

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

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Garanti Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Garanti Bankası A.Ş.'nin ("Banka") 30 Eylül 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar 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 Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Beşinci Bölüm 2.8.4 numaralı dipnotta belirtildiği üzere 30 Eylül 2020 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal bilgiler, BDDK Muhasebe ve Finansal Raporlama Mevzuatı hükümleri dışında, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 1,830,000 bin TL' si cari dönemde ayrılan ve 2,500,000 bin TL' si geçmiş dönemlerde gider yazılan toplam 4,330,000 bin TL tutarında serbest karşılığı içermektedir.

Şartlı Sonuç

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

Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor

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

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Murat Alsan, SMMM

Sorumlu Denetçi

27 Ekim 2020

İstanbul, Türkiye

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 30.09.2020			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)		38.272.775	72.934.069	111.206.844	33.776.385	62.458.332	96.234.717
Cash and cash equivalents	5.1.1	11.351.468	55.370.402	66.721.870	13.719.095	50.054.007	63.773.102
Cash and Cash Balances at Central Bank		5.326.162	39.724.643	45.050.805	3.285.976	38.390.532	41.676.508
Banks		584.139	15.726.229	16.310.368	275.625	11.593.863	11.869.488
Receivables From Money Markets		5.501.803	243.186	5.744.989	10.193.163	183.283	10.376.446
Allowance for Expected Losses (-)		-60.636	-323.656	-384.292	-35.669	-113.671	-149.340
Financial assets at fair value through profit or loss	5.1.2	688.225	6.681.304	7.369.529	380.115	4.510.763	4.890.878
Public Debt Securities		629.734	1.826.056	2.455.790	340.037	91.126	431.163
Equity instruments		28.457	30.652	59.109	40.078	20.428	60.506
Other Financial Assets		30.034	4.824.596	4.854.630	0	4.399.209	4.399.209
Financial Assets at Fair Value Through Other Comprehensive Income	5.1.3	21.689.911	8.710.539	30.400.450	18.133.071	6.549.979	24.683.050
Public Debt Securities		21.512.334	8.479.511	29.991.845	18.051.257	6.216.429	24.267.686
Equity instruments		70.081	231.028	301.109	32.328	333.550	365.878
Other Financial Assets		107.496	0	107.496	49.486	0	49.486
Derivative financial assets	5.1.4	4.543.171	2.171.824	6.714.995	1.544.104	1.343.583	2.887.687
Derivative Financial Assets At Fair Value Through Profit Or Loss		4.025.825	2.171.824	6.197.649	1.131.692	1.334.234	2.465.926
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		517.346	0	517.346	412.412	9.349	421.761
FINANCIAL ASSETS AT AMORTISED COST (Net)		217.167.927	109.952.237	327.120.164	177.953.331	86.015.238	263.968.569
Loans	5.1.5	206.608.364	107.787.828	314.396.192	166.955.553	84.209.820	251.165.373
Receivables From Leasing Transactions	5.1.6	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	5.1.7	22.292.981	12.004.659	34.297.640	20.732.279	7.884.639	28.616.918
Public Debt Securities		22.194.112	10.814.686	33.008.798	20.591.464	6.967.172	27.558.636
Other Financial Assets		98.869	1.189.973	1.288.842	140.815	917.467	1.058.282
Allowance for Expected Credit Losses (-)		-11.733.418	-9.840.250	-21.573.668	-9.734.501	-6.079.221	-15.813.722
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.8	878.891	0	878.891	1.291.274	0	1.291.274
Held for Sale		878.891	0	878.891	1.291.274	0	1.291.274
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		3.123.414	7.871.936	10.995.350	2.905.123	5.681.755	8.586.878
Investments in Associates (Net)	5.1.9	44.404	0	44.404	35.158	0	35.158

