

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

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU Turkish Bank A.Ş. Yönetim Kurulu'na

Giriş

Turkish Bank A.Ş'nin ("Banka") 30 Eylül 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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, Turkish Bank A.Ş.'nin 30 Eylül 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Diğer Husus

Banka'nın 31 Aralık 2019 tarihi itibarıyla sona eren hesap dönemine ait konsolide olmayan finansal tablolarının tam kapsamlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 2 Mart 2020 tarihli tam kapsamlı denetim raporunda olumlu görüş bildirmiştir. Banka'nın 30 Eylül 2019 tarihi itibarıyla sona eren hesap dönemine ait konsolide olmayan finansal tablolarının sınırlı kapsamlı denetimi yine aynı bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, ilgili döneme ait konsolide olmayan finansal tablolar üzerinde 14 Kasım 2019 tarihli raporunda olumlu sonuç bildirmiştir.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A Member Firm of Ernst&Young Global Limited

Sorumlu Denetçi

13 Kasım 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 30.09.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		67.968	295.258	363.226	48.734	264.517	313.251
Cash and cash equivalents		43.500	281.898	325.398	17.745	246.957	264.702
Cash and Cash Balances at Central Bank	-1	11.203	213.711	224.914	13.715	169.445	183.160
Banks	-3	10.308	68.187	78.495	3.855	77.512	81.367
Receivables From Money Markets		22.000	0	22.000	176	0	176
Allowance for Expected Losses (-)	(4)	-11	0	-11	-1	0	-1
Financial assets at fair value through profit or loss	-4	0	8.318	8.318	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	3.747	3.747	0	0	0
Other Financial Assets		0	4.571	4.571	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	-4	23.885	3.940	27.825	30.493	17.486	47.979
Public Debt Securities		20.885	0	20.885	28.966	0	28.966
Equity instruments		0	0	0	0	0	0
Other Financial Assets		3.000	3.940	6.940	1.527	17.486	19.013
Derivative financial assets	-2	583	1.102	1.685	496	74	570
Derivative Financial Assets At Fair Value Through Profit Or Loss		583	1.102	1.685	496	74	570
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(10)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		357.416	412.832	770.248	638.932	411.773	1.050.705
Loans	-5	403.478	412.832	816.310	683.974	411.773	1.095.747
Receivables From Leasing Transactions	-9	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(6)	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-46.062	0	-46.062	-45.042	0	-45.042
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	-13	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		32.768	0	32.768	32.768	0	32.768
Investments in Associates (Net)	-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)	-7	32.768	0	32.768	32.768	0	32.768
Unconsolidated Financial Subsidiaries		27.768	0	27.768	27.768	0	27.768
Unconsolidated Non-Financial Subsidiaries		5.000	0	5.000	5.000	0	5.000
Jointly Controlled Partnerships (JointVentures) (Net)	-8	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)		25.666	0	25.666	35.826	0	35.826
INTANGIBLE ASSETS AND GOODWILL (Net)		5.056	0	5.056	4.143	0	4.143
Goodwill		0	0	0	0	0	0
Other		5.056	0	5.056	4.143	0	4.143
INVESTMENT PROPERTY (Net)	-11	0	0	0	0	0	0
CURRENT TAX ASSETS	-12	0	0	0	0	0	0
DEFERRED TAX ASSET	-12	1.403	0	1.403	1.251	0	1.251
OTHER ASSETS (Net)	-14	28.684	2.735	31.419	25.055	2.248	27.303
TOTAL ASSETS		518.961	710.825	1.229.786	786.709	678.538	1.465.247
LIABILITY AND EQUITY ITEMS							
DEPOSITS	-1	205.993	657.449	863.442	429.122	597.974	1.027.096
LOANS RECEIVED	-3	5.241	50.624	55.865	16.120	106.022	122.142
MONEY MARKET FUNDS	-4	6.094	0	6.094	23.599	0	23.599
MARKETABLE SECURITIES (Net)	-5	39.651	0	39.651	24.337	0	24.337
Bills		39.651	0	39.651	24.337	0	24.337
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	-2	534	492	1.026	441	942	1.383
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		534	492	1.026	441	942	1.383
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(8)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	-7	11.389	0	11.389	18.934	0	18.934
PROVISIONS	-9	5.699	0	5.699	5.190	0	5.190
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		3.155	0	3.155	2.680	0	2.680
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.544	0	2.544	2.510	0	2.510
CURRENT TAX LIABILITIES	-10	2.149	0	2.149	2.169	0	2.169
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	-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	-12	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	-6	24.396	6.022	30.418	24.048	4.171	28.219
EQUITY	-13	214.053	0	214.053	209.599	2.579	212.178
Issued capital		175.000	0	175.000	175.000	0	175.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
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		-1.343	0	-1.343	-1.343	2.579	1.236
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-60	0	-60	-55	0	-55
Profit Reserves		16.965	0	16.965	16.683	0	16.683
Legal Reserves	-14	4.050	0	4.050	4.050	0	4.050
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves	-15	12.915	0	12.915	12.633	0	12.633
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		23.491	0	23.491	19.314	0	19.314
Prior Years' Profit or Loss		23.235	0	23.235	18.816	0	18.816
Current Period Net Profit Or Loss		256	0	256	498	0	498
Non-controlling Interests			0	0	0	0	0
Total equity and liabilities		515.199	714.587	1.229.786	753.559	711.688	1.465.247

