

ZİRAAT KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2020 - 2. 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

Ziraat Katılım Bankası Anonim Şirketi Genel Kurulu'na:

Giriş

Ziraat Katılım Bankası Anonim Şirketi'nin ("Banka") 30 Haziran 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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 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 8.c.1'de belirtildiği üzere, 30 Haziran 2020 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, tamamı önceki yıllarda ayrılmış olan toplam 80.000 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, Banka'nın 30 Haziran 2020 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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.

Diğer Husus

Banka'nın 31 Aralık 2019 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının tam kapsamlı denetimi ve 30 Haziran 2019 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide olmayan finansal tablolarının sınırlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 20 Şubat 2020 tarihli tam kapsamlı denetim raporunda ve 7 Ağustos 2019 tarihli sınırlı denetim raporunda yukarıda "Şartlı Sonucun Dayanağı" paragrafında açıklanan husus nedeniyle sırasıyla sınırlı olumlu görüş ve şartlı sonuç bildirmiştir.

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.

Zeynep Uras, SMMM

Sorumlu Denetçi

İstanbul, 10 Ağustos 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 30.06.2020			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)		3.640.717	4.478.259	8.118.976	2.190.417	4.024.699	6.215.116
Cash and cash equivalents		135.867	3.548.612	3.684.479	105.170	3.705.513	3.810.683
Cash and Cash Balances at Central Bank	(1)	132.346	2.515.711	2.648.057	100.139	2.794.300	2.894.439
Banks	(2)	3.777	1.032.901	1.036.678	5.205	911.213	916.418
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)	(4)	-256	0	-256	-174	0	-174
Financial assets at fair value through profit or loss		656.329	0	656.329	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		656.329	0	656.329	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(3)	2.846.091	923.327	3.769.418	2.085.220	301.717	2.386.937
Public Debt Securities		0	0	0	0	0	0
Equity instruments		10.414	0	10.414	7.672	0	7.672
Other Financial Assets		2.835.677	923.327	3.759.004	2.077.548	301.717	2.379.265
Derivative financial assets	(5)	2.430	6.320	8.750	27	17.469	17.496
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.430	6.320	8.750	27	17.469	17.496
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		24.789.549	12.348.409	37.137.958	18.004.119	11.534.815	29.538.934
Loans	(6)	23.890.392	9.587.739	33.478.131	17.045.982	8.862.682	25.908.664
Receivables From Leasing Transactions		1.931.067	2.114.524	4.045.591	1.531.983	2.124.383	3.656.366
Other Financial Assets Measured at Amortised Cost	(7)	0	646.146	646.146	0	547.750	547.750
Public Debt Securities		0	646.146	646.146	0	547.750	547.750
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.031.910	0	-1.031.910	-573.846	0	-573.846
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(8)	118.614	0	118.614	104.069	0	104.069
Held for Sale		118.614	0	118.614	104.069	0	104.069
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(9)	100	0	100	100	0	100
Investments in Associates (Net)		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)		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)		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)	(10)	160.706	0	160.706	157.597	0	157.597
INTANGIBLE ASSETS AND GOODWILL (Net)	(11)	134.378	0	134.378	120.641	0	120.641
Goodwill		0	0	0	0	0	0
Other		134.378	0	134.378	120.641	0	120.641
INVESTMENT PROPERTY (Net)	(12)	0	0	0	0	0	0
CURRENT TAX ASSETS	(13)	0	0	0	0	0	0
DEFERRED TAX ASSET	(14)	31.915	0	31.915	42.153		42.153
OTHER ASSETS	(15)	336.104	72.895	408.999	148.037	65.527	213.564
TOTAL ASSETS		29.212.083	16.899.563	46.111.646	20.767.133	15.625.041	36.392.174
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(1)	17.303.680	15.693.211	32.996.891	13.032.205	12.425.040	25.457.245
LOANS RECEIVED	(2)	3.779.630	1.463.955	5.243.585	2.857.534	3.121.136	5.978.670
MONEY MARKET FUNDS	(3)	2.266.087	0	2.266.087	19.135	0	19.135
MARKETABLE SECURITIES (Net)	(4)	0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(5)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(6)	107	13.187	13.294	19	12.460	12.479
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		107	13.187	13.294	19	12.460	12.479
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	106.094	12.806	118.900	97.792	12.267	110.059
PROVISIONS	(8)	234.128	87.062	321.190	189.634	45.645	235.279
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		33.720	0	33.720	35.712		35.712
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		200.408	87.062	287.470	153.922	45.645	199.567
CURRENT TAX LIABILITIES	(9)	94.385	0	94.385	122.393	0	122.393
DEFERRED TAX LIABILITY	(10)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	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	(12)	312.348	635.270	947.618	312.351	537.338	849.689
Loans		312.348	635.270	947.618	312.351	537.338	849.689
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(13)	702.794	92.440	795.234	363.592	76.805	440.397
EQUITY	(14)	3.314.494	-32	3.314.462	3.166.186	642	3.166.828
Issued capital		1.750.000	0	1.750.000	1.750.000	0	1.750.000
Capital Reserves		261.513	0	261.513	261.513	0	261.513
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		261.513	0	261.513	261.513	0	261.513