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		44.404	0	44.404	35.158	0	35.158
Investments in Subsidiaries (Net)	5.1.10	3.079.010	7.871.936	10.950.946	2.869.965	5.681.755	8.551.720
Unconsolidated Financial Subsidiaries		2.974.990	7.871.936	10.846.926	2.765.945	5.681.755	8.447.700
Unconsolidated Non-Financial Subsidiaries		104.020	0	104.020	104.020	0	104.020
Jointly Controlled Partnerships (JointVentures) (Net)	5.1.11	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	5.1.12	5.062.063	290	5.062.353	4.990.953	271	4.991.224
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.13	436.365	0	436.365	350.882	0	350.882
Goodwill		0	0	0	0	0	0
Other		436.365	0	436.365	350.882	0	350.882
INVESTMENT PROPERTY (Net)	5.1.14	735.466	0	735.466	703.141	0	703.141
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	5.1.15	2.403.185	0	2.403.185	1.710.519	0	1.710.519
OTHER ASSETS (Net)	5.1.16	7.869.662	13.005.316	20.874.978	5.212.339	8.102.727	13.315.066
TOTAL ASSETS		275.949.748	203.763.848	479.713.596	228.893.947	162.258.323	391.152.270
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5.2.1	130.734.686	178.079.625	308.814.311	114.481.908	134.269.183	248.751.091
LOANS RECEIVED	5.2.2	1.456.283	28.367.656	29.823.939	1.687.332	23.435.491	25.122.823
MONEY MARKET FUNDS	5.2.3	911.733	0	911.733	67.803	436.372	504.175
MARKETABLE SECURITIES (Net)	5.2.4	6.923.852	13.364.863	20.288.715	6.036.084	10.371.648	16.407.732
Bills		5.490.471	0	5.490.471	4.825.540	0	4.825.540
Asset-backed Securities		0	0	0	0	0	0
Bonds		1.433.381	13.364.863	14.798.244	1.210.544	10.371.648	11.582.192
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	5.2.5	0	15.415.588	15.415.588	0	14.292.878	14.292.878
DERIVATIVE FINANCIAL LIABILITIES	5.2.6	1.740.235	5.687.256	7.427.491	1.876.549	2.208.025	4.084.574
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.678.139	5.412.172	7.090.311	1.282.689	2.139.130	3.421.819
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		62.096	275.084	337.180	593.860	68.895	662.755
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5.2.7	1.040.417	45.010	1.085.427	949.775	56.373	1.006.148
PROVISIONS	5.2.8	6.151.428	2.306.612	8.458.040	4.685.257	1.046.489	5.731.746
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.033.125	95.677	1.128.802	1.073.537	71.419	1.144.956
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		5.118.303	2.210.935	7.329.238	3.611.720	975.070	4.586.790
CURRENT TAX LIABILITIES	5.2.9	672.532	30.331	702.863	1.081.878	51.672	1.133.550
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5.2.10	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	5.2.11	1.021.630	5.877.788	6.899.418	261.478	4.468.229	4.729.707
Loans		0	0	0	0	0	0

Other Debt Instruments		1.021.630	5.877.788	6.899.418	261.478	4.468.229	4.729.707
OTHER LIABILITIES	5.2.12	17.567.118	1.877.499	19.444.617	13.992.137	1.630.043	15.622.180
EQUITY	5.2.13	60.819.532	-378.078	60.441.454	53.281.263	484.403	53.765.666
Issued capital		4.200.000	0	4.200.000	4.200.000	0	4.200.000
Capital Reserves		784.434	0	784.434	784.434	0	784.434
Equity Share Premiums		11.880	0	11.880	11.880	0	11.880
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		772.554	0	772.554	772.554	0	772.554
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.495.891	107.294	1.603.185	1.275.384	267.781	1.543.165
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		3.884.182	-753.265	3.130.917	1.962.812	-54.458	1.908.354
Profit Reserves		45.131.892	267.893	45.399.785	38.899.792	271.080	39.170.872
Legal Reserves		1.465.374	0	1.465.374	1.465.374	0	1.465.374
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		43.428.505	0	43.428.505	37.201.842	0	37.201.842
Other Profit Reserves		238.013	267.893	505.906	232.576	271.080	503.656
Profit or Loss		5.323.133	0	5.323.133	6.158.841	0	6.158.841
Prior Years' Profit or Loss		195.888	0	195.888	0	0	0
Current Period Net Profit Or Loss		5.127.245	0	5.127.245	6.158.841	0	6.158.841
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		229.039.446	250.674.150	479.713.596	198.401.464	192.750.806	391.152.270