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		516.830	443.926	960.756	577.802	334.537	912.339
GUARANTIES AND WARRANTIES	(1)	475.704	57.486	533.190	444.614	56.004	500.618
Letters of Guarantee		475.704	57.439	533.143	444.614	55.968	500.582
Guarantees Subject to State Tender Law		465.639	53.410	519.049	439.127	45.324	484.451
Guarantees Given for Foreign Trade Operations		1.048	0	1.048	1.248	0	1.248
Other Letters of Guarantee		9.017	4.029	13.046	4.239	10.644	14.883
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	47	47	0	36	36
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	47	47	0	36	36
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	(1)	27.279	20.622	47.901	58.919	23.881	82.800
Irrevocable Commitments		27.279	20.622	47.901	58.919	23.881	82.800
Forward Asset Purchase Commitments		5.334	7.580	12.914	8.238	11.257	19.495
Time Deposit Purchase and Sales Commitments		0	0	0	28.247	1.781	30.028
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		2.639	0	2.639	3.041	0	3.041
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		11.929	0	11.929	11.829	0	11.829
Tax and Fund Liabilities Arised from Export Commitments		36	0	36	43	0	43
Commitments for Credit Card Limits		7.202	13.042	20.244	7.386	10.843	18.229
Commitments for Credit Cards and Banking Services Promotions		139	0	139	135	0	135
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		13.847	365.818	379.665	74.269	254.652	328.921
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		13.847	365.818	379.665	74.269	254.652	328.921
Forward Foreign Currency Buy or Sell Transactions		32	32	64	8.962	8.975	17.937
Forward Foreign Currency Buying Transactions		0	32	32	4.466	4.504	8.970
Forward Foreign Currency Sale Transactions		32	0	32	4.496	4.471	8.967
Currency and Interest Rate Swaps		3.815	365.786	369.601	65.307	245.677	310.984
Currency Swap Buy Transactions		1.916	183.208	185.124	20.028	135.059	155.087
Currency Swap Sell Transactions		1.899	182.578	184.477	45.279	110.618	155.897
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		10.000	0	10.000	0	0	0
Currency Options Buy Transactions		10.000	0	10.000	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
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	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED	(3)	15.034.757	2.628.266	17.663.023	14.484.817	1.794.441	16.279.258
ITEMS HELD IN CUSTODY		2.892.258	788.651	3.680.909	2.339.760	323.994	2.663.754
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		2.833.932	779.288	3.613.220	2.278.616	299.964	2.578.580
Cheques Received for Collection		8.549	8.511	17.060	10.669	6.266	16.935
Commercial Notes Received for Collection		210	469	679	590	17.764	18.354
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		49.567	383	49.950	49.885	0	49.885
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.212.853	1.839.615	3.052.468	1.389.861	1.470.447	2.860.308
Securities		4.203	0	4.203	462	0	462
Guarantee Notes		167.271	24.199	191.470	159.220	101.173	260.393
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		732.784	1.620.088	2.352.872	752.633	1.214.846	1.967.479
Other Pledged Items		308.595	195.328	503.923	477.546	154.428	631.974

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		10.929.646	0	10.929.646	10.755.196	0	10.755.196
TOTAL OFF-BALANCE SHEET ACCOUNTS		15.551.587	3.072.192	18.623.779	15.062.619	2.128.978	17.191.597

