	128.678	0	128.678
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		74.568	0	74.568	81.575	0	81.575
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-7.777	0	-7.777	-7.777	0	-7.777
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		3.333	8.946	12.279	3.033	12.741	15.774
Profit Reserves		496.392	0	496.392	284.348	0	284.348
Legal Reserves		42.321	0	42.321	31.719	0	31.719
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		454.071	0	454.071	252.629	0	252.629
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		127.527	0	127.527	215.246	0	215.246
Prior Years' Profit or Loss		3.202	0	3.202	319	0	319
Current Period Net Profit Or Loss		124.325	0	124.325	214.927	0	214.927
Non-controlling Interests	(5.II.13)	124	0	124	87	0	87
Total equity and liabilities		10.046.706	13.090.125	23.136.831	10.051.950	11.837.257	21.889.207

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		8.033.891	32.030.778	40.064.669	8.357.010	31.229.346	39.586.356
GUARANTIES AND WARRANTIES	(5.III.1)	485.612	651.603	1.137.215	432.859	591.809	1.024.668
Letters of Guarantee		485.612	282.275	767.887	432.859	317.754	750.613
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		485.612	282.275	767.887	432.859	317.754	750.613
Bank Acceptances		0	158.600	158.600	0	105.847	105.847
Import Letter of Acceptance		0	158.600	158.600	0	105.847	105.847
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	210.728	210.728	0	168.208	168.208
Documentary Letters of Credit		0	210.728	210.728	0	168.208	168.208
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		1.439.711	4.168.210	5.607.921	1.400.659	4.244.481	5.645.140
Irrevocable Commitments	(5.III.1)	1.439.711	4.168.210	5.607.921	1.400.659	4.244.481	5.645.140
Forward Asset Purchase Commitments		145.608	4.168.210	4.313.818	282.771	4.244.481	4.527.252
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		1.060.185	0	1.060.185	876.316	0	876.316
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		179.742	0	179.742	187.578	0	187.578
Tax and Fund Liabilities Arised from Export Commitments		7.306	0	7.306	5.940	0	5.940
Commitments for Credit Card Limits		31.736	0	31.736	32.901	0	32.901
Commitments for Credit Cards and Banking Services Promotions		0	0	0	1	0	1
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		15.134	0	15.134	15.152	0	15.152
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	(5.III.5)	6.108.568	27.210.965	33.319.533	6.523.492	26.393.056	32.916.548
Derivative Financial Instruments Held For Hedging		564.857	752.642	1.317.499	1.009.479	1.188.040	2.197.519
Fair Value Hedges		564.857	752.642	1.317.499	1.009.479	1.188.040	2.197.519
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		5.543.711	26.458.323	32.002.034	5.514.013	25.205.016	30.719.029
Forward Foreign Currency Buy or Sell Transactions		967.701	3.882.208	4.849.909	789.133	3.670.515	4.459.648
Forward Foreign Currency Buying Transactions		629.515	1.804.444	2.433.959	300.839	1.919.936	2.220.775
Forward Foreign Currency Sale Transactions		338.186	2.077.764	2.415.950	488.294	1.750.579	2.238.873
Currency and Interest Rate Swaps		2.778.113	18.748.381	21.526.494	2.351.909	17.281.148	19.633.057
Currency Swap Buy Transactions		1.090.832	9.239.509	10.330.341	1.305.805	8.192.207	9.498.012
Currency Swap Sell Transactions		1.477.281	8.922.398	10.399.679	996.104	8.494.921	9.491.025
Interest Rate Swap Buy Transactions		105.000	293.237	398.237	25.000	297.010	322.010
Interest Rate Swap Sell Transactions		105.000	293.237	398.237	25.000	297.010	322.010
Currency, Interest Rate and Securities Options		1.797.897	2.713.951	4.511.848	2.372.971	3.096.321	5.469.292
Currency Options Buy Transactions		877.060	1.375.926	2.252.986	1.186.485	1.568.157	2.754.642
Currency Options Sell Transactions		920.837	1.338.025	2.258.862	1.186.486	1.528.164	2.714.650
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	1.113.783	1.113.783	0	1.157.032	1.157.032
CUSTODY AND PLEDGES RECEIVED		145.326.110	83.271.569	228.597.679	139.427.639	69.316.021	208.743.660
ITEMS HELD IN CUSTODY		2.358.256	1.152.932	3.511.188	2.589.824	486.973	3.076.797
Customer Fund and Portfolio Balances		1.393.076	0	1.393.076	1.464.433	0	1.464.433
Securities Held in Custody		274.592	883.173	1.157.765	295.983	320.411	616.394
Cheques Received for Collection		274.346	229.698	504.044	374.930	150.636	525.566
Commercial Notes Received for Collection		109.892	40.061	149.953	119.792	15.926	135.718
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		306.350	0	306.350	334.686	0	334.686
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		142.967.854	82.118.637	225.086.491	136.837.815	68.829.048	205.666.863
Securities		296.780	50.409	347.189	299.004	90.954	389.958
Guarantee Notes		276.197	249.510	525.707	277.294	231.955	509.249
Commodity		0	68.449	68.449	0	46.554	46.554
Warrant		0	0	0	0	0	0
Real Estate		8.367.678	15.803.350	24.171.028	9.517.452	12.306.034	21.823.486
Other Pledged Items		134.027.199	65.946.919	199.974.118	126.744.065	56.153.551	182.897.616

