



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
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") 30 Eylül 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 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, 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 olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.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 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, 27 Ekim 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 30.09.2020			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)		54.534.342	98.211.244	152.745.586	50.399.066	84.383.650	134.782.716
Cash and cash equivalents		7.188.125	59.569.368	66.757.493	2.494.673	43.995.536	46.490.209
Cash and Cash Balances at Central Bank	(I-a)	5.170.068	37.939.435	43.109.503	2.243.224	27.650.693	29.893.917
Banks	(I-d)	1.509.579	21.630.251	23.139.830	251.462	16.345.284	16.596.746
Receivables From Money Markets		508.492	0	508.492	0	0	0
Allowance for Expected Losses (-)		-14	-318	-332	-13	-441	-454
Financial assets at fair value through profit or loss	(I-b)	49.534	7.872.978	7.922.512	170.989	7.069.120	7.240.109
Public Debt Securities		15.992	153.044	169.036	170.486	92.378	262.864
Equity instruments		0	303.422	303.422	0	220.294	220.294
Other Financial Assets		33.542	7.416.512	7.450.054	503	6.756.448	6.756.951
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	26.952.577	24.313.120	51.265.697	36.087.714	28.554.393	64.642.107
Public Debt Securities		26.364.509	18.012.890	44.377.399	35.534.282	16.168.796	51.703.078
Equity instruments		15.610	607	16.217	15.610	607	16.217
Other Financial Assets		572.458	6.299.623	6.872.081	537.822	12.384.990	12.922.812
Derivative financial assets	(I-c, I-l)	20.344.106	6.455.778	26.799.884	11.645.690	4.764.601	16.410.291
Derivative Financial Assets At Fair Value Through Profit Or Loss		15.121.229	6.455.778	21.577.007	9.551.895	4.731.384	14.283.279
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)		195.835.938	80.609.991	276.445.929	143.880.604	63.238.520	207.119.124
Loans	(I-f)	173.689.071	76.788.678	250.477.749	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)	35.166.274	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 (-)		-13.019.407	-3.794.688	-16.814.095	-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)	177.877	0	177.877	636.017	0	636.017
Held for Sale		177.877	0	177.877	636.017	0	636.017
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.908.143	7.240.547	9.148.690	1.625.290	5.111.016	6.736.306
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)	1.893.348	7.240.547	9.133.895	1.619.769	5.111.016	6.730.785
Unconsolidated Financial Subsidiaries		1.893.348	7.240.547	9.133.895	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)		5.275.354	7.155	5.282.509	4.857.006	6.976	4.863.982
INTANGIBLE ASSETS AND GOODWILL (Net)		1.056.864	11	1.056.875	933.963	16	933.979
Goodwill		0	0	0	0	0	0
Other		1.056.864	11	1.056.875	933.963	16	933.979
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0	0	0	0
CURRENT TAX ASSETS		366.480	0	366.480	0	0	0
DEFERRED TAX ASSET	(I-n)	0	0	0	0	2.438	2.438
OTHER ASSETS (Net)	(I-p)	2.922.184	5.442.730	8.364.914	1.842.217	3.584.333	5.426.550
TOTAL ASSETS		262.077.182	191.511.678	453.588.860	204.174.163	156.326.949	360.501.112
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	106.609.812	162.604.664	269.214.476	96.271.886	127.782.641	224.054.527
LOANS RECEIVED	(II-c)	233.461	39.323.362	39.556.823	302.890	31.068.206	31.371.096
MONEY MARKET FUNDS		10.086.513	13.732.756	23.819.269	612.415	8.199.349	8.811.764
MARKETABLE SECURITIES (Net)	(II-d)	10.527.332	12.030.996	22.558.328	4.905.531	8.612.669	13.518.200
Bills		8.057.848	0	8.057.848	2.372.587	0	2.372.587
Asset-backed Securities		0	0	0	0	0	0
Bonds		2.469.484	12.030.996	14.500.480	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)	9.764.092	3.937.928	13.702.020	7.203.320	1.655.523	8.858.843
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.370.544	3.544.553	12.915.097	6.355.281	1.602.458	7.957.739
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)	503.519	0	503.519	574.553	0	574.553
PROVISIONS	(II-h)	1.956.077	172.055	2.128.132	1.362.723	168.354	1.531.077
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		477.040	0	477.040	434.942	0	434.942
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.479.037	172.055	1.651.092	927.781	168.354	1.096.135