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 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019	Current Period 3 Months 01.07.2020 - 30.09.2020	Previous Period 3 Months 01.07.2019 - 30.09.2019
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	-1	57.600	113.808	17.266	34.411
Interest Income on Loans		50.099	88.607	15.403	25.889
Interest Income on Reserve Deposits		27	2.589	0	728
Interest Income on Banks		1.164	5.017	237	1.636
Interest Income on Money Market Placements		2.650	15.235	482	5.358
Interest Income on Marketable Securities Portfolio		3.533	2.151	1.126	795
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		3.533	2.151	1.126	795
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		127	209	18	5
INTEREST EXPENSES (-)	-2	-24.366	-70.626	-6.428	-21.981
Interest Expenses on Deposits		-15.769	-59.160	-3.712	-18.421
Interest Expenses on Funds Borrowed		-1.525	-1.932	-454	-567
Interest Expenses on Money Market Funds		-607	-28	-147	-6
Interest Expenses on Securities Issued		-2.069	-4.532	-782	-1.458
Lease Interest Expenses		-2.683	-4.867	-803	-1.529
Other Interest Expense		-1.713	-107	-530	0
NET INTEREST INCOME OR EXPENSE		33.234	43.182	10.838	12.430
NET FEE AND COMMISSION INCOME OR EXPENSES		6.556	5.503	2.010	1.937
Fees and Commissions Received		10.502	8.750	3.422	3.122
From Noncash Loans		5.281	5.496	1.752	1.754
Other	-12	5.221	3.254	1.670	1.368
Fees and Commissions Paid (-)		-3.946	-3.247	-1.412	-1.185
Paid for Noncash Loans		-122	-123	-39	-37
Other	-12	-3.824	-3.124	-1.373	-1.148
DIVIDEND INCOME	-3	521	1.707	0	-514
TRADING INCOME OR LOSS (Net)	-4	3.756	2.268	1.000	531
Gains (Losses) Arising from Capital Markets Transactions		1.745	510	366	236
Gains (Losses) Arising From Derivative Financial Transactions		-3.250	-1.089	-684	-483
Foreign Exchange Gains or Losses		5.261	2.847	1.318	778
OTHER OPERATING INCOME	-5	4.620	5.238	1.465	1.965
GROSS PROFIT FROM OPERATING ACTIVITIES		48.687	57.898	15.313	16.349
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	-6	-2.077	-7.222	-482	-1.066
OTHER ALLOWANCE EXPENSES (-)		0	0	0	0
PERSONNEL EXPENSES (-)		-19.480	-22.227	-5.916	-7.319
OTHER OPERATING EXPENSES (-)	-7	-27.483	-25.201	-8.797	-7.763
NET OPERATING INCOME (LOSS)		-353	3.248	118	201
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		-353	3.248	118	201
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	-9	609	-278	-110	-17
Current Tax Provision		0	-238	0	-30
Expense Effect of Deferred Tax		0	-40	-110	0
Income Effect of Deferred Tax		609	0	0	13
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	-10	256	2.970	8	184
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	-11	256	2.970	8	184
Profit (Loss) Attributable to Group		256	2.970	8	184
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)		0,00146000	0,01697000	0,00005000	0,00105000

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 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019	Current Period 3 Months 01.07.2020 - 30.09.2020	Previous Period 3 Months 01.07.2019 - 30.09.2019
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		256	2.970		
OTHER COMPREHENSIVE INCOME		1.619	172		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.624	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		2.082	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-458	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-5	172		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-6	221		
Income (Loss) Related with Cash Flow Hedges		0	0		
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	-49		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.875	3.142		

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 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		25.004	16.185
Interest Received		56.843	106.398
Interest Paid		-21.636	-66.381
Dividends received		521	1.707
Fees and Commissions Received		10.381	8.336
Other Gains		11.626	4.012
Collections from Previously Written Off Loans and Other Receivables		3.005	4.583
Cash Payments to Personnel and Service Suppliers		-27.916	-29.709
Taxes Paid		-2.412	238
Other		-5.408	-12.999
Changes in Operating Assets and Liabilities Subject to Banking Operations		-21.721	-156.029
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-9.433	-1.362
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		279.054	99.425
Net (Increase) Decrease in Other Assets		-843	82.232
Net Increase (Decrease) in Bank Deposits		-123.330	19.583
Net Increase (Decrease) in Other Deposits		-38.157	-331.129
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-66.799	8.288
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-62.213	-33.066
Net Cash Provided From Banking Operations		3.283	-139.844
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-14.379	16.954
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		-4.911	-2.954
Cash Obtained from Tangible and Intangible Asset Sales		10.686	19.790
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-23.031	-7.021
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.877	7.392
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	-253
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.601	-10.520
Cash Obtained from Loans and Securities Issued		41.885	24.365
Cash Outflow Arised From Loans and Securities Issued		-27.000	-28.000
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-11.492	-5.466
Other		-1.792	-1.419
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		73.680	6.783
Net Increase (Decrease) in Cash and Cash Equivalents		64.185	-126.627
Cash and Cash Equivalents at Beginning of the Period		142.122	274.758
Cash and Cash Equivalents at End of the Period		206.307	148.131



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 - 30.09.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		175.000	0	0	0	0	-1.060	0 0	0	-183	0 0	16.401	13.455	5.643	209.256	0	209.256
	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		175.000	0	0	0	0	-1.060	0 0	0	-183	0 0	16.401	13.455	5.643	209.256	0	209.256
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	172	0 0	0	0	2.970	3.142	0	3.142
	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	282	5.361	-5.643	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	282	5.361	-5.643	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	V	175.000	0	0	0	0	-1.060	0 0	0	-11	0 0	16.683	18.816	2.970	212.398	0	212.398
Current Period 01.01.2020 - 30.09.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		175.000	0	0	0	0	-1.343	2.579 0	0	-55	0 0	16.683	18.816	498	212.178	0	212.178
	Adjustments Related to TMS 8		0	0	0	0	0	0	-2.579 0	0	0	0 0	0	2.579	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	-2.579 0	0	0	0 0	0	2.579	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		175.000	0	0	0	0	-1.343	0 0	0	-55	0 0	16.683	21.395	498	212.178	0	212.178
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	1.624 0	0	-5	0 0	0	0	256	1.875	0	1.875
	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	-1.624 0	0	0	0 0	0	1.624	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	282	216	-498	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	282	216	-498	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	V	175.000	0	0	0	0	-1.343	0 0	0	-60	0 0	16.965	23.235	256	214.053	0	214.053