

ODEA BANK A.Ş.
Bank Financial Report
Unconsolidated
2020 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Odea Bank A.Ş. Yönetim Kurulu'na

Giriş

Odea Bank A.Ş.'nin ("Banka") 30 Haziran 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Odea Bank 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 Yükümlülöklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide 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 rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Funda Aslanoğlu, SMMM

Sorumlu Denetçi

5 Ağustos 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)		5.117.277	8.646.955	13.764.232	4.030.375	6.746.197	10.776.572
Cash and cash equivalents		520.547	5.592.464	6.113.011	2.801.724	5.433.950	8.235.674
Cash and Cash Balances at Central Bank	I-1	480.319	4.049.946	4.530.265	190.797	3.426.917	3.617.714
Banks	I-3	40.471	1.543.811	1.584.282	550.424	2.008.987	2.559.411
Receivables From Money Markets		0	0	0	2.060.644	0	2.060.644
Allowance for Expected Losses (-)		-243	-1.293	-1.536	-141	-1.954	-2.095
Financial assets at fair value through profit or loss	I-2	37.420	4.742	42.162	1.463	2.631	4.094
Public Debt Securities		728	4.742	5.470	1.463	2.631	4.094
Equity instruments		0	0	0	0	0	0
Other Financial Assets		36.692	0	36.692	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	I-4	3.931.863	1.550.106	5.481.969	519.598	627.713	1.147.311
Public Debt Securities		2.918.238	1.541.103	4.459.341	454.788	620.108	1.074.896
Equity instruments		4.897	9.003	13.900	4.897	7.605	12.502
Other Financial Assets		1.008.728	0	1.008.728	59.913	0	59.913
Derivative financial assets	I-2	627.447	1.499.643	2.127.090	707.590	681.903	1.389.493
Derivative Financial Assets At Fair Value Through Profit Or Loss		627.447	1.499.643	2.127.090	707.590	681.903	1.389.493
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		8.872.048	9.709.634	18.581.682	8.727.759	10.691.408	19.419.167
Loans	I-5	9.807.250	9.486.209	19.293.459	9.890.346	9.417.865	19.308.211
Receivables From Leasing Transactions	I-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	I-6	308.413	771.439	1.079.852	631.544	1.721.085	2.352.629
Public Debt Securities		195.432	771.439	966.871	464.877	894.811	1.359.688
Other Financial Assets		112.981	0	112.981	166.667	826.274	992.941
Allowance for Expected Credit Losses (-)		-1.243.615	-548.014	-1.791.629	-1.794.131	-447.542	-2.241.673
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-16	700.666	0	700.666	590.474	0	590.474
Held for Sale		700.666	0	700.666	590.474	0	590.474
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-7	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-8	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-9	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-12	202.129	0	202.129	212.317	0	212.317
INTANGIBLE ASSETS AND GOODWILL (Net)	I-13	69.587	0	69.587	74.813	0	74.813
Goodwill		0	0	0	0	0	0
Other		69.587	0	69.587	74.813	0	74.813
INVESTMENT PROPERTY (Net)	I-14	0	0	0	0	0	0
CURRENT TAX ASSETS		29.720	0	29.720	21.454	0	21.454
DEFERRED TAX ASSET	I-15	226.925	0	226.925	245.840	0	245.840
OTHER ASSETS (Net)	I-17	604.844	1.714.026	2.318.870	493.682	833.019	1.326.701
TOTAL ASSETS		15.823.196	20.070.615	35.893.811	14.396.714	18.270.624	32.667.338
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	6.711.963	14.999.543	21.711.506	8.109.852	13.987.521	22.097.373
LOANS RECEIVED	II-3	6.262	1.258.716	1.264.978	16.497	1.843.922	1.860.419
MONEY MARKET FUNDS	II-4	2.421.291	480.903	2.902.194	9.013	169.591	178.604
MARKETABLE SECURITIES (Net)	II-5	1.786.141	0	1.786.141	760.000	0	760.000
Bills		1.706.226	0	1.706.226	760.000	0	760.000
Asset-backed Securities		0	0	0	0	0	0
Bonds		79.915	0	79.915	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	II-2	537.625	1.502.240	2.039.865	568.129	692.781	1.260.910
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		537.625	1.502.240	2.039.865	568.129	692.781	1.260.910
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-8	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-7	156.398	796	157.194	165.095	2.084	167.179
PROVISIONS	II-9	96.191	32.532	128.723	108.822	18.609	127.431
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		19.105	0	19.105	14.571	0	14.571
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		77.086	32.532	109.618	94.251	18.609	112.860
CURRENT TAX LIABILITIES	II-10	39.225	0	39.225	42.265	0	42.265
DEFERRED TAX LIABILITY	II-10	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-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	II-12	0	1.965.956	1.965.956	0	1.735.813	1.735.813
Loans		0	0	0	0	0	0

