

BURGAN BANK A.Ş.
Bank Financial Report
Consolidated
2020 - 3. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Burgan Bank Anonim Şirketi Yönetim Kurulu'na,

Giriş

Burgan Bank A.Ş.'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, Banka'nın 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 Yükümlülüklerle 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

16 Kasım 2020

İstanbul, Türkiye

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)		1.379.657	4.900.112	6.279.769	1.997.500	2.304.665	4.302.165
Cash and cash equivalents		339.119	4.572.876	4.911.995	1.271.783	2.023.492	3.295.275
Cash and Cash Balances at Central Bank	I-a	179.525	3.904.749	4.084.274	172.637	1.990.025	2.162.662
Banks	I-c	82.093	668.127	750.220	541.238	33.467	574.705
Receivables From Money Markets		77.520	0	77.520	557.969	0	557.969
Allowance for Expected Losses (-)		-19	0	-19	-61	0	-61
Financial assets at fair value through profit or loss	I-b	5.402	69.422	74.824	1.553	34.739	36.292
Public Debt Securities		588	6.905	7.493	802	3.813	4.615
Equity instruments		4.814	0	4.814	751	0	751
Other Financial Assets		0	62.517	62.517	0	30.926	30.926
Financial Assets at Fair Value Through Other Comprehensive Income	I-d	260.992	114.320	375.312	168.674	167.651	336.325
Public Debt Securities		253.318	103.980	357.298	160.490	159.728	320.218
Equity instruments		7.674	10.340	18.014	7.674	7.923	15.597
Other Financial Assets		0	0	0	510	0	510
Derivative financial assets	I-l	774.144	143.494	917.638	555.490	78.783	634.273
Derivative Financial Assets At Fair Value Through Profit Or Loss		166.826	154.102	320.928	123.155	73.996	197.151
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		607.318	-10.608	596.710	432.335	4.787	437.122
FINANCIAL ASSETS AT AMORTISED COST (Net)		6.029.119	13.526.284	19.555.403	4.890.565	11.283.669	16.174.234
Loans	I-e-f	5.999.127	11.099.253	17.098.380	4.673.923	9.190.030	13.863.953
Receivables From Leasing Transactions	I-k	691.409	2.695.144	3.386.553	570.956	2.372.175	2.943.131
Factoring Receivables	I-e	0	0	0	7	0	7
Other Financial Assets Measured at Amortised Cost	I-g	0	528.597	528.597	0	262.923	262.923
Public Debt Securities		0	528.597	528.597	0	262.923	262.923
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	I-e-f	-661.417	-796.710	-1.458.127	-354.321	-541.459	-895.780
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	549.381	0	549.381	409.415	0	409.415
Held for Sale		549.381	0	549.381	409.415	0	409.415
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	I-h	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	I-i	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-j	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)		553.979	0	553.979	322.442	0	322.442
INTANGIBLE ASSETS AND GOODWILL (Net)		36.915	0	36.915	38.824	0	38.824
Goodwill		0	0	0	0	0	0
Other		36.915	0	36.915	38.824	0	38.824
INVESTMENT PROPERTY (Net)	I-m	0	0	0	0	0	0
CURRENT TAX ASSETS		53.206	0	53.206	13.854	0	13.854
DEFERRED TAX ASSET	I-n	66.395	0	66.395	65.844	0	65.844
OTHER ASSETS (Net)	I-p	219.398	149.323	368.721	130.008	90.022	220.030
TOTAL ASSETS		8.888.050	18.575.719	27.463.769	7.868.452	13.678.356	21.546.808
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-a	3.561.109	10.949.383	14.510.492	3.626.459	7.779.406	11.405.865
LOANS RECEIVED	II-c	521.541	6.430.584	6.952.125	228.779	4.821.351	5.050.130
MONEY MARKET FUNDS		25.984	263.206	289.190	19.168	192.346	211.514
MARKETABLE SECURITIES (Net)	II-d	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	II-b	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	II-g	121.847	155.973	277.820	120.688	103.806	224.494
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		47.649	126.680	174.329	54.032	92.549	146.581
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		74.198	29.293	103.491	66.656	11.257	77.913
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-f	65.818	2.744	68.562	26.364	92.604	118.968
PROVISIONS	II-h	57.671	12.739	70.410	75.314	15.737	91.051
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		33.208	0	33.208	52.740	0	52.740
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		24.463	12.739	37.202	22.574	15.737	38.311
CURRENT TAX LIABILITIES	II-i	31.153	0	31.153	40.314	0	40.314
DEFERRED TAX LIABILITY	II-i	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-j	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	II-k	0	2.340.015	2.340.015	0	1.797.925	1.797.925
Loans		0	2.340.015	2.340.015	0	1.797.925	1.797.925

