KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Consolidated
2019 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ALBARAKA TÜRK KATILIM BANKASI ANONİM ŞİRKETİ

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi

Yönetim Kurulu'na

Giriş

Albaraka Türk Katılım Bankası A.Ş'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2019 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına 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 konsolide ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, Albaraka Türk Katılım Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi bağlı ortaklıkları'nın ("Grup") 30 Haziran 2019 tarihi itibarıyla konsolide finansal durumunun, aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide 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 Yükümlülüklere 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.

Diğer Husus

Grup'un 31 Aralık 2018 tarihi itibarıyla sona eren hesap dönemine ait konsolide finansal tablolarının tam kapsamlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 7 Mart 2019 tarihli tam kapsamlı denetim raporunda olumlu görüş bildirmiştir. Grup'un 30 Haziran 2018 tarihi itibarıyla sona eren hesap dönemine ait konsolide finansal tablolarının sınırlı kapsamlı denetimi yine aynı bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, ilgili döneme ait konsolide finansal tablolar üzerinde, söz konusu bağımsız denetim şirketi 17 Ağustos 2018 tarihli raporunda olumlu sonuç bildirmiştir.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

8 Ağustos 2019

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		1.891.986	9.228.334	11.120.320	2.035.734	10.169.782	12.205.516
Cash and cash equivalents	Beşinci Bölüm-I (1)	1.316.085	7.669.631	8.985.716	1.315.576	9.803.977	11.119.553
Cash and Cash Balances at Central Bank		405.294	5.942.623	6.347.917	509.720	5.408.661	5.918.381
Banks		923.972	1.727.240	2.651.212	822.730	4.395.605	5.218.335
Receivables From Money Markets				0			0
Allowance for Expected Losses (-)		-13.181	-232	-13.413	-16.874	-289	-17.163
Financial assets at fair value through profit or loss	Beşinci Bölüm-I (2)	7.142	264.361	271.503	10.472	1.997	12.469
Public Debt Securities		835	261.590	262.425	834		834
Equity instruments				0			0
Other Financial Assets		6.307	2.771	9.078	9.638	1.997	11.635
Financial Assets at Fair Value Through Other Comprehensive Income	Beşinci Bölüm-I (3)	567.333	1.294.342	1.861.675	708.176	363.808	1.071.984
Public Debt Securities		567.318	1.196.200	1.763.518	708.161	350.353	1.058.514
Equity instruments		15	18.001	18.016	15	13.455	13.470
Other Financial Assets			80.141	80.141			0
Derivative financial assets	Beşinci Bölüm-I (5)	1.426	0	1.426	1.510	0	1.510
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.426		1.426	1.510		1.510
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		15.434.812	13.710.322	29.145.134	16.594.878	10.208.617	26.803.495
Loans	Beşinci Bölüm-I (6)	15.845.860	12.979.408	28.825.268	16.796.658	10.265.568	27.062.226
Receivables From Leasing Transactions	Beşinci Bölüm-I (7)	264.015	13.290	277.305	375.304	4.250	379.554
Other Financial Assets Measured at Amortised Cost	Beşinci Bölüm-I (4)	547.221	827.038	1.374.259	618.506	0	618.506
Public Debt Securities		547.221	827.038	1.374.259	618.506		618.506
Other Financial Assets				0			0
Allowance for Expected Credit Losses (-)	Beşinci Bölüm-I (6)	-1.222.284	-109.414	-1.331.698	-1.195.590	-61.201	-1.256.791
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	Beşinci Bölüm-I (8)	388.787	785	389.572	648.970	718	649.688
Held for Sale		388.787	785	389.572	648.970	718	649.688
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	Beşinci Bölüm-I (9)	262.430	0	262.430	99.571	0	99.571
Investments in Associates (Net)		8.674	0	8.674	71.647	0	71.647
Associates Accounted for Using Equity Method				0			0

