

KUVEYT TRK KATILIM BANKASI A.. Participation Bank Financial Report Consolidated 2020 - 2. 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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Kuveyt Türk Katılım Bankası A.Ş. Yönetim Kurulu'na

Giriş

Kuveyt Türk Katılım Bankası A.Ş'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2020 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide gelir tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosunun 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 Konsolide Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve 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.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, Kuveyt Türk Katılım Bankası A.Ş. ve konsolidasyona tabi ortaklıklarının 30 Haziran 2020 tarihi itibarıyla konsolide finansal durumunun ve 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 Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Diğer Husus

Grup'un, Üçüncü bölüm 1.5 no'lu dipnotta belirtildiği üzere 1 Ocak 2019, 30 Haziran 2019 ve 31 Aralık 2019 tarihli konsolide finansal tabloları Neova Sigorta A.Ş. 'yi konsolidasyon kapsamına alarak yeniden düzenlenmiş ve söz konusu yeniden düzenlenmiş finansal tablolar 30 Haziran 2020 tarihli finansal tablolar ile karşılaştırmalı olarak sunulmuştur.

Neova Sigorta A.Ş.'nin 31 Aralık 2019 ve 30 Haziran 2019 tarihleri itibarıyla sona eren hesap dönemlerine ait finansal tablolarının sırasıyla tam kapsamlı ve sınırlı kapsamlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 28 Şubat 2020 tarihli tam kapsamlı ve 9 Ağustos 2019 tarihli sınırlı kapsamlı denetim raporlarında sırasıyla olumlu görüş ve olumlu sonuç bildirmiştir. Aynı zamanda, ilişikteki 30 Haziran 2020 tarihli konsolide finansal durum tablosu ile karşılaştırmalı olarak sunulan 1 Ocak 2019 tarihli konsolide finansal tablosuna baz teşkil eden 31 Aralık 2018 tarihli yeniden düzenleme öncesi Grup'un konsolide finansal tablosu ve Neova Sigorta A.Ş.'nin finansal tablosunun denetimleri, diğer bir denetim şirketi tarafından gerçekleştirilmiş ve söz konusu denetim şirketi 7 Mart 2019 tarihli Grup'un ve 27 Şubat 2019 tarihli Neova Sigorta A.Ş.'nin denetim raporlarında olumlu görüş bildirmiştir.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A Member Firm of Ernst&Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