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-2.365	0	-2.365	-2.365	0	-2.365
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		66.355	-32	66.323	56.429	642	57.071
Profit Reserves		555.646	0	555.646	555.646	0	555.646
Legal Reserves		35.234	0	35.234	35.234	0	35.234
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		488.002	0	488.002	488.002	0	488.002
Other Profit Reserves		32.410	0	32.410	32.410	0	32.410
Profit or Loss		683.345	0	683.345	544.963	0	544.963
Prior Years' Profit or Loss		544.963	0	544.963	28.228	0	28.228
Current Period Net Profit Or Loss		138.382	0	138.382	516.735	0	516.735
Total equity and liabilities		28.113.747	17.997.899	46.111.646	20.160.841	16.231.333	36.392.174

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS	(1)	6.323.784	10.950.333	17.274.117	5.266.395	9.101.213	14.367.608
GUARANTIES AND WARRANTIES		5.860.221	8.487.195	14.347.416	4.926.966	6.401.171	11.328.137
Letters of Guarantee		5.749.879	5.281.346	11.031.225	4.892.685	4.488.870	9.381.555
Guarantees Subject to State Tender Law		156.469	1.656.614	1.813.083	119.125	1.304.053	1.423.178
Guarantees Given for Foreign Trade Operations		5.343.226	0	5.343.226	4.559.726	0	4.559.726
Other Letters of Guarantee		250.184	3.624.732	3.874.916	213.834	3.184.817	3.398.651
Bank Acceptances		0	8.858	8.858	0	18.753	18.753
Import Letter of Acceptance		0	8.858	8.858	0	18.753	18.753
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		30.077	1.227.419	1.257.496	29.071	954.074	983.145
Documentary Letters of Credit		30.077	1.227.419	1.257.496	29.071	954.074	983.145
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		70.000	1.969.572	2.039.572	0	939.474	939.474
Other Collaterals		10.265	0	10.265	5.210	0	5.210
COMMITMENTS	(1)	400.870	103.812	504.682	334.484	65.749	400.233
Irrevocable Commitments		400.870	103.812	504.682	334.484	65.749	400.233
Forward Asset Purchase Commitments		54.304	103.812	158.116	42.995	65.749	108.744
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		207.100	0	207.100	157.323	0	157.323
Tax and Fund Liabilities Arised from Export Commitments		14.464	0	14.464	11.509	0	11.509
Commitments for Credit Card Limits		428	0	428	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		124.574	0	124.574	122.657	0	122.657
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		62.693	2.359.326	2.422.019	4.945	2.634.293	2.639.238
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		62.693	2.359.326	2.422.019	4.945	2.634.293	2.639.238
Forward Buy or Sell Transactions		62.693	2.359.326	2.422.019	4.945	2.634.293	2.639.238
Forward Foreign Currency Buying Transactions		26.868	1.181.828	1.208.696	4.945	1.317.991	1.322.936
Forward Foreign Currency Sale Transactions		35.825	1.177.498	1.213.323	0	1.316.302	1.316.302
Other Forward Buy or Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		38.932.446	5.376.683	44.309.129	30.357.632	4.147.848	34.505.480
ITEMS HELD IN CUSTODY		5.253.335	2.387.504	7.640.839	4.972.403	1.315.878	6.288.281
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		4.678.863	0	4.678.863	4.448.877	0	4.448.877
Cheques Received for Collection		495.310	86.559	581.869	438.873	95.040	533.913
Commercial Notes Received for Collection		59.292	19.843	79.135	55.181	13.204	68.385
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		19.870	527.509	547.379	29.472	347.982	377.454
Custodians		0	1.753.593	1.753.593	0	859.652	859.652
PLEDGED ITEMS		33.679.111	2.989.179	36.668.290	25.385.229	2.831.970	28.217.199
Securities		4.722.476	86.819	4.809.295	907.668	150.109	1.057.777
Guarantee Notes		1.239.216	180.333	1.419.549	1.138.470	177.775	1.316.245
Commodity		1.714.237	670.282	2.384.519	1.493.748	544.166	2.037.914
Warrant		0	0	0	0	0	0
Real Estate		21.374.742	1.039.898	22.414.640	17.783.352	1.032.354	18.815.706
Other Pledged Items		4.628.440	1.011.847	5.640.287	4.061.991	927.566	4.989.557
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		45.256.230	16.327.016	61.583.246	35.624.027	13.249.061	48.873.088