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-e	199.733	777.037	976.770	201.677	485.595	687.272
EQUITY	II-l	1.970.140	-22.908	1.947.232	1.935.465	-16.190	1.919.275
Issued capital		1.535.000	0	1.535.000	1.535.000	0	1.535.000
Capital Reserves		-736	0	-736	-736	0	-736
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-736	0	-736	-736	0	-736
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		15.617	0	15.617	15.617	0	15.617
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		11.859	-22.908	-11.049	-12.595	-16.190	-28.785
Profit Reserves		398.179	0	398.179	259.625	0	259.625
Legal Reserves		24.839	0	24.839	22.870	0	22.870
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		373.340	0	373.340	236.755	0	236.755
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		10.221	0	10.221	138.554	0	138.554
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		10.221	0	10.221	138.554	0	138.554
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		6.554.996	20.908.773	27.463.769	6.274.228	15.272.580	21.546.808

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		3.908.250	39.021.832	42.930.082	2.996.151	27.645.987	30.642.138
GUARANTIES AND WARRANTIES	III-a-2-3	771.742	3.482.778	4.254.520	754.905	2.724.342	3.479.247
Letters of Guarantee		771.742	1.540.913	2.312.655	754.905	1.045.827	1.800.732
Guarantees Subject to State Tender Law		14.877	374	15.251	15.047	287	15.334
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		756.865	1.540.539	2.297.404	739.858	1.045.540	1.785.398
Bank Acceptances		0	109.589	109.589	0	214.924	214.924
Import Letter of Acceptance		0	109.589	109.589	0	214.924	214.924
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	661.678	661.678	0	624.297	624.297
Documentary Letters of Credit		0	661.678	661.678	0	624.297	624.297
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		0	1.170.598	1.170.598	0	839.294	839.294
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-a-1	719.371	1.638.492	2.357.863	210.597	138.379	348.976
Irrevocable Commitments		719.371	1.638.492	2.357.863	210.597	138.379	348.976
Forward Asset Purchase Commitments		482.085	1.275.152	1.757.237	67.343	138.379	205.722
Time Deposit Purchase and Sales Commitments		0	363.340	363.340	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		172.558	0	172.558	71.731	0	71.731
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		64.728	0	64.728	71.523	0	71.523
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		0	0	0	0	0	0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		2.417.137	33.900.562	36.317.699	2.030.649	24.783.266	26.813.915
Derivative Financial Instruments Held For Hedging		907.234	6.669.551	7.576.785	822.765	4.964.281	5.787.046
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		907.234	6.669.551	7.576.785	822.765	4.964.281	5.787.046
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		1.509.903	27.231.011	28.740.914	1.207.884	19.818.985	21.026.869
Forward Foreign Currency Buy or Sell Transactions		31.641	220.704	252.345	191.740	342.198	533.938
Forward Foreign Currency Buying Transactions		20.824	106.969	127.793	159.606	111.731	271.337
Forward Foreign Currency Sale Transactions		10.817	113.735	124.552	32.134	230.467	262.601
Currency and Interest Rate Swaps		804.934	25.032.138	25.837.072	173.728	17.726.111	17.899.839
Currency Swap Buy Transactions		20.753	9.332.132	9.352.885	42.248	5.305.663	5.347.911
Currency Swap Sell Transactions		784.181	8.522.221	9.306.402	131.480	5.235.280	5.366.760
Interest Rate Swap Buy Transactions		0	3.588.893	3.588.893	0	3.592.584	3.592.584
Interest Rate Swap Sell Transactions		0	3.588.892	3.588.892	0	3.592.584	3.592.584
Currency, Interest Rate and Securities Options		239.936	1.531.394	1.771.330	838.192	1.746.518	2.584.710
Currency Options Buy Transactions		188.676	688.339	877.015	269.717	1.009.481	1.279.198
Currency Options Sell Transactions		51.260	843.055	894.315	568.475	737.037	1.305.512
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		428.518	446.775	875.293	4.224	4.158	8.382
Currency Futures Buy Transactions		205.329	223.387	428.716	4.224	0	4.224
Currency Futures Sell Transactions		223.189	223.388	446.577	0	4.158	4.158
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		4.874	0	4.874	0	0	0
CUSTODY AND PLEDGES RECEIVED		52.817.138	132.938.305	185.755.443	55.460.063	50.870.916	106.330.979
ITEMS HELD IN CUSTODY		6.900.631	2.489.175	9.389.806	17.617.261	1.526.244	19.143.505
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		6.092.549	1.177.294	7.269.843	16.782.238	522.415	17.304.653
Cheques Received for Collection		801.612	103.709	905.321	806.039	125.768	931.807
Commercial Notes Received for Collection		6.350	15.093	21.443	28.984	8.642	37.626
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		120	1.193.079	1.193.199	0	869.419	869.419
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		45.696.331	130.449.130	176.145.461	37.622.626	49.344.672	86.967.298
Securities		265.127	0	265.127	79.361	0	79.361
Guarantee Notes		21.177.552	24.390.216	45.567.768	21.688.143	18.204.640	39.892.783
Commodity		809.957	1.302.647	2.112.604	746.113	1.361.832	2.107.945
Warrant		0	0	0	0	0	0
Real Estate		14.957.436	34.852.239	49.809.675	13.477.365	25.384.363	38.861.728
Other Pledged Items		8.486.259	69.904.028	78.390.287	1.631.644	4.393.837	6.025.481