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		238.880.445	384.875.897	623.756.342	186.024.138	290.326.802	476.350.940
GUARANTIES AND WARRANTIES	5.3.1	28.391.825	42.538.872	70.930.697	23.655.572	36.838.728	60.494.300
Letters of Guarantee		28.067.648	32.829.349	60.896.997	23.555.242	25.924.721	49.479.963
Guarantees Subject to State Tender Law		0	1.304.614	1.304.614	0	1.252.136	1.252.136
Guarantees Given for Foreign Trade Operations		1.907.263	696.436	2.603.699	1.408.118	535.596	1.943.714
Other Letters of Guarantee		26.160.385	30.828.299	56.988.684	22.147.124	24.136.989	46.284.113
Bank Acceptances		59.687	2.081.667	2.141.354	35.845	1.543.198	1.579.043
Import Letter of Acceptance		59.687	2.081.667	2.141.354	35.395	1.521.807	1.557.202
Other Bank Acceptances		0	0	0	450	21.391	21.841
Letters of Credit		264.490	7.501.620	7.766.110	64.485	9.296.630	9.361.115
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		264.490	7.501.620	7.766.110	64.485	9.296.630	9.361.115
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	126.236	126.236	0	74.179	74.179
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5.3.1	69.719.992	22.348.630	92.068.622	62.612.512	12.855.966	75.468.478
Irrevocable Commitments		69.709.520	20.412.200	90.121.720	62.597.467	11.407.314	74.004.781
Forward Asset Purchase Commitments		2.513.115	18.569.882	21.082.997	5.305.681	10.055.183	15.360.864
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	2.763	2.763	0	6.336	6.336
Loan Granting Commitments		19.856.670	1.839.555	21.696.225	16.444.587	1.345.795	17.790.382
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.159.464	0	3.159.464	3.184.727	0	3.184.727
Tax and Fund Liabilities Arised from Export Commitments		148.680	0	148.680	137.121	0	137.121
Commitments for Credit Card Limits		44.029.982	0	44.029.982	37.522.327	0	37.522.327
Commitments for Credit Cards and Banking Services Promotions		1.609	0	1.609	3.024	0	3.024
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		10.472	1.936.430	1.946.902	15.045	1.448.652	1.463.697
Revocable Loan Granting Commitments		10.472	1.934.279	1.944.751	15.045	1.446.989	1.462.034
Other Revocable Commitments		0	2.151	2.151	0	1.663	1.663
DERIVATIVE FINANCIAL INSTRUMENTS	5.3.2	140.768.628	319.988.395	460.757.023	99.756.054	240.632.108	340.388.162
Derivative Financial Instruments Held For Hedging		4.702.084	35.741.238	40.443.322	21.712.536	38.829.691	60.542.227
Fair Value Hedges		69.986	9.675.965	9.745.951	4.835.016	16.046.285	20.881.301
Cash Flow Hedges		4.632.098	26.065.273	30.697.371	16.877.520	22.783.406	39.660.926
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		136.066.544	284.247.157	420.313.701	78.043.518	201.802.417	279.845.935
Forward Foreign Currency Buy or Sell Transactions		6.727.425	7.977.367	14.704.792	7.301.938	8.068.206	15.370.144
Forward Foreign Currency Buying Transactions		5.316.034	2.016.071	7.332.105	3.682.456	4.054.139	7.736.595