21 Ağustos 2020

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 30.06.2020			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)		28.286.363	30.014.155	58.300.518	5.972.726	38.569.420	44.542.146
Cash and cash equivalents		2.718.266	15.496.800	18.215.066	2.692.930	24.952.285	27.645.215
Cash and Cash Balances at Central Bank	(5.1.1.)	1.786.986	10.695.958	12.482.944	1.768.747	17.447.545	19.216.292
Banks	(5.1.3.)	931.706	4.806.668	5.738.374	924.323	7.507.605	8.431.928
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-426	-5.826	-6.252	-140	-2.865	-3.005
Financial assets at fair value through profit or loss		667.977	6.603.645	7.271.622	368.125	3.891.546	4.259.671
Public Debt Securities		253.001	6.546.186	6.799.187	77.977	3.863.617	3.941.594
Equity instruments		0	0	0	0	0	0
Other Financial Assets		414.976	57.459	472.435	290.148	27.929	318.077
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4.)	24.872.192	7.471.570	32.343.762	2.892.901	9.562.353	12.455.254
Public Debt Securities		22.761.374	6.730.083	29.491.457	2.792.631	9.313.887	12.106.518
Equity instruments		8.711	32.401	41.112	5.731	27.346	33.077
Other Financial Assets		2.102.107	709.086	2.811.193	94.539	221.120	315.659
Derivative financial assets	(5.1.2.)	27.928	442.140	470.068	18.770	163.236	182.006
Derivative Financial Assets At Fair Value Through Profit Or Loss		27.928	442.140	470.068	18.770	163.236	182.006
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(5.1.5.)	44.722.707	29.741.490	74.464.197	32.889.253	27.246.766	60.136.019
Loans		45.595.886	23.179.084	68.774.970	33.532.383	23.726.265	57.258.648
Receivables From Leasing Transactions	(5.1.10.)	1.898.268	2.084.795	3.983.063	1.406.165	1.301.355	2.707.520
Other Financial Assets Measured at Amortised Cost	(5.1.6.)	554.050	5.489.228	6.043.278	353.543	2.859.381	3.212.924
Public Debt Securities		201.040	5.335.528	5.536.568	176.942	2.725.997	2.902.939
Other Financial Assets		353.010	153.700	506.710	176.601	133.384	309.985
Allowance for Expected Credit Losses (-)		-3.325.497	-1.011.617	-4.337.114	-2.402.838	-640.235	-3.043.073
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		524.698	0	524.698	473.326	0	473.326
Held for Sale		524.698	0	524.698	473.326	0	473.326
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		73.500	0	73.500	64.061	0	64.061
Investments in Associates (Net)	(5.1.7.)	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)	(5.1.8.)	23.680	0	23.680	23.680	0	23.680
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		23.680	0	23.680	23.680	0	23.680
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.9.)	49.820	0	49.820	40.381	0	40.381
Jointly Controlled Partnerships Accounted for Using Equity Method		49.820	0	49.820	40.381	0	40.381
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		829.648	13.064	842.712	810.202	36.141	846.343
INTANGIBLE ASSETS AND GOODWILL (Net)		160.624	70.363	230.987	137.303	64.696	201.999
Goodwill		0	0	0	0	0	0
Other		160.624	70.363	230.987	137.303	64.696	201.999
INVESTMENT PROPERTY (Net)		37.567	0	37.567	37.646	0	37.646
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.1.15.)	489.616	66.595	556.211	373.350	43.503	416.853
OTHER ASSETS	(5.1.17.)	1.555.550	1.315.407	2.870.957	1.311.288	971.897	2.283.185
TOTAL ASSETS		76.680.273	61.221.074	137.901.347	42.069.155	66.932.423	109.001.578
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(5.2.1.)	43.662.125	63.851.143	107.513.268	35.167.424	52.828.711	87.996.135
LOANS RECEIVED	(5.2.3.)	109.568	990.695	1.100.263	160.847	286.378	447.225
MONEY MARKET FUNDS		6.931.811	0	6.931.811	0	0	0
MARKETABLE SECURITIES (Net)		1.352.751	3.534.227	4.886.978	735.743	3.906.422	4.642.165
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		220.537	84.408	304.945	129.690	294.447	424.137
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.2.2.)	220.537	22.604	243.141	129.690	164.719	294.409
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.2.7.)	0	61.804	61.804	0	129.728	129.728
LEASE PAYABLES (Net)	(5.2.6.)	329.105	38.129	367.234	318.828	35.223	354.051
PROVISIONS	(5.2.8.)	2.768.837	309.419	3.078.256	2.565.308	244.064	2.809.372
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		289.801	1.171	290.972	316.616	706	317.322
Insurance Technical Reserves (Net)		1.823.899	0	1.823.899	1.693.153	0	1.693.153
Other provisions		655.137	308.248	963.385	555.539	243.358	798.897
CURRENT TAX LIABILITIES	(5.2.9.1.)	228.003	3.140	231.143	253.945	1.452	255.397
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.2.10.)	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	(5.2.11.)	0	3.896.913	3.896.913	0	3.380.983	3.380.983
Loans		0	0	0	0	0	0
Other Debt Instruments		0	3.896.913	3.896.913	0	3.380.983	3.380.983
OTHER LIABILITIES	(5.2.5.)	1.616.364	678.613	2.294.977	1.225.662	273.578	1.499.240
EQUITY	(5.2.12.)	7.350.948	-55.389	7.295.559	7.240.711	-47.838	7.192.873
Issued capital		4.595.131	0	4.595.131	3.995.766	0	3.995.766
Capital Reserves		26.399	0	26.399	25.764	0	25.764
Equity Share Premiums		24.525	0	24.525	24.525	0	24.525
Share Cancellation Profits		1.874	0	1.874	1.239	0	1.239
Other Capital Reserves		0	0	0	0	0	0

