

TÜRKİYE FİNANS KATILIM BANKASI A.Ş.

Participation Bank Financial Report

Consolidated

2020 - 3. 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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2020 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin 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 ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Finans Katılım Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi bağlı ortaklıkları'nın ("Grup") 30 Eylül 2020 tarihi itibarıyla konsolide finansal durumunun, aynı tarihte sona eren dokuz 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 Yükümlülöklere İlişkin Rapor

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

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

28 Ekim 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 30.09.2020			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)		4.693.410	20.046.827	24.740.237	1.755.427	15.892.762	17.648.189
Cash and cash equivalents		626.735	12.144.501	12.771.236	594.701	11.114.042	11.708.743
Cash and Cash Balances at Central Bank	1	628.868	10.136.069	10.764.937	597.200	7.511.351	8.108.551
Banks	2	1.746	2.008.432	2.010.178	1.270	3.602.691	3.603.961
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-3.879	0	-3.879	-3.769	0	-3.769
Financial assets at fair value through profit or loss	3	18.166	2.824.553	2.842.719	7.482	1.257.240	1.264.722
Public Debt Securities		15.982	2.817.294	2.833.276	5.284	1.255.694	1.260.978
Equity instruments		0	0	0	0	0	0
Other Financial Assets		2.184	7.259	9.443	2.198	1.546	3.744
Financial Assets at Fair Value Through Other Comprehensive Income	4	3.666.408	4.923.200	8.589.608	1.145.909	3.515.344	4.661.253
Public Debt Securities		3.658.741	4.922.349	8.581.090	1.140.997	3.514.724	4.655.721
Equity instruments		7.667	851	8.518	4.912	620	5.532
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	5	382.101	154.573	536.674	7.335	6.136	13.471
Derivative Financial Assets At Fair Value Through Profit Or Loss		382.101	154.573	536.674	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	34.829.971	17.561.610	52.391.581	19.646.514	12.075.561	31.722.075
Loans		35.396.604	15.099.237	50.495.841	20.783.777	11.896.956	32.680.733
Receivables From Leasing Transactions		483.344	289.437	772.781	513.917	178.605	692.522
Other Financial Assets Measured at Amortised Cost		1.238.602	2.172.936	3.411.538	0	0	0
Public Debt Securities		1.238.602	2.172.936	3.411.538	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-2.288.579	0	-2.288.579	-1.651.180	0	-1.651.180
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	7	312.361	0	312.361	213.563	0	213.563
Held for Sale		312.361	0	312.361	213.563	0	213.563
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
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	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		1.198.169	0	1.198.169	1.231.097	0	1.231.097
INTANGIBLE ASSETS AND GOODWILL (Net)		130.471	0	130.471	106.139	0	106.139
Goodwill		0	0	0	0	0	0
Other		130.471	0	130.471	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	95.606	0	95.606	82.153	0	82.153
OTHER ASSETS	13	997.428	259.996	1.257.424	923.800	267.888	1.191.688
TOTAL ASSETS		42.257.416	37.868.433	80.125.849	23.958.693	28.236.211	52.194.904
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	1	18.805.605	41.159.518	59.965.123	15.266.369	24.708.001	39.974.370
LOANS RECEIVED	2	4.692.526	1.959.225	6.651.751	442.531	1.465.532	1.908.063
MONEY MARKET FUNDS		400.000	0	400.000	0	0	0
MARKETABLE SECURITIES (Net)	3	2.437.504	0	2.437.504	1.085.917	528.217	1.614.134
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	4	92.722	164.232	256.954	38.149	96.137	134.286
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		92.722	164.232	256.954	38.149	19.369	57.518
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	76.768	76.768
LEASE PAYABLES (Net)	5	330.570	7.485	338.055	297.139	5.078	302.217
PROVISIONS	6	303.180	46.244	349.424	283.178	48.042	331.220
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		166.122	0	166.122	133.929	0	133.929
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		137.058	46.244	183.302	149.249	48.042	197.291
CURRENT TAX LIABILITIES	7	147.903	0	147.903	141.693	0	141.693
DEFERRED TAX LIABILITY	8	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	9	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	10	0	1.976.738	1.976.738	0	1.497.558	1.497.558
Loans		0	1.976.738	1.976.738	0	1.497.558	1.497.558
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	11	1.503.625	741.056	2.244.681	1.122.690	331.605	1.454.295
EQUITY	12	5.412.563	-54.847	5.357.716	4.823.465	13.603	4.837.068
Issued capital		2.600.000	0	2.600.000	2.600.000	0	2.600.000
Capital Reserves		2.043	0	2.043	1.065	0	1.065
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		2.043	0	2.043	1.065	0	1.065

