



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
2020 - 2. 3 Monthly Notification

General Information About Financial Statements



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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş'nin ("Banka") 30 Haziran 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar ve 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.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.4 (i)'de belirtildiği üzere, 30 Haziran 2020 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, 650.000 bin TL tutarındaki kısmı önceki yıllarda, 250.000 bin TL tutarındaki kısmı ise cari dönemde ayrılmış olan toplam 900.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.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 yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 28 Temmuz 2020

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)		50.240.594	83.914.487	134.155.081	50.399.066	84.383.650	134.782.716
Cash and cash equivalents		6.418.345	48.565.170	54.983.515	2.494.673	43.995.536	46.490.209
Cash and Cash Balances at Central Bank	(I-a)	6.418.207	36.313.948	42.732.155	2.243.224	27.650.693	29.893.917
Banks	(I-d)	140	12.251.710	12.251.850	251.462	16.345.284	16.596.746
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-2	-488	-490	-13	-441	-454
Financial assets at fair value through profit or loss	(I-b)	30.241	7.648.666	7.678.907	170.989	7.069.120	7.240.109
Public Debt Securities		24.107	86.702	110.809	170.486	92.378	262.864
Equity instruments		0	258.737	258.737	0	220.294	220.294
Other Financial Assets		6.134	7.303.227	7.309.361	503	6.756.448	6.756.951
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	30.197.028	21.723.338	51.920.366	36.087.714	28.554.393	64.642.107
Public Debt Securities		29.610.833	16.018.324	45.629.157	35.534.282	16.168.796	51.703.078
Equity instruments		15.610	607	16.217	15.610	607	16.217
Other Financial Assets		570.585	5.704.407	6.274.992	537.822	12.384.990	12.922.812
Derivative financial assets	(I-c, I-l)	13.594.980	5.977.313	19.572.293	11.645.690	4.764.601	16.410.291
Derivative Financial Assets At Fair Value Through Profit Or Loss		10.274.451	5.977.313	16.251.764	9.551.895	4.731.384	14.283.279
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		3.320.529	0	3.320.529	2.093.795	33.217	2.127.012
FINANCIAL ASSETS AT AMORTISED COST (Net)		188.572.291	70.294.886	258.867.177	143.880.604	63.238.520	207.119.124
Loans	(I-f)	165.314.530	66.160.292	231.474.822	142.634.804	61.199.371	203.834.175
Receivables From Leasing Transactions	(I-k)	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	35.704.215	6.654.820	42.359.035	11.814.099	3.760.759	15.574.858
Public Debt Securities		35.604.075	6.065.340	41.669.415	11.479.840	2.379.418	13.859.258
Other Financial Assets		100.140	589.480	689.620	334.259	1.381.341	1.715.600
Allowance for Expected Credit Losses (-)		-12.446.454	-2.520.226	-14.966.680	-10.568.299	-1.721.610	-12.289.909
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	226.259	0	226.259	636.017	0	636.017
Held for Sale		226.259	0	226.259	636.017	0	636.017
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.736.124	6.037.775	7.773.899	1.625.290	5.111.016	6.736.306
Investments in Associates (Net)	(I-h)	14.107	0	14.107	5.521	0	5.521

