

ALTERNATİFBANK A.Ş.
Bank Financial Report
Unconsolidated
2020 - 2. 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 FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Alternatifbank A.Ş. Yönetim Kurulu'na

Giriş

Alternatifbank A.Ş.'nin ("Banka") 30 Haziran 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosunun 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Alternatifbank A.Ş.'nin 30 Haziran 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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 sekizinci 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 rastlanmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A Member Firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

29 Temmuz 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 30.06.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		1.096.759	4.845.434	5.942.193	2.433.724	3.679.227	6.112.951
Cash and cash equivalents		417.572	4.624.276	5.041.848	2.069.217	3.621.628	5.690.845
Cash and Cash Balances at Central Bank	I-a	140.036	2.064.519	2.204.555	148.827	2.537.597	2.686.424
Banks	I-ç	58.270	2.388.290	2.446.560	20.125	1.084.031	1.104.156
Receivables From Money Markets		220.047	171.467	391.514	1.900.591	0	1.900.591
Allowance for Expected Losses (-)		-781	0	-781	-326	0	-326
Financial assets at fair value through profit or loss		504	15.121	15.625	5.176	0	5.176
Public Debt Securities		504	15.121	15.625	5.176	0	5.176
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	I-e	628.148	130.139	758.287	234.494	0	234.494
Public Debt Securities		619.995	130.133	750.128	223.786	0	223.786
Equity instruments		7.660	0	7.660	7.660	0	7.660
Other Financial Assets		493	6	499	3.048	0	3.048
Derivative financial assets		50.535	75.898	126.433	124.837	57.599	182.436
Derivative Financial Assets At Fair Value Through Profit Or Loss	I-c	38.818	75.898	114.716	123.695	57.599	181.294
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	I-j	11.717	0	11.717	1.142	0	1.142
FINANCIAL ASSETS AT AMORTISED COST (Net)		10.546.259	13.909.485	24.455.744	8.625.764	12.623.612	21.249.376
Loans	I-f	11.101.497	10.061.236	21.162.733	8.851.955	9.180.938	18.032.893
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		42.898	0	42.898	0	0	0
Other Financial Assets Measured at Amortised Cost	I-g	75.774	3.848.249	3.924.023	289.820	3.442.674	3.732.494
Public Debt Securities		75.774	3.385.597	3.461.371	289.820	2.980.116	3.269.936
Other Financial Assets		0	462.652	462.652	0	462.558	462.558
Allowance for Expected Credit Losses (-)		-673.910	0	-673.910	-516.011	0	-516.011
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	292.398	0	292.398	321.735	0	321.735
Held for Sale		292.398	0	292.398	321.735	0	321.735
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		225.580	0	225.580	225.580	0	225.580
Investments in Associates (Net)		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-h	225.580	0	225.580	225.580	0	225.580
Unconsolidated Financial Subsidiaries		225.580	0	225.580	225.580	0	225.580
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-i	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)	I-k	349.138	0	349.138	329.447	0	329.447
INTANGIBLE ASSETS AND GOODWILL (Net)	I-l	60.100	0	60.100	56.763	0	56.763
Goodwill		0	0	0	0	0	0
Other		60.100	0	60.100	56.763	0	56.763
INVESTMENT PROPERTY (Net)	I-m	0	0	0		0	0
CURRENT TAX ASSETS		6.469	0	6.469	51.895	0	51.895
DEFERRED TAX ASSET	I-n	110.561	0	110.561	117.667	0	117.667
OTHER ASSETS (Net)	I-ö	369.766	472.756	842.522	254.972	224.390	479.362
TOTAL ASSETS		13.057.030	19.227.675	32.284.705	12.417.547	16.527.229	28.944.776
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-a	8.191.337	9.966.055	18.157.392	7.439.521	8.684.861	16.124.382
LOANS RECEIVED	II-c	48.951	7.557.364	7.606.315	54.261	6.577.896	6.632.157
MONEY MARKET FUNDS		88.087	171.407	259.494	1.657	91.938	93.595
MARKETABLE SECURITIES (Net)		493.442	0	493.442	771.622	0	771.622
Bills		493.442	0	493.442	771.622	0	771.622
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		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		39.376	93.546	132.922	118.806	75.233	194.039
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-b	39.376	92.436	131.812	104.687	75.233	179.920
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-e	0	1.110	1.110	14.119	0	14.119
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-d	61.132	2.305	63.437	45.204	5.166	50.370
PROVISIONS	II-f	109.554	1.062	110.616	116.000	1.575	117.575
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		13.767	0	13.767	11.101	0	11.101
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		95.787	1.062	96.849	104.899	1.575	106.474
CURRENT TAX LIABILITIES	II-g	35.572	0	35.572	40.496	0	40.496
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-ğ	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-h	0	2.585.530	2.585.530	0	2.541.645	2.541.645
Loans		0	514.641	514.641	0	743.663	743.663

