

QNB FİNANSBANK A.Ş.
Bank Financial Report
Consolidated
2020 - 3. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Comment

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

Ara Dönem Konsolide Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

QNB Finansbank Anonim Şirketi Genel Kurulu'na

Giriş

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

Sınırlı Denetimin Kapsamı

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

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, QNB Finansbank Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin, finansal performansının ve 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 Yükümlülüklere İlişkin Rapor

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

A member firm of Ernst&Young Global Limited

Hatice Dilek ilingir Kstem

Sorumlu Deneti, SMMM

27 Ekim 2020

İstanbul, Trkiye

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 30.09.2020			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)		18.724.967	39.135.115	57.860.082	16.549.802	27.187.638	43.737.440
Cash and cash equivalents	(1)	2.204.120	27.736.552	29.940.672	4.749.207	18.322.590	23.071.797
Cash and Cash Balances at Central Bank	(3)	1.446.129	26.802.123	28.248.252	1.127.558	17.622.984	18.750.542
Banks	(4)	500.552	835.996	1.336.548	403.520	699.615	1.103.135
Receivables From Money Markets		270.417	98.459	368.876	3.225.937	0	3.225.937
Allowance for Expected Losses (-)		-12.978	-26	-13.004	-7.808	-9	-7.817
Financial assets at fair value through profit or loss	(2)	293.968	149.583	443.551	276.304	103.932	380.236
Public Debt Securities		194.434	28.267	222.701	209.766	16.398	226.164
Equity instruments		18.057	0	18.057	24.564		24.564
Other Financial Assets		81.477	121.316	202.793	41.974	87.534	129.508
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	5.726.325	8.522.758	14.249.083	4.787.538	7.558.560	12.346.098
Public Debt Securities		5.714.413	8.169.455	13.883.868	4.777.207	7.352.489	12.129.696
Equity instruments		7.876	250.566	258.442	7.674	182.123	189.797
Other Financial Assets		4.036	102.737	106.773	2.657	23.948	26.605
Derivative financial assets	(12)	10.500.554	2.726.222	13.226.776	6.736.753	1.202.556	7.939.309
Derivative Financial Assets At Fair Value Through Profit Or Loss		8.431.913	2.419.994	10.851.907	5.422.158	1.157.309	6.579.467
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		2.068.641	306.228	2.374.869	1.314.595	45.247	1.359.842
FINANCIAL ASSETS AT AMORTISED COST (Net)		100.746.588	61.455.535	162.202.123	85.772.166	47.059.324	132.831.490
Loans	(6)	98.331.127	46.976.612	145.307.739	83.674.566	35.353.734	119.028.300
Receivables From Leasing Transactions	(11)	1.820.816	5.060.801	6.881.617	751.652	4.036.505	4.788.157
Factoring Receivables	(7)	1.646.051	234.607	1.880.658	1.330.012	221.571	1.551.583
Other Financial Assets Measured at Amortised Cost	(8)	9.242.207	9.414.739	18.656.946	8.588.791	7.592.511	16.181.302
Public Debt Securities		9.242.207	8.814.889	18.057.096	8.588.791	7.028.183	15.616.974
Other Financial Assets		0	599.850	599.850	0	564.328	564.328
Allowance for Expected Credit Losses (-)		-10.293.613	-231.224	-10.524.837	-8.572.855	-144.997	-8.717.852
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(15)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		271.942	0	271.942	217.648	0	217.648
Investments in Associates (Net)	(9)	14.023	0	14.023	5.982	0	5.982

