KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Consolidated
2020 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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") 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 Saklanmasına 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, Albaraka Türk 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 Yükümlülüklere 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

19 Kasım 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)		3.158.902	16.901.455	20.060.357	3.467.753	12.065.923	15.533.676
Cash and cash equivalents	(Beşinci Bölüm-I) (1)	1.614.197	12.559.119	14.173.316	2.519.444	10.453.621	12.973.065
Cash and Cash Balances at Central Bank		651.200	9.492.698	10.143.898	1.426.702	7.369.207	8.795.909
Banks		998.262	3.066.905	4.065.167	1.109.920	3.084.627	4.194.547
Receivables From Money Markets				0			0
Allowance for Expected Losses (-)		-35.265	-484	-35.749	-17.178	-213	-17.391
Financial assets at fair value through profit or loss	(Beşinci Bölüm-I) (2)	748.577	3.331.699	4.080.276	134.498	437.979	572.477
Public Debt Securities		583.527	3.307.998	3.891.525	99.148	435.174	534.322
Equity instruments			10.359	10.359			0
Other Financial Assets		165.050	13.342	178.392	35.350	2.805	38.155
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm-I) (3)	734.079	1.010.637	1.744.716	813.673	1.174.064	1.987.737
Public Debt Securities		721.684	1.000.253	1.721.937	813.658	1.150.767	1.964.425
Equity instruments		7.667	10.384	18.051	15	23.297	23.312
Other Financial Assets		4.728		4.728			0
Derivative financial assets	(Beşinci Bölüm-I) (5)	62.049	0	62.049	138	259	397
Derivative Financial Assets At Fair Value Through Profit Or Loss		62.049		62.049	138	259	397
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		22.655.362	21.526.836	44.182.198	16.998.174	14.745.234	31.743.408
Loans	(Beşinci Bölüm-I) (6)	22.276.903	19.678.001	41.954.904	17.019.728	13.617.465	30.637.193
Receivables From Leasing Transactions	(Beşinci Bölüm-I) (7)	274.356	28.642	302.998	227.356	16.322	243.678
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm-I) (4)	1.061.467	2.512.534	3.574.001	638.021	1.356.298	1.994.319
Public Debt Securities		1.061.467	2.512.534	3.574.001	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)	-957.364	-692.341	-1.649.705	-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)	109.610	365	109.975	124.196	284	124.480
Held for Sale		109.610	365	109.975	124.196	284	124.480
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm-I) (9)	311.464	0	311.464	286.470	0	286.470
Investments in Associates (Net)		4.705	0	4.705	8.258	0	8.258
Associates Accounted for Using Equity Method				0			0