Unconsolidated Associates		8.674		8.674	71.647		71.647
Investments in Subsidiaries (Net)		222.236	0	222.236	3.540	0	3.540
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries		222.236		222.236	3.540		3.540
Jointly Controlled Partnerships (JointVentures) (Net)		31.520	0	31.520	24.384	0	24.384
Jointly Controlled Partnerships Accounted for Using Equity Method		31.520		31.520	24.384		24.384
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)	Beşinci Bölüm-I (10)	1.215.645	8.551	1.224.196	655.238	219	655.457
INTANGIBLE ASSETS AND GOODWILL (Net)	Beşinci Bölüm-I (11)	34.456	5.493	39.949	31.422	5.312	36.734
Goodwill			4.136	4.136		4.000	4.000
Other		34.456	1.357	35.813	31.422	1.312	32.734
INVESTMENT PROPERTY (Net)	Beşinci Bölüm-I (12)	1.160.901		1.160.901	1.074.667		1.074.667
CURRENT TAX ASSETS		737		737	3.992		3.992
DEFERRED TAX ASSET	Beşinci Bölüm-I (13)	173.982		173.982	169.474		169.474
OTHER ASSETS	Beşinci Bölüm-I (15)	279.844	16.795	296.639	481.598	41.755	523.353
TOTAL ASSETS		**20.843.580**	**22.970.280**	**43.813.860**	**21.795.544**	**20.426.403**	**42.221.947**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	Beşinci Bölüm-I (1)	11.256.113	21.770.182	33.026.295	11.695.466	16.843.865	28.539.331
LOANS RECEIVED	Beşinci Bölüm-I (2)	88.928	1.526.443	1.615.371	220.698	3.168.852	3.389.550
MONEY MARKET FUNDS		890.635		890.635	771.957		771.957
MARKETABLE SECURITIES (Net)	Beşinci Bölüm-I (3)	1.937.890		1.937.890	1.405.143	1.753.909	3.159.052
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	Beşinci Bölüm-I (4)	3.032	0	3.032	1.545	0	1.545
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		3.032		3.032	1.545		1.545
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
LEASE PAYABLES (Net)	Beşinci Bölüm-I (5)	286.082	1.520	287.602			0
PROVISIONS	Beşinci Bölüm-I (7)	109.628	1.519	111.147	90.111	769	90.880
Provision for Restructuring				0			0
Reserves for Employee Benefits		87.821		87.821	73.897		73.897
Insurance Technical Reserves (Net)				0			0
Other provisions		21.807	1.519	23.326	16.214	769	16.983
CURRENT TAX LIABILITIES	Beşinci Bölüm-I (8)	75.584	221	75.805	55.407	3.181	58.588
DEFERRED TAX LIABILITY				0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	Beşinci Bölüm-I (9)	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	Beşinci Bölüm-I (10)	0	1.316.303	1.316.303	0	1.204.297	1.204.297
Loans			1.316.303	1.316.303		1.204.297	1.204.297
Other Debt Instruments				0			0
OTHER LIABILITIES	Beşinci Bölüm-I (11)	910.622	129.009	1.039.631	1.380.164	75.001	1.455.165
EQUITY	Beşinci Bölüm-I (12)	3.502.773	7.376	3.510.149	3.557.148	-5.566	3.551.582
Issued capital		900.000		900.000	900.000		900.000
Capital Reserves		870.146	0	870.146	845.976	0	845.976
Equity Share Premiums				0			0
Share Cancellation Profits				0			0
Other Capital Reserves		870.146		870.146	845.976		845.976