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		109.283	0	109.283	109.241	0	109.241
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		10.224	-54.847	-44.623	13.702	13.603	27.305
Profit Reserves		2.100.345	0	2.100.345	1.721.459	0	1.721.459
Legal Reserves		193.039	0	193.039	172.896	0	172.896
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		1.905.185	0	1.905.185	1.547.146	0	1.547.146
Other Profit Reserves		2.121	0	2.121	1.417	0	1.417
Profit or Loss		590.668	0	590.668	377.998	0	377.998
Prior Years' Profit or Loss		-183	0	-183	569	0	569
Current Period Net Profit Or Loss		590.851	0	590.851	377.429	0	377.429
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		34.126.198	45.999.651	80.125.849	23.501.131	28.693.773	52.194.904

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		15.946.521	41.007.302	56.953.823	8.790.513	17.733.521	26.524.034
GUARANTIES AND WARRANTIES	1	4.632.598	4.572.515	9.205.113	3.916.693	3.410.452	7.327.145
Letters of Guarantee		4.553.568	3.094.879	7.648.447	3.845.718	2.442.592	6.288.310
Guarantees Subject to State Tender Law		88.762	0	88.762	75.019	0	75.019
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		4.464.806	3.094.879	7.559.685	3.770.699	2.442.592	6.213.291
Bank Acceptances		77.825	510.404	588.229	70.975	233.235	304.210
Import Letter of Acceptance		58.825	510.404	569.229	58.825	233.235	292.060
Other Bank Acceptances		19.000	0	19.000	12.150	0	12.150
Letters of Credit		1.205	967.232	968.437	0	734.625	734.625
Documentary Letters of Credit		1.205	967.232	968.437	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	2.199.262	3.074.393	5.273.655	1.958.108	2.218.599	4.176.707
Irrevocable Commitments		2.199.262	3.074.393	5.273.655	1.958.108	2.218.599	4.176.707
Forward Asset Purchase Commitments		277.010	3.074.393	3.351.403	245.800	2.218.599	2.464.399
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		106	0	106	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		632.640	0	632.640	655.031	0	655.031
Tax and Fund Liabilities Arised from Export Commitments		33.959	0	33.959	22.553	0	22.553
Commitments for Credit Card Limits		1.203.389	0	1.203.389	999.273	0	999.273
Commitments for Credit Cards and Banking Services Promotions		2.987	0	2.987	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		49.171	0	49.171	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		9.114.661	33.360.394	42.475.055	2.915.712	12.104.470	15.020.182
Derivative Financial Instruments Held For Hedging		0	0	0	0	1.119.864	1.119.864
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	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		9.114.661	33.360.394	42.475.055	2.915.712	10.984.606	13.900.318
Forward Buy or Sell Transactions		9.114.661	24.746.246	33.860.907	2.915.712	10.945.773	13.861.485
Forward Foreign Currency Buying Transactions		1.309.177	11.412.213	12.721.390	2.253.272	4.649.531	6.902.803
Forward Foreign Currency Sale Transactions		7.805.484	13.334.033	21.139.517	662.440	6.296.242	6.958.682
Other Forward Buy or Sell Transactions		0	8.614.148	8.614.148	0	38.833	38.833
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		496.016.079	108.662.737	604.678.816	454.680.050	78.860.738	533.540.788
ITEMS HELD IN CUSTODY		3.925.618	7.044.564	10.970.182	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		2.595.282	372.238	2.967.520	2.327.688	309.503	2.637.191
Commercial Notes Received for Collection		940.457	185.986	1.126.443	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		865	1.061.550	1.062.415	0	371.374	371.374
Custodians		389.014	5.424.790	5.813.804	413.741	1.942.180	2.355.921
PLEDGED ITEMS		492.090.461	101.508.757	593.599.218	451.051.594	75.941.692	526.993.286
Securities		57.541	0	57.541	52.955	0	52.955
Guarantee Notes		181.066.305	21.049.880	202.116.185	165.780.965	15.739.074	181.520.039
Commodity		7.885.169	2.517.073	10.402.242	6.061.321	1.135.117	7.196.438