Other Debt Instruments		0	1.965.956	1.965.956	0	1.735.813	1.735.813
OTHER LIABILITIES	II-6	305.097	219.112	524.209	171.433	966.330	1.137.763
EQUITY		3.391.237	-17.417	3.373.820	3.275.982	23.599	3.299.581
Issued capital	II-13	3.288.842	0	3.288.842	3.288.842	0	3.288.842
Capital Reserves		-2.198	0	-2.198	-2.198	0	-2.198
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-2.198	0	-2.198	-2.198	0	-2.198
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		708	3.966	4.674	708	3.279	3.987
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		21.886	-21.383	503	-28.868	20.320	-8.548
Profit Reserves		17.498	0	17.498	-53.624	0	-53.624
Legal Reserves	II-13	29.705	0	29.705	26.149	0	26.149
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		-12.207	0	-12.207	-79.773	0	-79.773
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		64.501	0	64.501	71.122	0	71.122
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		64.501	0	64.501	71.122	0	71.122
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		15.451.430	20.442.381	35.893.811	13.227.088	19.440.250	32.667.338

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		12.936.661	71.683.018	84.619.679	12.392.357	71.068.645	83.461.002
GUARANTIES AND WARRANTIES	III-1	1.357.661	3.579.951	4.937.612	858.528	2.915.929	3.774.457
Letters of Guarantee		1.098.869	850.102	1.948.971	848.364	926.587	1.774.951
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		1.098.869	850.102	1.948.971	848.364	926.587	1.774.951
Bank Acceptances		0	226.367	226.367	0	395.765	395.765
Import Letter of Acceptance		0	226.367	226.367	0	395.765	395.765
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		35.142	935.693	970.835	10.164	739.775	749.939
Documentary Letters of Credit		35.142	935.693	970.835	10.164	739.775	749.939
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		223.650	1.567.789	1.791.439	0	853.802	853.802
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-1	1.472.942	4.713.340	6.186.282	743.184	1.888.880	2.632.064
Irrevocable Commitments		1.472.942	4.713.340	6.186.282	743.184	1.888.880	2.632.064
Forward Asset Purchase Commitments		785.562	4.700.884	5.486.446	41.440	1.878.130	1.919.570
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		203.648	379	204.027	180.846	268	181.114
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		55.078	0	55.078	57.317	0	57.317
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		428.654	0	428.654	463.581	0	463.581
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	12.077	12.077	0	10.482	10.482
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		10.106.058	63.389.727	73.495.785	10.790.645	66.263.836	77.054.481
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		10.106.058	63.389.727	73.495.785	10.790.645	66.263.836	77.054.481
Forward Foreign Currency Buy or Sell Transactions		254.196	2.407.851	2.662.047	1.477.974	3.847.264	5.325.238
Forward Foreign Currency Buying Transactions		167.210	1.158.012	1.325.222	1.170.486	1.488.792	2.659.278
Forward Foreign Currency Sale Transactions		86.986	1.249.839	1.336.825	307.488	2.358.472	2.665.960
Currency and Interest Rate Swaps		8.844.303	57.169.003	66.013.306	7.676.360	59.039.793	66.716.153
Currency Swap Buy Transactions		797.341	9.072.036	9.869.377	1.339.859	13.320.243	14.660.102
Currency Swap Sell Transactions		1.386.962	8.448.229	9.835.191	2.796.501	11.801.534	14.598.035
Interest Rate Swap Buy Transactions		3.330.000	19.824.369	23.154.369	1.770.000	16.959.008	18.729.008
Interest Rate Swap Sell Transactions		3.330.000	19.824.369	23.154.369	1.770.000	16.959.008	18.729.008
Currency, Interest Rate and Securities Options		1.007.559	3.804.307	4.811.866	1.636.311	3.376.779	5.013.090
Currency Options Buy Transactions		463.156	1.728.716	2.191.872	609.888	1.683.030	2.292.918
Currency Options Sell Transactions		544.403	1.686.579	2.230.982	1.026.423	1.284.941	2.311.364
Interest Rate Options Buy Transactions		0	194.506	194.506	0	204.404	204.404
Interest Rate Options Sell Transactions		0	194.506	194.506	0	204.404	204.404
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	8.566	8.566	0	0	0
CUSTODY AND PLEDGES RECEIVED		68.507.167	52.166.578	120.673.745	70.419.539	45.929.521	116.349.060
ITEMS HELD IN CUSTODY		3.656.184	1.099.274	4.755.458	1.824.852	443.421	2.268.273
Customer Fund and Portfolio Balances		1.926.466		1.926.466	1.009.360	0	1.009.360
Securities Held in Custody		1.604.852	905.100	2.509.952	702.513	225.200	927.713
Cheques Received for Collection		2.192	173.628	175.820	1.061	195.025	196.086
Commercial Notes Received for Collection		122.674	20.546	143.220	111.918	23.196	135.114
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	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		64.850.983	51.067.304	115.918.287	68.594.687	45.486.100	114.080.787
Securities		0	0	0	0	0	0
Guarantee Notes		25.957.992	7.031.694	32.989.686	25.391.867	6.109.638	31.501.505
Commodity		9.029.548		9.029.548	9.168.853	0	9.168.853
Warrant		0	0	0	0	0	0
Real Estate		21.233.661	27.960.974	49.194.635	24.972.330	24.768.570	49.740.900
Other Pledged Items		8.629.782	16.074.636	24.704.418	9.061.637	14.607.892	23.669.529