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		232.040		232.040	234.708		234.708
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		29.542	7.376	36.918	33.499	-5.566	27.933
Profit Reserves		1.431.447	0	1.431.447	1.301.198	0	1.301.198
Legal Reserves		139.234		139.234	134.313		134.313
Statutory Reserves				0			0
Extraordinary Reserves		1.292.213		1.292.213	1.166.885		1.166.885
Other Profit Reserves				0			0
Profit or Loss		-143.434	0	-143.434	-20.297	0	-20.297
Prior Years' Profit or Loss		-206.477		-206.477	-178.311		-178.311
Current Period Net Profit Or Loss		63.043		63.043	158.014		158.014
Non-controlling Interests		183.032		183.032	262.064		262.064
Total equity and liabilities		**19.061.287**	**24.752.573**	**43.813.860**	**19.177.639**	**23.044.308**	**42.221.947**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2019			Previous Period 31.12.2018		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		7.231.023	6.521.823	13.752.846	6.476.432	5.967.594	12.444.026
GUARANTIES AND WARRANTIES	Beşinci Bölüm-III (1)	4.662.597	5.325.782	9.988.379	4.655.835	5.389.862	10.045.697
Letters of Guarantee		4.628.230	3.623.109	8.251.339	4.625.551	3.949.014	8.574.565
Guarantees Subject to State Tender Law		615.374	61.540	676.914	569.981	58.456	628.437
Guarantees Given for Foreign Trade Operations		18	148.287	148.305	399	966.333	966.732
Other Letters of Guarantee		4.012.838	3.413.282	7.426.120	4.055.171	2.924.225	6.979.396
Bank Acceptances		0	27.204	27.204	0	39.338	39.338
Import Letter of Acceptance			27.204	27.204		39.338	39.338
Other Bank Acceptances				0			0
Letters of Credit		912	1.327.433	1.328.345	7.980	1.221.635	1.229.615
Documentary Letters of Credit				0			0
Other Letters of Credit		912	1.327.433	1.328.345	7.980	1.221.635	1.229.615
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Other Guarantees			342.778	342.778		170.661	170.661
Other Collaterals		33.455	5.258	38.713	22.304	9.214	31.518
COMMITMENTS	Beşinci Bölüm-III (1)	1.933.981	569.717	2.503.698	1.553.305	315.080	1.868.385
Irrevocable Commitments		1.933.981	569.717	2.503.698	1.553.305	315.080	1.868.385
Forward Asset Purchase Commitments		366.652	569.717	936.369	161.878	315.080	476.958
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		210.515		210.515	215.439		215.439
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		656.456		656.456	537.673		537.673
Tax and Fund Liabilities Arised from Export Commitments		9.475		9.475	6.906		6.906
Commitments for Credit Card Limits		690.084		690.084	630.690		630.690
Commitments for Credit Cards and Banking Services Promotions		329		329	332		332
Receivables from Short Sale Commitments of Marketable Securities				0			0
Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments		470		470	387		387
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS	Beşinci Bölüm-III (2)	634.445	626.324	1.260.769	267.292	262.652	529.944
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0			0
Cash Flow Hedges				0			0
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		634.445	626.324	1.260.769	267.292	262.652	529.944
Forward Buy or Sell Transactions		53.424	49.324	102.748	27.630	25.097	52.727
Forward Foreign Currency Buying Transactions		52.562	819	53.381	27.630		27.630
Forward Foreign Currency Sale Transactions		862	48.505	49.367		25.097	25.097
Other Forward Buy or Sell Transactions		581.021	577.000	1.158.021	239.662	237.555	477.217
Other				0			0
CUSTODY AND PLEDGES RECEIVED		70.934.327	14.978.492	85.912.819	68.732.410	13.762.534	82.494.944
ITEMS HELD IN CUSTODY		3.927.822	2.468.066	6.395.888	2.380.394	2.083.413	4.463.807
Customer Fund and Portfolio Balances		1.576.048		1.576.048	393.768		393.768
Securities Held in Custody		72	37.153	37.225	72	4.118	4.190
Cheques Received for Collection		1.582.379	251.133	1.833.512	1.448.653	225.232	1.673.885
Commercial Notes Received for Collection		525.728	70.163	595.891	494.993	50.417	545.410
Other Assets Received for Collection		103		103	103		103
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody		210.003	384.947	594.950	9.316	356.885	366.201
Custodians		33.489	1.724.670	1.758.159	33.489	1.446.761	1.480.250
PLEDGED ITEMS		67.006.505	12.510.426	79.516.931	66.352.016	11.679.121	78.031.137
Securities		10.372.998	4.071.687	14.444.685	10.540.645	3.388.191	13.928.836
Guarantee Notes		1.076.551	168.028	1.244.579	1.099.082	155.984	1.255.066
Commodity		2.524.617	987.775	3.512.392	2.097.532	926.359	3.023.891
Warrant				0			0
Real Estate		50.032.236	5.891.548	55.923.784	49.073.908	5.963.148	55.037.056
Other Pledged Items		2.749.651	1.382.671	4.132.322	3.307.628	1.240.217	4.547.845
Depositories Receiving Pledged Items		250.452	8.717	259.169	233.221	5.222	238.443
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**78.165.350**	**21.500.315**	**99.665.665**	**75.208.842**	**19.730.128**	**94.938.970**

