KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE HALK BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2020 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Türkiye Halk Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Halk Bankası A.Ş'nin ("Banka") 30 Haziran 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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 konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Şartlı Sonucun Dayanağı

Banka, Türkiye Finansal Raporlama Standardı ("TFRS") 9 uyarınca hazırladığı iş modeli doğrultusunda daha önce gerçeğe uygun değer farkı diğer kapsamlı gelire yansıtılan finansal varlıklara sınıfladığı 18.965.006 Bin TL tutarındaki devlet borçlanma senetlerini, 23 Mayıs 2018 tarihinde itfa edilmiş maliyeti ile ölçülen finansal varlıklar altında yeniden sınıflandırmış ve kâr veya zararda yeniden sınıflandırılacak birikmiş diğer kapsamlı gelirler veya giderler altındaki 2.229.977 Bin TL tutarındaki menkul değerler değer azalış fonunu iptal etmiştir. Bu durum, ilgili TFRS 9'a aykırılık teşkil etmektedir. İtfa edilmiş maliyeti ile ölçülen finansal varlıklara sınıflanan devlet borçlanma senetlerinin 30 Haziran 2020 tarihi itibarıyla değeri 17.608.853 Bin TL'dir. İlgili sınıflama yapılmamış olsaydı, 30 Haziran 2020 tarihi itibarıyla toplam varlıklar ve özkaynaklar vergi etkisi hariç 1.348.755 Bin TL daha düşük olacaktı.

Şartlı Sonuç

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

Dikkat Çekilen Husus

Beşinci bölüm yedi numaralı dipnotta detaylı olarak açıklandığı üzere, Banka'nın etkilenebileceği aşağıdaki hususa dikkat çekmekteyiz:

Amerika Birleşik Devletleri (ABD) New York Güney Bölge Savcılığı tarafından 15 Ekim 2019 tarihinde İran yaptırımlarının ihlal edilmesi ile ilgili Banka hakkında New York Güney Bölge Mahkemesinde ("Bölge Mahkemesi") dava açılmıştır. Bölge Mahkemesi'nde görülmekte olan ceza davası süreci devam etmektedir.

Ayrıca, ABD New York Güney Bölge Mahkemesi nezdinde, bazı müştekiler tarafından "yaptırım ihlallerinden dolayı İran'dan alacaklarını tahsil edemedikleri gerekçesiyle" Banka hakkında 27 Mart 2020 tarihinde tazminat talebi ile hukuk davası açılmıştır ve 1 Temmuz 2020 tarihinde Banka'nın avukatlarına tebliğ edilmiştir. Bölge Mahkemesi'nde görülmekte olan hukuk davası süreci devam etmektedir.

19 Temmuz 2019 tarihinde tahliye edilerek Türkiye'ye dönen Banka'nın eski yöneticisiyle ilgili ceza ile sonuçlanan davanın temyiz süreci tamamlanmış olup, ilk yargılamaya ilişkin karar onaylanmıştır.

Banka Yönetimi, bu aşamada, Banka hakkında devam eden ceza ve hukuk davalarından kaynaklanan herhangi bir olası ceza, tazminat, yaptırım, veya önlem uygulanmadığını belirtmiştir. ABD'li yetkili kurumlar tarafından Banka'nın finansal durumunu olumsuz yönde etkileyebilecek bir karar alınması konusu belirsizliğini korumaktadır. Banka'nın ekli finansal tablolarında bu hususlarla ilgili herhangi bir karşılık ayrılmamıştır. Ancak, yukarıda açıklanan hususlar, tarafımızca verilen görüşü etkilememektedir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan 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**