Unconsolidated Associates		4.705		4.705	8.258		8.258
Investments in Subsidiaries (Net)		253.696	0	253.696	240.236	0	240.236
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries		253.696		253.696	240.236		240.236
Jointly Controlled Partnerships (JointVentures) (Net)		53.063	0	53.063	37.976	0	37.976
Jointly Controlled Partnerships Accounted for Using Equity Method		53.063		53.063	37.976		37.976
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)	(Beşinci Bölüm-I) (10)	1.497.706	21.630	1.519.336	1.496.680	19.905	1.516.585
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm-I) (11)	31.120	6.583	37.703	30.538	5.272	35.810
Goodwill			4.957	4.957		3.970	3.970
Other		31.120	1.626	32.746	30.538	1.302	31.840
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm-I)(12)	1.366.747		1.366.747	1.419.315		1.419.315
CURRENT TAX ASSETS		427		427	1.231		1.231
DEFERRED TAX ASSET	(Beşinci Bölüm-I) (13)	241.478		241.478	166.345		166.345
OTHER ASSETS	(Beşinci Bölüm-I) (14)	510.339	50.054	560.393	397.149	251.499	648.648
TOTAL ASSETS		**29.883.155**	**38.506.923**	**68.390.078**	**24.387.851**	**27.088.117**	**51.475.968**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm-II) (1)	16.531.284	35.778.750	52.310.034	14.672.926	25.066.274	39.739.200
LOANS RECEIVED	(Beşinci Bölüm-II) (2)	57.953	2.872.837	2.930.790	100.219	1.691.379	1.791.598
MONEY MARKET FUNDS		927.270	148.892	1.076.162	18.237		18.237
MARKETABLE SECURITIES (Net)	(Beşinci Bölüm-II) (3)	3.475.476		3.475.476	2.519.419		2.519.419
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	(Beşinci Bölüm-II) (4)	6.009	172	6.181	504	345	849
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		6.009	172	6.181	504	345	849
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
LEASE PAYABLES (Net)	(Beşinci Bölüm-II) (5)	310.126	14.227	324.353	287.755	12.905	300.660
PROVISIONS	(Beşinci Bölüm-II) (6)	155.156	1.806	156.962	134.069	1.627	135.696
Provision for Restructuring				0			0
Reserves for Employee Benefits		112.838		112.838	100.138		100.138
Insurance Technical Reserves (Net)				0			0
Other provisions		42.318	1.806	44.124	33.931	1.627	35.558
CURRENT TAX LIABILITIES	(Beşinci Bölüm-II) (7)	69.047	5.548	74.595	69.726	4.874	74.600
DEFERRED TAX LIABILITY				0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm-II) (8)	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	(Beşinci Bölüm-II) (9)	0	1.852.099	1.852.099	0	1.375.164	1.375.164
Loans			1.852.099	1.852.099		1.375.164	1.375.164
Other Debt Instruments				0			0
OTHER LIABILITIES	(Beşinci Bölüm-II) (10)	1.638.297	361.264	1.999.561	1.281.404	207.875	1.489.279
EQUITY	(Beşinci Bölüm-II) (11)	4.181.258	2.607	4.183.865	3.995.233	36.033	4.031.266
Issued capital		1.350.000		1.350.000	900.000		900.000
Capital Reserves		993.557	0	993.557	1.344.905	0	1.344.905
Equity Share Premiums		14.855		14.855			0
Share Cancellation Profits				0			0
Other Capital Reserves		978.702		978.702	1.344.905		1.344.905

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		238.299		238.299	243.404		243.404
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		129.155	2.607	131.762	76.995	36.033	113.028
Profit Reserves		1.493.874	0	1.493.874	1.430.839	0	1.430.839
Legal Reserves		131.703		131.703	136.641		136.641
Statutory Reserves				0			0
Extraordinary Reserves		1.362.171		1.362.171	1.294.198		1.294.198
Other Profit Reserves				0			0
Profit or Loss		-176.146	0	-176.146	-158.346	0	-158.346
Prior Years' Profit or Loss		-333.306		-333.306	-248.391		-248.391
Current Period Net Profit Or Loss		157.160		157.160	90.045		90.045
Non-controlling Interests		152.519		152.519	157.436		157.436
Total equity and liabilities		**27.351.876**	**41.038.202**	**68.390.078**	**23.079.492**	**28.396.476**	**51.475.968**

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		8.977.326	8.965.564	17.942.890	6.884.242	5.792.399	12.676.641
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	5.099.380	5.492.149	10.591.529	5.128.502	5.302.936	10.431.438
Letters of Guarantee		5.057.316	3.860.871	8.918.187	5.099.099	3.619.295	8.718.394
Guarantees Subject to State Tender Law		825.198	81.763	906.961	697.926	62.581	760.507
Guarantees Given for Foreign Trade Operations		15	1.045.617	1.045.632	15	835.718	835.733
Other Letters of Guarantee		4.232.103	2.733.491	6.965.594	4.401.158	2.720.996	7.122.154
Bank Acceptances		0	18.275	18.275	0	14.463	14.463
Import Letter of Acceptance			18.275	18.275		14.463	14.463
Other Bank Acceptances				0			0
Letters of Credit		22.781	1.531.276	1.554.057	257	1.329.663	1.329.920
Documentary Letters of Credit				0			0
Other Letters of Credit		22.781	1.531.276	1.554.057	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			81.727	81.727		339.515	339.515
Other Collaterals		19.283		19.283	29.146		29.146
COMMITMENTS	(Beşinci Bölüm-III) (1)	2.044.223	411.477	2.455.700	1.722.506	389.607	2.112.113
Irrevocable Commitments		2.040.223	411.477	2.451.700	1.722.506	389.607	2.112.113
Forward Asset Purchase Commitments		169.371	411.477	580.848	47.797	389.607	437.404
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		330.402		330.402	262.517		262.517
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		640.858		640.858	631.606		631.606
Tax and Fund Liabilities Arised from Export Commitments		12.411		12.411	10.381		10.381
Commitments for Credit Card Limits		886.254		886.254	769.342		769.342
Commitments for Credit Cards and Banking Services Promotions		386		386	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		541		541	528		528
Revocable Commitments		4.000	0	4.000	0	0	0