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		14.023	0	14.023	5.982	0	5.982
Investments in Subsidiaries (Net)		38.038	0	38.038	38.038	0	38.038
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		38.038	0	38.038	38.038	0	38.038
Jointly Controlled Partnerships (JointVentures) (Net)	(10)	219.881	0	219.881	173.628	0	173.628
Jointly Controlled Partnerships Accounted for Using Equity Method		217.081	0	217.081	170.828	0	170.828
Unconsolidated Jointly Controlled Partnerships		2.800	0	2.800	2.800	0	2.800
TANGIBLE ASSETS (Net)		3.286.750	105	3.286.855	3.386.959	276	3.387.235
INTANGIBLE ASSETS AND GOODWILL (Net)		503.656	0	503.656	453.366	0	453.366
Goodwill		0	0	0		0	0
Other		503.656	0	503.656	453.366	0	453.366
INVESTMENT PROPERTY (Net)	(13)	0	0	0		0	0
CURRENT TAX ASSETS	(14)	4.460	0	4.460	6.248	0	6.248
DEFERRED TAX ASSET	(14)	306.687	0	306.687	445.244	0	445.244
OTHER ASSETS (Net)	(16)	4.278.430	7.845.209	12.123.639	3.091.466	3.356.049	6.447.515
TOTAL ASSETS		128.123.480	108.435.964	236.559.444	109.922.899	77.603.287	187.526.186
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	49.057.813	85.165.702	134.223.515	46.775.898	58.724.355	105.500.253
LOANS RECEIVED	(3)	2.539.657	23.326.411	25.866.068	2.042.956	17.376.361	19.419.317
MONEY MARKET FUNDS	(4)	1.501.298	10.829.408	12.330.706	351.897	8.797.038	9.148.935
MARKETABLE SECURITIES (Net)	(5)	3.034.700	13.052.616	16.087.316	5.070.667	9.280.880	14.351.547
Bills		2.829.030	1.027.003	3.856.033	4.459.553	116.648	4.576.201
Asset-backed Securities		0	0	0	442.887	0	442.887
Bonds		205.670	12.025.613	12.231.283	168.227	9.164.232	9.332.459
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		3.850.904	4.265.256	8.116.160	3.448.115	1.687.378	5.135.493
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	3.829.683	3.201.506	7.031.189	2.960.728	1.293.589	4.254.317
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(8)	21.221	1.063.750	1.084.971	487.387	393.789	881.176
FACTORING PAYABLES		0	0	0		0	0
LEASE PAYABLES (Net)	(7)	355.623	4.870	360.493	421.406	15.879	437.285
PROVISIONS	(9)	1.055.863	0	1.055.863	921.907	0	921.907
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		541.809	0	541.809	560.445	0	560.445
Insurance Technical Reserves (Net)		0	0	0		0	0
Other provisions		514.054	0	514.054	361.462	0	361.462
CURRENT TAX LIABILITIES	(10)	78.700	0	78.700	213.410	0	213.410
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	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	(12)	0	7.285.043	7.285.043	0	5.432.553	5.432.553
Loans		0	7.285.043	7.285.043		5.432.553	5.432.553

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES		6.878.116	6.428.968	13.307.084	5.573.013	4.627.165	10.200.178
EQUITY	(13)	19.878.782	-2.030.286	17.848.496	17.398.475	-633.167	16.765.308
Issued capital		3.350.000	0	3.350.000	3.350.000		3.350.000
Capital Reserves		714	0	714	714	0	714
Equity Share Premiums	(14)	714	0	714	714	0	714
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-76.860	143.671	66.811	-76.340	101.267	24.927
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		326.776	-2.173.957	-1.847.181	-101.108	-734.434	-835.542
Profit Reserves		14.217.872	0	14.217.872	11.353.778	0	11.353.778
Legal Reserves		730.434	0	730.434	721.459	0	721.459
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		13.487.438	0	13.487.438	10.632.319	0	10.632.319
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		2.052.304	0	2.052.304	2.864.094	0	2.864.094
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.052.304	0	2.052.304	2.864.094	0	2.864.094
Non-controlling Interests		7.976	0	7.976	7.337	0	7.337
Total equity and liabilities		88.231.456	148.327.988	236.559.444	82.217.744	105.308.442	187.526.186