Yaman Polat, 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)		52.879.017	35.631.647	88.510.664	30.196.996	39.709.838	69.906.834
Cash and cash equivalents		3.764.494	25.593.769	29.358.263	2.970.056	35.259.174	38.229.230
Cash and Cash Balances at Central Bank	(1)	3.572.812	23.580.352	27.153.164	2.472.458	32.016.123	34.488.581
Banks	(3)	205.692	2.013.417	2.219.109	507.416	3.243.051	3.750.467
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-14.010	0	-14.010	-9.818	0	-9.818
Financial assets at fair value through profit or loss	(2)	16.290.791	127	16.290.918	16.266.722	64	16.266.786
Public Debt Securities		16.104.395	127	16.104.522	16.104.564	64	16.104.628
Equity instruments		145.601	0	145.601	145.601	0	145.601
Other Financial Assets		40.795	0	40.795	16.557	0	16.557
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	32.724.434	8.187.017	40.911.451	10.956.522	3.302.262	14.258.784
Public Debt Securities		31.930.269	8.035.712	39.965.981	10.275.808	3.170.818	13.446.626
Equity instruments		194.350	151.305	345.655	100.631	131.444	232.075
Other Financial Assets		599.815	0	599.815	580.083	0	580.083
Derivative financial assets	(2)(11)	99.298	1.850.734	1.950.032	3.696	1.148.338	1.152.034
Derivative Financial Assets At Fair Value Through Profit Or Loss		99.298	1.850.734	1.950.032	3.696	1.148.338	1.152.034
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		378.790.935	110.310.830	489.101.765	265.772.751	104.232.298	370.005.049
Loans	(5)	335.412.806	89.090.880	424.503.686	223.887.121	85.320.980	309.208.101
Receivables From Leasing Transactions	(10)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	58.521.398	21.219.950	79.741.348	53.297.037	18.911.318	72.208.355
Public Debt Securities		58.470.897	21.219.950	79.690.847	53.246.524	18.911.318	72.157.842
Other Financial Assets		50.501	0	50.501	50.513	0	50.513
Allowance for Expected Credit Losses (-)		-15.143.269	0	-15.143.269	-11.411.407	0	-11.411.407
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	0	0	0	2.576.996	0	2.576.996
Held for Sale		0	0	0	2.576.996	0	2.576.996
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		2.484.041	2.359.594	4.843.635	1.837.784	1.911.883	3.749.667
Investments in Associates (Net)	(7)	47.493	556.766	604.259	25.115	482.671	507.786

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		47.493	556.766	604.259	25.115	482.671	507.786
Investments in Subsidiaries (Net)	(8)	2.436.548	1.802.828	4.239.376	1.812.669	1.429.212	3.241.881
Unconsolidated Financial Subsidiaries		2.436.548	1.802.828	4.239.376	1.728.669	1.429.212	3.157.881
Unconsolidated Non-Financial Subsidiaries		0	0	0	84.000	0	84.000
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)		7.373.272	286	7.373.558	7.537.034	212	7.537.246
INTANGIBLE ASSETS AND GOODWILL (Net)		150.410	0	150.410	162.053	0	162.053
Goodwill		0	0	0	0	0	0
Other		150.410	0	150.410	162.053	0	162.053
INVESTMENT PROPERTY (Net)	(12)	354.472	0	354.472	356.027	0	356.027
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(13)	269.861	0	269.861	0	0	0
OTHER ASSETS (Net)	(15)	4.561.855	550.913	5.112.768	2.514.640	236.889	2.751.529
TOTAL ASSETS		**446.863.863**	**148.853.270**	**595.717.133**	**310.954.281**	**146.091.120**	**457.045.401**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	243.450.836	156.481.263	399.932.099	166.473.587	131.260.589	297.734.176
LOANS RECEIVED	(3)	460.760	10.512.549	10.973.309	530.197	10.486.644	11.016.841
MONEY MARKET FUNDS		76.886.874	685.006	77.571.880	50.249.750	2.951.294	53.201.044
MARKETABLE SECURITIES (Net)	(4)	7.463.421	6.949.054	14.412.475	7.078.757	10.512.530	17.591.287
Bills		5.404.124	0	5.404.124	4.682.528	0	4.682.528
Asset-backed Securities		1.010.911	0	1.010.911	1.011.493	0	1.011.493
Bonds		1.048.386	6.949.054	7.997.440	1.384.736	10.512.530	11.897.266
FUNDS		3.125.967	0	3.125.967	3.209.004	0	3.209.004
Borrower funds		0	0	0	0	0	0
Other		3.125.967	0	3.125.967	3.209.004	0	3.209.004
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	9.349	663.782	673.131	334	353.384	353.718
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.349	663.782	673.131	334	353.384	353.718
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)	(6)	614.697	38.138	652.835	525.530	54.395	579.925
PROVISIONS	(8)	1.920.622	0	1.920.622	1.663.354	0	1.663.354
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.127.401	0	1.127.401	1.105.771	0	1.105.771
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		793.221	0	793.221	557.583	0	557.583
CURRENT TAX LIABILITIES	(9)	2.941.758	32	2.941.790	1.298.409	77	1.298.486
DEFERRED TAX LIABILITY	(9)	0	0	0	309.861	0	309.861
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(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	(11)	6.034.558	7.252.193	13.286.751	6.037.858	6.146.988	12.184.846
Loans		0	7.252.193	7.252.193	0	6.146.988	6.146.988

