



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Consolidated
2020 - 3. 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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2020 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık dönemine 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 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 Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.4 (i)'de belirtildiği üzere, 30 Eylül 2020 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, 650.000 bin TL tutarındaki kısmı önceki yıllarda, 500.000 bin TL tutarındaki kısmı ise cari dönemde ayrılmış olan toplam 1.150.000 bin TL tutarında serbest karşılık yer almaktadır.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 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 konsolide 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, 27 Ekim 2020

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 30.09.2020			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)		54.931.054	107.337.157	162.268.211	50.353.146	88.847.971	139.201.117
Cash and cash equivalents		7.482.102	62.830.526	70.312.628	2.401.694	45.498.382	47.900.076
Cash and Cash Balances at Central Bank	(I-a)	5.170.072	37.939.497	43.109.569	2.243.226	27.650.703	29.893.929
Banks	(I-d)	1.790.722	24.891.936	26.682.658	92.372	17.848.302	17.940.674
Receivables From Money Markets		521.343	0	521.343	66.120	0	66.120
Allowance for Expected Losses (-)		-35	-907	-942	-24	-623	-647
Financial assets at fair value through profit or loss	(I-b)	327.457	7.872.978	8.200.435	195.719	7.069.120	7.264.839
Public Debt Securities		25.864	153.044	178.908	182.344	92.378	274.722
Equity instruments		266.733	303.422	570.155	12.470	220.294	232.764
Other Financial Assets		34.860	7.416.512	7.451.372	905	6.756.448	6.757.353
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	27.072.250	29.771.221	56.843.471	36.203.273	31.315.167	67.518.440
Public Debt Securities		26.364.509	18.012.890	44.377.399	35.534.282	16.168.796	51.703.078
Equity instruments		15.777	607	16.384	15.777	607	16.384
Other Financial Assets		691.964	11.757.724	12.449.688	653.214	15.145.764	15.798.978
Derivative financial assets	(I-c, I-l)	20.049.245	6.862.432	26.911.677	11.552.460	4.965.302	16.517.762
Derivative Financial Assets At Fair Value Through Profit Or Loss		14.826.368	6.862.432	21.688.800	9.458.665	4.932.085	14.390.750
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		5.222.877	0	5.222.877	2.093.795	33.217	2.127.012
FINANCIAL ASSETS AT AMORTISED COST (Net)		197.953.021	108.649.435	306.602.456	147.259.503	87.515.563	234.775.066
Loans	(I-f)	174.746.036	100.805.152	275.551.188	144.802.842	81.973.456	226.776.298
Receivables From Leasing Transactions	(I-k)	1.366.313	4.149.877	5.516.190	1.534.777	3.605.542	5.140.319
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-g)	35.166.274	7.616.001	42.782.275	11.814.099	3.760.759	15.574.858
Public Debt Securities		35.166.274	6.924.419	42.090.693	11.479.840	2.379.418	13.859.258
Other Financial Assets		0	691.582	691.582	334.259	1.381.341	1.715.600
Allowance for Expected Credit Losses (-)		-13.325.602	-3.921.595	-17.247.197	-10.892.215	-1.824.194	-12.716.409
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	270.747	0	270.747	666.067	0	666.067
Held for Sale		270.747	0	270.747	666.067	0	666.067
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		14.795	0	14.795	5.521	0	5.521
Investments in Associates (Net)	(I-h)	14.795	0	14.795	5.521	0	5.521