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		165.388.474	321.604.572	486.993.046	143.685.259	223.417.578	367.102.837
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	11.473.431	23.172.224	34.645.655	10.257.777	18.245.467	28.503.244
Letters of Guarantee		11.234.742	12.595.298	23.830.040	10.167.212	9.846.193	20.013.405
Guarantees Subject to State Tender Law		407.850	82.866	490.716	419.645	66.525	486.170
Guarantees Given for Foreign Trade Operations		6.618.861	12.512.432	19.131.293	5.338.469	9.779.668	15.118.137
Other Letters of Guarantee		4.208.031	0	4.208.031	4.409.098	0	4.409.098
Bank Acceptances		165.625	6.782.561	6.948.186	22.742	5.799.601	5.822.343
Import Letter of Acceptance		165.625	6.782.561	6.948.186	22.742	5.799.601	5.822.343
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		73.064	3.794.365	3.867.429	67.823	2.599.673	2.667.496
Documentary Letters of Credit		73.064	3.383.412	3.456.476	67.823	2.000.767	2.068.590
Other Letters of Credit		0	410.953	410.953	0	598.906	598.906
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		91.706.524	15.415.482	107.122.006	82.504.459	6.301.824	88.806.283
Irrevocable Commitments	(1)	55.446.183	14.699.783	70.145.966	47.699.180	5.245.759	52.944.939
Forward Asset Purchase Commitments		1.488.679	11.763.257	13.251.936	1.326.013	4.004.529	5.330.542
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		17.163.205	781	17.163.986	14.309.356	594	14.309.950
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.417.850	0	2.417.850	2.377.515	0	2.377.515
Tax and Fund Liabilities Arised from Export Commitments		30.679	0	30.679	29.197	0	29.197
Commitments for Credit Card Limits		33.381.216	0	33.381.216	28.781.240	0	28.781.240
Commitments for Credit Cards and Banking Services Promotions		71.846	0	71.846	71.447	0	71.447
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		892.708	2.935.745	3.828.453	804.412	1.240.636	2.045.048
Revocable Commitments		36.260.341	715.699	36.976.040	34.805.279	1.056.065	35.861.344
Revocable Loan Granting Commitments		35.841.852		35.841.852	34.741.148	748.047	35.489.195
Other Revocable Commitments		418.489	715.699	1.134.188	64.131	308.018	372.149
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	62.208.519	283.016.866	345.225.385	50.923.023	198.870.287	249.793.310
Derivative Financial Instruments Held For Hedging		11.347.209	73.686.409	85.033.618	16.995.877	63.215.920	80.211.797
Fair Value Hedges		5.821.092	27.409.232	33.230.324	6.993.716	23.111.386	30.105.102
Cash Flow Hedges		5.526.117	46.277.177	51.803.294	10.002.161	40.104.534	50.106.695
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		50.861.310	209.330.457	260.191.767	33.927.146	135.654.367	169.581.513
Forward Foreign Currency Buy or Sell Transactions		2.061.432	7.282.044	9.343.476	2.837.474	5.228.896	8.066.370
Forward Foreign Currency Buying Transactions		1.698.178	2.863.420	4.561.598	2.234.775	1.792.339	4.027.114
Forward Foreign Currency Sale Transactions		363.254	4.418.624	4.781.878	602.699	3.436.557	4.039.256
Currency and Interest Rate Swaps		46.329.138	196.792.660	243.121.798	25.285.071	121.572.364	146.857.435
Currency Swap Buy Transactions		3.490.975	72.238.680	75.729.655	7.167.491	36.906.553	44.074.044
Currency Swap Sell Transactions		27.006.563	48.129.962	75.136.525	18.017.580	25.893.831	43.911.411
Interest Rate Swap Buy Transactions		7.915.800	38.212.009	46.127.809	50.000	29.385.990	29.435.990
Interest Rate Swap Sell Transactions		7.915.800	38.212.009	46.127.809	50.000	29.385.990	29.435.990
Currency, Interest Rate and Securities Options		1.292.685	2.941.931	4.234.616	5.705.403	7.537.454	13.242.857
Currency Options Buy Transactions		613.892	1.580.210	2.194.102	1.385.083	5.219.625	6.604.708
Currency Options Sell Transactions		678.793	1.361.721	2.040.514	4.320.320	2.317.829	6.638.149
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		1.178.055	1.220.702	2.398.757	99.198	97.912	197.110
Currency Futures Buy Transactions		529.539	671.144	1.200.683	99.198	0	99.198
Currency Futures Sell Transactions		648.516	549.558	1.198.074	0	97.912	97.912
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	1.093.120	1.093.120	0	1.217.741	1.217.741
CUSTODY AND PLEDGES RECEIVED		1.162.084.015	278.102.035	1.440.186.050	923.222.865	199.370.349	1.122.593.214
ITEMS HELD IN CUSTODY		306.403.347	14.102.933	320.506.280	187.995.356	10.355.208	198.350.564
Customer Fund and Portfolio Balances		10.441.059	25.726	10.466.785	4.535.551	7.095	4.542.646
Securities Held in Custody		244.844.556	6.469.540	251.314.096	141.145.402	4.607.369	145.752.771
Cheques Received for Collection		5.708.320	1.263.384	6.971.704	5.587.773	1.187.437	6.775.210
Commercial Notes Received for Collection		1.953.816	619.736	2.573.552	1.748.473	419.279	2.167.752
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		43.455.596	5.724.547	49.180.143	34.978.157	4.134.028	39.112.185
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		503.754.888	164.887.832	668.642.720	441.122.637	119.044.468	560.167.105
Securities		4.060.383	9.909.895	13.970.278	3.572.768	8.761.567	12.334.335
Guarantee Notes		392.344	551.070	943.414	398.506	82.436	480.942
Commodity		495.795	0	495.795	476.476	0	476.476
Warrant		0	0	0	0	0	0
Real Estate		105.714.407	85.727.795	191.442.202	102.041.042	61.972.389	164.013.431
Other Pledged Items		393.091.959	68.699.072	461.791.031	334.633.845	48.228.076	382.861.921

