

BURGAN BANK A.Ş.
Bank Financial Report
Consolidated
2020 - 1. 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) 31 Mart 2020 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç 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 31 Mart 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç 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

22 Mayıs 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 31.03.2020			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)		1.585.000	3.636.828	5.221.828	1.997.500	2.304.665	4.302.165
Cash and cash equivalents		796.013	3.302.675	4.098.688	1.271.783	2.023.492	3.295.275
Cash and Cash Balances at Central Bank	I-a	110.577	2.525.493	2.636.070	172.637	1.990.025	2.162.662
Banks	I-c	393.288	777.182	1.170.470	541.238	33.467	574.705
Receivables From Money Markets		292.169	0	292.169	557.969	0	557.969
Allowance for Expected Losses (-)		-21	0	-21	-61	0	-61
Financial assets at fair value through profit or loss	I-b	686	55.692	56.378	1.553	34.739	36.292
Public Debt Securities		686	3.618	4.304	802	3.813	4.615
Equity instruments		0	0	0	751	0	751
Other Financial Assets		0	52.074	52.074	0	30.926	30.926
Financial Assets at Fair Value Through Other Comprehensive Income	I-d	160.971	107.300	268.271	168.674	167.651	336.325
Public Debt Securities		153.297	98.537	251.834	160.490	159.728	320.218
Equity instruments		7.674	8.763	16.437	7.674	7.923	15.597
Other Financial Assets		0	0	0	510	0	510
Derivative financial assets	I-l	627.330	171.161	798.491	555.490	78.783	634.273
Derivative Financial Assets At Fair Value Through Profit Or Loss		111.897	165.278	277.175	123.155	73.996	197.151
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		515.433	5.883	521.316	432.335	4.787	437.122
FINANCIAL ASSETS AT AMORTISED COST (Net)		5.447.265	12.365.864	17.813.129	4.890.565	11.283.669	16.174.234
Loans	I-e-f	5.242.859	10.194.866	15.437.725	4.673.923	9.190.030	13.863.953
Receivables From Leasing Transactions	I-k	593.971	2.535.142	3.129.113	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	285.663	285.663	0	262.923	262.923
Public Debt Securities		0	285.663	285.663	0	262.923	262.923
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	I-e-f	-389.565	-649.807	-1.039.372	-354.321	-541.459	-895.780
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	456.529	0	456.529	409.415	0	409.415
Held for Sale		456.529	0	456.529	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)		365.594	0	365.594	322.442	0	322.442
INTANGIBLE ASSETS AND GOODWILL (Net)		37.237	0	37.237	38.824	0	38.824
Goodwill		0	0	0	0	0	0
Other		37.237	0	37.237	38.824	0	38.824
INVESTMENT PROPERTY (Net)	I-m	0	0	0	0	0	0
CURRENT TAX ASSETS		19.054	0	19.054	13.854	0	13.854
DEFERRED TAX ASSET	I-n	67.245	0	67.245	65.844	0	65.844
OTHER ASSETS (Net)	I-p	228.819	136.568	365.387	130.008	90.022	220.030
TOTAL ASSETS		8.206.743	16.139.260	24.346.003	7.868.452	13.678.356	21.546.808
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-a	3.835.690	8.947.263	12.782.953	3.626.459	7.779.406	11.405.865
LOANS RECEIVED	II-c	319.941	5.860.713	6.180.654	228.779	4.821.351	5.050.130
MONEY MARKET FUNDS		20.454	210.772	231.226	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	135.173	129.156	264.329	120.688	103.806	224.494
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		62.746	114.911	177.657	54.032	92.549	146.581
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		72.427	14.245	86.672	66.656	11.257	77.913
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-f	26.833	102.269	129.102	26.364	92.604	118.968
PROVISIONS	II-h	61.540	13.935	75.475	75.314	15.737	91.051
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		38.655	0	38.655	52.740	0	52.740
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		22.885	13.935	36.820	22.574	15.737	38.311
CURRENT TAX LIABILITIES	II-i	30.350	0	30.350	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	1.987.302	1.987.302	0	1.797.925	1.797.925
Loans		0	1.987.302	1.987.302	0	1.797.925	1.797.925