Other Debt Instruments		0	2.070.889	2.070.889	0	1.797.982	1.797.982
OTHER LIABILITIES	II-ç	366.135	187.631	553.766	332.570	146.467	479.037
EQUITY	II-ı	2.293.344	-7.125	2.286.219	1.899.858	0	1.899.858
Issued capital		2.038.390	0	2.038.390	1.730.655	0	1.730.655
Capital Reserves		54	0	54	54	0	54
Equity Share Premiums		54	0	54	54	0	54
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		19.718	0	19.718	20.881	0	20.881
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-20.847	-7.125	-27.972	-46.619	0	-46.619
Profit Reserves		483.558	0	483.558	474.970	0	474.970
Legal Reserves		49.270	0	49.270	40.682	0	40.682
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		434.288	0	434.288	434.288	0	434.288
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		-227.529	0	-227.529	-280.083	0	-280.083
Prior Years' Profit or Loss		-288.671	0	-288.671	-369.551	0	-369.551
Current Period Net Profit Or Loss		61.142	0	61.142	89.468	0	89.468
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		11.726.930	20.557.775	32.284.705	10.819.995	18.124.781	28.944.776

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		7.328.487	27.769.461	35.097.948	9.578.925	25.099.113	34.678.038
GUARANTIES AND WARRANTIES	III-a-3,i	3.261.548	5.291.839	8.553.387	2.540.432	4.347.870	6.888.302
Letters of Guarantee	III-a-2,ii	3.179.764	4.235.660	7.415.424	2.532.641	3.657.612	6.190.253
Guarantees Subject to State Tender Law		46.542	189.151	235.693	26.150	161.086	187.236
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		3.133.222	4.046.509	7.179.731	2.506.491	3.496.526	6.003.017
Bank Acceptances	III-a-2,i	0	22.773	22.773	0	18.379	18.379
Import Letter of Acceptance		0	22.773	22.773	0	18.379	18.379
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit	III-a-2,i	81.784	1.033.406	1.115.190	7.791	671.879	679.670
Documentary Letters of Credit		81.784	1.033.406	1.115.190	7.791	671.879	679.670
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		799.215	1.309.141	2.108.356	422.020	182.892	604.912
Irrevocable Commitments		799.215	1.309.141	2.108.356	422.020	182.892	604.912
Forward Asset Purchase Commitments		389.634	1.309.141	1.698.775	66.012	93.792	159.804
Time Deposit Purchase and Sales Commitments		0	0	0	0	89.100	89.100
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments	III-a-1	123.768	0	123.768	104.799	0	104.799
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		93.364	0	93.364	92.561	0	92.561
Tax and Fund Liabilities Arised from Export Commitments		3.738	0	3.738	3.738	0	3.738
Commitments for Credit Card Limits		90.637	0	90.637	77.977	0	77.977
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		98.074	0	98.074	76.933	0	76.933
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	III-b	3.267.724	21.168.481	24.436.205	6.616.473	20.568.351	27.184.824
Derivative Financial Instruments Held For Hedging		460.000	342.160	802.160	860.000	0	860.000
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		460.000	342.160	802.160	860.000	0	860.000
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		2.807.724	20.826.321	23.634.045	5.756.473	20.568.351	26.324.824
Forward Foreign Currency Buy or Sell Transactions		62.031	888.340	950.371	246.399	728.227	974.626
Forward Foreign Currency Buying Transactions		43.623	404.971	448.594	108.090	356.942	465.032
Forward Foreign Currency Sale Transactions		18.408	483.369	501.777	138.309	371.285	509.594
Currency and Interest Rate Swaps		2.349.740	15.498.254	17.847.994	4.104.096	16.762.800	20.866.896
Currency Swap Buy Transactions		571.038	6.742.584	7.313.622	1.495.113	7.660.490	9.155.603
Currency Swap Sell Transactions		1.548.702	5.804.800	7.353.502	2.608.983	6.540.002	9.148.985
Interest Rate Swap Buy Transactions		115.000	1.475.435	1.590.435	0	1.281.154	1.281.154
Interest Rate Swap Sell Transactions		115.000	1.475.435	1.590.435	0	1.281.154	1.281.154
Currency, Interest Rate and Securities Options		395.953	2.593.950	2.989.903	1.405.978	2.049.276	3.455.254
Currency Options Buy Transactions		158.717	1.343.501	1.502.218	646.409	1.079.765	1.726.174
Currency Options Sell Transactions		237.236	1.250.449	1.487.685	759.569	969.511	1.729.080
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	1.845.777	1.845.777	0	1.028.048	1.028.048
CUSTODY AND PLEDGES RECEIVED		53.317.493	30.644.985	83.962.478	57.530.334	25.553.443	83.083.777
ITEMS HELD IN CUSTODY		5.668.543	545.956	6.214.499	10.625.494	384.140	11.009.634
Customer Fund and Portfolio Balances		4.603.045	0	4.603.045	9.297.970		9.297.970
Securities Held in Custody		671.835	132.047	803.882	902.468	68.170	970.638
Cheques Received for Collection		298.148	31.401	329.549	331.314	39.608	370.922
Commercial Notes Received for Collection		46.593	3.773	50.366	44.746	3.678	48.424
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		48.922	378.735	427.657	48.996	272.684	321.680
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		47.201.155	29.873.110	77.074.265	46.258.191	24.952.575	71.210.766
Securities		895.539	0	895.539	133.303	0	133.303
Guarantee Notes		34.684.820	17.310.883	51.995.703	33.223.760	14.592.955	47.816.715
Commodity		997.904	474.063	1.471.967	1.009.904	459.050	1.468.954
Warrant		0	0	0	0	0	0
Real Estate		8.526.088	11.006.424	19.532.512	9.371.865	8.517.579	17.889.444
Other Pledged Items		2.096.804	1.081.740	3.178.544	2.519.359	1.382.991	3.902.350