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		220.176	0	220.176	220.176	0	220.176
TOTAL OFF-BALANCE SHEET ACCOUNTS		56.725.388	171.960.137	228.685.525	58.456.214	78.516.903	136.973.117

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	IV-a	1.382.066	1.914.528	448.862	598.823
Interest Income on Loans		917.261	1.187.639	295.940	375.324
Interest Income on Reserve Deposits		0	28.511	0	7.936
Interest Income on Banks		20.809	43.351	4.632	15.796
Interest Income on Money Market Placements		27.257	91.888	8.330	29.386
Interest Income on Marketable Securities Portfolio		40.855	43.587	16.704	14.300
Financial Assets At Fair Value Through Profit Loss		1.236	1.184	299	357
Financial Assets At Fair Value Through Other Comprehensive Income		21.010	33.906	7.769	11.182
Financial Assets Measured at Amortised Cost		18.609	8.497	8.636	2.761
Finance Leasing Interest Income		182.857	186.315	63.397	58.966
Other Interest Income	IV-k	193.027	333.237	59.859	97.115
INTEREST EXPENSES (-)	IV-b	-830.027	-1.286.685	-269.513	-394.259
Interest Expenses on Deposits		-364.228	-717.456	-119.075	-232.827
Interest Expenses on Funds Borrowed		-240.304	-322.227	-73.337	-91.950
Interest Expenses on Money Market Funds		-7.124	-6.716	-2.362	-2.099
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-7.256	-7.531	-2.340	-2.349
Other Interest Expense	IV-k	-211.115	-232.755	-72.399	-65.034
NET INTEREST INCOME OR EXPENSE		552.039	627.843	179.349	204.564
NET FEE AND COMMISSION INCOME OR EXPENSES		29.731	24.937	9.538	9.829
Fees and Commissions Received		41.369	36.098	14.690	12.687
From Noncash Loans		20.143	19.541	6.478	6.721
Other	IV-k	21.226	16.557	8.212	5.966
Fees and Commissions Paid (-)		-11.638	-11.161	-5.152	-2.858
Paid for Noncash Loans		-95	-119	-22	-41
Other	IV-k	-11.543	-11.042	-5.130	-2.817
DIVIDEND INCOME		8	2.769	0	0
TRADING INCOME OR LOSS (Net)	IV-c	115.059	27.261	64.311	-1.684
Gains (Losses) Arising from Capital Markets Transactions		30.949	7.999	3.819	3.924
Gains (Losses) Arising From Derivative Financial Transactions		-23.991	40.136	-36.899	-2.822
Foreign Exchange Gains or Losses		108.101	-20.874	97.391	-2.786
OTHER OPERATING INCOME	IV-d	48.913	33.780	22.156	11.006
GROSS PROFIT FROM OPERATING ACTIVITIES		745.750	716.590	275.354	223.715
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-375.715	-227.706	-154.561	-102.660
OTHER ALLOWANCE EXPENSES (-)	IV-e	-2.732	-941	-2.665	-58
PERSONNEL EXPENSES (-)		-178.226	-160.910	-60.508	-52.401
OTHER OPERATING EXPENSES (-)	IV-f	-178.197	-187.029	-50.311	-61.040
NET OPERATING INCOME (LOSS)		10.880	140.004	7.309	7.556
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	10.880	140.004	7.309	7.556
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-h	-659	-28.424	-331	-1.967
Current Tax Provision		-7.834	-42.454	19.116	-6.178
Expense Effect of Deferred Tax		-73.727	-74.038	-54.351	-16.383
Income Effect of Deferred Tax		80.902	88.068	34.904	20.594
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-i	10.221	111.580	6.978	5.589
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	IV-j	10.221	111.580	6.978	5.589
Profit (Loss) Attributable to Group		10.221	111.580	6.978	5.589
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	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)		10.221	111.580		
OTHER COMPREHENSIVE INCOME		17.736	-88.842		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		17.736	-88.842		
Exchange Differences on Translation		-5.749	143		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-785	21.719		
Income (Loss) Related with Cash Flow Hedges		30.894	-134.536		
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		-6.624	23.832		
TOTAL COMPREHENSIVE INCOME (LOSS)		27.957	22.738		

