

BURGAN BANK A.Ş.
Bank Financial Report
Consolidated
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 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 Haziran 2020 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 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, 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

14 Ağustos 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 30.06.2020			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)		1.476.778	3.314.737	4.791.515	1.997.500	2.304.665	4.302.165
Cash and cash equivalents		561.103	3.033.340	3.594.443	1.271.783	2.023.492	3.295.275
Cash and Cash Balances at Central Bank	I-a	166.076	2.905.412	3.071.488	172.637	1.990.025	2.162.662
Banks	I-c	232.511	127.928	360.439	541.238	33.467	574.705
Receivables From Money Markets		162.530	0	162.530	557.969	0	557.969
Allowance for Expected Losses (-)		-14	0	-14	-61	0	-61
Financial assets at fair value through profit or loss	I-b	7.204	70.048	77.252	1.553	34.739	36.292
Public Debt Securities		743	12.252	12.995	802	3.813	4.615
Equity instruments		6.461	0	6.461	751	0	751
Other Financial Assets		0	57.796	57.796	0	30.926	30.926
Financial Assets at Fair Value Through Other Comprehensive Income	I-d	266.345	100.795	367.140	168.674	167.651	336.325
Public Debt Securities		258.671	91.667	350.338	160.490	159.728	320.218
Equity instruments		7.674	9.128	16.802	7.674	7.923	15.597
Other Financial Assets		0	0	0	510	0	510
Derivative financial assets	I-l	642.126	110.554	752.680	555.490	78.783	634.273
Derivative Financial Assets At Fair Value Through Profit Or Loss		114.869	104.375	219.244	123.155	73.996	197.151
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		527.257	6.179	533.436	432.335	4.787	437.122
FINANCIAL ASSETS AT AMORTISED COST (Net)		5.727.412	12.472.079	18.199.491	4.890.565	11.283.669	16.174.234
Loans	I-e-f	5.645.765	10.084.846	15.730.611	4.673.923	9.190.030	13.863.953
Receivables From Leasing Transactions	I-k	596.934	2.604.697	3.201.631	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	470.950	470.950	0	262.923	262.923
Public Debt Securities		0	470.950	470.950	0	262.923	262.923
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	I-e-f	-515.287	-688.414	-1.203.701	-354.321	-541.459	-895.780
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	I-o	446.733	0	446.733	409.415	0	409.415
Held for Sale		446.733	0	446.733	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)		439.587	0	439.587	322.442	0	322.442
INTANGIBLE ASSETS AND GOODWILL (Net)		35.731	0	35.731	38.824	0	38.824
Goodwill		0	0	0	0	0	0
Other		35.731	0	35.731	38.824	0	38.824
INVESTMENT PROPERTY (Net)	I-m	0	0	0	0	0	0
CURRENT TAX ASSETS		20.257	0	20.257	13.854	0	13.854
DEFERRED TAX ASSET	I-n	87.663	0	87.663	65.844	0	65.844
OTHER ASSETS (Net)	I-p	297.352	173.647	470.999	130.008	90.022	220.030
TOTAL ASSETS		8.531.513	15.960.463	24.491.976	7.868.452	13.678.356	21.546.808
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-a	3.640.144	8.667.752	12.307.896	3.626.459	7.779.406	11.405.865
LOANS RECEIVED	II-c	349.167	6.055.510	6.404.677	228.779	4.821.351	5.050.130
MONEY MARKET FUNDS		77.750	351.185	428.935	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	136.338	168.477	304.815	120.688	103.806	224.494
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		68.411	148.173	216.584	54.032	92.549	146.581
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		67.927	20.304	88.231	66.656	11.257	77.913
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-f	25.258	106.508	131.766	26.364	92.604	118.968
PROVISIONS	II-h	58.405	11.672	70.077	75.314	15.737	91.051
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		34.732	0	34.732	52.740	0	52.740
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		23.673	11.672	35.345	22.574	15.737	38.311
CURRENT TAX LIABILITIES	II-i	53.041	0	53.041	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	2.068.326	2.068.326	0	1.797.925	1.797.925
Loans		0	2.068.326	2.068.326	0	1.797.925	1.797.925