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		153.360.001	115.302.347	268.662.348	147.784.649	100.545.367	248.330.016

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)	1.082.267	1.264.361	527.437	629.171
Interest Income on Loans	(5.IV.1)	1.014.504	1.130.038	493.443	566.759
Interest Income on Reserve Deposits		0	17.123	0	8.608
Interest Income on Banks	(5.IV.1)	12.770	67.695	3.546	25.883
Interest Income on Money Market Placements		7.899	4.015	4.330	2.356
Interest Income on Marketable Securities Portfolio	(5.IV.1)	46.483	44.710	25.826	25.141
Financial Assets At Fair Value Through Profit Loss		3.647	2.006	1.915	1.106
Financial Assets At Fair Value Through Other Comprehensive Income		21.277	22.680	11.732	11.733
Financial Assets Measured at Amortised Cost		21.559	20.024	12.179	12.302
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		611	780	292	424
INTEREST EXPENSES (-)		-579.773	-871.863	-270.121	-401.872
Interest Expenses on Deposits	(5.IV.2)	-364.519	-656.124	-161.166	-292.637
Interest Expenses on Funds Borrowed	(5.IV.2)	-99.802	-95.371	-48.293	-47.343
Interest Expenses on Money Market Funds		-9.160	-12.506	-5.299	-6.721
Interest Expenses on Securities Issued	(5.IV.2)	-82.215	-99.246	-43.299	-50.965
Lease Interest Expenses		-9.088	-7.953	-4.460	-4.140
Other Interest Expense		-14.989	-663	-7.604	-66
NET INTEREST INCOME OR EXPENSE		502.494	392.498	257.316	227.299
NET FEE AND COMMISSION INCOME OR EXPENSES		71.576	114.783	21.678	56.927
Fees and Commissions Received		87.555	132.105	29.186	65.869
From Noncash Loans		8.121	6.950	3.720	3.493
Other	(5.IV.12)	79.434	125.155	25.466	62.376
Fees and Commissions Paid (-)		-15.979	-17.322	-7.508	-8.942
Paid for Noncash Loans		-47	-132	-21	-48
Other	(5.IV.12)	-15.932	-17.190	-7.487	-8.894
DIVIDEND INCOME	(5.IV.3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	118.616	101.299	52.449	-41.877
Gains (Losses) Arising from Capital Markets Transactions		25.815	46.130	19.429	18.830
Gains (Losses) Arising From Derivative Financial Transactions		116.873	4.757	25.861	-83.502
Foreign Exchange Gains or Losses		-24.072	50.412	7.159	22.795
OTHER OPERATING INCOME	(5.IV.5)	44.995	101.417	11.661	-11.021
GROSS PROFIT FROM OPERATING ACTIVITIES		737.681	709.997	343.104	231.328
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-132.773	-209.878	-61.666	-57.554
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	-130.521	-124.056	-60.510	6.972
PERSONNEL EXPENSES (-)		-147.656	-130.674	-71.126	-65.737
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-164.147	-122.120	-72.053	-60.537
NET OPERATING INCOME (LOSS)		162.584	123.269	77.749	54.472
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.8)	162.584	123.269	77.749	54.472
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.9)	-38.222	-13.085	-17.847	-5.867
Current Tax Provision		-75.106	-18.353	-59.551	-18.240
Expense Effect of Deferred Tax		-25.900	0	-17.654	7.105
Income Effect of Deferred Tax		62.784	5.268	59.358	5.268
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.10)	124.362	110.184	59.902	48.605
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		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.11)	124.362	110.184	59.902	48.605
Profit (Loss) Attributable to Group		124.325	110.175	59.878	48.600
Profit (loss), attributable to non-controlling interests		37	9	24	5
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,00132000	0,00117000	0,00064000	0,00052000