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		447.795	225.919	673.714	646.649	216.728	863.377
TOTAL OFF-BALANCE SHEET ACCOUNTS		60.645.980	58.414.446	119.060.426	67.109.259	50.652.556	117.761.815

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 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	IV-a	1.063.929	1.412.728	504.852	732.533
Interest Income on Loans		860.629	1.150.100	405.514	584.099
Interest Income on Reserve Deposits		3.787	33.440	2.111	15.712
Interest Income on Banks		18.146	31.056	10.322	17.371
Interest Income on Money Market Placements		53.804	90.391	28.262	59.105
Interest Income on Marketable Securities Portfolio		125.904	99.673	57.982	53.328
Financial Assets At Fair Value Through Profit Loss		642	2.794	172	1.377
Financial Assets At Fair Value Through Other Comprehensive Income		33.156	2.170	21.642	2.023
Financial Assets Measured at Amortised Cost		92.106	94.709	36.168	49.928
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		1.659	8.068	661	2.918
INTEREST EXPENSES (-)	IV-b	-747.900	-1.109.942	-366.880	-572.208
Interest Expenses on Deposits		-427.391	-796.374	-213.196	-388.911
Interest Expenses on Funds Borrowed		-249.900	-186.420	-127.331	-110.496
Interest Expenses on Money Market Funds		-4.564	-12.926	-3.377	-5.340
Interest Expenses on Securities Issued		-38.767	-103.864	-19.836	-65.105
Lease Interest Expenses		-3.332	-3.731	-605	-1.824
Other Interest Expense		-23.946	-6.627	-2.535	-532
NET INTEREST INCOME OR EXPENSE		316.029	302.786	137.972	160.325
NET FEE AND COMMISSION INCOME OR EXPENSES		74.628	46.550	39.455	18.071
Fees and Commissions Received		106.534	74.477	56.384	33.537
From Noncash Loans		27.169	36.596	13.332	17.533
Other	IV-i	79.365	37.881	43.052	16.004
Fees and Commissions Paid (-)		-31.906	-27.927	-16.929	-15.466
Paid for Noncash Loans		-243	-238	-121	-116
Other	IV-i	-31.663	-27.689	-16.808	-15.350
DIVIDEND INCOME	IV-c	8	2.769	8	7
TRADING INCOME OR LOSS (Net)	IV-ç	36.198	95.375	24.936	24.555
Gains (Losses) Arising from Capital Markets Transactions		8.809	3.991	4.543	5.165
Gains (Losses) Arising From Derivative Financial Transactions		88.916	78.358	-50.314	-68.482
Foreign Exchange Gains or Losses		-61.527	13.026	70.707	87.872
OTHER OPERATING INCOME	IV-d	35.707	9.844	21.757	5.443
GROSS PROFIT FROM OPERATING ACTIVITIES		462.570	457.324	224.128	208.401
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-162.764	-165.760	-89.977	-78.676
OTHER ALLOWANCE EXPENSES (-)	IV-e	-12.712	-27.045	6.354	-3.765
PERSONNEL EXPENSES (-)	IV-f	-102.322	-97.378	-48.896	-46.302
OTHER OPERATING EXPENSES (-)	IV-f	-108.007	-90.902	-52.155	-47.711
NET OPERATING INCOME (LOSS)		76.765	76.239	39.454	31.947
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	76.765	76.239	39.454	31.947
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-ğ	-15.623	-20.272	-11.690	-7.474
Current Tax Provision		-10.548	-18.893	-10.548	-18.893
Expense Effect of Deferred Tax		-5.075	-1.379	-1.142	11.419
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-h	61.142	55.967	27.764	24.473
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-I	61.142	55.967	27.764	24.473
Profit (Loss) Attributable to Group		61.142	55.967	27.764	24.473
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)		0,03220000	0,04270000	0,01360000	0,01700000