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-e	173.065	554.425	727.490	201.677	485.595	687.272
EQUITY	II-l	1.961.564	-24.442	1.937.122	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
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		1.108	-24.442	-23.334	-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		12.396	0	12.396	138.554	0	138.554
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		12.396	0	12.396	138.554	0	138.554
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		6.564.610	17.781.393	24.346.003	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 31.03.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		3.651.053	32.541.975	36.193.028	2.996.151	27.645.987	30.642.138
GUARANTIES AND WARRANTIES	III-a-2-3	721.166	3.020.817	3.741.983	754.905	2.724.342	3.479.247
Letters of Guarantee		721.166	1.271.680	1.992.846	754.905	1.045.827	1.800.732
Guarantees Subject to State Tender Law		14.997	317	15.314	15.047	287	15.334
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		706.169	1.271.363	1.977.532	739.858	1.045.540	1.785.398
Bank Acceptances		0	176.305	176.305	0	214.924	214.924
Import Letter of Acceptance		0	176.305	176.305	0	214.924	214.924
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	555.900	555.900	0	624.297	624.297
Documentary Letters of Credit		0	555.900	555.900	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	1.016.932	1.016.932	0	839.294	839.294
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-a-1	559.068	984.656	1.543.724	210.597	138.379	348.976
Irrevocable Commitments		559.068	984.656	1.543.724	210.597	138.379	348.976
Forward Asset Purchase Commitments		330.901	840.442	1.171.343	67.343	138.379	205.722
Time Deposit Purchase and Sales Commitments		0	144.214	144.214	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		158.249	0	158.249	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		69.918	0	69.918	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		2.370.819	28.536.502	30.907.321	2.030.649	24.783.266	26.813.915
Derivative Financial Instruments Held For Hedging		992.315	5.509.681	6.501.996	822.765	4.964.281	5.787.046
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		992.315	5.509.681	6.501.996	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		1.378.504	23.026.821	24.405.325	1.207.884	19.818.985	21.026.869
Forward Foreign Currency Buy or Sell Transactions		196.769	450.806	647.575	191.740	342.198	533.938
Forward Foreign Currency Buying Transactions		163.418	156.045	319.463	159.606	111.731	271.337
Forward Foreign Currency Sale Transactions		33.351	294.761	328.112	32.134	230.467	262.601
Currency and Interest Rate Swaps		241.162	20.623.174	20.864.336	173.728	17.726.111	17.899.839
Currency Swap Buy Transactions		42.248	6.822.658	6.864.906	42.248	5.305.663	5.347.911
Currency Swap Sell Transactions		198.914	6.595.988	6.794.902	131.480	5.235.280	5.366.760
Interest Rate Swap Buy Transactions		0	3.602.264	3.602.264	0	3.592.584	3.592.584
Interest Rate Swap Sell Transactions		0	3.602.264	3.602.264	0	3.592.584	3.592.584
Currency, Interest Rate and Securities Options		875.306	1.887.138	2.762.444	838.192	1.746.518	2.584.710
Currency Options Buy Transactions		367.640	1.004.275	1.371.915	269.717	1.009.481	1.279.198
Currency Options Sell Transactions		507.666	882.863	1.390.529	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		65.267	65.703	130.970	4.224	4.158	8.382
Currency Futures Buy Transactions		32.532	31.541	64.073	4.224	0	4.224
Currency Futures Sell Transactions		32.735	34.162	66.897	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		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		49.076.777	55.393.367	104.470.144	55.460.063	50.870.916	106.330.979
ITEMS HELD IN CUSTODY		11.840.726	1.997.774	13.838.500	17.617.261	1.526.244	19.143.505
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		10.838.137	750.227	11.588.364	16.782.238	522.415	17.304.653
Cheques Received for Collection		986.109	124.822	1.110.931	806.039	125.768	931.807
Commercial Notes Received for Collection		16.480	14.239	30.719	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		0	1.108.486	1.108.486	0	869.419	869.419
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		37.015.875	53.395.593	90.411.468	37.622.626	49.344.672	86.967.298
Securities		60.106	0	60.106	79.361	0	79.361
Guarantee Notes		21.224.176	19.734.717	40.958.893	21.688.143	18.204.640	39.892.783
Commodity		659.830	1.457.087	2.116.917	746.113	1.361.832	2.107.945
Warrant		0	0	0	0	0	0
Real Estate		13.465.724	27.482.023	40.947.747	13.477.365	25.384.363	38.861.728
Other Pledged Items		1.606.039	4.721.766	6.327.805	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		52.727.830	87.935.342	140.663.172	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 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	IV-a	466.852	661.330
Interest Income on Loans		305.391	400.772
Interest Income on Reserve Deposits		0	10.333
Interest Income on Banks		8.694	10.957
Interest Income on Money Market Placements		10.212	23.747
Interest Income on Marketable Securities Portfolio		10.487	14.850
Financial Assets At Fair Value Through Profit Loss		517	504
Financial Assets At Fair Value Through Other Comprehensive Income		6.615	11.421
Financial Assets Measured at Amortised Cost		3.355	2.925
Finance Leasing Interest Income		61.306	59.925
Other Interest Income	IV-k	70.762	140.746
INTEREST EXPENSES (-)	IV-b	-270.441	-466.706
Interest Expenses on Deposits		-120.937	-248.837
Interest Expenses on Funds Borrowed		-81.349	-114.063
Interest Expenses on Money Market Funds		-2.180	-2.025
Interest Expenses on Securities Issued		0	0
Lease Interest Expenses		-2.432	-2.635
Other Interest Expense	IV-k	-63.543	-99.146
NET INTEREST INCOME OR EXPENSE		196.411	194.624
NET FEE AND COMMISSION INCOME OR EXPENSES		9.623	8.918
Fees and Commissions Received		12.844	13.533
From Noncash Loans		6.969	6.454
Other	IV-k	5.875	7.079
Fees and Commissions Paid (-)		-3.221	-4.615
Paid for Noncash Loans		-40	-39
Other	IV-k	-3.181	-4.576
DIVIDEND INCOME		0	2.762
TRADING INCOME OR LOSS (Net)	IV-c	19.153	20.564
Gains (Losses) Arising from Capital Markets Transactions		9.747	2.290
Gains (Losses) Arising From Derivative Financial Transactions		-1.496	35.327
Foreign Exchange Gains or Losses		10.902	-17.053
OTHER OPERATING INCOME	IV-d	13.663	9.421
GROSS PROFIT FROM OPERATING ACTIVITIES		238.850	236.289
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-91.698	-72.871
OTHER ALLOWANCE EXPENSES (-)	IV-e	0	-690
PERSONNEL EXPENSES (-)		-58.624	-53.932
OTHER OPERATING EXPENSES (-)	IV-f	-72.817	-64.629
NET OPERATING INCOME (LOSS)		15.711	44.167
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-g	15.711	44.167
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-h	-3.315	-9.075
Current Tax Provision		-6.308	6.422
Expense Effect of Deferred Tax		-34.767	-42.639
Income Effect of Deferred Tax		37.760	27.142
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-j	12.396	35.092
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-j	12.396	35.092
Profit (Loss) Attributable to Group		12.396	35.092
Profit (loss), attributable to non-controlling interests		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 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		12.396	35.092
OTHER COMPREHENSIVE INCOME		5.451	24.635
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		5.451	24.635
Exchange Differences on Translation		-192	24
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.668	-13.904
Income (Loss) Related with Cash Flow Hedges		10.903	46.723
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		-1.592	-8.208
TOTAL COMPREHENSIVE INCOME (LOSS)		17.847	59.727