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 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(1)	1.945.200	1.688.305	1.043.304	895.992
Profit Share on Loans		1.467.629	1.371.295	753.708	727.563
Income Received From Reserve Deposits		6.927	25.577	2.927	12.097
Income Received From Banks		0	423	0	135
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		280.470	98.384	194.271	56.932
Financial Assets At Fair Value Through Profit Loss		36.917	4.356	26.342	4.356
Financial Assets At Fair Value Through Other Comprehensive Income		243.553	94.028	167.929	52.576
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Lease Income		182.515	182.731	88.259	95.541
Other Profit Share Income		7.659	9.895	4.139	3.724
PROFIT SHARE EXPENSES (-)	(2)	-881.820	-1.123.305	-457.725	-587.224
Expenses on Profit Sharing Accounts		-609.078	-776.998	-320.306	-406.381
Profit Share Expense on Funds Borrowed		-247.234	-323.885	-119.124	-171.986
Profit Share Expense on Money Market Borrowings		-13.865	-8.209	-12.398	-3.948
Expense on Securities Issued		0	-4.604		
Profit Share Expense on Leases		-11.635	-9.591	-5.889	-4.909
Other Profit Share Expense		-8	-18	-8	0
NET PROFIT SHARE INCOME (LOSS)		1.063.380	565.000	585.579	308.768
NET FEE AND COMMISSION INCOME OR EXPENSES		25.451	47.254	8.515	23.503
Fees and Commissions Received		73.483	67.122	37.251	35.997
From Noncash Loans		53.704	56.412	26.347	30.108
Other		19.779	10.710	10.904	5.889
Fees and Commissions Paid (-)		-48.032	-19.868	-28.736	-12.494
Paid for Noncash Loans		0	-35		
Other		-48.032	-19.833	-28.736	-12.494
DIVIDEND INCOME	(3)	104	24.837	104	22.075
TRADING INCOME OR LOSS (Net)	(4)	36.135	36.025	6.909	22.536
Gains (Losses) Arising from Capital Markets Transactions		75.882	-400	36.814	-521
Gains (Losses) Arising From Derivative Financial Transactions		6.308	17.936	-18.550	-10.122
Foreign Exchange Gains or Losses		-46.055	18.489	-11.355	33.179
OTHER OPERATING INCOME	(5)	115.104	111.530	43.580	13.239
GROSS PROFIT FROM OPERATING ACTIVITIES		1.240.174	784.646	644.687	390.121
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-641.840	-301.037	-330.092	-152.579
OTHER ALLOWANCE EXPENSES (-)		-101.718	-13.093	-85.702	-5.777
PERSONNEL EXPENSES (-)		-117.188	-92.000	-63.212	-47.314
OTHER OPERATING EXPENSES (-)	(7)	-147.090	-116.256	-79.382	-56.427
NET OPERATING INCOME (LOSS)		232.338	262.260	86.299	128.024
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	(8)	232.338	262.260	86.299	128.024
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-93.956	-52.110	-61.484	-22.135
Current Tax Provision		-86.297	-58.886	-54.017	-32.725
Expense Effect of Deferred Tax		-26.162	-9.449	-20.424	-3.152
Income Effect of Deferred Tax		18.503	16.225	12.957	13.742
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	138.382	210.150	24.815	105.889
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	(11)	138.382	210.150	24.815	105.889
Profit (Loss) Attributable to Group		138.382	210.150	24.815	105.889
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,07910000	0,12010000	0,01420000	0,06100000