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		14.795	0	14.795	5.521	0	5.521
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)		5.286.846	66.530	5.353.376	4.866.527	53.170	4.919.697
INTANGIBLE ASSETS AND GOODWILL (Net)		1.069.336	4.282	1.073.618	948.305	4.883	953.188
Goodwill		0	0	0	0	0	0
Other		1.069.336	4.282	1.073.618	948.305	4.883	953.188
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		367.125	0	367.125	9.971	0	9.971
DEFERRED TAX ASSET	(I-n)	70.248	0	70.248	80.564	55.408	135.972
OTHER ASSETS (Net)	(I-p)	4.388.338	5.577.243	9.965.581	2.631.103	3.874.735	6.505.838
TOTAL ASSETS		264.351.510	221.634.647	485.986.157	206.820.707	180.351.730	387.172.437
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	106.601.238	187.731.229	294.332.467	95.854.279	148.858.054	244.712.333
LOANS RECEIVED	(II-c)	341.364	43.310.062	43.651.426	548.615	34.287.866	34.836.481
MONEY MARKET FUNDS		10.496.928	14.471.153	24.968.081	763.198	9.343.352	10.106.550
MARKETABLE SECURITIES (Net)	(II-d)	10.830.228	12.030.996	22.861.224	4.924.276	8.612.669	13.536.945
Bills		8.401.280	0	8.401.280	2.391.332	0	2.391.332
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.428.948	12.030.996	14.459.944	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)	9.822.532	3.759.844	13.582.376	7.245.411	1.700.291	8.945.702
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.428.984	3.366.469	12.795.453	6.397.372	1.647.226	8.044.598
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		393.548	393.375	786.923	848.039	53.065	901.104
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-f)	507.038	60.096	567.134	576.563	47.591	624.154
PROVISIONS	(II-h)	2.015.602	186.678	2.202.280	1.411.459	181.183	1.592.642
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		496.127	1.211	497.338	450.238	646	450.884
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.519.475	185.467	1.704.942	961.221	180.537	1.141.758
CURRENT TAX LIABILITIES	(II-i)	532.620	27.113	559.733	772.096	59.603	831.699
DEFERRED TAX LIABILITY		665.149	85.872	751.021	704.309	132.903	837.212
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	7.008.986	7.008.986	0	5.381.534	5.381.534
Loans		0	0	0	0	0	0

Other Debt Instruments		0	7.008.986	7.008.986	0	5.381.534	5.381.534
OTHER LIABILITIES	(II-e)	9.788.471	6.738.029	16.526.500	7.465.579	3.939.153	11.404.732
EQUITY	(II-k)	62.137.942	-3.163.013	58.974.929	54.875.134	-512.681	54.362.453
Issued capital		5.200.000	0	5.200.000	5.200.000	0	5.200.000
Capital Reserves		5.320.613	0	5.320.613	5.320.613	0	5.320.613
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		1.814.871	0	1.814.871	1.814.871	0	1.814.871
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.142.377	6.055	2.148.432	2.025.172	6.055	2.031.227
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		4.356.406	-3.169.068	1.187.338	1.632.533	-518.736	1.113.797
Profit Reserves		40.117.963	0	40.117.963	34.576.406	0	34.576.406
Legal Reserves		1.882.950	0	1.882.950	1.626.891	0	1.626.891
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		37.956.649	0	37.956.649	32.684.032	0	32.684.032
Other Profit Reserves		278.364	0	278.364	265.483	0	265.483
Profit or Loss		5.000.409	0	5.000.409	6.120.251	0	6.120.251
Prior Years' Profit or Loss		591.573	0	591.573	767.926	0	767.926
Current Period Net Profit Or Loss		4.408.836	0	4.408.836	5.352.325	0	5.352.325
Non-controlling Interests		174	0	174	159	0	159
Total equity and liabilities		213.739.112	272.247.045	485.986.157	175.140.919	212.031.518	387.172.437

