

**ALBARAKA TÜRK 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

## 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") 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, Albaraka Türk 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

15 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
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		4.382.954	11.740.585	16.123.539	5.151.819	12.063.213	17.215.032
Cash and cash equivalents	Beşinci Bölüm-I (1)	1.602.357	8.694.491	10.296.848	2.512.261	10.453.589	12.965.850
Cash and Cash Balances at Central Bank		642.336	5.988.485	6.630.821	1.426.702	7.369.207	8.795.909
Banks		992.535	2.706.400	3.698.935	1.102.737	3.084.595	4.187.332
Receivables From Money Markets				0			0
Allowance for Expected Losses ( - )		-32.514	-394	-32.908	-17.178	-213	-17.391
Financial assets at fair value through profit or loss	Beşinci Bölüm-I (2)	2.035.844	1.809.048	3.844.892	1.798.852	435.301	2.234.153
Public Debt Securities		296.094	1.709.598	2.005.692	99.148	435.174	534.322
Equity instruments				0			0
Other Financial Assets		1.739.750	99.450	1.839.200	1.699.704	127	1.699.831
Financial Assets at Fair Value Through Other Comprehensive Income	Beşinci Bölüm-I (3)	744.331	1.227.939	1.972.270	840.568	1.174.064	2.014.632
Public Debt Securities		717.212	1.204.579	1.921.791	813.658	1.150.767	1.964.425
Equity instruments		7.667	23.360	31.027	15	23.297	23.312
Other Financial Assets		19.452		19.452	26.895		26.895
Derivative financial assets	Beşinci Bölüm-I (5)	422	9.107	9.529	138	259	397
Derivative Financial Assets At Fair Value Through Profit Or Loss		422	9.107	9.529	138	259	397
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		18.625.081	18.274.156	36.899.237	16.998.224	14.745.234	31.743.458
Loans	Beşinci Bölüm-I (6)	18.548.357	16.396.591	34.944.948	17.019.778	13.617.465	30.637.243
Receivables From Leasing Transactions	Beşinci Bölüm-I (7)	231.487	27.282	258.769	227.356	16.322	243.678
Other Financial Assets Measured at Amortised Cost	Beşinci Bölüm-I (4)	827.951	2.181.711	3.009.662	638.021	1.356.298	1.994.319
Public Debt Securities		827.951	2.181.711	3.009.662	638.021	1.296.462	1.934.483
Other Financial Assets				0		59.836	59.836
Allowance for Expected Credit Losses ( - )	Beşinci Bölüm-I (6)	-982.714	-331.428	-1.314.142	-886.931	-244.851	-1.131.782
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	Beşinci Bölüm-I (8)	131.693	314	132.007	124.196	284	124.480
Held for Sale		131.693	314	132.007	124.196	284	124.480
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	Beşinci Bölüm-I (9)	46.940	18.311	65.251	51.837	18.311	70.148
Investments in Associates (Net)		0	0	0	4.897	0	4.897
Associates Accounted for Using Equity Method				0			0