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 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
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		378.095	46.685
Interest Received		551.520	615.042
Interest Paid		-225.669	-383.900
Dividends received		0	2.762
Fees and Commissions Received		11.700	8.287
Other Gains		0	0
Collections from Previously Written Off Loans and Other Receivables		70.316	76.945
Cash Payments to Personnel and Service Suppliers		-64.240	-53.551
Taxes Paid		-5.270	-278
Other		39.738	-218.622
Changes in Operating Assets and Liabilities Subject to Banking Operations		719.915	-555.842
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-20.964	-35.487
Net (Increase) Decrease in Due From Banks		486.090	-127.604
Net (Increase) Decrease in Loans		-1.756.746	304.063
Net (Increase) Decrease in Other Assets		-752.361	-349.765
Net Increase (Decrease) in Bank Deposits		-144.111	60.318
Net Increase (Decrease) in Other Deposits		1.470.367	-955.510
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.325.960	496.281
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		111.680	51.862
Net Cash Provided From Banking Operations		1.098.010	-509.157
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		148.817	2.962
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		-3.955	-3.627
Cash Obtained from Tangible and Intangible Asset Sales		20.389	4.047
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-54.129	-12.448
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		186.512	14.990
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	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		34.553	74.126
Net Increase (Decrease) in Cash and Cash Equivalents		1.281.380	-432.069
Cash and Cash Equivalents at Beginning of the Period		2.365.411	2.650.063
Cash and Cash Equivalents at End of the Period		3.646.791	2.217.994



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 - 31.03.2019	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	00	5.670	-22.972	81.216	273.197	174.343	161.759	1.875.980		1.875.980
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Adjusted Beginning Balance		1.535.000	0	0	-99	19.610	-3.058	00	5.670	-22.972	81.216	273.197	174.343	161.759	1.875.980		1.875.980
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	24	-10.845	36.444	0	-988	35.092	59.727		59.727
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Profit Distributions		0	0	0	0	0	0	00	0	0	0	-13.572	175.331	-161.759	0		0
	Dividends Paid		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	0	-13.572	175.331	-161.759	0		0
	Other		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Equity at end of period		1.535.000	0	0	-99	19.610	-3.058	00	5.694	-33.817	117.660	259.625	0	35.092	1.935.707		1.935.707
Current Period 01.01.2020 - 31.03.2020	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	00	5.749	-2.396	-32.138	259.625	138.554	0	1.919.275		1.919.275
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Adjusted Beginning Balance		1.535.000	0	0	-736	20.713	-5.096	00	5.749	-2.396	-32.138	259.625	138.554	0	1.919.275		1.919.275
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	-192	-2.861	8.504	0	0	12.396	17.847		17.847
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Profit Distributions		0	0	0	0	0	0	00	0	0	0	138.554	-138.554	-	0		0
	Dividends Paid		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	0	138.554	-138.554	-	0		0
	Other		0	0	0	0	0	0	00	0	0	0	0	0	0	0		0
	Equity at end of period		1.535.000	0	0	-736	20.713	-5.096	00	5.557	-5.257	-23.634	398.179	0	12.396	1.937.122		1.937.122