Other Debt Instruments		6.034.558	0	6.034.558	6.037.858	0	6.037.858
OTHER LIABILITIES	(5)	27.073.365	1.358.915	28.432.280	24.623.421	1.082.612	25.706.033
EQUITY	(12)	41.307.892	486.102	41.793.994	31.744.821	452.005	32.196.826
Issued capital		2.473.776	0	2.473.776	1.250.000	0	1.250.000
Capital Reserves		6.782.181	60.293	6.842.474	1.088.227	60.293	1.148.520
Equity Share Premiums		5.776.224	0	5.776.224	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.005.957	60.293	1.066.250	1.088.227	60.293	1.148.520
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		4.109.289	589.534	4.698.823	3.641.906	512.845	4.154.751
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		745.552	-163.725	581.827	342.755	-121.133	221.622
Profit Reserves		25.421.933	0	25.421.933	23.701.624	0	23.701.624
Legal Reserves		2.351.143	0	2.351.143	2.252.739	0	2.252.739
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		23.023.609	0	23.023.609	21.401.704	0	21.401.704
Other Profit Reserves		47.181	0	47.181	47.181	0	47.181
Profit or Loss		1.775.161	0	1.775.161	1.720.309	0	1.720.309
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		1.775.161	0	1.775.161	1.720.309	0	1.720.309
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**411.290.099**	**184.427.034**	**595.717.133**	**293.744.883**	**163.300.518**	**457.045.401**

