

TÜRKİYE HALK BANKASI A.Ş.
Bank Financial Report
Consolidated
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	Partial Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Türkiye Halk Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Halk Bankası A.Ş.'nin ("Ana Ortaklık Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2020 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 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

Grup, 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 finansal bilgilerin, Türkiye Halk Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2020 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin 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, Grup'un 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 Ana Ortaklık 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" Ana Ortaklık Banka hakkında 27 Mart 2020 tarihinde tazminat talebi ile hukuk davası açılmıştır ve 1 Temmuz 2020 tarihinde Ana Ortaklık Banka'nın avukatlarına tebliğ edilmiştir. Bölge Mahkemesi'nde görülmekte olan hukuk davası süreci devam etmektedir.

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

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

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 rastlanılmamıştır.

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	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)		53.230.341	38.747.553	91.977.894	30.233.397	42.074.025	72.307.422
Cash and cash equivalents		3.895.089	27.213.553	31.108.642	3.057.952	36.497.025	39.554.977
Cash and Cash Balances at Central Bank	(1)	3.573.142	24.546.638	28.119.780	2.472.611	32.841.376	35.313.987
Banks	(3)	214.091	2.667.114	2.881.205	508.021	3.655.952	4.163.973
Receivables From Money Markets		121.866	0	121.866	87.138	0	87.138
Allowance for Expected Losses (-)		-14.010	-199	-14.209	-9.818	-303	-10.121
Financial assets at fair value through profit or loss	(2)	16.665.179	7.575	16.672.754	16.295.809	9.954	16.305.763
Public Debt Securities		16.478.783	127	16.478.910	16.131.520	64	16.131.584
Equity instruments		145.601	7.448	153.049	145.601	9.890	155.491
Other Financial Assets		40.795	0	40.795	18.688	0	18.688
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	32.570.775	9.675.559	42.246.334	10.875.940	4.418.750	15.294.690
Public Debt Securities		31.930.269	9.520.124	41.450.393	10.275.808	4.283.752	14.559.560
Equity instruments		40.691	155.435	196.126	20.049	134.998	155.047
Other Financial Assets		599.815	0	599.815	580.083	0	580.083
Derivative financial assets	(2)(11)	99.298	1.850.866	1.950.164	3.696	1.148.296	1.151.992
Derivative Financial Assets At Fair Value Through Profit Or Loss		99.298	1.850.866	1.950.164	3.696	1.148.296	1.151.992
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		380.105.063	119.709.629	499.814.692	267.318.842	112.081.816	379.400.658
Loans	(5)	332.772.761	96.404.126	429.176.887	222.430.880	90.963.797	313.394.677
Receivables From Leasing Transactions	(10)	1.777.118	2.336.617	4.113.735	1.021.658	2.369.156	3.390.814
Factoring Receivables		2.360.842	125.076	2.485.918	2.146.745	38.381	2.185.126
Other Financial Assets Measured at Amortised Cost	(6)	58.521.398	21.356.465	79.877.863	53.297.037	19.174.085	72.471.122
Public Debt Securities		58.470.897	21.356.465	79.827.362	53.246.524	19.174.085	72.420.609
Other Financial Assets		50.501	0	50.501	50.513	0	50.513
Allowance for Expected Credit Losses (-)		-15.327.056	-512.655	-15.839.711	-11.577.478	-463.603	-12.041.081
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	1.463	0	1.463	1.009.587	66.831	1.076.418
Held for Sale		1.463	0	1.463	1.009.587	66.831	1.076.418
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		54.054	555.937	609.991	116.254	476.980	593.234
Investments in Associates (Net)	(7)	54.054	555.937	609.991	32.254	476.980	509.234