Unconsolidated Associates				0	4.897		4.897
Investments in Subsidiaries (Net)		26.940	18.311	45.251	26.940	18.311	45.251
Unconsolidated Financial Subsidiaries		5.400	18.311	23.711	5.400	18.311	23.711
Unconsolidated Non-Financial Subsidiaries		21.540		21.540	21.540		21.540
Jointly Controlled Partnerships (JointVentures) (Net)		20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships		20.000		20.000	20.000		20.000
TANGIBLE ASSETS (Net)	Beşinci Bölüm-I (10)	1.490.412	20.976	1.511.388	1.496.510	19.905	1.516.415
INTANGIBLE ASSETS AND GOODWILL (Net)	Beşinci Bölüm-I (11)	28.625	0	28.625	30.535	0	30.535
Goodwill				0			0
Other		28.625		28.625	30.535		30.535
INVESTMENT PROPERTY (Net)	Beşinci Bölüm-I (12)			0			0
CURRENT TAX ASSETS		95		95	45		45
DEFERRED TAX ASSET	Beşinci Bölüm-I (13)	216.238		216.238	166.390		166.390
OTHER ASSETS	Beşinci Bölüm-I (14)	302.240	273.377	575.617	274.713	251.152	525.865
<b>TOTAL ASSETS</b>		<b>25.224.278</b>	<b>30.327.719</b>	<b>55.551.997</b>	<b>24.294.269</b>	<b>27.098.099</b>	<b>51.392.368</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
FUNDS COLLECTED	Beşinci Bölüm-II (1)	16.051.368	27.225.636	43.277.004	14.696.620	25.072.788	39.769.408
LOANS RECEIVED	Beşinci Bölüm-II (2)	2.517.364	2.434.728	4.952.092	2.843.246	1.691.379	4.534.625
MONEY MARKET FUNDS		20.223		20.223	18.237		18.237
MARKETABLE SECURITIES (Net)				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	Beşinci Bölüm-II (3)	7.646	7.566	15.212	504	345	849
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7.646	7.566	15.212	504	345	849
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
LEASE PAYABLES (Net)	Beşinci Bölüm-II (4)	292.341	14.204	306.545	287.755	12.905	300.660
PROVISIONS	Beşinci Bölüm-II (5)	143.409	2.040	145.449	133.162	1.590	134.752
Provision for Restructuring				0			0
Reserves for Employee Benefits		105.377		105.377	99.231		99.231
Insurance Technical Reserves (Net)				0			0
Other provisions		38.032	2.040	40.072	33.931	1.590	35.521
CURRENT TAX LIABILITIES	Beşinci Bölüm-II (6)	55.276	4.854	60.130	68.084	4.874	72.958
DEFERRED TAX LIABILITY				0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	Beşinci Bölüm-II (7)	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	Beşinci Bölüm-II (8)	0	1.570.684	1.570.684	0	1.375.164	1.375.164
Loans			1.570.684	1.570.684		1.375.164	1.375.164
Other Debt Instruments				0			0
OTHER LIABILITIES	Beşinci Bölüm-II (9)	1.176.199	248.057	1.424.256	1.156.348	207.438	1.363.786
EQUITY	Beşinci Bölüm-II (10)	3.803.401	-22.999	3.780.402	3.785.896	36.033	3.821.929
Issued capital		1.350.000		1.350.000	900.000		900.000
Capital Reserves		924.097	0	924.097	1.345.134	0	1.345.134
Equity Share Premiums		14.855		14.855			0
Share Cancellation Profits				0			0
Other Capital Reserves		909.242		909.242	1.345.134		1.345.134

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		241.703		241.703	243.404		243.404
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		109.159	-22.999	86.160	76.661	36.033	112.694
Profit Reserves		1.492.590	0	1.492.590	1.430.225	0	1.430.225
Legal Reserves		139.198		139.198	136.027		136.027
Statutory Reserves				0			0
Extraordinary Reserves		1.353.392		1.353.392	1.294.198		1.294.198
Other Profit Reserves				0			0
Profit or Loss		-314.148	0	-314.148	-209.528	0	-209.528
Prior Years' Profit or Loss		-326.198		-326.198	-272.957		-272.957
Current Period Net Profit Or Loss		12.050		12.050	63.429		63.429
Non-controlling Interests				0			0
Total equity and liabilities		24.067.227	31.484.770	55.551.997	22.989.852	28.402.516	51.392.368