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		103.879.446	108.416.959	212.296.405	84.003.573	109.842.637	193.846.210
GUARANTIES AND WARRANTIES	(1)	44.066.538	53.470.338	97.536.876	40.671.074	49.246.594	89.917.668
Letters of Guarantee		40.939.073	43.486.847	84.425.920	38.023.134	38.396.087	76.419.221
Guarantees Subject to State Tender Law		2.327.872	11.579.106	13.906.978	2.075.214	11.132.077	13.207.291
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		38.611.201	31.907.741	70.518.942	35.947.920	27.264.010	63.211.930
Bank Acceptances		146.094	7.549.959	7.696.053	8.260	6.953.738	6.961.998
Import Letter of Acceptance		0	115.976	115.976	0	27.704	27.704
Other Bank Acceptances		146.094	7.433.983	7.580.077	8.260	6.926.034	6.934.294
Letters of Credit		15.099	2.361.326	2.376.425	16.891	3.806.338	3.823.229
Documentary Letters of Credit		15.099	2.361.326	2.376.425	16.891	3.806.338	3.823.229
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		2.966.272	72.206	3.038.478	2.622.789	90.431	2.713.220
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		40.915.342	2.103.748	43.019.090	28.057.633	2.567.647	30.625.280
Irrevocable Commitments	(1)	40.502.514	923.614	41.426.128	27.742.136	1.761.667	29.503.803
Forward Asset Purchase Commitments		0	350.809	350.809	967.531	1.265.092	2.232.623
Time Deposit Purchase and Sales Commitments		85.000	0	85.000	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		3.089.242	572.805	3.662.047	2.564.640	496.575	3.061.215
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.550.667	0	3.550.667	3.219.679	0	3.219.679
Tax and Fund Liabilities Arised from Export Commitments		107.209	0	107.209	83.156	0	83.156
Commitments for Credit Card Limits		28.924.222	0	28.924.222	16.709.743	0	16.709.743
Commitments for Credit Cards and Banking Services Promotions		22.648	0	22.648	24.943	0	24.943
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		4.723.526	0	4.723.526	4.172.444	0	4.172.444
Revocable Commitments		412.828	1.180.134	1.592.962	315.497	805.980	1.121.477
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		412.828	1.180.134	1.592.962	315.497	805.980	1.121.477
DERIVATIVE FINANCIAL INSTRUMENTS		18.897.566	52.842.873	71.740.439	15.274.866	58.028.396	73.303.262
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		18.897.566	52.842.873	71.740.439	15.274.866	58.028.396	73.303.262
Forward Foreign Currency Buy or Sell Transactions		1.005.764	2.916.520	3.922.284	1.508.922	3.822.829	5.331.751
Forward Foreign Currency Buying Transactions		426.809	2.031.658	2.458.467	779.407	1.489.169	2.268.576
Forward Foreign Currency Sale Transactions		578.955	884.862	1.463.817	729.515	2.333.660	3.063.175
Currency and Interest Rate Swaps		17.865.383	39.802.892	57.668.275	12.849.494	48.364.708	61.214.202
Currency Swap Buy Transactions		0	14.102.758	14.102.758	432.526	15.601.222	16.033.748
Currency Swap Sell Transactions		16.385.383	2.681.414	19.066.797	11.996.968	5.475.984	17.472.952
Interest Rate Swap Buy Transactions		740.000	11.509.360	12.249.360	210.000	13.643.751	13.853.751
Interest Rate Swap Sell Transactions		740.000	11.509.360	12.249.360	210.000	13.643.751	13.853.751
Currency, Interest Rate and Securities Options		26.419	3.178.784	3.205.203	916.450	2.604.064	3.520.514
Currency Options Buy Transactions		19.119	1.583.063	1.602.182	457.977	1.302.273	1.760.250
Currency Options Sell Transactions		7.300	1.595.721	1.603.021	458.473	1.301.791	1.760.264
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	6.944.677	6.944.677	0	3.236.795	3.236.795
CUSTODY AND PLEDGES RECEIVED		1.472.112.072	427.834.826	1.899.946.898	1.206.385.046	359.967.108	1.566.352.154
ITEMS HELD IN CUSTODY		684.372.311	52.342.615	736.714.926	567.016.912	50.583.195	617.600.107
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		182.814.802	2.162.825	184.977.627	203.825.309	1.420.996	205.246.305
Cheques Received for Collection		16.677.955	38.514.268	55.192.223	15.390.122	31.703.135	47.093.257
Commercial Notes Received for Collection		425.116.346	8.076.734	433.193.080	289.691.963	7.013.429	296.705.392
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		5.189.415	1.254.895	6.444.310	4.005.722	810.205	4.815.927
Custodians		54.573.793	2.333.893	56.907.686	54.103.796	9.635.430	63.739.226
PLEDGED ITEMS		787.739.761	375.492.211	1.163.231.972	639.368.134	309.383.913	948.752.047
Securities		5.784.363	1.149.577	6.933.940	5.413.902	1.067.288	6.481.190
Guarantee Notes		6.725.845	1.275.189	8.001.034	7.199.337	1.207.048	8.406.385
Commodity		25.812	0	25.812	25.813	0	25.813
Warrant		0	0	0	0	0	0
Real Estate		582.820.142	291.222.648	874.042.790	500.960.484	251.445.308	752.405.792
Other Pledged Items		166.850.011	54.492.329	221.342.340	120.638.529	42.752.213	163.390.742

Depositories Receiving Pledged Items		25.533.588	27.352.468	52.886.056	5.130.069	12.912.056	18.042.125
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.575.991.518**	**536.251.785**	**2.112.243.303**	**1.290.388.619**	**469.809.745**	**1.760.198.364**