Forward Foreign Currency Sale Transactions		1.411.391	5.961.296	7.372.687	3.619.482	4.014.067	7.633.549
Currency and Interest Rate Swaps		125.240.205	211.912.610	337.152.815	60.693.410	151.509.069	212.202.479
Currency Swap Buy Transactions		3.351.884	76.718.971	80.070.855	10.023.967	61.232.134	71.256.101
Currency Swap Sell Transactions		55.117.974	36.242.969	91.360.943	43.714.007	24.234.403	67.948.410
Interest Rate Swap Buy Transactions		33.385.374	49.475.335	82.860.709	3.477.718	33.021.266	36.498.984
Interest Rate Swap Sell Transactions		33.384.973	49.475.335	82.860.308	3.477.718	33.021.266	36.498.984
Currency, Interest Rate and Securities Options		3.214.269	11.172.728	14.386.997	9.982.384	21.935.096	31.917.480
Currency Options Buy Transactions		2.364.278	1.410.325	3.774.603	5.408.521	5.781.135	11.189.656
Currency Options Sell Transactions		849.991	3.158.406	4.008.397	4.573.863	7.252.760	11.826.623
Interest Rate Options Buy Transactions		0	3.783.572	3.783.572	0	6.649.121	6.649.121
Interest Rate Options Sell Transactions		0	2.820.425	2.820.425	0	2.252.080	2.252.080
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		884.645	2.126.103	3.010.748	65.786	471.118	536.904
Currency Futures Buy Transactions		102.170	1.387.200	1.489.370	61.892	208.060	269.952
Currency Futures Sell Transactions		782.475	738.903	1.521.378	3.894	263.058	266.952
Interest Rate Futures Buy and Sell Transactions		0	23.016	23.016	0	29.604	29.604
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	23.016	23.016	0	29.604	29.604
Other		0	51.035.333	51.035.333	0	19.789.324	19.789.324
CUSTODY AND PLEDGES RECEIVED		853.565.694	1.072.830.278	1.926.395.972	781.260.644	805.490.181	1.586.750.825
ITEMS HELD IN CUSTODY		47.125.351	63.209.049	110.334.400	43.409.744	42.261.767	85.671.511
Customer Fund and Portfolio Balances		10.889.428	0	10.889.428	9.529.381	0	9.529.381
Securities Held in Custody		15.459.651	24.614.565	40.074.216	15.270.202	12.493.790	27.763.992
Cheques Received for Collection		14.982.232	6.488.329	21.470.561	15.595.071	5.756.410	21.351.481
Commercial Notes Received for Collection		2.429.222	1.125.801	3.555.023	2.701.590	914.041	3.615.631
Other Assets Received for Collection		3.278.010	27.005.171	30.283.181	250.510	20.775.992	21.026.502
Securities that will be Intermediated to Issue		0	187.867	187.867	0	144.496	144.496
Other Items Under Custody		86.808	3.787.316	3.874.124	62.990	2.177.038	2.240.028
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		806.440.343	1.009.621.229	1.816.061.572	737.850.900	763.228.414	1.501.079.314
Securities		5.579.222	2.156.011	7.735.233	3.562.837	1.433.797	4.996.634
Guarantee Notes		23.509.260	14.358.112	37.867.372	23.696.036	11.082.043	34.778.079
Commodity		15.276	0	15.276	3.371	0	3.371
Warrant		0	0	0	0	0	0
Real Estate		184.148.125	174.595.287	358.743.412	174.794.481	134.473.134	309.267.615
Other Pledged Items		593.188.460	818.511.689	1.411.700.149	535.794.175	616.239.344	1.152.033.519