## 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
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		7.071.232	8.994.596	16.065.828	6.884.242	5.792.399	12.676.641
GUARANTIES AND WARRANTIES	Beşinci Bölüm-III (1)	4.966.559	5.890.491	10.857.050	5.128.502	5.302.936	10.431.438
Letters of Guarantee		4.950.931	3.875.211	8.826.142	5.099.099	3.619.295	8.718.394
Guarantees Subject to State Tender Law		741.334	69.180	810.514	697.926	62.581	760.507
Guarantees Given for Foreign Trade Operations		15	921.336	921.351	15	835.718	835.733
Other Letters of Guarantee		4.209.582	2.884.695	7.094.277	4.401.158	2.720.996	7.122.154
Bank Acceptances		0	60.743	60.743	0	14.463	14.463
Import Letter of Acceptance			60.743	60.743		14.463	14.463
Other Bank Acceptances				0			0
Letters of Credit		531	1.661.167	1.661.698	257	1.329.663	1.329.920
Documentary Letters of Credit				0			0
Other Letters of Credit		531	1.661.167	1.661.698	257	1.329.663	1.329.920
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			293.370	293.370		339.515	339.515
Other Collaterals		15.097		15.097	29.146		29.146
COMMITMENTS	Beşinci Bölüm-III (1)	1.976.171	676.635	2.652.806	1.722.506	389.607	2.112.113
Irrevocable Commitments		1.976.171	676.635	2.652.806	1.722.506	389.607	2.112.113
Forward Asset Purchase Commitments		148.971	676.635	825.606	47.797	389.607	437.404
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		299.361		299.361	262.517		262.517
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		676.163		676.163	631.606		631.606
Tax and Fund Liabilities Arised from Export Commitments		11.197		11.197	10.381		10.381
Commitments for Credit Card Limits		839.596		839.596	769.342		769.342
Commitments for Credit Cards and Banking Services Promotions		355		355	335		335
Receivables from Short Sale Commitments of Marketable Securities				0			0
Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments		528		528	528		528
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)	128.502	2.427.470	2.555.972	33.234	99.856	133.090
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		128.502	2.427.470	2.555.972	33.234	99.856	133.090
Forward Buy or Sell Transactions		59.558	63.550	123.108	33.234	41.953	75.187
Forward Foreign Currency Buying Transactions		52.751	7.092	59.843	27.547	10.149	37.696
Forward Foreign Currency Sale Transactions		6.807	56.458	63.265	5.687	31.804	37.491
Other Forward Buy or Sell Transactions		68.944	2.363.920	2.432.864		57.903	57.903
Other				0			0
CUSTODY AND PLEDGES RECEIVED		75.005.188	18.856.653	93.861.841	72.616.853	16.137.385	88.754.238
ITEMS HELD IN CUSTODY		3.745.696	4.093.899	7.839.595	3.812.406	3.053.641	6.866.047
Customer Fund and Portfolio Balances		1.363.363		1.363.363	1.522.915		1.522.915
Securities Held in Custody		72	30.499	30.571	72	26.320	26.392
Cheques Received for Collection		1.564.209	298.759	1.862.968	1.480.111	285.800	1.765.911
Commercial Notes Received for Collection		553.243	94.677	647.920	543.651	76.306	619.957
Other Assets Received for Collection		103		103	103		103
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody		209.741	484.427	694.168	210.617	341.146	551.763
Custodians		54.965	3.185.537	3.240.502	54.937	2.324.069	2.379.006
PLEDGED ITEMS		71.259.492	14.762.754	86.022.246	68.804.447	13.083.744	81.888.191
Securities		9.881.775	4.158.671	14.040.446	10.007.092	3.875.114	13.882.206
Guarantee Notes		1.343.429	198.870	1.542.299	1.223.615	193.710	1.417.325
Commodity		4.034.122	1.435.711	5.469.833	3.520.395	1.194.171	4.714.566
Warrant				0			0
Real Estate		52.375.065	6.592.748	58.967.813	51.035.646	5.913.841	56.949.487
Other Pledged Items		3.353.793	2.367.112	5.720.905	2.763.503	1.898.042	4.661.545
Depositories Receiving Pledged Items		271.308	9.642	280.950	254.196	8.866	263.062
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		82.076.420	27.851.249	109.927.669	79.501.095	21.929.784	101.430.879