CURRENT TAX LIABILITIES	(II-i)	450.433	3.398	453.831	735.341	23.651	758.992
DEFERRED TAX LIABILITY		664.793	0	664.793	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	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)	8,703.942	6,302.010	15,005.952	6,917.863	3,635.927	10,553.790
EQUITY	(II-k)	61,426.744	-2,454.013	58,972.731	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		2,839.880	702.104	3,541.984	2,884.029	831.140	3,715.169
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		4,212.479	-3,156.117	1,056.362	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		4,419.094	0	4,419.094	5,417.468	0	5,417.468
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		4,419.094	0	4,419.094	5,417.468	0	5,417.468
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		210,926.718	242,662.142	453,588.860	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 30.09.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		190.759.270	570.489.896	761.249.166	160.597.907	479.564.186	640.162.093
GUARANTIES AND WARRANTIES	(III-a-2, 3)	21.691.663	25.953.605	47.645.268	19.912.014	23.535.399	43.447.413
Letters of Guarantee		18.353.427	16.807.325	35.160.752	16.956.203	14.167.206	31.123.409
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	2.037.194	2.037.194	0	2.221.818	2.221.818
Other Letters of Guarantee		18.049.460	12.906.124	30.955.584	16.673.403	10.522.534	27.195.937
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	3.131.660	3.139.595	8.409	4.358.456	4.366.865
Documentary Letters of Credit		7.935	2.496.270	2.504.205	8.409	3.685.663	3.694.072
Other Letters of Credit		0	635.390	635.390	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	13.434	13.434	0	14.790	14.790
Other Guarantees		130.443	5.937.636	6.068.079	5.990	4.931.215	4.937.205
Other Collaterals		3.199.858	7.483	3.207.341	2.941.412	13.054	2.954.466
COMMITMENTS	(III-a-1)	50.143.219	46.617.435	96.760.654	43.532.774	23.710.713	67.243.487
Irrevocable Commitments		49.223.234	46.617.435	95.840.669	42.539.957	23.710.713	66.250.670
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	12,312.628	18,499.279	4,874.766	11,036.571	15,911.337
Revocable Commitments		919.985	0	919.985	992.817	0	992.817
Revocable Loan Granting Commitments		919.985	0	919.985	992.817	0	992.817
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		118,924.388	497,918.856	616,843.244	97,153.119	432,318.074	529,471.193
Derivative Financial Instruments Held For Hedging		19,503.263	69,387.240	88,890.503	13,674.935	50,919.357	64,594.292
Fair Value Hedges		5,539.568	27,490.280	33,029.848	4,122.135	22,626.912	26,749.047
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		99,421.125	428,531.616	527,952.741	83,478.184	381,398.717	464,876.901
Forward Foreign Currency Buy or Sell Transactions		6,466.491	13,749.939	20,216.430	6,344.720	14,293.529	20,638.249
Forward Foreign Currency Buying Transactions		6,305.938	3,748.693	10,054.631	5,802.042	4,831.696	10,633.738
Forward Foreign Currency Sale Transactions		160.553	10,001.246	10,161.799	542.678	9,461.833	10,004.511
Currency and Interest Rate Swaps		86,994.305	337,573.749	424,568.054	72,288.056	317,407.670	389,695.726
Currency Swap Buy Transactions		11,504.093	104,917.859	116,421.952	22,894.573	93,779.012	116,673.585
Currency Swap Sell Transactions		54,343.322	86,392.408	140,735.730	47,063.483	72,653.394	119,716.877
Interest Rate Swap Buy Transactions		10,573.445	73,131.741	83,705.186	1,165.000	75,487.632	76,652.632
Interest Rate Swap Sell Transactions		10,573.445	73,131.741	83,705.186	1,165.000	75,487.632	76,652.632
Currency, Interest Rate and Securities Options		2,492.650	25,193.090	27,685.740	4,668.517	27,522.912	32,191.429
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		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
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		910,585.994	451,816.806	1,362,402.800	856,292.085	337,560.592	1,193,852.677
ITEMS HELD IN CUSTODY		55,101.723	41,564.995	96,666.718	47,522.044	24,508.688	72,030.732
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		5,724.884	9,838.971	15,563.855	3,496.688	2,996.399	6,493.087
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		231,997.190	130,141.862	362,139.052	208,267.187	102,985.636	311,252.823
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		181,086.789	102,734.168	283,820.957	165,999.748	81,577.712	247,577.460
Other Pledged Items		49,187.750	24,269.627	73,457.377	40,829.360	19,560.106	60,389.466