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		190.902.112	564.015.479	754.917.591	162.285.048	473.496.707	635.781.755
GUARANTIES AND WARRANTIES	(III-2, 3)	21.689.392	25.116.941	46.806.333	19.905.773	22.793.252	42.699.025
Letters of Guarantee		18.351.156	16.858.801	35.209.957	16.949.962	14.187.155	31.137.117
Guarantees Subject to State Tender Law		303.967	1.864.007	2.167.974	282.800	1.422.854	1.705.654
Guarantees Given for Foreign Trade Operations		0	2.040.886	2.040.886	0	2.223.470	2.223.470
Other Letters of Guarantee		18.047.189	12.953.908	31.001.097	16.667.162	10.540.831	27.207.993
Bank Acceptances		0	56.067	56.067	0	50.678	50.678
Import Letter of Acceptance		0	56.067	56.067	0	50.678	50.678
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		7.935	3.188.609	3.196.544	8.409	4.396.101	4.404.510
Documentary Letters of Credit		7.935	2.560.612	2.568.547	8.409	3.747.283	3.755.692
Other Letters of Credit		0	627.997	627.997	0	648.818	648.818
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	13.434	13.434	0	14.790	14.790
Other Guarantees		130.443	4.992.547	5.122.990	5.990	4.131.474	4.137.464
Other Collaterals		3.199.858	7.483	3.207.341	2.941.412	13.054	2.954.466
COMMITMENTS	(III-1)	50.558.023	34.649.079	85.207.102	43.611.686	12.978.081	56.589.767
Irrevocable Commitments		49.223.234	34.308.382	83.531.616	42.539.957	12.676.833	55.216.790
Forward Asset Purchase Commitments		4.524.135	32.445.214	36.969.349	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		0	0	0	0	0	0
Loan Granting Commitments		7.682.045	1.859.593	9.541.638	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		2.712.701	0	2.712.701	2.632.311	0	2.632.311
Tax and Fund Liabilities Arised from Export Commitments		4.800	0	4.800	4.430	0	4.430
Commitments for Credit Card Limits		27.969.954	0	27.969.954	23.193.073	0	23.193.073
Commitments for Credit Cards and Banking Services Promotions		142.948	0	142.948	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		6,186.651	3,575	6,190.226	4,874.766	2,691	4,877.457
Revocable Commitments		1,334.789	340.697	1,675.486	1,071.729	301.248	1,372.977
Revocable Loan Granting Commitments		919.985	0	919.985	992.817	0	992.817
Other Revocable Commitments		414.804	340.697	755.501	78.912	301.248	380.160
DERIVATIVE FINANCIAL INSTRUMENTS		118,654.697	504,249.459	622,904.156	98,767.589	437,725.374	536,492.963
Derivative Financial Instruments Held For Hedging		19,494.054	69,410.368	88,904.422	13,674.935	50,984.080	64,659.015
Fair Value Hedges		5,530.359	27,513.408	33,043.767	4,122.135	22,691.635	26,813.770
Cash Flow Hedges		13,963.695	41,896.960	55,860.655	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		99,160.643	434,839.091	533,999.734	85,092.654	386,741.294	471,833.948
Forward Foreign Currency Buy or Sell Transactions		6,466.491	13,961.956	20,428.447	6,344.720	14,506.012	20,850.732
Forward Foreign Currency Buying Transactions		6,305.938	3,854.050	10,159.988	5,802.042	4,937.886	10,739.928
Forward Foreign Currency Sale Transactions		160.553	10,107.906	10,268.459	542.678	9,568.126	10,110.804
Currency and Interest Rate Swaps		86,726.148	343,669.207	430,395.355	73,868.613	322,537.764	396,406.377
Currency Swap Buy Transactions		11,162.455	108,327.582	119,490.037	22,948.085	97,089.617	120,037.702
Currency Swap Sell Transactions		54,416.803	89,022.873	143,439.676	48,590.528	74,408.155	122,998.683
Interest Rate Swap Buy Transactions		10,573.445	73,159.376	83,732.821	1,165.000	75,519.996	76,684.996
Interest Rate Swap Sell Transactions		10,573.445	73,159.376	83,732.821	1,165.000	75,519.996	76,684.996
Currency, Interest Rate and Securities Options		2,500.325	25,193.090	27,693.415	4,702.430	27,522.912	32,225.342
Currency Options Buy Transactions		1,270.341	3,018.252	4,288.593	1,934.397	3,443.224	5,377.621
Currency Options Sell Transactions		1,222.309	2,633.104	3,855.413	2,734.120	2,804.616	5,538.736
Interest Rate Options Buy Transactions		0	9,770.867	9,770.867	0	10,637.536	10,637.536
Interest Rate Options Sell Transactions		0	9,770.867	9,770.867	0	10,637.536	10,637.536
Securities Options Buy Transactions		4.155	0	4.155	19.333	0	19.333
Securities Options Sell Transactions		3.520	0	3.520	14.580	0	14.580
Currency Futures		3,385.513	3,425.945	6,811.458	85.946	85.005	170.951
Currency Futures Buy Transactions		1,277.228	2,110.676	3,387.904	85.946	0	85.946
Currency Futures Sell Transactions		2,108.285	1,315.269	3,423.554	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		82.166	48,588.893	48,671.059	90.945	22,089.601	22,180.546
CUSTODY AND PLEDGES RECEIVED		927,044.994	460,949.857	1,387,994.851	871,352.485	344,368.703	1,215,721.188
ITEMS HELD IN CUSTODY		70,837.172	41,564.995	112,402.167	61,762.629	24,508.688	86,271.317
Customer Fund and Portfolio Balances		11,348.785	3,971.491	15,320.276	9,483.940	1,309.375	10,793.315
Securities Held in Custody		21,460.333	9,838.971	31,299.304	17,737.273	2,996.399	20,733.672
Cheques Received for Collection		31,231.425	4,047.082	35,278.507	28,123.634	3,036.679	31,160.313
Commercial Notes Received for Collection		6,495.455	4,392.161	10,887.616	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	19,315.290	19,616.464	300.933	14,047.315	14,348.248
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		232,720.741	139,274.913	371,995.654	209,087.002	109,793.747	318,880.749
Securities		938.540	2,222.842	3,161.382	785.963	1,137.538	1,923.501
Guarantee Notes		605.711	737.422	1,343.133	652.116	574.500	1,226.616
Commodity		178.400	177.803	356.203	0	135.780	135.780
Warrant		0	0	0	0	0	0
Real Estate		181,323.368	106,955.876	288,279.244	166,259.977	84,587.022	250,846.999
Other Pledged Items		49,674.722	29,180.970	78,855.692	41,388.946	23,358.907	64,747.853

