

TURKLAND BANK A.Ş.
Bank Financial Report
Unconsolidated
2020 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Turkland Bank A.Ş. Genel Kurulu'na

Giriş

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

Sınırlı Denetimin Kapsamı

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

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, 30 Haziran 2020 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yüklümlüklere 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 rastlanılmamıştır.

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

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Müjde Aslan, SMMM

Sorumlu Denetçi

İstanbul, 14 Ağustos 2020

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 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)		184.553	671.585	856.138	363.585	528.117	891.702
Cash and cash equivalents		180.892	671.578	852.470	363.149	528.086	891.235
Cash and Cash Balances at Central Bank	I-1	46.435	309.186	355.621	302.765	328.170	630.935
Banks	I-3	3.509	362.392	365.901	462	199.916	200.378
Receivables From Money Markets		131.025	0	131.025	60.017	0	60.017
Allowance for Expected Losses (-)		-77	0	-77	-95	0	-95
Financial assets at fair value through profit or loss		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	I-4	138	7	145	138	7	145
Public Debt Securities		0	7	7	0	7	7
Equity instruments		138	0	138	138	0	138
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	I-2	3.523	0	3.523	298	24	322
Derivative Financial Assets At Fair Value Through Profit Or Loss		3.523	0	3.523	298	24	322
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.252.384	490.709	1.743.093	2.158.373	505.111	2.663.484
Loans	I-5	1.623.490	490.709	2.114.199	1.812.751	505.111	2.317.862
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	I-6	148.668	0	148.668	940.216	0	940.216
Public Debt Securities		148.668	0	148.668	940.216	0	940.216
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-519.774	0	-519.774	-594.594	0	-594.594
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	218.147	0	218.147	184.212	0	184.212
Held for Sale		218.147	0	218.147	184.212	0	184.212
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		7.659	0	7.659	7.659	0	7.659
Investments in Associates (Net)	I-7	7.659	0	7.659	7.659	0	7.659

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		7.659	0	7.659	7.659	0	7.659
Investments in Subsidiaries (Net)	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)	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)	I-12	54.689	0	54.689	51.890	0	51.890
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	7.259	0	7.259	8.551	0	8.551
Goodwill		0	0	0	0	0	0
Other		7.259	0	7.259	8.551	0	8.551
INVESTMENT PROPERTY (Net)	I-14	0	0	0	0	0	0
CURRENT TAX ASSETS		159	0	159	0	0	0
DEFERRED TAX ASSET	I-15	62.261	0	62.261	62.261	0	62.261
OTHER ASSETS (Net)	I-17	118.328	1.745	120.073	30.652	148	30.800
TOTAL ASSETS		1.905.439	1.164.039	3.069.478	2.867.183	1.033.376	3.900.559
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	1.049.044	1.220.483	2.269.527	1.922.612	1.182.479	3.105.091
LOANS RECEIVED	II-3	3.979	0	3.979	6.547	0	6.547
MONEY MARKET FUNDS		3	0	3	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		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	II-2	1.736	0	1.736	2.989	0	2.989
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.736	0	1.736	2.989	0	2.989
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)	II-6	42.549	129	42.678	37.228	774	38.002
PROVISIONS	II-8	120.213	2.145	122.358	122.301	1.862	124.163
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		15.565	0	15.565	12.627	0	12.627
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		104.648	2.145	106.793	109.674	1.862	111.536
CURRENT TAX LIABILITIES	II-9	8.203	0	8.203	10.154	0	10.154
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-5	61.368	27.792	89.160	484.920	16.316	501.236
EQUITY	II-12	531.834	0	531.834	112.377	0	112.377
Issued capital		1.000.000	0	1.000.000	650.000	0	650.000
Capital Reserves		25.430	0	25.430	25.430	0	25.430
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		25.430	0	25.430	25.430	0	25.430
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.449	0	3.449	4.498	0	4.498
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves		-466.167	0	-466.167	-18.250	0	-18.250
Legal Reserves		5.332	0	5.332	5.332	0	5.332
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		-443.592	0	-443.592	4.325	0	4.325
Other Profit Reserves		-27.907	0	-27.907	-27.907	0	-27.907
Profit or Loss		-30.878	0	-30.878	-549.301	0	-549.301
Prior Years' Profit or Loss		-101.384	0	-101.384	-101.384	0	-101.384
Current Period Net Profit Or Loss		70.506	0	70.506	-447.917	0	-447.917
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		1.818.929	1.250.549	3.069.478	2.699.128	1.201.431	3.900.559