Associates Accounted for Using Equity Method		22.491	555.937	578.428	21.152	476.980	498.132
Unconsolidated Associates		31.563	0	31.563	11.102	0	11.102
Investments in Subsidiaries (Net)	(8)	0	0	0	84.000	0	84.000
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		8.995.421	279.921	9.275.342	9.107.424	201.549	9.308.973
INTANGIBLE ASSETS AND GOODWILL (Net)		155.848	46.840	202.688	166.525	38.734	205.259
Goodwill		0	0	0	0	0	0
Other		155.848	46.840	202.688	166.525	38.734	205.259
INVESTMENT PROPERTY (Net)	(12)	1.130.681	8.674	1.139.355	1.096.814	7.649	1.104.463
CURRENT TAX ASSETS		602	10.098	10.700	602	7.469	8.071
DEFERRED TAX ASSET	(13)	318.803	3.992	322.795	48.878	3.462	52.340
OTHER ASSETS (Net)	(15)	6.208.201	828.049	7.036.250	4.115.999	458.990	4.574.989
TOTAL ASSETS		450.200.477	160.190.693	610.391.170	313.214.322	155.417.505	468.631.827
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	243.153.040	164.557.691	407.710.731	163.097.510	137.590.041	300.687.551
LOANS RECEIVED	(3)	1.201.680	13.106.907	14.308.587	1.410.975	12.756.895	14.167.870
MONEY MARKET FUNDS		77.582.369	685.006	78.267.375	50.388.047	2.951.294	53.339.341
MARKETABLE SECURITIES (Net)	(4)	9.040.328	6.949.054	15.989.382	8.781.602	10.512.530	19.294.132
Bills		5.500.897	0	5.500.897	4.745.320	0	4.745.320
Asset-backed Securities		2.491.045	0	2.491.045	2.651.546	0	2.651.546
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	663.789	673.138	334	353.384	353.718
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.349	663.789	673.138	334	353.384	353.718
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		1.475	1.578	3.053	1.081	426	1.507
LEASE PAYABLES (Net)	(6)	621.471	151.170	772.641	534.189	109.870	644.059
PROVISIONS	(8)	1.935.035	83.540	2.018.575	1.678.800	71.545	1.750.345
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.140.230	12.358	1.152.588	1.119.640	14.108	1.133.748
Insurance Technical Reserves (Net)		0	67.913	67.913	0	53.652	53.652
Other provisions		794.805	3.269	798.074	559.160	3.785	562.945
CURRENT TAX LIABILITIES	(9)	2.998.336	5.798	3.004.134	1.324.515	8.772	1.333.287
DEFERRED TAX LIABILITY	(9)	0	2.152	2.152	315.308	2.152	317.460
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(10)	0	0	0	3.098.809	85.508	3.184.317
Held For Sale		0	0	0	3.098.809	85.508	3.184.317
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)	27.442.679	1.666.722	29.109.401	24.768.998	1.198.004	25.967.002
EQUITY	(12)	41.419.636	699.647	42.119.283	31.561.248	636.140	32.197.388
Issued capital		2.473.776	0	2.473.776	1.250.000	0	1.250.000
Capital Reserves		6.775.040	0	6.775.040	1.014.978	412	1.015.390
Equity Share Premiums		5.815.863	0	5.815.863	39.773	0	39.773
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		959.177	0	959.177	975.205	412	975.617
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.647.152	2.467	2.649.619	2.650.400	1.500	2.651.900
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		672.627	-136.465	536.162	337.320	-83.834	253.486
Profit Reserves		25.269.524	469.404	25.738.928	23.664.169	388.010	24.052.179
Legal Reserves		2.428.694	33.826	2.462.520	2.459.822	29.703	2.489.525
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		22.793.649	104.574	22.898.223	21.157.205	104.574	21.261.779
Other Profit Reserves		47.181	331.004	378.185	47.142	253.733	300.875
Profit or Loss		3.335.484	358.027	3.693.511	2.362.968	324.212	2.687.180
Prior Years' Profit or Loss		818.044	317.056	1.135.100	179.946	239.626	419.572
Current Period Net Profit Or Loss		2.517.440	40.971	2.558.411	2.183.022	84.586	2.267.608
Non-controlling Interests		246.033	6.214	252.247	281.413	5.840	287.253
Total equity and liabilities		414.565.923	195.825.247	610.391.170	296.208.278	172.423.549	468.631.827