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		14.107	0	14.107	5.521	0	5.521
Investments in Subsidiaries (Net)	(I-i)	1.722.017	6.037.775	7.759.792	1.619.769	5.111.016	6.730.785
Unconsolidated Financial Subsidiaries		1.722.017	6.037.775	7.759.792	1.619.769	5.111.016	6.730.785
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)		5.234.795	6.986	5.241.781	4.857.006	6.976	4.863.982
INTANGIBLE ASSETS AND GOODWILL (Net)		1.038.503	13	1.038.516	933.963	16	933.979
Goodwill		0	0	0	0	0	0
Other		1.038.503	13	1.038.516	933.963	16	933.979
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(I-n)	0	0	0	0	2.438	2.438
OTHER ASSETS (Net)	(I-p)	3.050.700	4.504.986	7.555.686	1.842.217	3.584.333	5.426.550
TOTAL ASSETS		250.099.266	164.759.133	414.858.399	204.174.163	156.326.949	360.501.112
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	104.556.338	132.735.332	237.291.670	96.271.886	127.782.641	224.054.527
LOANS RECEIVED	(II-c)	248.255	33.711.282	33.959.537	302.890	31.068.206	31.371.096
MONEY MARKET FUNDS		19.940.319	13.411.416	33.351.735	612.415	8.199.349	8.811.764
MARKETABLE SECURITIES (Net)	(II-d)	11.883.632	6.825.274	18.708.906	4.905.531	8.612.669	13.518.200
Bills		9.680.189	0	9.680.189	2.372.587	0	2.372.587
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.203.443	6.825.274	9.028.717	2.532.944	8.612.669	11.145.613
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-b, II-g)	7.900.134	3.215.903	11.116.037	7.203.320	1.655.523	8.858.843
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7.326.195	2.832.525	10.158.720	6.355.281	1.602.458	7.957.739
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		573.939	383.378	957.317	848.039	53.065	901.104
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	565.605	0	565.605	574.553	0	574.553
PROVISIONS	(II-h)	1.818.059	130.659	1.948.718	1.362.723	168.354	1.531.077
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		482.878	0	482.878	434.942	0	434.942
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.335.181	130.659	1.465.840	927.781	168.354	1.096.135
CURRENT TAX LIABILITIES	(II-i)	1.361.742	2.988	1.364.730	735.341	23.651	758.992
DEFERRED TAX LIABILITY		104.096	0	104.096	704.309	0	704.309
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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-j)	0	6.201.725	6.201.725	0	5.381.534	5.381.534
Loans		0	0	0	0	0	0

Other Debt Instruments		0	6.201.725	6.201.725	0	5.381.534	5.381.534
OTHER LIABILITIES	(II-e)	8.160.103	4.568.851	12.728.954	6.917.863	3.635.927	10.553.790
EQUITY	(II-k)	58.445.389	-928.703	57.516.686	54.116.424	266.003	54.382.427
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.400.628	0	5.400.628	5.400.628	0	5.400.628
Equity Share Premiums		3.505.742	0	3.505.742	3.505.742	0	3.505.742
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.894.886	0	1.894.886	1.894.886	0	1.894.886
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.078.568	1.016.468	4.095.036	2.884.029	831.140	3.715.169
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.515.235	-1.945.171	570.064	1.289.985	-565.137	724.848
Profit Reserves		39.354.663	0	39.354.663	33.924.314	0	33.924.314
Legal Reserves		1.772.027	0	1.772.027	1.532.027	0	1.532.027
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		37.306.183	0	37.306.183	32.128.715	0	32.128.715
Other Profit Reserves		276.453	0	276.453	263.572	0	263.572
Profit or Loss		2.896.295	0	2.896.295	5.417.468	0	5.417.468
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.896.295	0	2.896.295	5.417.468	0	5.417.468
Non-controlling Interests				0			0
Total equity and liabilities		214.983.672	199.874.727	414.858.399	173.707.255	186.793.857	360.501.112

