

TÜRKİYE FİNANS KATILIM BANKASI A.Ş.

Participation Bank Financial Report

Unconsolidated

2020 - 1. 3 Monthly Notification

General Information About Financial Statements

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

TÜRKİYE FİNANS KATILIM BANKASI ANONİM ŞİRKETİ

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Finans Katılım Bankası Anonim Şirketi

Yönetim Kurulu'na

Giriş

Türkiye Finans Katılım Bankası A.Ş.'nin ("Banka") 31 Mart 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya 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 konsolide olmayan 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 olmayan finansal bilgilerin, Türkiye Finans Katılım Bankası A.Ş.'nin 31 Mart 2020 tarihi itibarıyla konsolide olmayan finansal durumunun, aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

8 Mayıs 2020

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2020			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)		2.968.494	18.382.218	21.350.712	2.098.711	15.892.762	17.991.473
Cash and cash equivalents		1.599.924	11.390.991	12.990.915	594.701	11.114.042	11.708.743
Cash and Cash Balances at Central Bank	1	1.026.932	8.082.846	9.109.778	597.200	7.511.351	8.108.551
Banks	2	1.441	3.308.145	3.309.586	1.270	3.602.691	3.603.961
Receivables From Money Markets		575.111	0	575.111	0	0	0
Allowance for Expected Losses (-)		-3.560	0	-3.560	-3.769	0	-3.769
Financial assets at fair value through profit or loss	3	21.647	1.834.554	1.856.201	7.482	1.257.240	1.264.722
Public Debt Securities		9.970	1.808.328	1.818.298	5.284	1.255.694	1.260.978
Equity instruments		0	0	0	0	0	0
Other Financial Assets		11.677	26.226	37.903	2.198	1.546	3.744
Financial Assets at Fair Value Through Other Comprehensive Income	4	1.332.939	5.004.177	6.337.116	1.489.193	3.515.344	5.004.537
Public Debt Securities		1.131.096	5.003.504	6.134.600	1.140.997	3.514.724	4.655.721
Equity instruments		7.667	673	8.340	4.912	620	5.532
Other Financial Assets		194.176	0	194.176	343.284	0	343.284
Derivative financial assets	5	13.984	152.496	166.480	7.335	6.136	13.471
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.984	152.496	166.480	7.335	6.136	13.471
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	6	21.517.590	14.009.604	35.527.194	19.546.058	12.075.561	31.621.619
Loans		22.831.966	13.812.795	36.644.761	20.683.211	11.896.956	32.580.167
Receivables From Leasing Transactions		513.025	196.809	709.834	513.917	178.605	692.522
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.827.401	0	-1.827.401	-1.651.070	0	-1.651.070
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	7	342.560	0	342.560	213.563	0	213.563
Held for Sale		342.560	0	342.560	213.563	0	213.563
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		100	0	100	100	0	100
Investments in Associates (Net)	8	0	0	0	0	0	0
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	9	100	0	100	100	0	100
Unconsolidated Financial Subsidiaries		100	0	100	100	0	100
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	10	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)		1.215.287	0	1.215.287	1.215.218	0	1.215.218
INTANGIBLE ASSETS AND GOODWILL (Net)		106.682	0	106.682	106.139	0	106.139
Goodwill		0	0	0	0	0	0
Other		106.682	0	106.682	106.139	0	106.139
INVESTMENT PROPERTY (Net)	11	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	12	128.504	0	128.504	87.747	0	87.747
OTHER ASSETS	13	940.156	27.390	967.546	923.663	267.888	1.191.551
TOTAL ASSETS		27.219.373	32.419.212	59.638.585	24.191.199	28.236.211	52.427.410
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	1	19.119.959	27.666.267	46.786.226	15.266.513	24.708.001	39.974.514
LOANS RECEIVED	2	1.922.375	1.767.313	3.689.688	1.770.890	1.993.749	3.764.639
MONEY MARKET FUNDS		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	3	46.307	150.154	196.461	38.149	96.137	134.286
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		46.307	81.011	127.318	38.149	19.369	57.518
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	69.143	69.143	0	76.768	76.768
LEASE PAYABLES (Net)	4	309.782	6.007	315.789	297.139	5.078	302.217
PROVISIONS	5	303.589	73.003	376.592	283.178	48.042	331.220
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		136.949	0	136.949	133.929	0	133.929
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		166.640	73.003	239.643	149.249	48.042	197.291
CURRENT TAX LIABILITIES	6	142.204	0	142.204	141.689	0	141.689
DEFERRED TAX LIABILITY	7	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	8	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	9	0	1.649.852	1.649.852	0	1.497.558	1.497.558
Loans		0	1.649.852	1.649.852	0	1.497.558	1.497.558
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	10	1.107.165	493.427	1.600.592	1.122.603	331.605	1.454.208
EQUITY	11	5.018.499	-137.318	4.881.181	4.813.476	13.603	4.827.079
Issued capital		2.600.000	0	2.600.000	2.600.000	0	2.600.000
Capital Reserves		1.642	0	1.642	1.538	0	1.538
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.642	0	1.642	1.538	0	1.538