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-19.082	0	-19.082	-19.082	0	-19.082
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		173.518	68.779	242.297	176.294	78.477	254.771
Profit Reserves		1.997.186	0	1.997.186	1.494.059	0	1.494.059
Legal Reserves		310.296	0	310.296	253.156	0	253.156
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		1.617.135	0	1.617.135	1.170.797	0	1.170.797
Other Profit Reserves		69.755	0	69.755	70.106	0	70.106
Profit or Loss		549.059	-124.168	424.891	1.539.449	-126.315	1.413.134
Prior Years' Profit or Loss		-317.213	-126.315	-443.528	250.425	-111.232	139.193
Current Period Net Profit Or Loss		866.272	2.147	868.419	1.289.024	-15.083	1.273.941
Non-controlling Interests	(5.2.13.)	28.737	0	28.737	28.461	0	28.461
Total equity and liabilities		64.570.049	73.331.298	137.901.347	47.798.158	61.203.420	109.001.578

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		71.043.593	53.859.319	124.902.912	67.066.872	56.290.702	123.357.574
GUARANTIES AND WARRANTIES	(5.3.1.)	6.743.518	5.079.670	11.823.188	6.639.338	4.963.915	11.603.253
Letters of Guarantee		6.371.980	3.568.730	9.940.710	6.292.941	3.415.529	9.708.470
Guarantees Subject to State Tender Law		224.218	46.034	270.252	218.286	62.740	281.026
Guarantees Given for Foreign Trade Operations		379.966	58.443	438.409	375.091	79.315	454.406
Other Letters of Guarantee		5.767.796	3.464.253	9.232.049	5.699.564	3.273.474	8.973.038
Bank Acceptances		3.799	39.925	43.724	8.546	46.489	55.035
Import Letter of Acceptance		3.799	39.925	43.724	8.546	46.489	55.035
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		19.181	1.385.290	1.404.471	10.567	1.363.442	1.374.009
Documentary Letters of Credit		0	476.434	476.434	86	371.829	371.915
Other Letters of Credit		19.181	908.856	928.037	10.481	991.613	1.002.094
Prefinancing Given as Guarantee		0	169	169	0	147	147
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		348.558	85.556	434.114	327.284	138.308	465.592
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.3.1.)	53.118.338	1.795.213	54.913.551	52.151.025	1.893.989	54.045.014
Irrevocable Commitments		5.484.581	1.795.213	7.279.794	4.795.885	1.893.989	6.689.874
Forward Asset Purchase Commitments		500.540	1.782.767	2.283.307	455.887	1.890.943	2.346.830
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		435.060	0	435.060	358.094	0	358.094
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		1.355.049	0	1.355.049	1.305.235	0	1.305.235
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		3.173.475	0	3.173.475	2.656.398	0	2.656.398
Commitments for Credit Cards and Banking Services Promotions		2.700	0	2.700	2.514	0	2.514
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		17.757	12.446	30.203	17.757	3.046	20.803
Revocable Commitments		47.633.757	0	47.633.757	47.355.140	0	47.355.140