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		730.616	147.298
Interest Received		1.212.226	1.860.558
Interest Paid		-778.380	-1.272.923
Dividends received		8	2.769
Fees and Commissions Received		31.037	22.066
Other Gains		0	0
Collections from Previously Written Off Loans and Other Receivables		286.117	243.325
Cash Payments to Personnel and Service Suppliers		-195.943	-174.017
Taxes Paid		-20.287	-12.588
Other		195.838	-521.892
Changes in Operating Assets and Liabilities Subject to Banking Operations		454.314	724.636
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-37.571	-26.528
Net (Increase) Decrease in Due From Banks		-476.772	-68.750
Net (Increase) Decrease in Loans		-3.363.311	1.274.373
Net (Increase) Decrease in Other Assets		-1.655.907	617.035
Net Increase (Decrease) in Bank Deposits		-144.111	-1.711
Net Increase (Decrease) in Other Deposits		3.188.699	1.377.068
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.452.476	-1.724.929
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		490.811	-721.922
Net Cash Provided From Banking Operations		1.184.930	871.934
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-168.857	-23.813
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		-10.654	-7.862
Cash Obtained from Tangible and Intangible Asset Sales		72.718	19.360
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-243.174	-115.467
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		180.027	80.156
Cash Paid for Purchase of Financial Assets At Amortised Cost		-167.774	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		0	0
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		115.640	14.391
Net Increase (Decrease) in Cash and Cash Equivalents		1.131.713	862.512
Cash and Cash Equivalents at Beginning of the Period		2.365.411	2.650.063
Cash and Cash Equivalents at End of the Period		3.497.124	3.512.575



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	II-I	1.535.000	0	0	-99	19.610	-3.058	0 0	5.670	-22.972	81.216 0	273.197	-174.343	161.759	1.875.980	0	1.875.980
	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		1.535.000	0	0	-99	19.610	-3.058	0 0	5.670	-22.972	81.216 0	273.197	-174.343	161.759	1.875.980	0	1.875.980
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	143	16.941	-104.938 0	0	-988	111.580	22.738	0	22.738
	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	-637	0	0	0 0	0	0	0 0	0	0	0	-637	0	-637
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	-13.572	175.331	-161.759	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	-13.572	175.331	-161.759	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		1.535.000	0	0	-736	19.610	-3.058	0 0	5.813	-6.031	-23.722 0	259.625	0	111.580	1.898.081	0	1.898.081
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	II-I	1.535.000	0	0	-736	20.713	-5.096	0 0	5.749	-2.396	-32.138 0	259.625	138.554	0	1.919.275	0	1.919.275
	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		1.535.000	0	0	-736	20.713	-5.096	0 0	5.749	-2.396	-32.138 0	259.625	138.554	0	1.919.275	0	1.919.275
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	-5.749	-612	24.097 0	0	0	10.221	27.957	0	27.957
	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	138.554	-138.554	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	138.554	-138.554	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		1.535.000	0	0	-736	20.713	-5.096	0 0	0	-3.008	-8.041 0	398.179	0	10.221	1.947.232	0	1.947.232