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.922	0	1.922	1.922	0	1.922
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		36.870	-137.318	-100.448	13.921	13.603	27.524
Profit Reserves		1.817.921	0	1.817.921	1.817.921	0	1.817.921
Legal Reserves		172.884	0	172.884	172.884	0	172.884
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		1.546.531	0	1.546.531	1.546.531	0	1.546.531
Other Profit Reserves		98.506	0	98.506	98.506	0	98.506
Profit or Loss		560.144	0	560.144	378.174	0	378.174
Prior Years' Profit or Loss		378.174	0	378.174	0	0	0
Current Period Net Profit Or Loss		181.970	0	181.970	378.174	0	378.174
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		27.969.880	31.668.705	59.638.585	23.733.637	28.693.773	52.427.410

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		11.761.700	34.048.762	45.810.462	8.790.513	17.733.521	26.524.034
GUARANTIES AND WARRANTIES	1	3.847.037	4.022.894	7.869.931	3.916.693	3.410.452	7.327.145
Letters of Guarantee		3.777.246	2.931.643	6.708.889	3.845.718	2.442.592	6.288.310
Guarantees Subject to State Tender Law		73.518	0	73.518	75.019	0	75.019
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		3.703.728	2.931.643	6.635.371	3.770.699	2.442.592	6.213.291
Bank Acceptances		69.475	237.082	306.557	70.975	233.235	304.210
Import Letter of Acceptance		58.825	237.082	295.907	58.825	233.235	292.060
Other Bank Acceptances		10.650	0	10.650	12.150	0	12.150
Letters of Credit		316	854.169	854.485	0	734.625	734.625
Documentary Letters of Credit		316	854.169	854.485	0	734.625	734.625
Other Letters of Credit		0	0	0	0	0	0
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
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	3.653.580	10.957.266	14.610.846	1.958.108	2.218.599	4.176.707
Irrevocable Commitments		3.653.580	10.957.266	14.610.846	1.958.108	2.218.599	4.176.707
Forward Asset Purchase Commitments		1.825.372	10.957.266	12.782.638	245.800	2.218.599	2.464.399
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		101	0	101	165	0	165
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		680.372	0	680.372	655.031	0	655.031
Tax and Fund Liabilities Arised from Export Commitments		23.240	0	23.240	22.553	0	22.553
Commitments for Credit Card Limits		1.083.852	0	1.083.852	999.273	0	999.273
Commitments for Credit Cards and Banking Services Promotions		2.900	0	2.900	2.905	0	2.905
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		37.743	0	37.743	32.381	0	32.381
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		4.261.083	19.068.602	23.329.685	2.915.712	12.104.470	15.020.182
Derivative Financial Instruments Held For Hedging		0	701.675	701.675	0	1.119.864	1.119.864
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	701.675	701.675	0	1.119.864	1.119.864
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		4.261.083	18.366.927	22.628.010	2.915.712	10.984.606	13.900.318
Forward Buy or Sell Transactions		4.261.083	13.883.472	18.144.555	2.915.712	10.945.773	13.861.485
Forward Foreign Currency Buying Transactions		3.466.840	5.585.990	9.052.830	2.253.272	4.649.531	6.902.803
Forward Foreign Currency Sale Transactions		794.243	8.297.482	9.091.725	662.440	6.296.242	6.958.682
Other Forward Buy or Sell Transactions		0	4.483.455	4.483.455	0	38.833	38.833
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		460.936.771	85.059.474	545.996.245	454.680.050	78.860.738	533.540.788
ITEMS HELD IN CUSTODY		3.488.761	3.231.115	6.719.876	3.628.456	2.761.552	6.390.008
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	0	0	0	0	0
Cheques Received for Collection		2.379.013	351.510	2.730.523	2.327.688	309.503	2.637.191
Commercial Notes Received for Collection		924.059	155.049	1.079.108	887.027	138.495	1.025.522
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		222	566.691	566.913	0	371.374	371.374
Custodians		185.467	2.157.865	2.343.332	413.741	1.942.180	2.355.921
PLEDGED ITEMS		457.448.010	81.737.048	539.185.058	451.051.594	75.941.692	526.993.286
Securities		15.387	0	15.387	52.955	0	52.955
Guarantee Notes		169.515.571	17.210.857	186.726.428	165.780.965	15.739.074	181.520.039
Commodity		6.375.656	1.099.115	7.474.771	6.061.321	1.135.117	7.196.438
Warrant		0	0	0	0	0	0
Real Estate		63.178.341	1.247.220	64.425.561	64.416.523	1.137.403	65.553.926
Other Pledged Items		218.141.851	62.179.856	280.321.707	214.551.504	57.930.098	272.481.602
Depositories Receiving Pledged Items		221.204	0	221.204	188.326	0	188.326
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	91.311	91.311	0	157.494	157.494
TOTAL OFF-BALANCE SHEET ACCOUNTS		472.698.471	119.108.236	591.806.707	463.470.563	96.594.259	560.064.822