Revocable Loan Granting Commitments		47.633.757	0	47.633.757	47.355.140	0	47.355.140
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		11.181.737	46.984.436	58.166.173	8.276.509	49.432.798	57.709.307
Derivative Financial Instruments Held For Hedging		0	1.023.273	1.023.273	0	2.451.906	2.451.906
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	1.023.273	1.023.273	0	2.451.906	2.451.906
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		11.181.737	45.961.163	57.142.900	8.276.509	46.980.791	55.257.300
Forward Buy or Sell Transactions		399.279	1.453.211	1.852.490	512.110	1.242.703	1.754.813
Forward Foreign Currency Buying Transactions		252.023	678.848	930.871	276.131	603.627	879.758
Forward Foreign Currency Sale Transactions		147.256	774.363	921.619	235.979	639.076	875.055
Other Forward Buy or Sell Transactions		10.782.458	44.507.952	55.290.410	7.764.399	45.738.088	53.502.487
Other		0	0	0	0	101	101
CUSTODY AND PLEDGES RECEIVED		436.625.189	190.098.939	626.724.128	381.449.255	165.631.022	547.080.277
ITEMS HELD IN CUSTODY		12.258.148	20.460.697	32.718.845	11.299.056	14.947.964	26.247.020
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		4.091.920	5.115.068	9.206.988	2.891.875	424.980	3.316.855
Cheques Received for Collection		6.732.394	1.042.779	7.775.173	6.828.688	869.224	7.697.912
Commercial Notes Received for Collection		1.433.834	299.953	1.733.787	1.578.493	280.131	1.858.624
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		0	0	0	0	0	0
Custodians		0	14.002.897	14.002.897	0	13.373.629	13.373.629
PLEDGED ITEMS		424.355.402	169.557.907	593.913.309	370.138.560	150.613.354	520.751.914
Securities		130.058	0	130.058	194.245	111.336	305.581
Guarantee Notes		101.727	2.769.330	2.871.057	101.727	2.402.814	2.504.541
Commodity		11.091.384	812.842	11.904.226	8.938.138	701.641	9.639.779
Warrant		0	0	0	0	0	0
Real Estate		138.660.232	3.406.294	142.066.526	124.206.037	2.983.314	127.189.351
Other Pledged Items		274.372.001	162.569.441	436.941.442	236.698.413	144.414.249	381.112.662
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		11.639	80.335	91.974	11.639	69.704	81.343
TOTAL OFF-BALANCE SHEET ACCOUNTS		507.668.782	243.958.258	751.627.040	448.516.127	221.921.724	670.437.851

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 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	(5.4.1.)	4.196.927	3.799.473	2.291.219	1.977.698
Profit Share on Loans		2.920.859	3.037.683	1.456.447	1.559.506
Income Received From Reserve Deposits		12.044	59.563	11.262	32.596
Income Received From Banks		129.287	157.833	68.000	82.553
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		957.053	380.099	664.434	221.117
Financial Assets At Fair Value Through Profit Loss		154.390	35.321	117.890	22.444
Financial Assets At Fair Value Through Other Comprehensive Income		708.034	271.756	491.426	156.967
Financial Assets Measured at Amortised Cost		94.629	73.022	55.118	41.706
Finance Lease Income		151.675	127.798	76.759	66.144
Other Profit Share Income		26.009	36.497	14.317	15.782
PROFIT SHARE EXPENSES (-)		-1.437.935	-2.005.055	-732.154	-1.037.220
Expenses on Profit Sharing Accounts	(5.4.4.)	-981.079	-1.503.296	-457.452	-782.898
Profit Share Expense on Funds Borrowed	(5.4.2.)	-173.596	-115.793	-93.323	-58.297
Profit Share Expense on Money Market Borrowings		-80.419	-2.514	-77.619	0
Expense on Securities Issued		-169.549	-354.559	-87.162	-181.499
Profit Share Expense on Leases		-33.292	-28.893	-16.598	-14.526
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		2.758.992	1.794.418	1.559.065	940.478
NET FEE AND COMMISSION INCOME OR EXPENSES		126.137	182.336	65.924	93.094
Fees and Commissions Received		415.245	400.136	203.809	205.259
From Noncash Loans		90.109	87.220	43.300	43.394
Other		325.136	312.916	160.509	161.865
Fees and Commissions Paid (-)		-289.108	-217.800	-137.885	-112.165
Paid for Noncash Loans		-5.335	-4.400	-2.791	-2.952
Other	(5.4.13.)	-283.773	-213.400	-135.094	-109.213
DIVIDEND INCOME	(5.4.3.)	8	19.584	8	18.781
TRADING INCOME OR LOSS (Net)	(5.4.5.)	886.380	608.796	270.021	343.367
Gains (Losses) Arising from Capital Markets Transactions		51.983	19.315	28.313	6.302
Gains (Losses) Arising From Derivative Financial Transactions		-464.933	157.689	-469.987	-58.446
Foreign Exchange Gains or Losses		1.299.330	431.792	711.695	395.511
OTHER OPERATING INCOME	(5.4.6.)	845.680	1.072.572	337.135	498.984
GROSS PROFIT FROM OPERATING ACTIVITIES		4.617.197	3.677.706	2.232.153	1.894.704
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.4.7.)	-1.580.339	-1.375.412	-743.040	-725.454
OTHER ALLOWANCE EXPENSES (-)	(5.4.8.)	-140.276	-40.219	17.032	9.274
PERSONNEL EXPENSES (-)		-675.328	-576.058	-315.804	-268.549
OTHER OPERATING EXPENSES (-)		-1.115.160	-903.295	-555.943	-459.785
NET OPERATING INCOME (LOSS)		1.106.094	782.722	634.398	450.190
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		9.439	7.364	5.002	4.094
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.4.9.)	1.115.533	790.086	639.400	454.284
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.4.10)	-236.129	-167.771	-130.378	-90.118
Current Tax Provision		-326.475	-201.173	-211.001	-143.308
Expense Effect of Deferred Tax		-158.891	-203.711	-11.072	-4.208
Income Effect of Deferred Tax		249.237	237.113	91.695	57.398
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.4.11.)	879.404	622.315	509.022	364.166
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(5.4.12.)	879.404	622.315	509.022	364.166
Profit (Loss) Attributable to Group		868.419	632.902	500.093	364.759
Profit (loss), attributable to non-controlling interests		10.985	-10.587	8.929	-593
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	Consolidated