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		623.487.081	280.109.949	903.597.030	600.502.854	210.066.268	810.569.122
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.117.947.106	1.024.965.336	2.142.912.442	1.033.637.533	817.865.410	1.851.502.943

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 - 30.09.2020	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	(IV-a)	25.047.001	27.881.439	8.337.927	9.242.200
Interest Income on Loans	(IV-a-1)	17.759.078	21.590.918	5.854.757	7.145.101
Interest Income on Reserve Deposits		33.344	357.618	19.655	105.551
Interest Income on Banks	(IV-a-2)	186.757	631.220	65.820	152.147
Interest Income on Money Market Placements		96.485	147.566	42.548	73.047
Interest Income on Marketable Securities Portfolio	(IV-a-3)	6.611.322	4.667.542	2.230.145	1.621.868
Financial Assets At Fair Value Through Profit Loss		12.513	2.506	2.939	813
Financial Assets At Fair Value Through Other Comprehensive Income		4.094.789	3.778.594	1.173.363	1.315.713
Financial Assets Measured at Amortised Cost		2.504.020	886.442	1.053.843	305.342
Finance Leasing Interest Income		319.555	354.573	110.343	110.831
Other Interest Income		40.460	132.002	14.659	33.655
INTEREST EXPENSES (-)	(IV-b)	-9.913.432	-15.840.534	-3.438.187	-4.911.335
Interest Expenses on Deposits	(IV-b-4)	-6.202.107	-11.790.994	-2.042.058	-3.815.825
Interest Expenses on Funds Borrowed	(IV-b-1)	-897.176	-1.292.465	-273.534	-376.450
Interest Expenses on Money Market Funds		-1.086.144	-932.038	-430.915	-137.910
Interest Expenses on Securities Issued	(IV-b-3)	-1.365.521	-1.748.733	-571.043	-565.851
Lease Interest Expenses		-69.209	-70.221	-22.237	-23.708
Other Interest Expense		-293.275	-6.083	-98.400	8.409
NET INTEREST INCOME OR EXPENSE		15.133.569	12.040.905	4.899.740	4.330.865
NET FEE AND COMMISSION INCOME OR EXPENSES		3.475.304	3.631.156	1.213.000	1.227.989
Fees and Commissions Received		4.209.368	4.657.652	1.469.308	1.612.839
From Noncash Loans		330.795	431.265	103.772	126.444
Other		3.878.573	4.226.387	1.365.536	1.486.395
Fees and Commissions Paid (-)		-734.064	-1.026.496	-256.308	-384.850
Paid for Noncash Loans		-3.099	-481	-1.037	-177
Other		-730.965	-1.026.015	-255.271	-384.673
DIVIDEND INCOME		3.827	6.181	14	655
TRADING INCOME OR LOSS (Net)	(IV-c)	897.879	-887.709	1.080.649	-689.738
Gains (Losses) Arising from Capital Markets Transactions		290.908	175.082	-1.493	96.321
Gains (Losses) Arising From Derivative Financial Transactions		3.223.822	1.748.970	3.293.113	-899.449
Foreign Exchange Gains or Losses		-2.616.851	-2.811.761	-2.210.971	113.390
OTHER OPERATING INCOME	(IV-d)	921.289	584.967	295.772	198.298
GROSS PROFIT FROM OPERATING ACTIVITIES		20.431.868	15.375.500	7.489.175	5.068.069
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-5.696.471	-4.254.201	-2.202.552	-1.519.176
OTHER ALLOWANCE EXPENSES (-)		-2.888.374	-819.512	-1.198.843	-70.899
PERSONNEL EXPENSES (-)		-2.276.035	-2.064.060	-729.965	-686.557
OTHER OPERATING EXPENSES (-)	(IV-f)	-3.664.100	-3.027.985	-1.311.735	-1.037.216
NET OPERATING INCOME (LOSS)		5.906.888	5.209.742	2.046.080	1.754.221
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		5.906.888	5.209.742	2.046.080	1.754.221
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-1.498.037	-1.182.035	-522.541	-393.526
Current Tax Provision		-871.668	-1.175.254	356.161	-704.925
Expense Effect of Deferred Tax		-2.017.580	-541.743	-1.349.415	411.594
Income Effect of Deferred Tax		1.391.211	534.962	470.713	-100.195
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-i)	4.408.851	4.027.707	1.523.539	1.360.695
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(IV-i)	4.408.851	4.027.707	1.523.539	1.360.695
Profit (Loss) Attributable to Group		4.408.836	4.027.696	1.523.533	1.360.693
Profit (loss), attributable to non-controlling interests	(IV-g)	15	11	6	2
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,00848000	0,00815000	0,00293000	0,00275000