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		1.101.345.264	1.022.306.702	2.123.651.966	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 - 30.09.2020	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)	23.837.453	26.309.903	7.912.093	8.786.970
Interest Income on Loans	(IV-a-1)	17.035.814	20.589.549	5.611.787	6.806.097
Interest Income on Reserve Deposits		33.344	357.618	19.655	105.551
Interest Income on Banks	(IV-a-2)	183.852	536.261	59.066	192.155
Interest Income on Money Market Placements		94.066	138.023	42.340	65.011
Interest Income on Marketable Securities Portfolio	(IV-a-3)	6.470.053	4.589.997	2.171.361	1.593.926
Financial Assets At Fair Value Through Profit Loss		11.792	0	2.684	0
Financial Assets At Fair Value Through Other Comprehensive Income		3.954.241	3.703.555	1.114.617	1.288.584
Financial Assets Measured at Amortised Cost		2.504.020	886.442	1.054.060	305.342
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		20.324	98.455	7.884	24.230
INTEREST EXPENSES (-)	(IV-b)	-9.535.479	-15.224.541	-3.303.779	-4.767.577
Interest Expenses on Deposits	(IV-b-4)	-5.966.382	-11.564.821	-1.962.383	-3.749.134
Interest Expenses on Funds Borrowed	(IV-b-1)	-785.970	-1.176.588	-236.418	-343.243
Interest Expenses on Money Market Funds		-1.069.671	-828.267	-423.863	-121.109
Interest Expenses on Securities Issued	(IV-b-3)	-1.352.272	-1.578.472	-560.862	-529.898
Lease Interest Expenses		-67.906	-69.783	-21.593	-23.682
Other Interest Expense		-293.278	-6.610	-98.660	-511
NET INTEREST INCOME OR EXPENSE		14.301.974	11.085.362	4.608.314	4.019.393
NET FEE AND COMMISSION INCOME OR EXPENSES		2.999.102	3.407.296	1.035.167	1.138.785
Fees and Commissions Received		3.720.072	4.419.509	1.286.364	1.517.830
From Noncash Loans		328.837	430.637	103.072	125.893
Other		3.391.235	3.988.872	1.183.292	1.391.937
Fees and Commissions Paid (-)		-720.970	-1.012.213	-251.197	-379.045
Paid for Noncash Loans		-3.099	-481	-1.037	-177
Other		-717.871	-1.011.732	-250.160	-378.868
DIVIDEND INCOME		3.724	6.059	0	656
TRADING INCOME OR LOSS (Net)	(IV-c)	979.664	-513.430	1.066.576	-534.100
Gains (Losses) Arising from Capital Markets Transactions		317.792	168.859	34.936	88.057
Gains (Losses) Arising From Derivative Financial Transactions		3.369.979	2.066.793	3.320.379	-751.808
Foreign Exchange Gains or Losses		-2.708.107	-2.749.082	-2.288.739	129.651
OTHER OPERATING INCOME	(IV-d)	895.996	550.009	306.367	184.344
GROSS PROFIT FROM OPERATING ACTIVITIES		19.180.460	14.535.296	7.016.424	4.809.078
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-5.624.533	-4.235.970	-2.183.956	-1.527.226
OTHER ALLOWANCE EXPENSES (-)		-2.883.694	-811.567	-1.199.114	-62.954
PERSONNEL EXPENSES (-)		-2.136.615	-1.938.422	-684.451	-645.410
OTHER OPERATING EXPENSES (-)	(IV-f)	-3.503.525	-2.913.704	-1.250.954	-997.960
NET OPERATING INCOME (LOSS)		5.032.093	4.635.633	1.697.949	1.575.528
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		646.595	493.858	259.975	167.981
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		5.678.688	5.129.491	1.957.924	1.743.509
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-1.259.594	-1.041.538	-435.125	-346.210
Current Tax Provision		-643.346	-1.006.743	454.308	-635.639
Expense Effect of Deferred Tax		-2.007.083	-534.991	-1.360.081	403.137
Income Effect of Deferred Tax		1.390.835	500.196	470.648	-113.708
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-h)	4.419.094	4.087.953	1.522.799	1.397.299
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		4.419.094	4.087.953	1.522.799	1.397.299
Profit (Loss) Attributable to Group		4.419.094	4.087.953	1.522.799	1.397.299
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>		0,00850000	0,00827000	0,00293000	0,00283000