	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)		879.404	622.315		
OTHER COMPREHENSIVE INCOME		-12.474	9.619		
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		-12.474	9.619		
Exchange Differences on Translation		109.851	42.534		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-68.764	26.977		
Income (Loss) Related with Cash Flow Hedges		8.368	-14.579		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-110.941	-42.736		
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		49.012	-2.577		
TOTAL COMPREHENSIVE INCOME (LOSS)		866.930	631.934		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 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		-1.595.800	1.788.749
Profit Share Income Received		3.639.502	4.227.046
Profit Share Expense Paid		-1.388.449	-1.954.085
Dividends received		8	12.953
Fees and Commissions Received		415.245	403.847
Other Gains		1.370.658	1.485.699
Collections from Previously Written Off Loans and Other Receivables		188.382	70.171
Cash Payments to Personnel and Service Suppliers		-648.978	-616.032
Taxes Paid		-520.402	-316.536
Other		-4.651.766	-1.524.314
Changes in Operating Assets and Liabilities Subject to Banking Operations		9.981.633	7.855.934
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.992.659	-2.484.075
Net (Increase) Decrease in Due From Banks		-546.453	-717.348
Net (Increase) Decrease in Loans		-13.109.516	-6.176.243
Net (Increase) Decrease in Other Assets		-1.410.886	2.062.635
Net (Increase) Decrease in Funds Collected From Banks		480.848	-235.612
Net Increase (Decrease) in Other Funds Collected		19.057.921	16.544.981
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-767	0
Net Increase (Decrease) in Funds Borrowed		629.365	-354.051
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		7.873.780	-784.353
Net Cash Provided From Banking Operations		8.385.833	9.644.683
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-21.907.788	-7.840.873
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-19.398
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-27.554	-66.467
Cash Obtained from Tangible and Intangible Asset Sales		200	10.456
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-21.446.232	-6.722.510
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.053.527	1.596.229
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.022.691	-3.356.850
Cash Obtained from Sale of Financial Assets At Amortised Cost		562.728	722.120
Other		-27.766	-4.453
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		323.134	-2.218.385
Cash Obtained from Loans and Securities Issued		2.925.500	2.996.000
Cash Outflow Arised From Loans and Securities Issued		-2.561.610	-5.129.809
Equity Instruments Issued		0	0
Dividends paid		-7.280	-57.719
Payments of lease liabilities		-33.476	-26.857
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(5.5.4)	3.218.186	180.375
Net Increase (Decrease) in Cash and Cash Equivalents		-9.980.635	-234.200
Cash and Cash Equivalents at Beginning of the Period	(5.5.1)	20.412.202	7.214.008
Cash and Cash Equivalents at End of the Period	(5.5.1)	10.431.567	6.979.808