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 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
PROFIT SHARE INCOME	1	932.065	1.151.596
Profit Share on Loans		815.285	1.004.498
Income Received From Reserve Deposits		0	37.811
Income Received From Banks		6.151	9.452
Income Received from Money Market Placements		1.241	0
Income Received From Marketable Securities Portfolio		90.823	71.528
Financial Assets At Fair Value Through Profit Loss		7.634	290
Financial Assets At Fair Value Through Other Comprehensive Income		83.189	68.576
Financial Assets Measured at Amortised Cost		0	2.662
Finance Lease Income		13.068	18.579
Other Profit Share Income		5.497	9.728
PROFIT SHARE EXPENSES (-)	2	-357.178	-738.522
Expenses on Profit Sharing Accounts		-256.944	-413.154
Profit Share Expense on Funds Borrowed		-47.876	-282.941
Profit Share Expense on Money Market Borrowings		-3.523	0
Expense on Securities Issued		0	0
Profit Share Expense on Leases		-16.040	-15.562
Other Profit Share Expense		-32.795	-26.865
NET PROFIT SHARE INCOME (LOSS)		574.887	413.074
NET FEE AND COMMISSION INCOME OR EXPENSES		29.857	38.699
Fees and Commissions Received		79.701	84.896
From Noncash Loans		21.666	23.907
Other	9	58.035	60.989
Fees and Commissions Paid (-)		-49.844	-46.197
Paid for Noncash Loans		0	0
Other	9	-49.844	-46.197
DIVIDEND INCOME		0	0
TRADING INCOME OR LOSS (Net)	3	179.530	-30.929
Gains (Losses) Arising from Capital Markets Transactions		5.632	4.633
Gains (Losses) Arising From Derivative Financial Transactions		164.705	68.419
Foreign Exchange Gains or Losses		9.193	-103.981
OTHER OPERATING INCOME	4	211.288	309.230
GROSS PROFIT FROM OPERATING ACTIVITIES		995.562	730.074
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5	-409.008	-340.851
OTHER ALLOWANCE EXPENSES (-)	5	-10.823	-7.751
PERSONNEL EXPENSES (-)		-155.130	-138.303
OTHER OPERATING EXPENSES (-)	6	-188.870	-139.055
NET OPERATING INCOME (LOSS)		231.731	104.114
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		231.731	104.114
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	7	-49.761	-20.849
Current Tax Provision		-58.524	0
Expense Effect of Deferred Tax		-50.901	-22.538
Income Effect of Deferred Tax		59.664	1.689
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		181.970	83.265
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	8	181.970	83.265
Profit (Loss) Attributable to Group		181.970	83.265
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