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		351.925.780	99.111.270	451.037.050	294.104.872	69.970.673	364.075.545
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.327.472.489	599.706.607	1.927.179.096	1.066.908.124	422.787.927	1.489.696.051

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 - 30.09.2020	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	(1)	12.859.686	14.599.431	4.385.042	4.811.730
Interest Income on Loans		10.085.236	11.550.350	3.404.078	3.833.398
Interest Income on Reserve Deposits		23.700	185.223	10.132	54.854
Interest Income on Banks		76.917	206.568	18.392	86.777
Interest Income on Money Market Placements		138.916	133.455	26.988	68.573
Interest Income on Marketable Securities Portfolio		1.947.713	1.902.220	726.739	559.348
Financial Assets At Fair Value Through Profit Loss		24.548	14.802	8.494	8.299
Financial Assets At Fair Value Through Other Comprehensive Income		814.599	805.112	278.445	257.765
Financial Assets Measured at Amortised Cost		1.108.566	1.082.306	439.800	293.284
Finance Leasing Interest Income		428.948	390.352	147.280	130.339
Other Interest Income		158.256	231.263	51.433	78.441
INTEREST EXPENSES (-)	(2)	-5.311.388	-9.187.625	-1.729.337	-2.850.260
Interest Expenses on Deposits		-2.861.226	-6.448.815	-886.859	-1.952.543
Interest Expenses on Funds Borrowed		-1.067.577	-1.125.617	-388.301	-371.179
Interest Expenses on Money Market Funds		-366.809	-348.180	-116.216	-117.200
Interest Expenses on Securities Issued		-831.941	-1.202.882	-274.694	-391.175
Lease Interest Expenses		-41.202	-49.106	-13.146	-15.302
Other Interest Expense		-142.633	-13.025	-50.121	-2.861
NET INTEREST INCOME OR EXPENSE		7.548.298	5.411.806	2.655.705	1.961.470
NET FEE AND COMMISSION INCOME OR EXPENSES		1.898.890	2.096.999	621.067	754.446
Fees and Commissions Received		2.316.974	2.609.147	768.383	943.545
From Noncash Loans		139.025	123.939	49.593	42.758
Other		2.177.949	2.485.208	718.790	900.787
Fees and Commissions Paid (-)		-418.084	-512.148	-147.316	-189.099
Paid for Noncash Loans		-1.904	-1.489	-1.061	-513
Other		-416.180	-510.659	-146.255	-188.586
DIVIDEND INCOME	(3)	5.375	2.909	5.269	5
TRADING INCOME OR LOSS (Net)	(4)	-1.643.047	-709.123	-672.767	-433.949
Gains (Losses) Arising from Capital Markets Transactions		224.724	38.102	50.010	18.442
Gains (Losses) Arising From Derivative Financial Transactions		-2.270.594	-616.044	-877.795	-480.864
Foreign Exchange Gains or Losses		402.823	-131.181	155.018	28.473
OTHER OPERATING INCOME	(5)	56.252	141.204	24.399	110.470
GROSS PROFIT FROM OPERATING ACTIVITIES		7.865.768	6.943.795	2.633.673	2.392.442
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-1.983.617	-1.399.776	-632.360	-409.926
OTHER ALLOWANCE EXPENSES (-)		-126.826	-50.197	-50.534	9.606
PERSONNEL EXPENSES (-)		-1.464.183	-1.346.547	-491.352	-458.121
OTHER OPERATING EXPENSES (-)	(7)	-1.772.099	-1.651.943	-607.155	-592.701
NET OPERATING INCOME (LOSS)		2.519.043	2.495.332	852.272	941.300
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		68.917	66.812	26.850	25.554
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	2.587.960	2.562.144	879.122	966.854
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-535.017	-421.333	-191.261	-207.461
Current Tax Provision		-113.655	19.414	-44.971	-78.601
Expense Effect of Deferred Tax		942.345	127.370	606.903	-274.027
Income Effect of Deferred Tax		-1.363.707	-568.117	-753.193	145.167
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	2.052.943	2.140.811	687.861	759.393
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	(11)	2.052.943	2.140.811	687.861	759.393
Profit (Loss) Attributable to Group		2.052.304	2.140.350	687.655	759.251
Profit (loss), attributable to non-controlling interests		639	461	206	142
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,06130000	0,06390000	0,02050000	0,02270000