# 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
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
PROFIT SHARE INCOME	Beşinci Bölüm-IV (1)	808.586	844.259
Profit Share on Loans		714.123	751.493
Income Received From Reserve Deposits		864	18.061
Income Received From Banks		350	620
Income Received From Marketable Securities Portfolio		88.660	60.657
Financial Assets At Fair Value Through Profit Loss		11.092	439
Financial Assets At Fair Value Through Other Comprehensive Income		36.893	38.205
Financial Assets Measured at Amortised Cost		40.675	22.013
Finance Lease Income		3.991	12.677
Other Profit Share Income		598	751
PROFIT SHARE EXPENSES (-)	Beşinci Bölüm-IV (2)	-435.907	-648.231
Expenses on Profit Sharing Accounts		-288.353	-408.277
Profit Share Expense on Funds Borrowed		-122.775	-192.563
Profit Share Expense on Money Market Borrowings		-2.395	-32.028
Profit Share Expense on Leases		-14.823	-14.283
Other Profit Share Expense		-7.561	-1.080
NET PROFIT SHARE INCOME (LOSS)		372.679	196.028
NET FEE AND COMMISSION INCOME OR EXPENSES		61.292	69.984
Fees and Commissions Received		98.253	94.704
From Noncash Loans		31.634	30.927
Other	Beşinci Bölüm-IV (3)	66.619	63.777
Fees and Commissions Paid (-)		-36.961	-24.720
Paid for Noncash Loans		-52	-44
Other	Beşinci Bölüm-IV (3)	-36.909	-24.676
DIVIDEND INCOME	Beşinci Bölüm-IV (4)	0	0
TRADING INCOME OR LOSS (Net)	Beşinci Bölüm-IV (5)	25.915	67.385
Gains (Losses) Arising from Capital Markets Transactions		7.611	35.298
Gains (Losses) Arising From Derivative Financial Transactions		8.597	-6.140
Foreign Exchange Gains or Losses		9.707	38.227
OTHER OPERATING INCOME	Beşinci Bölüm-IV (6)	106.056	295.907
GROSS PROFIT FROM OPERATING ACTIVITIES		565.942	629.304
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	Beşinci Bölüm-IV (7)	-239.311	-321.357
OTHER ALLOWANCE EXPENSES ( - )		-3.636	-3.619
PERSONNEL EXPENSES (-)		-179.057	-165.239
OTHER OPERATING EXPENSES (-)	Beşinci Bölüm-IV (8)	-128.900	-104.638
NET OPERATING INCOME (LOSS)		15.038	34.451
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	Beşinci Bölüm-IV (9)	15.038	34.451
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	Beşinci Bölüm-IV (10)	-2.988	-7.305
Expense Effect of Deferred Tax		-53.063	-91.095
Income Effect of Deferred Tax		50.075	83.790
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	Beşinci Bölüm-IV (11)	12.050	27.146
INCOME ON DISCONTINUED OPERATIONS	Beşinci Bölüm-IV (11)	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	Beşinci Bölüm-IV (12)	12.050	27.146
Profit (Loss) Attributable to Group		12.050	27.146
Profit (loss), attributable to non-controlling interests		0	0
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			

Profit (Loss) per Share			
Hisse Başına Kâr/Zarar		0,00900000	0,03000000

# 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)		12.050	27.146
OTHER COMPREHENSIVE INCOME		-28.235	15.307
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.701	-1.521
Gains (Losses) on Revaluation of Property, Plant and Equipment		-1.701	-1.521
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-26.534	16.828
Exchange Differences on Translation		19.348	8.116
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-58.823	11.169
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		12.941	-2.457
TOTAL COMPREHENSIVE INCOME (LOSS)		-16.185	42.453