Depositories Receiving Pledged Items		0	130	130	0	96	96
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.092.446.139	1.457.706.175	2.550.152.314	967.284.782	1.095.816.983	2.063.101.765

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 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019	Current Period 3 Months 01.07.2020 - 30.09.2020	Previous Period 3 Months 01.07.2019 - 30.09.2019
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	5.4.1	26.696.250	30.740.570	9.348.804	9.911.467
Interest Income on Loans		21.827.092	24.713.223	7.440.894	8.039.757
Interest Income on Reserve Deposits		33.538	365.417	33.538	106.569
Interest Income on Banks		69.192	488.299	13.451	156.687
Interest Income on Money Market Placements		347.773	219.006	248.734	141.719
Interest Income on Marketable Securities Portfolio		4.131.671	4.584.424	1.530.190	1.357.929
Financial Assets At Fair Value Through Profit Loss		80.399	52.541	30.224	26.002
Financial Assets At Fair Value Through Other Comprehensive Income		1.920.007	2.218.021	741.199	646.439
Financial Assets Measured at Amortised Cost		2.131.265	2.313.862	758.767	685.488
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		286.984	370.201	81.997	108.806
INTEREST EXPENSES (-)	5.4.2	-9.485.150	-16.936.807	-3.140.357	-5.246.385
Interest Expenses on Deposits		-6.188.421	-13.545.659	-2.113.161	-4.179.086
Interest Expenses on Funds Borrowed		-1.206.013	-1.512.761	-344.052	-464.822
Interest Expenses on Money Market Funds		-220.025	-29.417	-51.770	-5.495
Interest Expenses on Securities Issued		-1.395.784	-1.628.051	-492.225	-535.189
Lease Interest Expenses		-107.869	-139.109	-26.401	-46.132
Other Interest Expense		-367.038	-81.810	-112.748	-15.661
NET INTEREST INCOME OR EXPENSE		17.211.100	13.803.763	6.208.447	4.665.082
NET FEE AND COMMISSION INCOME OR EXPENSES		4.485.712	4.482.042	1.520.328	1.612.120
Fees and Commissions Received		5.561.727	6.268.385	1.906.178	2.263.937
From Noncash Loans		517.601	504.812	185.951	163.390
Other		5.044.126	5.763.573	1.720.227	2.100.547
Fees and Commissions Paid (-)		-1.076.015	-1.786.343	-385.850	-651.817
Paid for Noncash Loans		-944	-154	-77	-60
Other		-1.075.071	-1.786.189	-385.773	-651.757
DIVIDEND INCOME	5.4.3	18.632	7.963	648	0
TRADING INCOME OR LOSS (Net)	5.4.4	1.883.513	-1.906.119	1.083.681	-805.954
Gains (Losses) Arising from Capital Markets Transactions		2.234.780	198.561	468.203	-136.582
Gains (Losses) Arising From Derivative Financial Transactions		-1.646.772	-3.009.960	1.406.229	-620.317
Foreign Exchange Gains or Losses		1.295.505	905.280	-790.751	-49.055
OTHER OPERATING INCOME	5.4.5	3.854.133	3.509.327	1.322.426	934.920
GROSS PROFIT FROM OPERATING ACTIVITIES		27.453.090	19.896.976	10.135.530	6.406.168
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6	-10.684.290	-7.919.319	-3.505.247	-2.796.685
OTHER ALLOWANCE EXPENSES (-)	5.4.6	-3.651.800	-308.663	-1.922.703	-108.660
PERSONNEL EXPENSES (-)		-2.758.891	-2.644.472	-921.891	-879.064
OTHER OPERATING EXPENSES (-)	5.4.7	-4.427.405	-3.677.856	-1.522.040	-1.244.031
NET OPERATING INCOME (LOSS)		5.930.704	5.346.666	2.263.649	1.377.728
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.014.840	740.661	386.094	229.844
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5.4.8	6.945.544	6.087.327	2.649.743	1.607.572
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.9	-1.818.299	-1.150.898	-753.873	-304.063
Current Tax Provision		-2.357.699	-1.489.868	-262.220	-407.188
Expense Effect of Deferred Tax		-913.842	-262.116	-662.261	35.321
Income Effect of Deferred Tax		1.453.242	601.086	170.608	67.804
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	5.4.10	5.127.245	4.936.429	1.895.870	1.303.509
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	5.4.8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	5.4.9	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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	5.4.10	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	5.4.11	5.127.245	4.936.429	1.895.870	1.303.509
Profit (Loss) Attributable to Group		5.127.245	4.936.429	1.895.870	1.303.509
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,01221000	0,01175000	0,00451000	0,00310000

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 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019	Current Period 3 Months 01.07.2020 - 30.09.2020	Previous Period 3 Months 01.07.2019 - 30.09.2019
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		5.127.245	4.936.429		
OTHER COMPREHENSIVE INCOME		1.478.471	-116.380		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		255.908	74.430		
Gains (Losses) on Revaluation of Property, Plant and Equipment		207.007	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		66.964	78.969		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-18.063	-4.539		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.222.563	-190.810		
Exchange Differences on Translation		1.976.859	73.480		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-153.650	238.826		
Income (Loss) Related with Cash Flow Hedges		190.692	-655.256		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-948.672	-27.033		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		-24.104	78.024		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		181.438	101.149		
TOTAL COMPREHENSIVE INCOME (LOSS)		6.605.716	4.820.049		