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 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		61.142	55.967		
OTHER COMPREHENSIVE INCOME		17.484	7.133		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.163	-17		
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		-1.454	-21		
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		291	4		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		18.647	7.150		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		2.418	6.082		
Income (Loss) Related with Cash Flow Hedges		18.551	2.370		
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		-2.322	-1.302		
TOTAL COMPREHENSIVE INCOME (LOSS)		78.626	63.100		

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 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		373.200	110.343
Interest Received		1.079.597	1.405.344
Interest Paid		-695.409	-1.092.902
Dividends received		8	2.769
Fees and Commissions Received		106.534	74.477
Other Gains		313.765	105.021
Collections from Previously Written Off Loans and Other Receivables		79.055	84.999
Cash Payments to Personnel and Service Suppliers		-108.339	-102.804
Taxes Paid		-36.427	-11.638
Other		-365.584	-354.923
Changes in Operating Assets and Liabilities Subject to Banking Operations		-399.101	412.567
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-10.484	42.021
Net (Increase) Decrease in Due From Banks		710.234	-488.739
Net (Increase) Decrease in Loans		-2.189.098	-582.406
Net (Increase) Decrease in Other Assets		-353.306	-35.991
Net Increase (Decrease) in Bank Deposits		-38.880	-8.892
Net Increase (Decrease) in Other Deposits		836.987	1.218.028
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		528.834	1.404.330
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		116.612	-1.135.784
Net Cash Provided From Banking Operations		-25.901	522.910
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-185.170	42.352
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		23.148	-15.958
Cash Obtained from Tangible and Intangible Asset Sales		6.945	1.444
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-704.120	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		182.650	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		306.207	56.866
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-291.584	1.677.456
Cash Obtained from Loans and Securities Issued		142.736	1.474.464
Cash Outflow Arised From Loans and Securities Issued		-683.562	-351.275
Equity Instruments Issued		307.735	563.655
Dividends paid		0	0
Payments of lease liabilities		-58.493	-9.388
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		555.996	309.576
Net Increase (Decrease) in Cash and Cash Equivalents		53.341	2.552.294
Cash and Cash Equivalents at Beginning of the Period		4.443.070	2.846.788
Cash and Cash Equivalents at End of the Period		4.496.411	5.399.082

Statement of changes in equity (IFRS 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 OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)								
Previous Period 01.01.2019 - 30.06.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		1.167.000	54	0	289.095	24.131	-2.938	0	21.193	0	-53.313	-3.884	-57.197	463.462	-445.995	194.934	1.632.546	0	1.632.546
	Adjustments Related to TMS 8		0	0	0	-289.095	0	0	0	0	0	0	0	0	0	30.420	-137.402	-396.077	0	-396.077
	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	-289.095	0	0	0	0	0	0	0	0	0	30.420	137.402	-396.077	0	-396.077
	Adjusted Beginning Balance		1.167.000	54	0	0	24.131	-2.938	0	21.193	0	-53.313	-3.884	-57.197	463.462	-415.575	57.532	1.236.469	0	1.236.469
	Total Comprehensive Income (Loss)		0	0	0	0	0	-17	0	-17	0	5.301	1.849	7.150	0	0	55.967	63.100	0	63.100
	Capital Increase in Cash		II-I	563.655	0	0	0	0	0	0	0	0	0	0	0	0	0	563.655	0	563.655
	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	11.508	46.024	-57.532	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	11.508	46.024	-57.532	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		1.730.655	54	0	0	24.131	-2.955	0	21.176	0	-48.012	-2.035	-50.047	474.970	-369.551	55.967	1.863.224	0	1.863.224
Current Period 01.01.2020 - 30.06.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		1.730.655	54	0	0	24.131	-3.250	0	20.881	0	-38.689	-7.930	-46.619	474.970	-369.551	89.468	1.899.858	0	1.899.858
	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		1.730.655	54	0	0	24.131	-3.250	0	20.881	0	-38.689	-7.930	-46.619	474.970	-369.551	89.468	1.899.858	0	1.899.858
	Total Comprehensive Income (Loss)		0	0	0	0	0	-1.163	0	-1.163	0	4.177	14.470	18.647	0	0	61.142	78.626	0	78.626
	Capital Increase in Cash		II-I	307.735	0	0	0	0	0	0	0	0	0	0	0	0	0	307.735	0	307.735
	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	8.588	80.880	-89.468	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	8.588	80.880	-89.468	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		2.038.390	54	0	0	24.131	-4.413	0	19.718	0	-34.512	6.540	27.972	483.558	-288.671	61.142	2.286.219	0	2.286.219