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		81.443.828	123.849.596	205.293.424	82.811.896	116.998.166	199.810.062

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-1	1.118.914	1.578.343	551.348	770.015
Interest Income on Loans		799.394	1.229.997	392.343	603.660
Interest Income on Reserve Deposits		0	24.308	0	12.181
Interest Income on Banks		34.949	104.542	13.136	37.118
Interest Income on Money Market Placements		55.028	30.079	11.957	12.285
Interest Income on Marketable Securities Portfolio		207.127	161.700	124.532	92.848
Financial Assets At Fair Value Through Profit Loss		3.113	366	1.973	210
Financial Assets At Fair Value Through Other Comprehensive Income		136.448	47.988	99.250	27.253
Financial Assets Measured at Amortised Cost		67.566	113.346	23.309	65.385
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		22.416	27.717	9.380	11.923
INTEREST EXPENSES (-)	IV-2	-656.476	-1.060.438	-347.611	-481.533
Interest Expenses on Deposits		-434.480	-900.244	-213.166	-404.301
Interest Expenses on Funds Borrowed		-25.512	-46.348	-11.583	-22.540
Interest Expenses on Money Market Funds		-27.823	-3.837	-25.975	-2.718
Interest Expenses on Securities Issued		-134.042	-93.359	-78.069	-45.275
Lease Interest Expenses		-13.295	-16.061	-7.238	-6.347
Other Interest Expense		-21.324	-589	-11.580	-352
NET INTEREST INCOME OR EXPENSE		462.438	517.905	203.737	288.482
NET FEE AND COMMISSION INCOME OR EXPENSES		40.947	59.461	16.979	29.857
Fees and Commissions Received		51.912	73.949	22.602	36.422
From Noncash Loans		20.102	25.422	8.078	12.574
Other		31.810	48.527	14.524	23.848
Fees and Commissions Paid (-)		-10.965	-14.488	-5.623	-6.565
Paid for Noncash Loans		0	0	0	0
Other		-10.965	-14.488	-5.623	-6.565
DIVIDEND INCOME	IV-3	0	13	0	7
TRADING INCOME OR LOSS (Net)	IV-4	32.692	22.879	57.306	-65.255
Gains (Losses) Arising from Capital Markets Transactions		11.325	-6.156	24.715	-2.222
Gains (Losses) Arising From Derivative Financial Transactions		13.209	-14.886	-11.395	-99.420
Foreign Exchange Gains or Losses		8.158	43.921	43.986	36.387
OTHER OPERATING INCOME	IV-5	18.680	61.565	9.470	49.030
GROSS PROFIT FROM OPERATING ACTIVITIES		554.757	661.823	287.492	302.121
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	-141.514	-263.479	-96.977	-148.111
OTHER ALLOWANCE EXPENSES (-)	IV-6	0	-81.765	0	9.678
PERSONNEL EXPENSES (-)		-139.244	-123.315	-69.031	-63.858
OTHER OPERATING EXPENSES (-)	IV-7	-193.329	-180.538	-82.200	-92.318
NET OPERATING INCOME (LOSS)		80.670	12.726	39.284	7.512
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-8	80.670	12.726	39.284	7.512
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-16.169	-2.514	-6.580	-1.325
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		-16.169	-2.514	-6.580	-1.325
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	64.501	10.212	32.704	6.187
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		64.501	10.212	32.704	6.187
Profit (Loss) Attributable to Group		64.501	10.212	32.704	6.187
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	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)		64.501	10.212		
OTHER COMPREHENSIVE INCOME		9.738	-2.716		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		687	2.099		
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		881	2.691		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-194	-592		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		9.051	-4.815		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		9.644	-35.315		
Income (Loss) Related with Cash Flow Hedges		1.959	29.142		
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		-2.552	1.358		
TOTAL COMPREHENSIVE INCOME (LOSS)		74.239	7.496		