Revocable Loan Granting Commitments				0			0
Other Revocable Commitments		4.000		4.000			0
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	1.833.723	3.061.938	4.895.661	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		1.833.723	3.061.938	4.895.661	33.234	99.856	133.090
Forward Buy or Sell Transactions		49.068	57.694	106.762	33.234	41.953	75.187
Forward Foreign Currency Buying Transactions		40.390	12.216	52.606	27.547	10.149	37.696
Forward Foreign Currency Sale Transactions		8.678	45.478	54.156	5.687	31.804	37.491
Other Forward Buy or Sell Transactions		1.784.655	3.004.244	4.788.899		57.903	57.903
Other				0			0
CUSTODY AND PLEDGES RECEIVED		81.289.660	23.838.869	105.128.529	72.616.853	16.137.385	88.754.238
ITEMS HELD IN CUSTODY		4.277.829	7.112.586	11.390.415	3.812.406	3.053.641	6.866.047
Customer Fund and Portfolio Balances		1.928.629		1.928.629	1.522.915		1.522.915
Securities Held in Custody		52.374	380.742	433.116	72	26.320	26.392
Cheques Received for Collection		1.471.567	258.773	1.730.340	1.480.111	285.800	1.765.911
Commercial Notes Received for Collection		520.126	93.138	613.264	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		268.065	648.307	916.372	210.617	341.146	551.763
Custodians		36.965	5.731.626	5.768.591	54.937	2.324.069	2.379.006
PLEDGED ITEMS		77.011.831	16.726.283	93.738.114	68.804.447	13.083.744	81.888.191
Securities		11.027.770	4.918.582	15.946.352	10.007.092	3.875.114	13.882.206
Guarantee Notes		1.164.348	191.389	1.355.737	1.223.615	193.710	1.417.325
Commodity		5.573.218	1.790.588	7.363.806	3.520.395	1.194.171	4.714.566
Warrant				0			0
Real Estate		55.052.630	7.440.398	62.493.028	51.035.646	5.913.841	56.949.487
Other Pledged Items		3.930.995	2.377.154	6.308.149	2.763.503	1.898.042	4.661.545
Depositories Receiving Pledged Items		262.870	8.172	271.042	254.196	8.866	263.062
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**90.266.986**	**32.804.433**	**123.071.419**	**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	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	(Beşinci Bölüm-IV) (1)	2.559.368	2.409.685	927.548	757.583
Profit Share on Loans		2.194.190	2.127.579	785.306	670.956
Income Received From Reserve Deposits		6.813	51.753	3.305	14.688
Income Received From Banks		1.110	2.118	604	559
Income Received From Marketable Securities Portfolio		343.416	181.725	133.771	57.468
Financial Assets At Fair Value Through Profit Loss		76.492	3.164	34.832	1.172
Financial Assets At Fair Value Through Other Comprehensive Income		122.725	106.999	42.133	31.432
Financial Assets Measured at Amortised Cost		144.199	71.562	56.806	24.864
Finance Lease Income		11.802	43.235	4.012	12.291
Other Profit Share Income		2.037	3.275	550	1.621
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV) (2)	-1.303.309	-1.944.991	-451.326	-635.923
Expenses on Profit Sharing Accounts		-803.781	-1.250.248	-244.421	-422.595
Profit Share Expense on Funds Borrowed		-190.492	-166.788	-66.702	-47.194
Profit Share Expense on Money Market Borrowings		-35.056	-99.942	-27.889	-29.610
Expense on Securities Issued		-185.241	-377.521	-63.271	-119.909
Profit Share Expense on Leases		-43.784	-44.279	-13.996	-15.209
Other Profit Share Expense		-44.955	-6.213	-35.047	-1.406
NET PROFIT SHARE INCOME (LOSS)		1.256.059	464.694	476.222	121.660
NET FEE AND COMMISSION INCOME OR EXPENSES		162.576	223.226	62.437	76.316