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		145.319.196	461.495.057	606.814.253	160.597.907	479.564.186	640.162.093
GUARANTIES AND WARRANTIES	(III-a-2, 3)	19.517.972	23.804.014	43.321.986	19.912.014	23.535.399	43.447.413
Letters of Guarantee		16.652.060	14.955.132	31.607.192	16.956.203	14.167.206	31.123.409
Guarantees Subject to State Tender Law		294.030	1.628.871	1.922.901	282.800	1.422.854	1.705.654
Guarantees Given for Foreign Trade Operations		0	2.006.507	2.006.507	0	2.221.818	2.221.818
Other Letters of Guarantee		16.358.030	11.319.754	27.677.784	16.673.403	10.522.534	27.195.937
Bank Acceptances		0	59.950	59.950	0	50.678	50.678
Import Letter of Acceptance		0	59.950	59.950	0	50.678	50.678
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		16.258	3.760.657	3.776.915	8.409	4.358.456	4.366.865
Documentary Letters of Credit		16.258	3.112.796	3.129.054	8.409	3.685.663	3.694.072
Other Letters of Credit		0	647.861	647.861	0	672.793	672.793
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	14.637	14.637	0	14.790	14.790
Other Guarantees		113.113	5.008.855	5.121.968	5.990	4.931.215	4.937.205
Other Collaterals		2.736.541	4.783	2.741.324	2.941.412	13.054	2.954.466
COMMITMENTS	(III-a-1)	48.709.311	16.455.837	65.165.148	43.532.774	23.710.713	67.243.487
Irrevocable Commitments		47.597.110	16.455.837	64.052.947	42.539.957	23.710.713	66.250.670
Forward Asset Purchase Commitments		1.769.823	3.989.998	5.759.821	3.512.234	11.250.734	14.762.968
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		20.000	0	20.000	0	0	0
Loan Granting Commitments		8.996.680	1.359.120	10.355.800	8.228.762	1.423.408	9.652.170
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.661.276	0	2.661.276	2.632.311	0	2.632.311
Tax and Fund Liabilities Arised from Export Commitments		4.632	0	4.632	4.430	0	4.430
Commitments for Credit Card Limits		28.051.996	0	28.051.996	23.193.073	0	23.193.073
Commitments for Credit Cards and Banking Services Promotions		129.418	0	129.418	94.381	0	94.381
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		5,963,285	11,106,719	17,070,004	4,874,766	11,036,571	15,911,337
Revocable Commitments		1,112,201	0	1,112,201	992,817	0	992,817
Revocable Loan Granting Commitments		1,112,201	0	1,112,201	992,817	0	992,817
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		77,091,913	421,235,206	498,327,119	97,153,119	432,318,074	529,471,193
Derivative Financial Instruments Held For Hedging		16,800,942	61,757,108	78,558,050	13,674,935	50,919,357	64,594,292
Fair Value Hedges		3,457,247	24,161,716	27,618,963	4,122,135	22,626,912	26,749,047
Cash Flow Hedges		13,343,695	37,595,392	50,939,087	9,552,800	28,292,445	37,845,245
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		60,290,971	359,478,098	419,769,069	83,478,184	381,398,717	464,876,901