# 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
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		-70.560	407.076
Profit Share Income Received		770.157	676.693
Profit Share Expense Paid		-241.828	-324.518
Fees and Commissions Received		66.619	63.777
Other Gains		84.012	50.174
Collections from Previously Written Off Loans and Other Receivables		120.355	77.960
Cash Payments to Personnel and Service Suppliers		-220.288	-199.549
Taxes Paid		-14.284	-11.624
Other		-635.303	74.163
Changes in Operating Assets and Liabilities Subject to Banking Operations		-632.175	499.747
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.595.936	-64.816
Net (Increase) Decrease in Due From Banks		2.663.017	-1.578.517
Net (Increase) Decrease in Loans		-4.074.746	-1.590.374
Net (Increase) Decrease in Other Assets		-59.334	426.615
Net (Increase) Decrease in Funds Collected From Banks		-460.163	262.401
Net Increase (Decrease) in Other Funds Collected		3.919.203	1.049.835
Net Increase (Decrease) Other Liabilities		-1.024.216	1.994.603
Net Cash Provided From Banking Operations		-702.735	906.823
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-790.202	-706.782
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-5.879
Cash Paid For Tangible And Intangible Asset Purchases		-38.295	-12.002
Cash Obtained from Tangible and Intangible Asset Sales		72.153	10.756
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-60.158	-975.461
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		94.668	200.195
Cash Paid for Purchase of Financial Assets At Amortised Cost		-937.857	-56.391
Cash Obtained from Sale of Financial Assets At Amortised Cost		79.287	132.000
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		101.217	786.744
Cash Obtained from Loans and Securities Issued		5.647.574	5.942.395
Cash Outflow Arised From Loans and Securities Issued		-5.463.234	-5.080.594
Payments of lease liabilities		-20.404	-20.129
Other		-62.719	-54.928
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		322.410	243.332
Net Increase (Decrease) in Cash and Cash Equivalents		-1.069.310	1.230.117
Cash and Cash Equivalents at Beginning of the Period		7.182.466	7.108.571
Cash and Cash Equivalents at End of the Period		6.113.156	8.338.688



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	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 01.01.2019 - 31.03.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)														
	CHANGES IN EQUITY ITEMS														
	Equity at beginning of period	Beşinci Bölüm-V (V)	900.000		845.976	251.889	-17.181	56.689	-31.193	1.300.967	-179.664	133.968	3.261.451		3.261.451
	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	56.689	-31.193	1.300.967	-196.968	133.968	3.244.147		3.244.147
	Total Comprehensive Income (Loss)					-1.521		8.116	8.712			27.146	42.453		42.453
	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				16.940					478	-46.896		-29.478		-29.478
	Profit Distributions									129.388	4.580	-133.968			0
	Dividends Paid														0
	Transfers To Reserves									129.388	-129.388				0
	Other										133.968	-133.968			0
	Equity at end of period		900.000		862.916	250.368	-17.181	64.805	-22.481	1.430.833	-239.284	27.146	3.257.122		3.257.122
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	Beşinci Bölüm-V (V)	900.000		1.345.134	270.910	-27.506	72.638	40.056	1.430.225	-272.957	63.429	3.821.929		3.821.929
	Adjustments Related to TMS 8														0
	Effect Of Corrections														0
	Effect Of Changes In Accounting Policy														0
	Adjusted Beginning Balance		900.000		1.345.134	270.910	-27.506	72.638	40.056	1.430.225	-272.957	63.429	3.821.929		3.821.929
	Total Comprehensive Income (Loss)					-1.701		19.348	-45.882			12.050	-16.185		-16.185
	Capital Increase in Cash		450.000	14.855	-464.855										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				28.963					18	-54.323		-25.342		-25.342
	Profit Distributions									62.347	1.082	-63.429			0
	Dividends Paid														0
	Transfers To Reserves									62.347	-62.347				0
	Other										63.429	-63.429			0
	Equity at end of period		1.350.000	14.855	909.242	269.209	-27.506	91.986	-5.826	1.492.590	-326.198	12.050	3.780.402		3.780.402