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 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019
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		11.451.973	12.461.497
Interest Received		26.218.097	27.808.502
Interest Paid		-9.371.771	-17.043.457
Dividends received		18.632	7.963
Fees and Commissions Received		5.561.727	6.268.385
Other Gains		3.854.133	3.707.888
Collections from Previously Written Off Loans and Other Receivables		586.116	482.928
Cash Payments to Personnel and Service Suppliers		-6.186.431	-5.426.035
Taxes Paid		-2.788.386	-1.107.737
Other	5.6	-6.440.144	-2.236.940
Changes in Operating Assets and Liabilities Subject to Banking Operations		-4.407.110	-2.913.295
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.224.364	-393.972
Net (Increase) Decrease in Due From Banks		1.667.454	76.588
Net (Increase) Decrease in Loans		-67.286.372	-10.388.924
Net (Increase) Decrease in Other Assets		-8.719.182	-1.267.137
Net Increase (Decrease) in Bank Deposits		-1.291.396	-1.628.287
Net Increase (Decrease) in Other Deposits		61.303.074	14.641.028
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		8.280.351	-6.144.075
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	5.6	3.863.325	2.191.484
Net Cash Provided From Banking Operations		7.044.863	9.548.202
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-10.152.127	-622.439
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-3.588	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-447.422	-247.193
Cash Obtained from Tangible and Intangible Asset Sales		302.861	234.182
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-14.416.469	-4.485.265
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		8.791.014	4.764.989
Cash Paid for Purchase of Financial Assets At Amortised Cost		-7.069.640	-998.457
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.691.117	109.305
Other	5.6	0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.642.825	-2.548.021
Cash Obtained from Loans and Securities Issued		18.531.263	14.400.490
Cash Outflow Arised From Loans and Securities Issued		-14.612.676	-16.671.608
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-275.762	-276.903
Other	5.6	0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	5.6	4.315.507	-19.793
Net Increase (Decrease) in Cash and Cash Equivalents		4.851.068	6.357.949
Cash and Cash Equivalents at Beginning of the Period		37.475.425	30.547.325
Cash and Cash Equivalents at End of the Period		42.326.493	36.905.274



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		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 Other Accumulated 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 - 30.09.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		4.200.000	11.880	0	772.554	1.423.894	-158.829	99.362 0	2.857.876	-889.345	-773.998 0	32.108.914	7.035.545	0	46.687.853	0	46.687.853	
	Adjustments Related to TMS 8		5,5	0	0	0	0	0	48.576 0	0	-239.158	190.582 0	0	0	0	0	0	0	
	Effect Of Corrections			0	0	0	0	0	48.576 0	0	-239.158	190.582 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	
	Adjusted Beginning Balance			4.200.000	11.880	0	772.554	1.423.894	-158.829	147.938 0	2.857.876	-1.128.503	-583.416 0	32.108.914	7.035.545	0	46.687.853	0	46.687.853
	Total Comprehensive Income (Loss)			0	0	0	0	0	0	74.430 0	73.480	190.411	-454.701 0	0	0	4.936.429	4.820.049	0	4.820.049
	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	0	0	0	0 0	0	0	0 0	5.194	0	0	5.194	0	5.194
	Profit Distributions			0	0	0	0	0	0	0 0	0	0	0 0	7.035.545	-7.035.545	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	7.029.129	-7.029.129	0	0	0	0
	Other			0	0	0	0	0	0	0 0	0	0	0 0	6.416	-6.416	0	0	0	0
	Equity at end of period			4.200.000	11.880	0	772.554	1.423.894	-158.829	222.368 0	2.931.356	-938.092	-1.038.117 0	39.149.653	0	4.936.429	51.513.096	0	51.513.096
Current Period 01.01.2020 - 30.09.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		4.200.000	11.880	0	772.554	1.423.653	-171.396	217.096 0	3.360.170	-414.286	-963.718 0	39.170.872	6.158.841	0	53.765.666	0	53.765.666	
	Adjustments Related to TMS 8		5,5	0	0	0	0	0	73.812 0	0	204.386	-278.198 0	0	0	0	0	0	0	
	Effect Of Corrections			0	0	0	0	0	73.812 0	0	204.386	-278.198 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	
	Adjusted Beginning Balance			4.200.000	11.880	0	772.554	1.423.653	-171.396	290.908 0	3.360.170	-209.900	-1.241.916 0	39.170.872	6.158.841	0	53.765.666	0	53.765.666
	Total Comprehensive Income (Loss)			0	0	0	0	182.859	0	-122.839 0	1.976.859	-121.322	-632.974 0	0	195.888	5.127.245	6.605.716	0	6.605.716
	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	0	0	0	0 0	0	0	0 0	70.072	0	0	70.072	0	70.072
	Profit Distributions			0	0	0	0	0	0	0 0	0	0	0 0	6.158.841	-6.158.841	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	6.153.404	-6.153.404	0	0	0	0
	Other			0	0	0	0	0	0	0 0	0	0	0 0	5.437	-5.437	0	0	0	0
	Equity at end of period			4.200.000	11.880	0	772.554	1.606.512	-171.396	168.069 0	5.337.029	-331.222	-1.874.890 0	45.399.785	195.888	5.127.245	60.441.454	0	60.441.454