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		103.787.549	112.607.563	216.395.112	83.750.565	113.362.625	197.113.190
GUARANTIES AND WARRANTIES	(1)	43.974.646	55.060.089	99.034.735	40.418.066	50.599.764	91.017.830
Letters of Guarantee		40.847.181	44.874.836	85.722.017	37.770.126	39.576.362	77.346.488
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	63.722	63.722	0	91.930	91.930
Other Letters of Guarantee		38.519.309	33.232.008	71.751.317	35.694.912	28.352.355	64.047.267
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	2.549.144	2.564.243	16.891	3.884.760	3.901.651
Documentary Letters of Credit		15.099	2.549.144	2.564.243	16.891	3.884.760	3.901.651
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	86.150	3.052.422	2.622.789	184.904	2.807.693
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		40.915.337	4.584.069	45.499.406	28.057.633	4.628.061	32.685.694
Irrevocable Commitments	(1)	40.502.509	1.467.373	41.969.882	27.742.136	2.136.154	29.878.290
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	697.315	3.786.557	2.564.640	573.699	3.138.339
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	72.697	28.996.919	16.709.743	63.100	16.772.843
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		4.723.521	346.552	5.070.073	4.172.444	234.263	4.406.707
Revocable Commitments		412.828	3.116.696	3.529.524	315.497	2.491.907	2.807.404
Revocable Loan Granting Commitments		0	1.531.001	1.531.001	0	1.347.727	1.347.727
Other Revocable Commitments		412.828	1.585.695	1.998.523	315.497	1.144.180	1.459.677
DERIVATIVE FINANCIAL INSTRUMENTS		18.897.566	52.963.405	71.860.971	15.274.866	58.134.800	73.409.666
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	52.963.405	71.860.971	15.274.866	58.134.800	73.409.666
Forward Foreign Currency Buy or Sell Transactions		1.005.764	2.916.520	3.922.284	1.508.922	3.824.584	5.333.506
Forward Foreign Currency Buying Transactions		426.809	2.031.658	2.458.467	779.407	1.490.061	2.269.468
Forward Foreign Currency Sale Transactions		578.955	884.862	1.463.817	729.515	2.334.523	3.064.038
Currency and Interest Rate Swaps		17.865.383	39.923.424	57.788.807	12.849.494	48.469.357	61.318.851
Currency Swap Buy Transactions		0	14.162.961	14.162.961	432.526	15.653.590	16.086.116
Currency Swap Sell Transactions		16.385.383	2.741.743	19.127.126	11.996.968	5.528.265	17.525.233
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		1.477.695.130	431.314.414	1.909.009.544	1.210.945.097	362.728.818	1.573.673.915
ITEMS HELD IN CUSTODY		689.473.549	52.474.280	741.947.829	571.163.381	50.656.660	621.820.041
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		187.519.261	2.162.825	189.682.086	207.557.418	1.420.996	208.978.414
Cheques Received for Collection		17.071.260	38.640.008	55.711.268	15.793.262	31.771.413	47.564.675
Commercial Notes Received for Collection		425.119.820	8.082.659	433.202.479	289.702.098	7.018.616	296.720.714
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	4.005.746	810.205	4.815.951
Custodians		54.573.793	2.333.893	56.907.686	54.104.857	9.635.430	63.740.287
PLEDGED ITEMS		788.221.581	378.840.134	1.167.061.715	639.781.716	312.072.158	951.853.874
Securities		6.266.183	1.297.361	7.563.544	5.805.905	1.236.225	7.042.130
Guarantee Notes		6.725.845	1.425.408	8.151.253	7.208.610	1.344.753	8.553.363
Commodity		25.812	0	25.812	25.813	0	25.813
Warrant		0	0	0	0	0	0
Real Estate		582.820.142	294.272.506	877.092.648	500.970.141	253.826.850	754.796.991
Other Pledged Items		166.850.011	54.492.349	221.342.360	120.641.178	42.752.230	163.393.408

Depositories Receiving Pledged Items		25.533.588	27.352.510	52.886.098	5.130.069	12.912.100	18.042.169
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.581.482.679	543.921.977	2.125.404.656	1.294.695.662	476.091.443	1.770.787.105