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	(1)	23.994.929	22.891.751	12.271.830	12.148.713
Interest Income on Loans		17.749.825	17.737.893	8.961.904	9.297.428
Interest Income on Reserve Deposits		359	66.929	143	41.191
Interest Income on Banks		65.082	234.233	31.694	97.428
Interest Income on Money Market Placements		0	0	0	0
Interest Income on Marketable Securities Portfolio		6.140.232	4.807.589	3.272.656	2.680.391
Financial Assets At Fair Value Through Profit Loss		946	6.598	549	2.499
Financial Assets At Fair Value Through Other Comprehensive Income		1.643.154	727.540	988.138	458.359
Financial Assets Measured at Amortised Cost		4.496.132	4.073.451	2.283.969	2.219.533
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		39.431	45.107	5.433	32.275
INTEREST EXPENSES (-)	(2)	-13.366.529	-18.896.151	-6.931.083	-9.881.137
Interest Expenses on Deposits		-8.885.852	-12.400.125	-4.621.313	-6.132.533
Interest Expenses on Funds Borrowed		-138.196	-149.577	-63.238	-73.994
Interest Expenses on Money Market Funds		-2.770.617	-5.005.812	-1.408.384	-2.936.754
Interest Expenses on Securities Issued		-1.207.092	-1.152.888	-593.299	-644.598
Lease Interest Expenses		-39.199	-48.668	-18.809	-25.016
Other Interest Expense		-325.573	-139.081	-226.040	-68.242
NET INTEREST INCOME OR EXPENSE		10.628.400	3.995.600	5.340.747	2.267.576
NET FEE AND COMMISSION INCOME OR EXPENSES		1.264.458	1.336.403	542.982	720.168
Fees and Commissions Received		1.648.186	1.893.760	741.382	1.031.987
From Noncash Loans		398.926	459.351	178.271	242.231
Other	(11)	1.249.260	1.434.409	563.111	789.756
Fees and Commissions Paid (-)		-383.728	-557.357	-198.400	-311.819
Paid for Noncash Loans		-36	-68	-29	-21
Other	(11)	-383.692	-557.289	-198.371	-311.798
DIVIDEND INCOME		507.118	421.328	506.692	44.214
TRADING INCOME OR LOSS (Net)	(3)	-2.434.355	-1.845.725	-1.168.362	-1.414.500
Gains (Losses) Arising from Capital Markets Transactions		43.450	31.406	-36.362	13.673
Gains (Losses) Arising From Derivative Financial Transactions		1.703.521	-52.558	411.459	-508.582
Foreign Exchange Gains or Losses		-4.181.326	-1.824.573	-1.543.459	-919.591
OTHER OPERATING INCOME	(4)	753.951	1.871.732	140.755	1.440.120
GROSS PROFIT FROM OPERATING ACTIVITIES		10.719.572	5.779.338	5.362.814	3.057.578
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5)	-4.241.147	-2.482.770	-1.914.738	-1.435.696
OTHER ALLOWANCE EXPENSES (-)	(5)	-231.500	-478	-90.422	31.831
PERSONNEL EXPENSES (-)		-1.875.883	-1.289.936	-980.307	-577.191
OTHER OPERATING EXPENSES (-)	(6)	-2.056.406	-1.622.063	-1.052.039	-807.995
NET OPERATING INCOME (LOSS)		2.314.636	384.091	1.325.308	268.527
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	(7)	2.314.636	384.091	1.325.308	268.527
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-539.475	231.346	-375.232	41.722
Current Tax Provision		-1.110.189	-6.423	-1.108.072	-3.810
Expense Effect of Deferred Tax		-380.909	-519.452	303.884	166.835
Income Effect of Deferred Tax		951.623	757.221	428.956	-121.303
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	1.775.161	615.437	950.076	310.249
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	(10)	1.775.161	615.437	950.076	310.249
Profit (Loss) Attributable to Group		1.775.161	615.437	950.076	310.249
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 (Tam TL)		1,16867000	0,49235000	0,53139000	0,24820000

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)		1.775.161	615.437		
OTHER COMPREHENSIVE INCOME		904.277	31.960		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		544.072	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-6.783	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		550.177	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		678	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		360.205	31.960		
Exchange Differences on Translation		6.846	6.601		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		345.029	-11.088		
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		8.330	36.447		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.679.438	647.397		