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 - 30.09.2020	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)		4.408.851	4.027.707		
OTHER COMPREHENSIVE INCOME		203.453	768.601		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		129.912	-25.958		
Gains (Losses) on Revaluation of Property, Plant and Equipment		157.929	0		
Gains (Losses) on Revaluation of Intangible Assets			0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-18.932	-33.279		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		5.687	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-14.772	7.321		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		73.541	794.559		
Exchange Differences on Translation		1.934.467	78.217		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.377.156	2.000.827		
Income (Loss) Related with Cash Flow Hedges		430.002	-1.043.080		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.438.648	-39.360		
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		524.876	-202.045		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.612.304	4.796.308		

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019
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		12.444.000	11.011.841
Interest Received		22.588.151	23.823.516
Interest Paid		-9.825.417	-15.974.546
Dividends received		3.827	3.419
Fees and Commissions Received		4.223.054	4.630.959
Other Gains		-816.500	1.632.341
Collections from Previously Written Off Loans and Other Receivables		1.464.511	1.237.908
Cash Payments to Personnel and Service Suppliers		-2.438.914	-2.227.735
Taxes Paid		-228.569	-170.275
Other		-2.526.143	-1.943.746
Changes in Operating Assets and Liabilities Subject to Banking Operations		-8.532.644	4.370.362
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.408.039	-255.936
Net (Increase) Decrease in Due From Banks		-2.942.115	1.875.403
Net (Increase) Decrease in Loans		-48.678.592	-5.070.971
Net (Increase) Decrease in Other Assets		-22.481.050	-6.033.585
Net Increase (Decrease) in Bank Deposits		2.900.231	-1.412.098
Net Increase (Decrease) in Other Deposits		46.730.200	28.907.488
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		9.046.623	-8.754.686
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		9.300.098	-4.885.253
Net Cash Provided From Banking Operations		3.911.356	15.382.203
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-11.222.132	-18.304.234
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		-880.136	-783.616
Cash Obtained from Tangible and Intangible Asset Sales		2.682	11.906
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-15.377.391	-26.107.339
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		25.877.320	9.211.030
Cash Paid for Purchase of Financial Assets At Amortised Cost		-24.199.869	-3.714.492
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.224.165	2.583.389
Other		131.097	494.888
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		10.691.019	3.098.282
Cash Obtained from Loans and Securities Issued		33.746.239	25.536.458
Cash Outflow Arised From Loans and Securities Issued		-22.775.163	-25.236.850
Equity Instruments Issued		0	3.005.742
Dividends paid		0	0
Payments of lease liabilities		-280.057	-207.068
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		4.142.771	1.549.965
Net Increase (Decrease) in Cash and Cash Equivalents		7.523.014	1.726.216
Cash and Cash Equivalents at Beginning of the Period		18.691.977	18.432.454
Cash and Cash Equivalents at End of the Period		26.214.991	20.158.670