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	(1)	24.448.665	23.371.952	12.503.744	12.400.951
Interest Income on Loans		17.826.159	17.815.809	8.996.489	9.339.276
Interest Income on Reserve Deposits		780	67.727	280	41.578
Interest Income on Banks		67.614	262.101	32.688	112.159
Interest Income on Money Market Placements		10.701	21.891	5.303	21.457
Interest Income on Marketable Securities Portfolio		6.166.064	4.825.325	3.288.908	2.689.402
Financial Assets At Fair Value Through Profit Loss		8.067	10.089	7.220	4.285
Financial Assets At Fair Value Through Other Comprehensive Income		1.659.770	739.338	996.917	464.338
Financial Assets Measured at Amortised Cost		4.498.227	4.075.898	2.284.771	2.220.779
Finance Leasing Interest Income		170.032	157.228	92.401	78.674
Other Interest Income		207.315	221.871	87.675	118.405
INTEREST EXPENSES (-)	(2)	-13.388.441	-18.876.229	-7.000.270	-9.868.345
Interest Expenses on Deposits		-8.790.514	-12.142.516	-4.633.060	-6.008.788
Interest Expenses on Funds Borrowed		-222.101	-266.783	-102.077	-142.588
Interest Expenses on Money Market Funds		-2.793.495	-5.073.488	-1.421.724	-2.967.340
Interest Expenses on Securities Issued		-1.214.063	-1.202.025	-596.672	-654.668
Lease Interest Expenses		-41.158	-49.525	-19.910	-25.544
Other Interest Expense	(11)	-327.110	-141.892	-226.827	-69.417
NET INTEREST INCOME OR EXPENSE		11.060.224	4.495.723	5.503.474	2.532.606
NET FEE AND COMMISSION INCOME OR EXPENSES		1.333.178	1.301.235	626.161	701.870
Fees and Commissions Received		1.740.788	1.871.780	835.886	1.019.924
From Noncash Loans		406.274	464.418	182.333	245.014
Other	(11)	1.334.514	1.407.362	653.553	774.910
Fees and Commissions Paid (-)		-407.610	-570.545	-209.725	-318.054
Paid for Noncash Loans		-1.407	-2.420	-643	-1.077
Other		-406.203	-568.125	-209.082	-316.977
DIVIDEND INCOME		4.322	13.911	3.896	3.918
TRADING INCOME OR LOSS (Net)	(3)	-2.386.181	-1.819.573	-1.141.135	-1.406.496
Gains (Losses) Arising from Capital Markets Transactions		80.160	31.951	-4.968	13.819
Gains (Losses) Arising From Derivative Financial Transactions		1.707.342	-31.124	413.192	-506.915
Foreign Exchange Gains or Losses		-4.173.683	-1.820.400	-1.549.359	-913.400
OTHER OPERATING INCOME	(4)	932.200	1.988.551	232.224	1.473.825
GROSS PROFIT FROM OPERATING ACTIVITIES		10.943.743	5.979.847	5.224.620	3.305.723
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5)	-4.323.723	-2.591.219	-1.961.976	-1.482.754
OTHER ALLOWANCE EXPENSES (-)	(5)	-231.820	-1.850	-90.531	30.459
PERSONNEL EXPENSES (-)		-1.980.964	-1.378.212	-1.039.990	-627.173
OTHER OPERATING EXPENSES (-)	(6)	-2.184.447	-1.639.516	-1.165.448	-856.928
NET OPERATING INCOME (LOSS)		2.222.789	369.050	966.675	369.327
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		5.078	16.327	-1.157	6.966
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(7)	2.227.867	385.377	965.518	376.293
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-601.392	202.893	-403.425	24.718
Current Tax Provision		-1.172.319	-24.878	-1.137.690	-8.889
Expense Effect of Deferred Tax		-387.255	-533.917	298.949	152.612
Income Effect of Deferred Tax		958.182	761.688	435.316	-119.005
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	1.626.475	588.270	562.093	401.011
INCOME ON DISCONTINUED OPERATIONS		1.481.462	953.520	867.529	498.587
Income on Assets Held for Sale		613.933	953.520	0	498.587
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		867.529	0	867.529	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		-494.089	-860.941	0	-433.174
Expense on Assets Held for Sale		-494.089	-860.941	0	-433.174

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	(7)	987.373	92.579	867.529	65.413
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(8)	-48.603	-80.473	0	-43.748
Current Tax Provision		-48.981	-64.753	0	-35.636
Expense Effect of Deferred Tax		0	-16.607	0	-8.522
Income Effect of Deferred Tax		378	887	0	410
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	(9)	938.770	12.106	867.529	21.665
NET PROFIT OR LOSS FOR THE PERIOD	(10)	2.565.245	600.376	1.429.622	422.676
Profit (Loss) Attributable to Group		2.558.411	591.100	1.429.973	418.339
Profit (loss), attributable to non-controlling interests		6.834	9.276	-351	4.337
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar / Zarar (Tam TL)		1,68431560	0,47288000	0,79979540	0,33467110

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)		2.565.245	600.376		
OTHER COMPREHENSIVE INCOME		280.395	90.867		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-2.281	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		1.101	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		2.818	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		583	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		282.676	90.867		
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		261.577	48.384		
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		14.253	35.882		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.845.640	691.243		