Forward Foreign Currency Buy or Sell Transactions		4,716,481	10,071,356	14,787,837	6,344,720	14,293,529	20,638,249
Forward Foreign Currency Buying Transactions		4,462,552	3,040,837	7,503,389	5,802,042	4,831,696	10,633,738
Forward Foreign Currency Sale Transactions		253,929	7,030,519	7,284,448	542,678	9,461,833	10,004,511
Currency and Interest Rate Swaps		52,475,725	297,352,247	349,827,972	72,288,056	317,407,670	389,695,726
Currency Swap Buy Transactions		11,281,998	80,730,935	92,012,933	22,894,573	93,779,012	116,673,585
Currency Swap Sell Transactions		34,821,727	64,226,812	99,048,539	47,063,483	72,653,394	119,716,877
Interest Rate Swap Buy Transactions		3,186,000	76,197,250	79,383,250	1,165,000	75,487,632	76,652,632
Interest Rate Swap Sell Transactions		3,186,000	76,197,250	79,383,250	1,165,000	75,487,632	76,652,632
Currency, Interest Rate and Securities Options		2,460,405	24,112,051	26,572,456	4,668,517	27,522,912	32,191,429
Currency Options Buy Transactions		1,174,096	2,678,288	3,852,384	1,934,397	3,443,224	5,377,621
Currency Options Sell Transactions		1,286,309	2,550,841	3,837,150	2,734,120	2,804,616	5,538,736
Interest Rate Options Buy Transactions		0	9,441,461	9,441,461	0	10,637,536	10,637,536
Interest Rate Options Sell Transactions		0	9,441,461	9,441,461	0	10,637,536	10,637,536
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		551,429	539,620	1,091,049	85,946	85,005	170,951
Currency Futures Buy Transactions		489,855	60,487	550,342	85,946	0	85,946
Currency Futures Sell Transactions		61,574	479,133	540,707	0	85,005	85,005
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		86,931	27,402,824	27,489,755	90,945	22,089,601	22,180,546
CUSTODY AND PLEDGES RECEIVED		887,334,636	394,950,411	1,282,285,047	856,292,085	337,560,592	1,193,852,677
ITEMS HELD IN CUSTODY		55,366,877	33,906,708	89,273,585	47,522,044	24,508,688	72,030,732
Customer Fund and Portfolio Balances		12,586,266	4,059,914	16,646,180	9,483,940	1,309,375	10,793,315
Securities Held in Custody		6,788,766	6,495,008	13,283,774	3,496,688	2,996,399	6,493,087
Cheques Received for Collection		29,513,078	3,378,241	32,891,319	28,123,634	3,036,679	31,160,313
Commercial Notes Received for Collection		6,177,593	3,744,053	9,921,646	6,116,849	3,118,920	9,235,769
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		301,174	16,229,492	16,530,666	300,933	14,047,315	14,348,248
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		214,082,247	115,692,181	329,774,428	208,267,187	102,985,636	311,252,823
Securities		606,636	1,543,398	2,150,034	785,963	1,137,538	1,923,501
Guarantee Notes		628,147	651,303	1,279,450	652,116	574,500	1,226,616
Commodity		176,188	156,955	333,143	0	135,780	135,780
Warrant		0	0	0	0	0	0
Real Estate		168,272,625	92,860,984	261,133,609	165,999,748	81,577,712	247,577,460
Other Pledged Items		44,398,651	20,479,541	64,878,192	40,829,360	19,560,106	60,389,466