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)		4.419.094	4.087.953		
OTHER COMPREHENSIVE INCOME		171.036	728.974		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-160.478	41.222		
Gains (Losses) on Revaluation of Property, Plant and Equipment		157.929	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-17.412	-32.797		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-285.889	66.804		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-15.106	7.215		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		331.514	687.752		
Exchange Differences on Translation		2.133.349	38.857		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-1.300.221	1.914.476		
Income (Loss) Related with Cash Flow Hedges		428.824	-1.043.199		
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		508.210	-183.022		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.590.130	4.816.927		

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 - 30.09.2020	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		11.939.589	10.325.034
Interest Received		21.382.564	22.504.845
Interest Paid		-9.515.113	-15.504.339
Dividends received		3.724	3.297
Fees and Commissions Received		3.733.758	4.392.816
Other Gains		-789.616	1.626.118
Collections from Previously Written Off Loans and Other Receivables		1.395.578	1.162.605
Cash Payments to Personnel and Service Suppliers		-2.297.813	-2.101.068
Taxes Paid		-217.128	-163.439
Other		-1.756.365	-1.595.801
Changes in Operating Assets and Liabilities Subject to Banking Operations		-8.099.076	685.351
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.152.715	-250.172
Net (Increase) Decrease in Due From Banks		-1.504.533	180.871
Net (Increase) Decrease in Loans		-46.408.787	-6.343.967
Net (Increase) Decrease in Other Assets		-21.664.616	-6.165.402
Net Increase (Decrease) in Bank Deposits		2.508.824	-797.505
Net Increase (Decrease) in Other Deposits		42.690.747	27.578.651
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		8.197.504	-8.771.457
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		10.234.500	-4.745.668
Net Cash Provided From Banking Operations		3.840.513	11.010.385
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-10.885.960	-18.910.916
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-35.000	-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		-872.237	-782.418
Cash Obtained from Tangible and Intangible Asset Sales		2.672	12.004
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-12.599.176	-21.878.607
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		25.862.919	5.137.201
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		-2.269.434	-142.993
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		10.411.853	3.811.687
Cash Obtained from Loans and Securities Issued		33.463.618	26.266.909
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		-276.602	-224.114
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		3.460.123	1.508.314
Net Increase (Decrease) in Cash and Cash Equivalents		6.826.529	-2.580.530
Cash and Cash Equivalents at Beginning of the Period		15.835.984	17.480.198
Cash and Cash Equivalents at End of the Period		22.662.513	14.899.668

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		0 43.809.089
Equity at beginning of period																
Adjustments Related to TMS 8	0	0	0	-91.412	0	0	0	0	0	0	0	0	0	-91.412	0	-91.412
Effect Of Corrections	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	-91.412	0	0	0	0	0	0	0	0	0	-91.412	0	-91.412
Adjusted Beginning Balance	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		0 43.717.677
Total Comprehensive Income (Loss)	0	0	0	0	0	-25.582		66.804	38.857	1.493.291	-844.396	0	0 4.087.953	4.816.927		0 4.816.927
Capital Increase in Cash	1.200.000	1.805.742		0 0	0 0	0		0	0	0	0	0	0	3.005.742		0 3.005.742
Capital Increase Through Internal Reserves	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
Convertible Bonds	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
Increase (decrease) through other changes, equity	0	0		0 0	98	0		0	0	0	0	931	0	1.029		0 1.029
Profit Distributions	0	0		0 0	0 0	0		0	0	0	0	5.689.644	0	-		0 0
Dividends Paid	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	5.689.644	0	-		0 0
Other	0	0		0 0	0 0	0		0	0	0	0	0	0	0		0 0
Equity at end of period	5.200.000	3.505.742		0 1.894.886	2.207.631	-134.493		1.509.212	1.663.663	-1.418.099	-899.434	33.924.314	0 4.087.953	51.541.375		0 51.541.375
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		0 54.382.427
Equity at beginning of period																
Adjustments Related to TMS 8	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
Effect Of Changes In Accounting Policy	0	0		0 0	0 0	0		0	0	0	0	0	0	0		0 0
Adjusted Beginning Balance	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		0 54.382.427
Total Comprehensive Income (Loss)	0	0		0 0	138.992	-13.581		-285.889	2.133.349	-1.014.172	-787.663	0	0 4.419.094	4.590.130		0 4.590.130
Capital Increase in Cash	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
Issued Capital Inflation Adjustment Difference	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
Subordinated Debt	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	-12.707	0		0	0	0	0	12.881	0	174		0 174
Profit Distributions	0	0		0 0	0 0	0		0	0	0	0	5.417.468	0	-		0 0
Dividends Paid	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	5.417.468	0	-		0 0
Other	0	0		0 0	0 0	0		0	0	0	0	0	0	0		0 0
Equity at end of period	5.200.000	3.505.742		0 1.894.886	2.333.879	-191.683		1.399.788	4.013.179	-928.481	-2.028.336	39.354.663	0 4.419.094	58.972.731		0 58.972.731

Previous Period
01.01.2019 - 30.09.2019

Current Period
01.01.2020 - 30.09.2020