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 - 30.09.2020	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)		2.052.943	2.140.811		
OTHER COMPREHENSIVE INCOME		-969.755	-894.783		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		41.884	36.178		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-667	-2.744		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		44.872	40.548		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-2.321	-1.626		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.011.639	-930.961		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.085.836	-4.940		
Income (Loss) Related with Cash Flow Hedges		-210.929	-1.198.060		
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		285.126	272.039		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.083.188	1.246.028		

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 - 30.09.2020	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		7.215.232	4.223.176
Interest Received		11.854.104	13.343.854
Interest Paid		-4.530.813	-9.372.526
Dividends received		5.375	2.909
Fees and Commissions Received		2.333.131	2.609.628
Other Gains		56.252	141.204
Collections from Previously Written Off Loans and Other Receivables		1.113.640	1.080.168
Cash Payments to Personnel and Service Suppliers		-2.460.057	-910.937
Taxes Paid		-850.704	-645.543
Other		-305.696	-2.025.581
Changes in Operating Assets and Liabilities Subject to Banking Operations		-7.438.131	4.130.138
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-63.298	-200.331
Net (Increase) Decrease in Due From Banks		-5.398.456	1.709.594
Net (Increase) Decrease in Loans		-11.920.865	-13.736.700
Net (Increase) Decrease in Other Assets		-4.556.105	-2.201.629
Net Increase (Decrease) in Bank Deposits		-276.617	1.044.109
Net Increase (Decrease) in Other Deposits		10.745.786	15.205.579
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-1.156.002	1.985.349
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		5.187.426	324.167
Net Cash Provided From Banking Operations		-222.899	8.353.314
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-488.910	-3.855.456
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-305.549	-113.507
Cash Obtained from Tangible and Intangible Asset Sales		111.942	17.285
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.852.635	-4.332.050
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		10.593.477	2.456.187
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.095.912	-3.053.657
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.221.000	1.303.075
Other		-161.233	-132.789
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.380.091	1.418.092
Cash Obtained from Loans and Securities Issued		12.996.752	3.913.580
Cash Outflow Arised From Loans and Securities Issued		-11.497.599	-2.293.410
Equity Instruments Issued		0	0
Dividends paid		0	
Payments of lease liabilities		-119.062	-202.078
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		810.596	-272.840
Net Increase (Decrease) in Cash and Cash Equivalents		1.478.878	5.643.110
Cash and Cash Equivalents at Beginning of the Period		14.814.910	9.184.452
Cash and Cash Equivalents at End of the Period		16.293.788	14.827.562



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 - 30.09.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	3.350.000	714	0	0	0	-52.953	44.291 0	0	-496.342	397.164 0	8.781.070	0	2.572.708	14.596.652	6.791	14.603.443	
	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	3.350.000	714	0	0	0	-52.953	44.291 0	0	-496.342	397.164 0	8.781.070	0	2.572.708	14.596.652	6.791	14.603.443	
	Total Comprehensive Income (Loss)	0	0	0	0	0	-2.140	38.318 0	0	4.189	-935.150 0	0	0	2.140.350	1.245.567	461	1.246.028	
	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	0	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0 0	0	0	0 0	2.572.708	0	- 2.572.708	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	2.572.708	0	- 2.572.708	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	3.350.000	714	0	0	0	-55.093	82.609 0	0	-492.153	-537.986 0	11.353.778	0	2.140.350	15.842.219	7.252	15.849.471	
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	3.350.000	714	0	0	0	-76.340	101.267 0	0	-269.687	-565.855 0	11.353.778	0	2.864.094	16.757.971	7.337	16.765.308	
	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	3.350.000	714	0	0	0	-76.340	101.267 0	0	-269.687	-565.855 0	11.353.778	0	2.864.094	16.757.971	7.337	16.765.308	
	Total Comprehensive Income (Loss)	0	0	0	0	0	-520	42.404 0	0	-851.708	-159.931 0	0	0	2.052.304	1.082.549	639	1.083.188	
	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	0	0	0	0	0	0	
	Profit Distributions	0	0	0	0	0	0	0 0	0	0	0 0	2.864.094	0	- 2.864.094	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	2.864.094	0	- 2.864.094	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	3.350.000	714	0	0	0	-76.860	143.671 0	0	-1.121.395	-725.786 0	14.217.872	0	2.052.304	17.840.520	7.976	17.848.496	