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		617.885.512	245.351.522	863.237.034	600.502.854	210.066.268	810.569.122
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.032.653.832	856.445.468	1.889.099.300	1.016.889.992	817.124.778	1.834.014.770

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)	15.925.360	17.522.933	7.852.563	8.908.141
Interest Income on Loans	(IV-a-1)	11.424.027	13.783.452	5.569.277	6.985.062
Interest Income on Reserve Deposits		13.689	252.067	0	131.704
Interest Income on Banks	(IV-a-2)	124.786	344.106	22.689	199.033
Interest Income on Money Market Placements		51.726	73.012	5.063	72.553
Interest Income on Marketable Securities Portfolio	(IV-a-3)	4.298.692	2.996.071	2.250.136	1.470.652
Financial Assets At Fair Value Through Profit Loss		9.108	0	3.518	0
Financial Assets At Fair Value Through Other Comprehensive Income		2.839.624	2.414.971	1.342.176	1.203.068
Financial Assets Measured at Amortised Cost		1.449.960	581.100	904.442	267.584
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		12.440	74.225	5.398	49.137
INTEREST EXPENSES (-)	(IV-b)	-6.231.700	-10.456.964	-3.137.716	-5.215.652
Interest Expenses on Deposits	(IV-b-4)	-4.003.999	-7.815.687	-1.802.979	-3.860.518
Interest Expenses on Funds Borrowed	(IV-b-1)	-549.552	-833.345	-248.445	-407.259
Interest Expenses on Money Market Funds		-645.808	-707.158	-491.828	-298.850
Interest Expenses on Securities Issued	(IV-b-3)	-791.410	-1.048.574	-461.817	-624.506
Lease Interest Expenses		-46.313	-46.101	-23.097	-23.023
Other Interest Expense		-194.618	-6.099	-109.550	-1.496
NET INTEREST INCOME OR EXPENSE		9.693.660	7.065.969	4.714.847	3.692.489
NET FEE AND COMMISSION INCOME OR EXPENSES		1.963.935	2.268.511	838.065	1.142.212
Fees and Commissions Received		2.433.708	2.901.679	1.071.575	1.471.327
From Noncash Loans		225.765	304.744	113.143	159.684
Other		2.207.943	2.596.935	958.432	1.311.643
Fees and Commissions Paid (-)		-469.773	-633.168	-233.510	-329.115
Paid for Noncash Loans		-2.062	-304	-1.026	-163
Other		-467.711	-632.864	-232.484	-328.952
DIVIDEND INCOME		3.724	5.403	3.489	1.410
TRADING INCOME OR LOSS (Net)	(IV-c)	-86.912	20.670	346.739	-272.920
Gains (Losses) Arising from Capital Markets Transactions		282.856	80.802	300.799	16.169
Gains (Losses) Arising From Derivative Financial Transactions		49.600	2.818.601	-352.328	147.735
Foreign Exchange Gains or Losses		-419.368	-2.878.733	398.268	-436.824
OTHER OPERATING INCOME	(IV-d)	589.629	365.665	207.808	158.152
GROSS PROFIT FROM OPERATING ACTIVITIES		12.164.036	9.726.218	6.110.948	4.721.343
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-3.440.577	-2.708.744	-2.002.085	-1.442.440
OTHER ALLOWANCE EXPENSES (-)		-1.684.580	-748.613	-560.531	-253.749
PERSONNEL EXPENSES (-)		-1.452.164	-1.293.012	-691.940	-655.421
OTHER OPERATING EXPENSES (-)	(IV-f)	-2.252.571	-1.915.744	-1.060.620	-954.981
NET OPERATING INCOME (LOSS)		3.334.144	3.060.105	1.795.772	1.414.752
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		386.620	325.877	212.135	174.616
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		3.720.764	3.385.982	2.007.907	1.589.368
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-824.469	-695.328	-421.659	-311.246
Current Tax Provision		-1.097.654	-371.104	-883.625	-371.104
Expense Effect of Deferred Tax		-647.002	-938.128	-42.648	111.668
Income Effect of Deferred Tax		920.187	613.904	504.614	-51.810
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	2.896.295	2.690.654	1.586.248	1.278.122
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		2.896.295	2.690.654	1.586.248	1.278.122
Profit (Loss) Attributable to Group		2.896.295	2.690.654	1.586.248	1.278.122
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,00557000	0,00560000	0,00305000	0,00246000



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)		2.896.295	2.690.654		
OTHER COMPREHENSIVE INCOME		237.791	-46.262		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		392.575	183.801		
Gains (Losses) on Revaluation of Property, Plant and Equipment		157.929	1.273		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-17.412	-20.395		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		267.163	198.716		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-15.105	4.207		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-154.784	-230.063		
Exchange Differences on Translation		486.169	191.354		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-389.906	-154.103		
Income (Loss) Related with Cash Flow Hedges		-101.492	-224.928		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-330.336	-161.248		
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		180.781	118.862		
TOTAL COMPREHENSIVE INCOME (LOSS)		3.134.086	2.644.392		