Warrant		0	0	0	0	0	0
Real Estate		64.417.668	1.462.154	65.879.822	64.416.523	1.137.403	65.553.926
Other Pledged Items		238.462.783	76.479.650	314.942.433	214.551.504	57.930.098	272.481.602
Depositories Receiving Pledged Items		200.995	0	200.995	188.326	0	188.326
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	109.416	109.416	0	157.494	157.494
TOTAL OFF-BALANCE SHEET ACCOUNTS		511.962.600	149.670.039	661.632.639	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	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019	Current Period 3 Months 01.07.2020 - 30.09.2020	Previous Period 3 Months 01.07.2019 - 30.09.2019
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	1	3.164.032	3.476.529	1.224.569	1.114.749
Profit Share on Loans		2.606.637	3.056.814	963.128	979.672
Income Received From Reserve Deposits		8.523	94.347	8.089	23.017
Income Received From Banks		8.939	30.981	1.716	9.149
Income Received from Money Market Placements		4.685	0	1.068	0
Income Received From Marketable Securities Portfolio		464.257	175.077	225.932	65.327
Financial Assets At Fair Value Through Profit Loss		30.360	2.390	13.154	1.146
Financial Assets At Fair Value Through Other Comprehensive Income		369.559	170.025	166.127	64.181
Financial Assets Measured at Amortised Cost		64.338	2.662	46.651	0
Finance Lease Income		42.234	90.404	12.967	29.204
Other Profit Share Income		28.757	28.906	11.669	8.380
PROFIT SHARE EXPENSES (-)	2	-1.240.075	-2.067.653	-529.415	-628.937
Expenses on Profit Sharing Accounts		-750.588	-1.262.329	-275.637	-422.393
Profit Share Expense on Funds Borrowed		-221.753	-218.811	-150.281	-35.355
Profit Share Expense on Money Market Borrowings		-31.364	-7.468	-16.285	-4.902
Expense on Securities Issued		-81.475	-448.787	-31.797	-122.750
Profit Share Expense on Leases		-47.653	-47.985	-15.331	-16.397
Other Profit Share Expense		-107.242	-82.273	-40.084	-27.140
NET PROFIT SHARE INCOME (LOSS)		1.923.957	1.408.876	695.154	485.812
NET FEE AND COMMISSION INCOME OR EXPENSES		55.551	105.656	7.188	26.595
Fees and Commissions Received		230.679	252.028	75.747	76.279
From Noncash Loans		64.682	65.239	20.978	20.024
Other	9	165.997	186.789	54.769	56.255
Fees and Commissions Paid (-)		-175.128	-146.372	-68.559	-49.684
Paid for Noncash Loans		0	0	0	0
Other	9	-175.128	-146.372	-68.559	-49.684
DIVIDEND INCOME		8	6	8	-2.763
TRADING INCOME OR LOSS (Net)	3	458.101	28.218	112.771	48.161
Gains (Losses) Arising from Capital Markets Transactions		24.463	6.708	7.836	2.822
Gains (Losses) Arising From Derivative Financial Transactions		171.445	233.231	260.721	-89.774
Foreign Exchange Gains or Losses		262.193	-211.721	-155.786	135.113
OTHER OPERATING INCOME	4	482.816	565.837	150.299	146.785
GROSS PROFIT FROM OPERATING ACTIVITIES		2.920.433	2.108.593	965.420	704.590
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5	-1.065.310	-992.116	-347.370	-414.379
OTHER ALLOWANCE EXPENSES (-)	5	-11.900	-46.143	-539	-22.994
PERSONNEL EXPENSES (-)		-465.538	-398.668	-160.785	-129.752
OTHER OPERATING EXPENSES (-)	6	-619.328	-422.358	-213.408	-144.909
NET OPERATING INCOME (LOSS)		758.357	249.308	243.318	-7.444
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		758.357	249.308	243.318	-7.444
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	7	-167.506	-49.676	-56.040	2.598
Current Tax Provision		-163.036	-2	-52.655	-1
Expense Effect of Deferred Tax		-123.166	-78.082	-100.286	5.360
Income Effect of Deferred Tax		118.696	28.408	96.901	-2.761
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		590.851	199.632	187.278	-4.846
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	8	590.851	199.632	187.278	-4.846
Profit (Loss) Attributable to Group		590.851	199.632	187.278	-4.846
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)		0,22700000	0,07700000	0,07200000	-0,00200000