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018	Current Period 3 Months 01.04.2019 - 30.06.2019	Previous Period 3 Months 01.04.2018 - 30.06.2018
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	Beşinci Bölüm-IV (1)	1.652.102	1.378.758	816.703	717.818
Profit Share on Loans		1.456.623	1.234.284	705.130	643.205
Income Received From Reserve Deposits		37.065	24.207	19.004	12.916
Income Received From Banks		1.559	685	939	387
Income Received From Marketable Securities Portfolio		124.257	91.882	72.460	49.203
Financial Assets At Fair Value Through Profit Loss		1.992	294	1.377	249
Financial Assets At Fair Value Through Other Comprehensive Income		75.567	55.443	46.398	31.045
Financial Assets Measured at Amortised Cost		46.698	36.145	24.685	17.909
Finance Lease Income		30.944	26.067	18.267	11.681
Other Profit Share Income		1.654	1.633	903	426
PROFIT SHARE EXPENSES (-)	Beşinci Bölüm-IV (2)	-1.309.068	-878.960	-680.941	-468.489
Expenses on Profit Sharing Accounts		-827.653	-616.317	-420.844	-322.710
Profit Share Expense on Funds Borrowed		-119.594	-141.520	-60.391	-77.264
Profit Share Expense on Money Market Borrowings		-70.332	-34.337	-38.304	-20.636
Expense on Securities Issued		-257.612	-85.328	-142.888	-47.865
Profit Share Expense on Leases		-29.070		-14.787	
Other Profit Share Expense		-4.807	-1.458	-3.727	-14
NET PROFIT SHARE INCOME (LOSS)		343.034	499.798	135.762	249.329
NET FEE AND COMMISSION INCOME OR EXPENSES		146.910	85.327	76.989	45.291
Fees and Commissions Received		194.749	126.169	100.108	67.580
From Noncash Loans		62.902	51.749	31.975	26.873
Other	Beşinci Bölüm-IV (3)	131.847	74.420	68.133	40.707
Fees and Commissions Paid (-)		-47.839	-40.842	-23.119	-22.289
Paid for Noncash Loans		-167	-146	-123	-14
Other	Beşinci Bölüm-IV (3)	-47.672	-40.696	-22.996	-22.275
DIVIDEND INCOME	Beşinci Bölüm-IV (4)	2.762	177	2.762	177
TRADING INCOME OR LOSS (Net)	Beşinci Bölüm-IV (5)	99.654	122.438	63.284	107.604
Gains (Losses) Arising from Capital Markets Transactions		23.378	4.722	19.095	5.225
Gains (Losses) Arising From Derivative Financial Transactions		-46.891	-6.989	-40.751	-5.275
Foreign Exchange Gains or Losses		123.167	124.705	84.940	107.654
OTHER OPERATING INCOME	Beşinci Bölüm-IV (6)	458.424	391.462	142.069	85.309
GROSS PROFIT FROM OPERATING ACTIVITIES		1.050.784	1.099.202	420.866	487.710
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	Beşinci Bölüm-IV (7)	-402.561	-352.680	-81.204	-95.571
OTHER ALLOWANCE EXPENSES (-)		-7.256	-4.348	-3.637	-1.874
PERSONNEL EXPENSES (-)		-330.085	-258.991	-163.658	-135.812
OTHER OPERATING EXPENSES (-)	Beşinci Bölüm-IV (8)	-235.557	-225.214	-119.678	-111.742
NET OPERATING INCOME (LOSS)		75.325	257.969	52.689	142.711
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		7.493	3.095	4.223	1.385
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	Beşinci Bölüm-IV (9)	82.818	261.064	56.912	144.096
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	Beşinci Bölüm-IV (10)	-16.498	-48.574	-8.317	-31.354
Current Tax Provision		-1.854	-996	-978	-996
Expense Effect of Deferred Tax		-134.966	-82.704	-43.871	-54.002
Income Effect of Deferred Tax		120.322	35.126	36.532	23.644
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	Beşinci Bölüm-IV (11)	66.320	212.490	48.595	112.742
INCOME ON DISCONTINUED OPERATIONS	Beşinci Bölüm-IV (11)	0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	Beşinci Bölüm-IV (12)	66.320	212.490	48.595	112.742
Profit (Loss) Attributable to Group		63.043	204.538	49.316	107.291

Profit (loss), attributable to non-controlling interests		3.277	7.952	-721	5.451
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kâr/Zarar		0,07000000	0,24000000	0,06000000	0,12000000