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	II-e	202.398	580.772	783.170	201.677	485.595	687.272
EQUITY	II-l	1.960.728	-21.455	1.939.273	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		15.618	0	15.618	15.617	0	15.617
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		9.424	-21.455	-12.031	-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		3.243	0	3.243	138.554	0	138.554
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		3.243	0	3.243	138.554	0	138.554
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		6.503.229	17.988.747	24.491.976	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 30.06.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		4.125.386	35.449.275	39.574.661	2.996.151	27.645.987	30.642.138
GUARANTIES AND WARRANTIES	III-a-2-3	764.117	3.045.054	3.809.171	754.905	2.724.342	3.479.247
Letters of Guarantee		764.117	1.263.110	2.027.227	754.905	1.045.827	1.800.732
Guarantees Subject to State Tender Law		14.964	330	15.294	15.047	287	15.334
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		749.153	1.262.780	2.011.933	739.858	1.045.540	1.785.398
Bank Acceptances		0	221.846	221.846	0	214.924	214.924
Import Letter of Acceptance		0	221.846	221.846	0	214.924	214.924
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	547.043	547.043	0	624.297	624.297
Documentary Letters of Credit		0	547.043	547.043	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	1.013.055	1.013.055	0	839.294	839.294
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	III-a-1	624.876	1.225.352	1.850.228	210.597	138.379	348.976
Irrevocable Commitments		624.876	1.225.352	1.850.228	210.597	138.379	348.976
Forward Asset Purchase Commitments		386.505	1.071.912	1.458.417	67.343	138.379	205.722
Time Deposit Purchase and Sales Commitments		0	153.440	153.440	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		171.802	0	171.802	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		66.569	0	66.569	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		2.736.393	31.178.869	33.915.262	2.030.649	24.783.266	26.813.915
Derivative Financial Instruments Held For Hedging		966.350	6.010.614	6.976.964	822.765	4.964.281	5.787.046
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		966.350	6.010.614	6.976.964	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		1.770.043	25.168.255	26.938.298	1.207.884	19.818.985	21.026.869
Forward Foreign Currency Buy or Sell Transactions		94.351	330.554	424.905	191.740	342.198	533.938
Forward Foreign Currency Buying Transactions		76.835	132.762	209.597	159.606	111.731	271.337
Forward Foreign Currency Sale Transactions		17.516	197.792	215.308	32.134	230.467	262.601
Currency and Interest Rate Swaps		887.296	22.920.950	23.808.246	173.728	17.726.111	17.899.839
Currency Swap Buy Transactions		20.753	8.181.302	8.202.055	42.248	5.305.663	5.347.911
Currency Swap Sell Transactions		866.543	7.380.752	8.247.295	131.480	5.235.280	5.366.760
Interest Rate Swap Buy Transactions		0	3.679.448	3.679.448	0	3.592.584	3.592.584
Interest Rate Swap Sell Transactions		0	3.679.448	3.679.448	0	3.592.584	3.592.584
Currency, Interest Rate and Securities Options		337.766	1.485.534	1.823.300	838.192	1.746.518	2.584.710
Currency Options Buy Transactions		190.793	707.265	898.058	269.717	1.009.481	1.279.198
Currency Options Sell Transactions		146.973	778.269	925.242	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		450.630	431.217	881.847	4.224	4.158	8.382
Currency Futures Buy Transactions		425.515	24.834	450.349	4.224	0	4.224
Currency Futures Sell Transactions		25.115	406.383	431.498	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		58.189.177	113.772.360	171.961.537	55.460.063	50.870.916	106.330.979
ITEMS HELD IN CUSTODY		12.913.706	2.166.815	15.080.521	17.617.261	1.526.244	19.143.505
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		12.456.641	1.016.513	13.473.154	16.782.238	522.415	17.304.653
Cheques Received for Collection		443.430	99.396	542.826	806.039	125.768	931.807
Commercial Notes Received for Collection		13.635	14.093	27.728	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	1.036.813	1.036.813	0	869.419	869.419
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		45.055.295	111.605.545	156.660.840	37.622.626	49.344.672	86.967.298
Securities		53.571	0	53.571	79.361	0	79.361
Guarantee Notes		21.258.419	21.127.465	42.385.884	21.688.143	18.204.640	39.892.783
Commodity		634.290	1.122.214	1.756.504	746.113	1.361.832	2.107.945
Warrant		0	0	0	0	0	0
Real Estate		15.297.116	29.266.858	44.563.974	13.477.365	25.384.363	38.861.728
Other Pledged Items		7.811.899	60.089.008	67.900.907	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		62.314.563	149.221.635	211.536.198	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 - 30.06.2020	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	933.204	1.315.705	466.352	654.375
Interest Income on Loans		621.321	812.315	315.930	411.543
Interest Income on Reserve Deposits		0	20.575	0	10.242
Interest Income on Banks		16.177	27.555	7.483	16.598
Interest Income on Money Market Placements		18.927	62.502	8.715	38.755
Interest Income on Marketable Securities Portfolio		24.151	29.287	13.664	14.437
Financial Assets At Fair Value Through Profit Loss		937	827	420	323
Financial Assets At Fair Value Through Other Comprehensive Income		13.241	22.724	6.626	11.303
Financial Assets Measured at Amortised Cost		9.973	5.736	6.618	2.811
Finance Leasing Interest Income		119.460	127.349	58.154	67.424
Other Interest Income	IV-k	133.168	236.122	62.406	95.376
INTEREST EXPENSES (-)	IV-b	-560.514	-892.426	-290.073	-425.720
Interest Expenses on Deposits		-245.153	-484.629	-124.216	-235.792
Interest Expenses on Funds Borrowed		-166.967	-230.277	-85.618	-116.214
Interest Expenses on Money Market Funds		-4.762	-4.617	-2.582	-2.592
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-4.916	-5.182	-2.484	-2.547
Other Interest Expense	IV-k	-138.716	-167.721	-75.173	-68.575
NET INTEREST INCOME OR EXPENSE		372.690	423.279	176.279	228.655
NET FEE AND COMMISSION INCOME OR EXPENSES		20.193	15.108	10.570	6.190
Fees and Commissions Received		26.679	23.411	13.835	9.878
From Noncash Loans		13.665	12.820	6.696	6.366
Other	IV-k	13.014	10.591	7.139	3.512
Fees and Commissions Paid (-)		-6.486	-8.303	-3.265	-3.688
Paid for Noncash Loans		-73	-78	-33	-39
Other	IV-k	-6.413	-8.225	-3.232	-3.649
DIVIDEND INCOME		8	2.769	8	7
TRADING INCOME OR LOSS (Net)	IV-c	50.748	28.945	31.595	8.381
Gains (Losses) Arising from Capital Markets Transactions		27.130	4.075	17.383	1.785
Gains (Losses) Arising From Derivative Financial Transactions		12.908	42.958	14.404	7.631
Foreign Exchange Gains or Losses		10.710	-18.088	-192	-1.035
OTHER OPERATING INCOME	IV-d	26.757	22.774	13.094	13.353
GROSS PROFIT FROM OPERATING ACTIVITIES		470.396	492.875	231.546	256.586
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-e	-221.154	-125.046	-129.456	-52.175
OTHER ALLOWANCE EXPENSES (-)	IV-e	-67	-883	-67	-193
PERSONNEL EXPENSES (-)		-117.718	-108.509	-59.094	-54.577
OTHER OPERATING EXPENSES (-)	IV-f	-127.886	-125.989	-55.069	-61.360
NET OPERATING INCOME (LOSS)		3.571	132.448	-12.140	88.281
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	3.571	132.448	-12.140	88.281
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-h	-328	-26.457	2.987	-17.382
Current Tax Provision		-26.950	-36.276	-20.642	-42.698
Expense Effect of Deferred Tax		-19.376	-57.655	15.391	-15.016
Income Effect of Deferred Tax		45.998	67.474	8.238	40.332
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-i	3.243	105.991	-9.153	70.899
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	3.243	105.991	-9.153	70.899
Profit (Loss) Attributable to Group		3.243	105.991	-9.153	70.899
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
(1.000 nominal için tam TL olarak)		0,02100000	0,69000000	-0,06000000	0,46200000