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 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019	Current Period 3 Months 01.07.2020 - 30.09.2020	Previous Period 3 Months 01.07.2019 - 30.09.2019
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		590.851	199.632		
OTHER COMPREHENSIVE INCOME		-71.886	104.625		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		42	3.735		
Gains (Losses) on Revaluation of Property, Plant and Equipment		47	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	4.669		
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		-5	-934		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-71.928	100.890		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-92.043	133.139		
Income (Loss) Related with Cash Flow Hedges		2.187	-7.207		
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		17.928	-25.042		
TOTAL COMPREHENSIVE INCOME (LOSS)		518.965	304.257		

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 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019
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		300.700	-81.185
Profit Share Income Received		2.670.217	3.426.595
Profit Share Expense Paid		-1.142.144	-2.075.795
Dividends received		8	6
Fees and Commissions Received		230.679	252.028
Other Gains		91.984	48.897
Collections from Previously Written Off Loans and Other Receivables		454.915	368.936
Cash Payments to Personnel and Service Suppliers		-651.711	-536.497
Taxes Paid		-245.761	-71.082
Other		-1.107.487	-1.494.273
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.346.265	6.960.784
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-592.396	-233.371
Net (Increase) Decrease in Due From Banks		-892.308	-1.108.038
Net (Increase) Decrease in Loans		-13.742.760	2.007.668
Net (Increase) Decrease in Other Assets		-170.027	618.308
Net (Increase) Decrease in Funds Collected From Banks		-5.185	4.658
Net Increase (Decrease) in Other Funds Collected		12.302.938	8.892.668
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		4.332.010	-3.134.612
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		1.113.993	-86.497
Net Cash Provided From Banking Operations		2.646.965	6.879.599
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.744.513	-1.622.855
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		-93.070	-76.099
Cash Obtained from Tangible and Intangible Asset Sales		243	619
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-4.684.807	-2.150.809
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.100.206	403.434
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.067.085	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		748.591	-3.750.194
Cash Obtained from Loans and Securities Issued		5.150.000	7.080.709
Cash Outflow Arised From Loans and Securities Issued		-4.312.567	-10.748.173
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-89.546	-82.866
Other		704	136
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		960.023	415.888
Net Increase (Decrease) in Cash and Cash Equivalents		-1.388.934	1.922.438
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	4.508.923	8.071.229

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 - 30.09.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	2.600.000	0	0	590	121.823	-21.767	0	0	-112.355	3.879	1.376.487	-99.075	445.360	4.314.942	0	4.314.942	
	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	590	121.823	-21.767	0	0	-112.355	3.879	1.376.487	-99.075	445.360	4.314.942	0	4.314.942	
	Total Comprehensive Income (Loss)	0	0	0	0	0	3.735	0	0	106.511	-5.621	0	0	199.632	304.257	0	304.257	
	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	503	0	0	0	0	0	0	-992	0	0	-489	0	-489	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	345.716	99.644	-	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	345.716	99.644	-	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	1.093	121.823	-18.032	0	0	-5.844	-1.742	1.721.211	569	199.632	4.618.710	0	4.618.710	
Current Period 01.01.2020 - 30.09.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period	2.600.000	0	0	1.065	136.811	-27.570	0	0	29.011	-1.706	1.721.459	377.998	0	4.837.068	0	4.837.068	
	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	1.065	136.811	-27.570	0	0	29.011	-1.706	1.721.459	377.998	0	4.837.068	0	4.837.068	
	Total Comprehensive Income (Loss)	0	0	0	0	42	0	0	0	-73.634	1.706	0	0	590.851	518.965	0	518.965	
	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	978	0	0	0	0	0	0	705	0	0	1.683	0	1.683	
	Profit Distributions	0	0	0	0	0	0	0	0	0	0	378.181	-	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	378.181	-	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	2.043	136.853	-27.570	0	0	-44.623	0	2.100.345	-183	590.851	5.357.716	0	5.357.716	