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 01.01.2019 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018	Current Period 3 Months 01.04.2019 - 30.06.2019	Previous Period 3 Months 01.04.2018 - 30.06.2018
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		66.320	212.490		
OTHER COMPREHENSIVE INCOME		6.317	-9.251		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-2.668	-5.059		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-3.042	-5.059		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		374			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		8.985	-4.192		
Exchange Differences on Translation		12.817	19.832		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.913	-30.800		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		1.081	6.776		
TOTAL COMPREHENSIVE INCOME (LOSS)		72.637	203.239		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 30.06.2019	Previous Period 01.01.2018 - 30.06.2018
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		693.673	911.475
Profit Share Income Received		1.444.451	1.286.899
Profit Share Expense Paid		-794.887	-697.441
Fees and Commissions Received		132.210	74.420
Other Gains		131.016	234.655
Collections from Previously Written Off Loans and Other Receivables		147.776	100.066
Cash Payments to Personnel and Service Suppliers		-437.620	-362.997
Taxes Paid		-25.174	-59.386
Other		95.901	335.259
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.069.807	-1.071.046
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-260.329	-778
Net (Increase) Decrease in Due From Banks		1.998.310	-1.408.727
Net (Increase) Decrease in Loans		-1.690.250	-1.244.602
Net (Increase) Decrease in Other Assets		369.740	-425.870
Net (Increase) Decrease in Funds Collected From Banks		618.739	339.127
Net Increase (Decrease) in Other Funds Collected		3.300.209	852.622
Net Increase (Decrease) Other Liabilities		-2.266.612	817.182
Net Cash Provided From Banking Operations		2.763.480	-159.571
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.068.470	275.074
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-152.961	-3.540
Cash Paid For Tangible And Intangible Asset Purchases		-82.351	-31.309
Cash Obtained from Tangible and Intangible Asset Sales		53.690	56.964
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.501.432	-194.151
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		357.642	467.110
Cash Paid for Purchase of Financial Assets At Amortised Cost		-875.058	-20.000
Cash Obtained from Sale of Financial Assets At Amortised Cost		132.000	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-3.538.392	1.143.464
Cash Obtained from Loans and Securities Issued		11.014.071	9.636.017
Cash Outflow Arised From Loans and Securities Issued		-14.497.535	-9.223.273
Dividends paid			-45.000
Other		-54.928	775.720
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		121.825	220.163
Net Increase (Decrease) in Cash and Cash Equivalents		-2.721.557	1.479.130
Cash and Cash Equivalents at Beginning of the Period		7.109.859	2.889.723
Cash and Cash Equivalents at End of the Period		4.388.302	4.368.853

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

Period	Item	Footnote Reference	Issued Capital	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	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income						
Previous Period 01.01.2018 - 30.06.2018	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**													
	CHANGES IN EQUITY ITEMS													
	Equity at beginning of period		**900.000**	**431**	**238.121**	**-14.925**	**20.689**	**-17.613**	**1.113.454**	**-1.228**	**250.239**	**2.489.168**	**156.047**	**2.645.215**
	Adjustments Related to TMS 8									-152.480		-152.480		-152.480
	Effect Of Corrections													0
	Effect Of Changes In Accounting Policy									-152.480		-152.480		-152.480
	Adjusted Beginning Balance		900.000	431	238.121	-14.925	20.689	-17.613	1.113.454	-153.708	250.239	2.336.688	156.047	2.492.735
	Total Comprehensive Income (Loss)				-5.059		19.832	-24.024			204.538	195.287	7.952	203.239
	Capital Increase in Cash													0
	Capital Increase Through Internal Reserves													0
	Issued Capital Inflation Adjustment Difference													0
	Convertible Bonds													0
	Subordinated Debt			775.720								775.720		775.720
	Increase (decrease) through other changes, equity			37.398						-5.335		32.063	84.313	116.376
	Profit Distributions								187.744	17.495	-250.239	-45.000		-45.000
	Dividends Paid									-45.000		-45.000		-45.000
	Transfers To Reserves								187.744	-187.744				0
	Other									250.239	-250.239			0
	Equity at end of period		**900.000**	**813.549**	**233.062**	**-14.925**	**40.521**	**-41.637**	**1.301.198**	**-141.548**	**204.538**	**3.294.758**	**248.312**	**3.543.070**
Current Period 01.01.2019 - 30.06.2019	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**													
	CHANGES IN EQUITY ITEMS													
	Equity at beginning of period		**900.000**	**845.976**	**251.889**	**-17.181**	**56.714**	**-28.781**	**1.301.198**	**-178.311**	**158.014**	**3.289.518**	**262.064**	**3.551.582**
	Adjustments Related to TMS 8									-17.304		-17.304		-17.304
	Effect Of Corrections									-17.304		-17.304		-17.304
	Effect Of Changes In Accounting Policy													0
	Adjusted Beginning Balance		900.000	845.976	251.889	-17.181	56.714	-28.781	1.301.198	-195.615	158.014	3.272.214	262.064	3.534.278
	Total Comprehensive Income (Loss)				-3.042	374	12.817	-3.832			63.043	69.360	3.277	72.637
	Capital Increase in Cash													0
	Capital Increase Through Internal Reserves													0
	Issued Capital Inflation Adjustment Difference													0
	Convertible Bonds													0
	Subordinated Debt													0
	Increase (decrease) through other changes, equity			24.170					478	-39.105		-14.457	-82.309	-96.766
	Profit Distributions								129.771	28.243	-158.014			0
	Dividends Paid													0
	Transfers To Reserves								129.771	-129.771				0
	Other									158.014	-158.014			0
	Equity at end of period		**900.000**	**870.146**	**248.847**	**-16.807**	**69.531**	**-32.613**	**1.431.447**	**-206.477**	**63.043**	**3.327.117**	**183.032**	**3.510.149**