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		177.142	334.735
Interest Received		906.431	1.423.498
Interest Paid		-621.065	-966.029
Dividends received		0	13
Fees and Commissions Received		51.909	73.951
Other Gains		27.792	1.520
Collections from Previously Written Off Loans and Other Receivables		22.650	78.330
Cash Payments to Personnel and Service Suppliers		-251.598	-225.570
Taxes Paid		-82.761	-86.042
Other		123.784	35.064
Changes in Operating Assets and Liabilities Subject to Banking Operations		-945.017	-2.925.414
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-242.086	-6.310
Net (Increase) Decrease in Due From Banks		-234.133	-340.750
Net (Increase) Decrease in Loans		-627.963	-133.054
Net (Increase) Decrease in Other Assets		-880.898	-251.200
Net Increase (Decrease) in Bank Deposits		4.028	-144.083
Net Increase (Decrease) in Other Deposits		-433.621	-1.012.099
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-37.946	-546.786
Net Increase (Decrease) in Funds Borrowed		2.129.386	-751.235
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-621.784	260.103
Net Cash Provided From Banking Operations		-767.875	-2.590.679
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.757.405	-45.083
Cash Paid For Tangible And Intangible Asset Purchases		-29.858	-19.100
Cash Obtained from Tangible and Intangible Asset Sales		88.805	52.443
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.478.933	-337.797
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		516.019	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-30.193	-351.777
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.176.755	611.148
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		435.230	703.581
Cash Obtained from Loans and Securities Issued		3.095.820	1.792.975
Cash Outflow Arised From Loans and Securities Issued		-2.670.512	-1.127.435
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		9.922	38.041
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		742.767	284.374
Net Increase (Decrease) in Cash and Cash Equivalents		-2.347.283	-1.647.807
Cash and Cash Equivalents at Beginning of the Period		6.409.525	5.287.542
Cash and Cash Equivalents at End of the Period		4.062.242	3.639.735



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and 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		3.288.842	0	0	-2.198	0	-551	4.745 0	0	-20.043	-68.858 0	735	0	17.150	3.219.822	0	3.219.822
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0 0	-71.509	0	0	-71.509	0	-71.509
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	-10.047	0	0	-10.047	0	-10.047
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0 0	-61.462	0	0	-61.462	0	-61.462
	Adjusted Beginning Balance		3.288.842	0	0	-2.198	0	-551	4.745 0	0	-20.043	-68.858 0	-70.774	0	17.150	3.148.313	0	3.148.313
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	2.099 0	0	-27.546	22.731 0	0	0	10.212	7.496	0	7.496
	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	17.150	0	-17.150	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	17.150	0	-17.150	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		3.288.842	0	0	-2.198	0	-551	6.844 0	0	-47.589	-46.127 0	-53.624	0	10.212	3.155.809	0	3.155.809
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		3.288.842	0	0	-2.198	0	-2.543	6.530 0	0	36.052	-44.600 0	-53.624	0	71.122	3.299.581	0	3.299.581
	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		3.288.842	0	0	-2.198	0	-2.543	6.530 0	0	36.052	-44.600 0	-53.624	0	71.122	3.299.581	0	3.299.581
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	687 0	0	7.522	1.529 0	0	0	64.501	74.239	0	74.239
	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	71.122	0	-71.122	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	71.122	0	-71.122	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		3.288.842	0	0	-2.198	0	-2.543	7.217 0	0	43.574	-43.071 0	17.498	0	64.501	3.373.820	0	3.373.820