Statement of Cash Flow (IFRS 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 (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		7.783.175	7.492.746
Interest Received		14.055.380	15.811.709
Interest Paid		-6.354.444	-10.658.750
Dividends received		3.724	2.641
Fees and Commissions Received		2.443.512	2.876.550
Other Gains		-396.472	1.401.155
Collections from Previously Written Off Loans and Other Receivables		897.479	656.139
Cash Payments to Personnel and Service Suppliers		-1.558.356	-1.294.428
Taxes Paid		-159.558	-108.417
Other		-1.148.090	-1.193.853
Changes in Operating Assets and Liabilities Subject to Banking Operations		-9.133.291	-13.023.213
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.009.529	-594.380
Net (Increase) Decrease in Due From Banks		-406.866	-1.316.981
Net (Increase) Decrease in Loans		-27.569.198	-9.700.189
Net (Increase) Decrease in Other Assets		-19.387.754	-3.885.114
Net Increase (Decrease) in Bank Deposits		4.323.553	-566.050
Net Increase (Decrease) in Other Deposits		9.075.438	18.548.854
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		2.720.846	-7.011.582
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		23.120.219	-8.497.771
Net Cash Provided From Banking Operations		-1.350.116	-5.530.467
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-10.735.773	-7.057.533
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-15.000	-125.000
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-607.144	-192.077
Cash Obtained from Tangible and Intangible Asset Sales		2.493	10.153
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-39.336.504	-10.785.773
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		52.016.220	3.114.965
Cash Paid for Purchase of Financial Assets At Amortised Cost		-23.934.207	-8.075
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.985.038	1.868.640
Other		-846.669	-940.366
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		5.902.947	7.680.189
Cash Obtained from Loans and Securities Issued		26.604.752	20.104.230
Cash Outflow Arised From Loans and Securities Issued		-20.554.922	-15.294.286
Equity Instruments Issued		0	3.005.742
Dividends paid		0	0
Payments of lease liabilities		-146.883	-135.497
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.920.213	1.761.517
Net Increase (Decrease) in Cash and Cash Equivalents		-4.262.729	-3.146.294
Cash and Cash Equivalents at Beginning of the Period		15.835.984	17.480.198
Cash and Cash Equivalents at End of the Period		11.573.255	14.333.904

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 Other Accumulated 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)						
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		4.000.000	1.700.000		0 1.986.298	2.207.533	-108.911		1.442.408	1.624.806	-2.911.390	-55.038	28.233.739	0 5.689.644	43.809.089		43.809.089
		0	0	0	-91.412	0	0	0	0	0	0	0	0	0	-91.412		-91.412
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	-91.412	0	0	0	0	0	0	0	0	0	-91.412		-91.412
		4.000.000	1.700.000	0	1.894.886	2.207.533	-108.911	1.442.408	1.624.806	-2.911.390	-55.038	28.233.739	0 5.689.644	43.717.677			43.717.677
		0	0	0	0	993	-15.908	198.716	191.354	-120.200	-301.217	0	0 2.690.654	2.644.392			2.644.392
		1.200.000	1.805.742	0	0	0	0	0	0	0	0	0	0	0	3.005.742		3.005.742
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	0	-929	0	0	0	0	0	929	0	0	0		0
		0	0	0	0	0	0	0	0	0	0	5.689.644	0	-	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	5.689.644	0		0
		0	0	0	0	0	0	0	0	0	0	5.689.644	0	-	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	5.689.644	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		5.200.000	3.505.742		0 1.894.886	2.207.597	-124.819	1.641.124	1.816.160	-3.031.590	-356.255	33.924.312	0 2.690.654	49.367.811			49.367.811
Statement of changes in equity (IFRS 9 Impairment Model Applied)																	
CHANGES IN EQUITY ITEMS																	
		5.200.000	3.505.742		0 1.894.886	2.207.594	-178.102	1.685.677	1.879.830	85.691	-1.240.673	33.924.314	0 5.417.468	54.382.427			54.382.427
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		5.200.000	3.505.742	0	1.894.886	2.207.594	-178.102	1.685.677	1.879.830	85.691	-1.240.673	33.924.314	0 5.417.468	54.382.427			54.382.427
		0	0	0	0	138.993	-13.581	267.163	486.169	-304.127	-336.826	0	0 2.896.295	3.134.086			3.134.086
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
		0	0	0	0	-12.708	0	0	0	0	0	12.881	0	0	173		173
		0	0	0	0	0	0	0	0	0	0	5.417.468	0	-	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	5.417.468	0		0
		0	0	0	0	0	0	0	0	0	0	5.417.468	0	-	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	5.417.468	0		0
		5.200.000	3.505.742		0 1.894.886	2.333.879	-191.683	1.952.840	2.365.999	-218.436	-1.577.499	39.354.663	0 2.896.295	57.516.686			57.516.686

Previous Period
01.01.2019 - 30.06.2019

Current Period
01.01.2020 - 30.06.2020