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)		124.362	110.184		
OTHER COMPREHENSIVE INCOME		-3.495	22.894		
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		-3.495	22.894		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.441	27.896		
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		946	-5.002		
TOTAL COMPREHENSIVE INCOME (LOSS)		120.867	133.078		

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		192.017	96.219
Interest Received		1.068.282	1.259.036
Interest Paid		-336.600	-863.935
Dividends received		0	0
Fees and Commissions Received		84.575	131.924
Other Gains		21.325	14.098
Collections from Previously Written Off Loans and Other Receivables		170.726	3.803
Cash Payments to Personnel and Service Suppliers		-561.403	-221.494
Taxes Paid		-6.040	-10.795
Other		-248.848	-216.418
Changes in Operating Assets and Liabilities Subject to Banking Operations		109.007	-375.045
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		943.412	1.487.203
Net (Increase) Decrease in Due From Banks		-208.920	-871
Net (Increase) Decrease in Loans		-1.491.118	-1.714.887
Net (Increase) Decrease in Other Assets		-30.140	86.897
Net Increase (Decrease) in Bank Deposits		-600.087	-502.807
Net Increase (Decrease) in Other Deposits		255.795	562.943
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		438.024	-197.172
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		802.041	-96.351
Net Cash Provided From Banking Operations		301.024	-278.826
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-512.015	-102.847
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-6.000	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-36.001	-168.482
Cash Obtained from Tangible and Intangible Asset Sales		58.765	317.795
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-84.271	-122.187
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.226	19.418
Cash Paid for Purchase of Financial Assets At Amortised Cost		-459.099	-139.562
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		7.365	-9.829
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		69.455	195.953
Cash Obtained from Loans and Securities Issued		137.483	222.829
Cash Outflow Arised From Loans and Securities Issued		-72.120	-18.948
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-3.081	-7.928
Other		7.173	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		131.248	13.698
Net Increase (Decrease) in Cash and Cash Equivalents		-10.288	-172.022
Cash and Cash Equivalents at Beginning of the Period		2.122.993	2.087.857
Cash and Cash Equivalents at End of the Period		2.112.705	1.915.835



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		941.161	128.678	0	0	0	-5.743	0	-	5.743	0	-26.572	0	-	26.572	410.286	-	322.629	-197.010	1.322.191		58	1.322.249
	Adjustments Related to TMS 8		0	0	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	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	0	0	
	Adjusted Beginning Balance		941.161	128.678	0	0	0	-5.743	0	-	5.743	0	-26.572	0	-	26.572	410.286	-	322.629	-197.010	1.322.191		58	1.322.249
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	22.894	0	22.894	0	0	110.175		133.069		9	133.078	
	Capital Increase in Cash		0	0	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	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	0	0	
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Subordinated Debt		0	0	0	92.769	0	0	0	0	0	0	0	0	0	0	0	0	0	0	92.769	0	92.769	
	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	0	0	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	-125.938	322.948	-	197.010		0	0	0	
	Dividends Paid		0	0	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	0	-125.938	322.597	-	196.659		0	0	0	
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	351	-351		0	0	0	
	Equity at end of period		941.161	128.678	0	92.769	0	-5.743	0	-	5.743	0	-3.678	0	-3.678	284.348	319	110.175		1.548.029		67	1.548.096	
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		941.161	128.678	0	81.575	0	-7.777	0	-	7.777	0	15.774	0	15.774	284.348	319	214.927		1.659.005		87	1.659.092	
	Adjustments Related to TMS 8		0	0	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	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	0	0	
	Adjusted Beginning Balance		941.161	128.678	0	81.575	0	-7.777	0	-	7.777	0	15.774	0	15.774	284.348	319	214.927		1.659.005		87	1.659.092	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	-3.495	0	-3.495	0	0	124.325		120.830		37	120.867	
	Capital Increase in Cash		0	0	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	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	0	0	
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Subordinated Debt		0	0	0	-7.007	0	0	0	0	0	0	0	0	0	0	0	0	0	-7.007	0	-7.007		
	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	0	0	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	212.044	2.883	-	214.927		0	0	0	
	Dividends Paid		0	0	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	0	212.044	0	-	212.044		0	0	0	
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.883	-2.883		0	0	0	0	
	Equity at end of period		941.161	128.678	0	74.568	0	-7.777	0	-	7.777	0	12.279	0	12.279	496.392	3.202	124.325		1.772.828		124	1.772.952	