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		601.931	995.025	1.596.956	872.204	994.147	1.866.351
GUARANTIES AND WARRANTIES	III-1	460.899	869.081	1.329.980	588.915	734.568	1.323.483
Letters of Guarantee		436.899	186.222	623.121	588.915	235.605	824.520
Guarantees Subject to State Tender Law		5.577	219	5.796	7.010	190	7.200
Guarantees Given for Foreign Trade Operations		24.744	15.845	40.589	32.186	49.937	82.123
Other Letters of Guarantee		406.578	170.158	576.736	549.719	185.478	735.197
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	38.835	38.835	0	30.580	30.580
Documentary Letters of Credit		0	38.835	38.835	0	30.580	30.580
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		24.000	638.177	662.177	0	432.140	432.140
Endorsements to the Central Bank of Turkey		0	638.177	638.177	0	432.140	432.140
Other Endorsements		24.000	0	24.000	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	5.847	5.847	0	36.243	36.243
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-1	22.135	5.375	27.510	28.150	1.261	29.411
Irrevocable Commitments		22.135	5.375	27.510	28.150	1.261	29.411
Forward Asset Purchase Commitments		0	5.375	5.375	595	1.261	1.856
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		1.436	0	1.436	1.478	0	1.478
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		20.699	0	20.699	26.077	0	26.077
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	III-2	118.897	120.569	239.466	255.139	258.318	513.457
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		118.897	120.569	239.466	255.139	258.318	513.457
Forward Foreign Currency Buy or Sell Transactions		6.888	7.799	14.687	9.441	14.675	24.116
Forward Foreign Currency Buying Transactions		3.393	3.968	7.361	4.734	7.341	12.075
Forward Foreign Currency Sale Transactions		3.495	3.831	7.326	4.707	7.334	12.041
Currency and Interest Rate Swaps		112.009	112.770	224.779	187.288	184.218	371.506
Currency Swap Buy Transactions		0	112.770	112.770	0	184.218	184.218
Currency Swap Sell Transactions		112.009	0	112.009	187.288	0	187.288
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	58.410	59.425	117.835
Currency Options Buy Transactions		0	0	0	58.410	0	58.410
Currency Options Sell Transactions		0	0	0	0	59.425	59.425
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		9.827.117	2.442.758	12.269.875	11.340.314	2.391.238	13.731.552
ITEMS HELD IN CUSTODY		550.411	26.004	576.415	784.360	17.967	802.327
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		290.647	616	291.263	374.869	535	375.404
Cheques Received for Collection		258.962	25.388	284.350	408.125	17.432	425.557
Commercial Notes Received for Collection		802	0	802	1.366	0	1.366
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		9.276.706	2.416.754	11.693.460	10.555.954	2.373.271	12.929.225
Securities		0	0	0	0	0	0
Guarantee Notes		10.490	0	10.490	14.695	528	15.223
Commodity		1.646	0	1.646	1.646	0	1.646
Warrant		0	0	0	0	0	0
Real Estate		1.240.605	51.187	1.291.792	1.422.245	57.943	1.480.188
Other Pledged Items		8.023.965	2.365.567	10.389.532	9.117.368	2.314.800	11.432.168

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		10.429.048	3.437.783	13.866.831	12.212.518	3.385.385	15.597.903

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 - 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	IV-1	151.146	248.989	68.970	124.457
Interest Income on Loans		118.082	158.784	55.427	79.223
Interest Income on Reserve Deposits		0	6.955	0	3.502
Interest Income on Banks		2.765	5.303	1.110	2.835
Interest Income on Money Market Placements		5.866	78	2.466	67
Interest Income on Marketable Securities Portfolio		23.886	75.724	9.918	37.910
Financial Assets At Fair Value Through Profit Loss		743	0	743	0
Financial Assets At Fair Value Through Other Comprehensive Income		1.216	0	1.133	0
Financial Assets Measured at Amortised Cost		21.927	75.724	8.042	37.910
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		547	2.145	49	920
INTEREST EXPENSES (-)	IV-2	-83.657	-232.633	-35.882	-117.199
Interest Expenses on Deposits		-72.751	-216.404	-30.852	-109.346
Interest Expenses on Funds Borrowed		-301	-1.017	-116	-929
Interest Expenses on Money Market Funds		-1.671	-11.028	-1.667	-4.851
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-3.821	-4.108	-1.957	-2.042
Other Interest Expense		-5.113	-76	-1.290	-31
NET INTEREST INCOME OR EXPENSE		67.489	16.356	33.088	7.258
NET FEE AND COMMISSION INCOME OR EXPENSES		11.963	13.762	5.706	7.734
Fees and Commissions Received		12.921	14.471	6.262	8.155
From Noncash Loans		11.941	12.999	5.893	7.575
Other	IV-12	980	1.472	369	580
Fees and Commissions Paid (-)		-958	-709	-556	-421
Paid for Noncash Loans		-107	-111	-49	-55
Other	IV-12	-851	-598	-507	-366
DIVIDEND INCOME	IV-3	37	10	37	10
TRADING INCOME OR LOSS (Net)	IV-4	-6.612	-9.965	-732	-11.672
Gains (Losses) Arising from Capital Markets Transactions		-1.043	-8.305	572	-8.305
Gains (Losses) Arising From Derivative Financial Transactions		24.970	-7.248	8.112	-8.781
Foreign Exchange Gains or Losses		-30.539	5.588	-9.416	5.414
OTHER OPERATING INCOME	IV-5	19.123	4.834	5.077	1.265
GROSS PROFIT FROM OPERATING ACTIVITIES		92.000	24.997	43.176	4.595
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	74.256	-68.325	15.582	-35.569
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-42.351	-43.811	-22.131	-23.776
OTHER OPERATING EXPENSES (-)	IV-7	-53.399	-52.711	-26.445	-24.311
NET OPERATING INCOME (LOSS)		70.506	-139.850	10.182	-79.061
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	IV-8	70.506	-139.850	10.182	-79.061
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	0	-6.918	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	-6.918	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	70.506	-146.768	10.182	-79.061
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	IV-10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-11	70.506	-146.768	10.182	-79.061
Profit (Loss) Attributable to Group		0	0		
Profit (loss), attributable to non-controlling interests		70.506	-146.768	10.182	-79.061
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 - 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)		70.506	-146.768		
OTHER COMPREHENSIVE INCOME		-1.049	2.909	0	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.049	2.909	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		-1.049	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	2.926		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	-17		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	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)		69.457	-143.859	0	