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		-825.998	-6.095.653
Interest Received		19.946.458	20.778.007
Interest Paid		-13.609.413	-18.840.899
Dividends received		507.118	421.328
Fees and Commissions Received		2.186.262	1.891.998
Other Gains		373.585	864.681
Collections from Previously Written Off Loans and Other Receivables		726.191	721.393
Cash Payments to Personnel and Service Suppliers		-1.899.761	-1.308.702
Taxes Paid		-154.772	-475.090
Other		-8.901.666	-10.148.369
Changes in Operating Assets and Liabilities Subject to Banking Operations		17.376.420	9.246.785
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-25.315	-2.613.047
Net (Increase) Decrease in Due From Banks		-1.580	-5.730
Net (Increase) Decrease in Loans		-116.499.646	-26.128.356
Net (Increase) Decrease in Other Assets		3.345.781	-6.140.135
Net Increase (Decrease) in Bank Deposits		2.290.844	-3.047.394
Net Increase (Decrease) in Other Deposits		100.246.936	17.803.487
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-233.745	-944.916
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		28.253.145	30.322.876
Net Cash Provided From Banking Operations		16.550.422	3.151.132
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-25.773.255	-22.444.055
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-148.506	-89.974
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	39.375
Cash Paid For Tangible And Intangible Asset Purchases		-105.332	-2.483.538
Cash Obtained from Tangible and Intangible Asset Sales		731.263	268.015
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-28.063.870	-9.479.916
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		5.655.118	1.759.789
Cash Paid for Purchase of Financial Assets At Amortised Cost		-6.308.398	-14.231.803
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.479.668	1.740.454
Other		-13.198	33.543
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.992.060	5.143.842
Cash Obtained from Loans and Securities Issued		11.139.622	10.123.546
Cash Outflow Arised From Loans and Securities Issued		-15.018.548	-4.585.202
Equity Instruments Issued		7.000.000	0
Dividends paid		0	0
Payments of lease liabilities		-129.014	-132.118
Other		0	-262.384
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.760.619	1.209.206
Net Increase (Decrease) in Cash and Cash Equivalents		-3.470.154	-12.939.875
Cash and Cash Equivalents at Beginning of the Period		24.122.353	23.631.619
Cash and Cash Equivalents at End of the Period		20.652.199	10.691.744

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	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: Tangible and Intangible Assets Revaluation Reserve	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: 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)		Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Exchange Differences on Translation	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: 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)		Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
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		**1.250.000**	**0**	**0**	**1.230.674**	**1.324.802**	**9.543**	**0**	**0**	**-1.454**	**1.505.546**	**0**	**0**	**20.475.295**	**704.534**	**2.521.795**	**29.020.735**	**0**	**29.020.735**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		1.250.000	0	0	1.230.674	1.324.802	9.543	0	0	-1.454	1.505.546	0	0	20.475.295	704.534	2.521.795	29.020.735	0	29.020.735
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	6.601	25.359	0	0	0	0	615.437	647.397	0	647.397
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	-93.559	0	0	0	0	0	0	0	0	0	2.521.795	-2.521.795	-93.559	0	-93.559
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	3.226.329	-3.226.329	0	0	0	0
	Dividends Paid		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	3.226.329	-3.226.329	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**1.250.000**	**0**	**0**	**1.137.115**	**1.324.802**	**9.543**	**0**	**0**	**5.147**	**1.530.905**	**0**	**0**	**23.701.624**	**0**	**615.437**	**29.574.573**	**0**	**29.574.573**
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		**1.250.000**	**0**	**0**	**1.148.520**	**1.364.725**	**-59.859**	**2.849.885**	**0**	**-5.846**	**227.468**	**0**	**0**	**23.701.624**	**0**	**1.720.309**	**32.196.826**	**0**	**32.196.826**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		1.250.000	0	0	1.148.520	1.364.725	-59.859	2.849.885	0	-5.846	227.468	0	0	23.701.624	0	1.720.309	32.196.826	0	32.196.826
	Total Comprehensive Income (Loss)		0	0	0	0	-6.105	0	550.177	0	6.846	353.359	0	0	0	0	1.775.161	2.679.438	0	2.679.438
	Capital Increase in Cash		1.223.776	5.776.224	0	0	0	0	0	0	0	0	0	0	0	0	0	7.000.000	0	7.000.000
	Capital Increase Through Internal Reserves		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
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	-82.270	0	0	0	0	0	0	0	0	0	1.720.309	-1.720.309	-82.270	0	-82.270
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	1.720.309	-1.720.309	0	0	0	0
	Dividends Paid		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	1.720.309	-1.720.309	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**2.473.776**	**5.776.224**	**0**	**1.066.250**	**1.358.620**	**-59.859**	**3.400.062**	**0**	**1.000**	**580.827**	**0**	**0**	**25.421.933**	**0**	**1.775.161**	**41.793.994**	**0**	**41.793.994**