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 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		181.970	83.265
OTHER COMPREHENSIVE INCOME		-127.972	-38.447
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-127.972	-38.447
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-159.925	-45.076
Income (Loss) Related with Cash Flow Hedges		-41	-3.049
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		31.994	9.678
TOTAL COMPREHENSIVE INCOME (LOSS)		53.998	44.818

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-872.541	-217.208
Profit Share Income Received		841.852	1.150.531
Profit Share Expense Paid		-351.638	-679.598
Dividends received		0	0
Fees and Commissions Received		79.701	84.896
Other Gains		20.809	13.532
Collections from Previously Written Off Loans and Other Receivables		239.928	126.878
Cash Payments to Personnel and Service Suppliers		-205.259	-181.556
Taxes Paid		-117.935	-46.804
Other		-1.379.999	-685.087
Changes in Operating Assets and Liabilities Subject to Banking Operations		740.881	1.880.215
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-558.326	-164.877
Net (Increase) Decrease in Due From Banks		-1.038.873	-336.463
Net (Increase) Decrease in Loans		-4.042.695	-755.829
Net (Increase) Decrease in Other Assets		-394.075	-519.718
Net (Increase) Decrease in Funds Collected From Banks		-24.910	34.828
Net Increase (Decrease) in Other Funds Collected		6.847.037	5.223.779
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-180.823	-1.235.922
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		133.546	-365.583
Net Cash Provided From Banking Operations		-131.660	1.663.007
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.108.287	-651.403
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		-21.660	-20.492
Cash Obtained from Tangible and Intangible Asset Sales		174	150
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.330.627	-3.317.846
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.243.826	2.486.785
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	200.000
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-34.267	-30.124
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-34.267	-30.124
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		968.575	467.837
Net Increase (Decrease) in Cash and Cash Equivalents		-305.639	1.449.317
Cash and Cash Equivalents at Beginning of the Period		5.897.857	6.148.791
Cash and Cash Equivalents at End of the Period	1	5.592.218	7.598.108



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2019 - 31.03.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		2.600.000	0	0	7.725	14.504	-21.767	0	0	-98.699	3.879	1.375.864	-3.075	444.750	4.323.181	0	4.323.181
	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		2.600.000	0	0	7.725	14.504	-21.767	0	0	-98.699	3.879	1.375.864	-3.075	444.750	4.323.181	0	4.323.181
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-36.068	-2.379	0	0	83.265	44.818	0	44.818
	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	44.734	0	0	0	0	0	0	-2	0	0	44.732	0	44.732
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	441.675	3.075	-444.750	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	441.675	3.075	-444.750	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		2.600.000	0	0	52.459	14.504	-21.767	0	0	-134.767	1.500	1.817.537	0	83.265	4.412.731	0	4.412.731
Current Period 01.01.2020 - 31.03.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		2.600.000	0	0	1.538	29.492	-27.570	0	0	29.230	-1.706	1.817.921	378.174	0	4.827.079	0	4.827.079
	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		2.600.000	0	0	1.538	29.492	-27.570	0	0	29.230	-1.706	1.817.921	378.174	0	4.827.079	0	4.827.079
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-127.940	-32	0	0	181.970	53.998	0	53.998
	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	104	0	0	0	0	0	0	0	0	0	104	0	104
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	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		2.600.000	0	0	1.642	29.492	-27.570	0	0	-98.710	-1.738	1.817.921	378.174	181.970	4.881.181	0	4.881.181