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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		3.497.322	24.208	0	0	0	-13.296	0 0	173.232	-117.150	-88.812 0	1.110.535	-1.160	809.543	5.394.422	25.112	5.419.534	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	28.613	-28.613 0	13.041	154.865	98.493	266.399	0	266.399	
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	28.613	-28.613 0	0	0	0	0	0	0	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0 0	0	0	0	13.041	154.865	98.493	266.399	0	266.399	
	Adjusted Beginning Balance		3.497.322	24.208	0	0	0	-13.296	0 0	173.232	-88.537	-117.425 0	1.123.576	153.705	908.036	5.660.821	25.112	5.685.933	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	42.534	21.193	-54.108 0	0	0	632.902	642.521	304	642.825	
	Capital Increase in Cash		0	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves		500.000	0	0	0	0	0	0 0	0	0	0	-500.000	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	0	
	Convertible Bonds		0	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	0	
	Increase (decrease) through other changes, equity		-1.556	317	1.239	0	0	0	0 0	0	0	0	202	-62.234	61.720	-312	0	-312	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0	871.508	61.702	-969.756	-36.546	0	-36.546	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0	0	-30.000	-6.546	-36.546	0	-36.546	
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0	863.266	0	-863.266	0	0	0	
	Other		0	0	0	0	0	0	0 0	0	0	0	8.242	91.702	-99.944	0	0	0	
	Equity at end of period		(5.2.12.)	3.995.766	24.525	1.239	0	0	-13.296	0 0	215.766	-67.344	-171.533 0	1.495.286	153.173	632.902	6.266.484	25.416	6.291.900
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		3.995.766	24.525	1.239	0	0	-19.082	0 0	225.512	214.695	-185.436 0	1.472.776	-89.157	1.117.637	6.758.475	28.461	6.786.936	
	Adjustments Related to TMS 8		0	0	0	0	0	0	0 0	0	0	0	21.283	228.350	156.304	405.937	0	405.937	
	Effect Of Corrections		0	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	21.283	228.350	156.304	405.937	0	405.937	
	Adjusted Beginning Balance		3.995.766	24.525	1.239	0	0	-19.082	0 0	225.512	214.695	-185.436 0	1.494.059	139.193	1.273.941	7.164.412	28.461	7.192.873	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	109.851	-53.636	-68.689 0	0	0	868.419	855.945	148	856.093	
	Capital Increase in Cash		0	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0	0	
	Capital Increase Through Internal Reserves		600.000	0	0	0	0	0	0 0	0	0	0	-600.000	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	0	
	Convertible Bonds		0	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	0	
	Increase (decrease) through other changes, equity		-635	0	635	0	0	0	0 0	0	0	0	-250	-739.471	-6.534	-746.255	128	-746.127	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0	1.103.377	156.750	-	1.267.407	-7.280	0	-7.280
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0	0	0	-7.280	-7.280	0	-7.280	
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0	1.102.558	0	-	1.102.558	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0	819	156.750	-157.569	0	0	0	
	Equity at end of period		(5.2.12.)	4.595.131	24.525	1.874	0	0	-19.082	0 0	335.363	161.059	-254.125 0	1.997.186	-443.528	868.419	7.266.822	28.737	7.295.559