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		1.009.871	-7.404.366
Interest Received		21.668.548	20.241.382
Interest Paid		-13.629.367	-18.820.323
Dividends received		4.322	13.911
Fees and Commissions Received		1.740.788	1.939.017
Other Gains		551.834	1.847.171
Collections from Previously Written Off Loans and Other Receivables		734.364	759.195
Cash Payments to Personnel and Service Suppliers		-2.004.842	-1.446.253
Taxes Paid		-154.772	-487.220
Other		-7.901.004	-11.451.246
Changes in Operating Assets and Liabilities Subject to Banking Operations		23.699.613	10.496.519
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-368.174	-2.578.964
Net (Increase) Decrease in Due From Banks		0	-6.475
Net (Increase) Decrease in Loans		-114.604.597	-25.880.629
Net (Increase) Decrease in Other Assets		3.790.464	-6.894.872
Net Increase (Decrease) in Bank Deposits		2.281.141	-2.974.316
Net Increase (Decrease) in Other Deposits		105.081.896	18.407.553
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-49.496	-1.046.787
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		27.568.379	31.471.009
Net Cash Provided From Banking Operations		24.709.484	3.092.153
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-33.057.203	-21.633.264
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-148.506	-109.320
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	39.375
Cash Paid For Tangible And Intangible Asset Purchases		-306.770	-2.655.928
Cash Obtained from Tangible and Intangible Asset Sales		778.679	273.301
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-34.191.208	-9.499.827
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		5.756.086	1.656.022
Cash Paid for Purchase of Financial Assets At Amortised Cost		-9.976.731	-14.697.232
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.058.942	3.354.408
Other		-27.695	5.937
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.807.907	4.979.503
Cash Obtained from Loans and Securities Issued		14.241.124	9.936.512
Cash Outflow Arised From Loans and Securities Issued		-18.323.298	-4.585.202
Equity Instruments Issued		7.000.000	0
Dividends paid		0	0
Payments of lease liabilities		-109.919	-109.423
Other		0	-262.384
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.872.185	1.125.828
Net Increase (Decrease) in Cash and Cash Equivalents		-2.667.627	-12.435.780
Cash and Cash Equivalents at Beginning of the Period		24.297.689	23.448.586
Cash and Cash Equivalents at End of the Period		21.630.062	11.012.806



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		1.250.000	39.740	0	1.228.055	2.459.595	8.624	0 0	-1.454	-174.506	0 0	20.820.054	1.007.844	2.656.647	29.294.599	246.641	29.541.240
	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	39.740	0	1.228.055	2.459.595	8.624	0 0	-1.454	-174.506	0 0	20.820.054	1.007.844	2.656.647	29.294.599	246.641	29.541.240
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	6.601	84.266	0 0	0	0	591.100	681.967	9.276	691.243
	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	-263.841	4.010	0	0 0	0	0	0 0	-88.510	2.721.762	-2.656.647	-283.226	15.607	-267.619
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	3.308.537	-3.309.939	0	-1.402	1.402	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-1.402	0	-1.402	1.402	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	3.308.537	-3.308.537	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	39.740	0	964.214	2.463.605	8.624	0 0	5.147	-90.240	0 0	24.040.081	419.667	591.100	29.691.938	272.926	29.964.864
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	39.773	0	975.617	2.665.635	-61.018	47.283 0	-5.846	259.332	0 0	24.052.179	419.572	2.267.608	31.910.135	287.253	32.197.388
	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	39.773	0	975.617	2.665.635	-61.018	47.283 0	-5.846	259.332	0 0	24.052.179	419.572	2.267.608	31.910.135	287.253	32.197.388
	Total Comprehensive Income (Loss)		0	0	0	0	-6.105	1.006	2.818 0	6.846	275.830	0 0	0	0	2.558.411	2.838.806	6.834	2.845.640
	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	-134	0	-16.440	0	0	0 0	0	0	0 0	-80.026	2.483.707	-2.267.608	119.499	-43.244	76.255
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	1.766.775	-1.768.179	0	-1.404	1.404	0
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-1.404	0	-1.404	1.404	0
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	1.766.775	-1.766.775	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	5.815.863	0	959.177	2.659.530	-60.012	50.101 0	1.000	535.162	0 0	25.738.928	1.135.100	2.558.411	41.867.036	252.247	42.119.283