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 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		138.382	210.150		
OTHER COMPREHENSIVE INCOME		9.252	2.759		
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		9.252	2.759		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		11.832	3.366		
Income (Loss) Related with Cash Flow Hedges		0	0		
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		-2.580	-607		
TOTAL COMPREHENSIVE INCOME (LOSS)		147.634	212.909		

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 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019
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		653.285	-64.201
Profit Share Income Received		2.673.015	1.573.667
Profit Share Expense Paid		-1.059.232	-988.213
Dividends received		104	24.837
Fees and Commissions Received		21.757	47.254
Other Gains		151.238	9.876
Collections from Previously Written Off Loans and Other Receivables		39.038	30.782
Cash Payments to Personnel and Service Suppliers		-117.188	-96.258
Taxes Paid		-39.098	-25.427
Other		-1.016.349	-640.719
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.701.079	56.668
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-806.709	-3.694
Net (Increase) Decrease in Due From Banks		482.720	-609.192
Net (Increase) Decrease in Loans		-7.569.467	-2.096.202
Net (Increase) Decrease in Other Assets		230.616	817.749
Net (Increase) Decrease in Funds Collected From Banks		2.249.169	1.343
Net Increase (Decrease) in Other Funds Collected		5.290.477	3.209.417
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		815	0
Net Increase (Decrease) in Funds Borrowed		-668.073	-401.742
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		2.491.531	-861.011
Net Cash Provided From Banking Operations		2.354.364	-7.533
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.096.862	-1.676.013
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		-40.842	-18.303
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.951.168	-1.133.169
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-98.396	-523.278
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-6.456	-1.263
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		380.218	1.115.655
Cash Obtained from Loans and Securities Issued		97.929	4.018.709
Cash Outflow Arised From Loans and Securities Issued		0	-2.899.715
Equity Instruments Issued		303.911	11.513
Dividends paid		0	0
Payments of lease liabilities		-21.622	-15.158
Other		0	306
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-29.347	121.648
Net Increase (Decrease) in Cash and Cash Equivalents		608.373	-446.243
Cash and Cash Equivalents at Beginning of the Period		1.063.929	1.145.532
Cash and Cash Equivalents at End of the Period		1.672.302	699.289



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 - 30.06.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		1.750.000	0	0	0	0	1.473	00	0	-39.807	00	158.593	25.660	322.665	2.218.584	0	2.218.584
	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		1.750.000	0	0	0	0	1.473	00	0	-39.807	00	158.593	25.660	322.665	2.218.584	0	2.218.584
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	2.759	00	0	0	210.150	212.909	0	212.909
	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	261.513	0	191	00	0	0	00	76.956	0	0	338.660	0	338.660
	Profit Distributions		0	0	0	0	0	0	0	0	0	00	0	322.665	-322.665	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	00	0	322.665	-322.665	0	0	0
	Other		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Equity at end of period		1.750.000	0	0	261.513	0	1.664	00	0	-37.048	00	235.549	348.325	210.150	2.770.153	0	2.770.153
Current Period 01.01.2020 - 30.06.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		1.750.000	0	0	261.513	0	-2.365	00	0	57.071	00	555.646	544.963	0	3.166.828	0	3.166.828
	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		1.750.000	0	0	261.513	0	-2.365	00	0	57.071	00	555.646	544.963	0	3.166.828	0	3.166.828
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	9.252	00	0	0	138.382	147.634	0	147.634
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	00	0	0	0	0	0	0
	Equity at end of period		1.750.000	0	0	261.513	0	-2.365	00	0	66.323	00	555.646	544.963	138.382	3.314.462	0	3.314.462