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 - 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		147.368	-103.907
Interest Received		256.868	255.855
Interest Paid		-94.289	-235.285
Dividends received		37	10
Fees and Commissions Received		12.365	14.120
Other Gains		47.259	9.355
Collections from Previously Written Off Loans and Other Receivables		135.532	18.454
Cash Payments to Personnel and Service Suppliers		-44.133	-43.678
Taxes Paid		0	0
Other		-166.271	-122.738
Changes in Operating Assets and Liabilities Subject to Banking Operations		-863.954	169.913
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		19.488	-26.839
Net (Increase) Decrease in Loans		101.582	-11.584
Net (Increase) Decrease in Other Assets		-85.724	42.702
Net Increase (Decrease) in Bank Deposits		-147	-29.916
Net Increase (Decrease) in Other Deposits		-992.931	-28.364
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-2.475	168.005
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		96.253	55.909
Net Cash Provided From Banking Operations		-716.586	66.006
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		307.179	35.890
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		-13.171	-16.476
Cash Obtained from Tangible and Intangible Asset Sales		2.526	6.910
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		-774.293	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.092.117	47.014
Other		0	-1.558
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		345.324	-4.108
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		-4.676	-4.108
Other		350.000	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		45.039	12.338
Net Increase (Decrease) in Cash and Cash Equivalents		-19.044	110.126
Cash and Cash Equivalents at Beginning of the Period		599.336	424.002
Cash and Cash Equivalents at End of the Period		580.292	534.128



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	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
					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)	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income							
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		650.000	1.894	2.616	0		5.332	-265.183	0	394.659	0	394.659	
	Adjustments Related to TMS 8		0	0	0	0		0	0	0	0	0	0	
	Effect Of Corrections		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	
	Adjusted Beginning Balance		650.000	1.894	2.616	0		5.332	-265.183	0	394.659	0	394.659	
	Total Comprehensive Income (Loss)		0	0	0	0		0	0	-146.768	-146.768	0	-146.768	
	Capital Increase in Cash		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	
	Issued Capital Inflation Adjustment Difference		0	0	0	0		0	0	0	0	0	0	
	Convertible Bonds		0	0	0	0		0	0	0	0	0	0	
	Subordinated Debt		0	0	0	0		0	0	0	0	0	0	
	Increase (decrease) through other changes, equity		0	-46	102	2.807		0	0	0	2.863	0	2.863	
	Profit Distributions		0	0	0	0		0	0	0	0	0	0	
	Dividends Paid		0	0	0	0		0	0	0	0	0	0	
	Transfers To Reserves		0	0	0	0		0	0	0	0	0	0	
	Other		0	0	0	0		0	0	0	0	0	0	
	Equity at end of period		650.000	1.848	2.718	2.807		5.332	-265.183	-146.768	250.754	0	250.754	
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		650.000	1.848	1.691	2.807	0	5.332	-101.384	-447.917	112.377	0	112.377	
	Adjustments Related to TMS 8		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	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		650.000	1.848	1.691	2.807	0	5.332	-101.384	-447.917	112.377	0	112.377	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	70.506	70.506	0	70.506	
	Capital Increase in Cash		350.000	0	0	0	0	0	0	0	350.000	0	350.000	
	Capital Increase Through Internal Reserves		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	
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	
	Increase (decrease) through other changes, equity		0	0	-1.049	0	-9	0	0	0	-1.049	0	-1.049	
	Profit Distributions		0	-447.917	0	0	0	0	0	447.917	0	0	0	
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	
	Transfers To Reserves		0	-447.917	0	0	0	0	0	447.917	0	0	0	
	Other		0	0	0	0	0	0	0	0	0	0	0	
	Equity at end of period		1.000.000	-446.069	642	2.807	-9	5.332	-101.384	70.506	531.834	0	531.834	