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 - 30.06.2020	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)		3.243	105.991		
OTHER COMPREHENSIVE INCOME		16.755	-38.681		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		1	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		16.754	-38.681		
Exchange Differences on Translation		-275	130		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		4.514	4.897		
Income (Loss) Related with Cash Flow Hedges		17.318	-53.388		
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		-4.803	9.680		
TOTAL COMPREHENSIVE INCOME (LOSS)		19.998	67.310		

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 - 30.06.2020	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		258.209	589.499
Interest Received		1.021.020	1.300.155
Interest Paid		-507.566	-869.329
Dividends received		8	2.769
Fees and Commissions Received		20.736	13.925
Other Gains		0	0
Collections from Previously Written Off Loans and Other Receivables		72.737	162.634
Cash Payments to Personnel and Service Suppliers		-129.152	-117.770
Taxes Paid		-11.932	-8.800
Other		-207.642	105.915
Changes in Operating Assets and Liabilities Subject to Banking Operations		368	281.951
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-40.407	-25.921
Net (Increase) Decrease in Due From Banks		-188.737	827.087
Net (Increase) Decrease in Loans		-1.774.924	151.006
Net (Increase) Decrease in Other Assets		-981.656	-593.523
Net Increase (Decrease) in Bank Deposits		-144.111	3.659
Net Increase (Decrease) in Other Deposits		994.332	802.031
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.623.809	-392.630
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		512.062	-489.758
Net Cash Provided From Banking Operations		258.577	871.450
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-201.243	3.340
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		-6.525	-5.094
Cash Obtained from Tangible and Intangible Asset Sales		26.530	7.128
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-239.151	-18.271
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		185.677	19.577
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	32
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	32
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		44.908	23.884
Net Increase (Decrease) in Cash and Cash Equivalents		102.242	898.706
Cash and Cash Equivalents at Beginning of the Period		2.365.411	2.650.063
Cash and Cash Equivalents at End of the Period		2.467.653	3.548.769



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 - 30.06.2019	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	130	3.820	-41.643 0	0	-988	105.991	67.310	0	67.310
	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	32	0	0	0 0	0	0	0 0	0	0	0	32	0	32
	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	-67	19.610	-3.058	0 0	5.800	-19.152	39.573 0	259.625	0	105.991	1.943.322	0	1.943.322
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	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	1	0	0 0	-275	3.521	13.508 0	0	0	3.243	19.998	0	19.998
	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	20.714	-5.096	0 0	5.474	1.125	-18.630 0	398.179	0	3.243	1.939.273	0	1.939.273