Fees and Commissions Received		281.002	293.178	103.773	98.429
From Noncash Loans		97.403	94.639	33.012	31.737
Other	(Beşinci Bölüm-IV) (3)	183.599	198.539	70.761	66.692
Fees and Commissions Paid (-)		-118.426	-69.952	-41.336	-22.113
Paid for Noncash Loans		-156	-290	-50	-123
Other	(Beşinci Bölüm-IV) (3)	-118.270	-69.662	-41.286	-21.990
DIVIDEND INCOME	(Beşinci Bölüm-IV) (4)	0	2.762		
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV) (5)	148.929	138.542	89.980	38.888
Gains (Losses) Arising from Capital Markets Transactions		2.273	28.236	-7.604	4.858
Gains (Losses) Arising From Derivative Financial Transactions		87.721	-25.947	62.466	20.944
Foreign Exchange Gains or Losses		58.935	136.253	35.118	13.086
OTHER OPERATING INCOME	(Beşinci Bölüm-IV) (6)	541.389	566.829	363.509	108.405
GROSS PROFIT FROM OPERATING ACTIVITIES		2.108.953	1.396.053	992.148	345.269
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV) (7)	-913.989	-494.388	-552.733	-91.827
OTHER ALLOWANCE EXPENSES (-)		-5.211	-1.670	17.144	5.586
PERSONNEL EXPENSES (-)		-546.100	-501.299	-192.674	-171.214
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV) (8)	-456.157	-369.703	-165.841	-134.146
NET OPERATING INCOME (LOSS)		187.496	28.993	98.044	-46.332
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		15.779	10.017	6.053	2.524
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(Beşinci Bölüm-IV) (9)	203.275	39.010	104.097	-43.808
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV) (10)	-44.039	-8.551	-17.834	7.947
Current Tax Provision		-3.404	-2.993	-1.242	-1.139
Expense Effect of Deferred Tax		-254.890	-159.746	-153.072	-24.780
Income Effect of Deferred Tax		214.255	154.188	136.480	33.866
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV) (11)	159.236	30.459	86.263	-35.861
INCOME ON DISCONTINUED OPERATIONS	(Beşinci Bölüm-IV) (11)	0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0

NET PROFIT OR LOSS FOR THE PERIOD	(Beşinci Bölüm-IV) (12)	159.236	30.459	86.263	-35.861
Profit (Loss) Attributable to Group		157.160	25.545	86.034	-37.498
Profit (loss), attributable to non-controlling interests		2.076	4.914	229	1.637
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,12000000	0,02800000	0,07000000	-0,04000000

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)		159.236	30.459		
OTHER COMPREHENSIVE INCOME		26.218	44.465		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-5.105	-4.189		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-6.545	-4.563		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1.440	374		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		31.323	48.654		
Exchange Differences on Translation		54.245	8.799		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-29.387	51.096		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		6.465	-11.241		
TOTAL COMPREHENSIVE INCOME (LOSS)		185.454	74.924		

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		1.368.616	674.155
Profit Share Income Received		2.451.414	2.188.617
Profit Share Expense Paid		-751.896	-1.190.734
Fees and Commissions Received		183.599	199.125
Other Gains		512.707	303.057
Collections from Previously Written Off Loans and Other Receivables		342.964	311.854
Cash Payments to Personnel and Service Suppliers		-682.656	-606.960
Taxes Paid		-42.662	-36.755
Other		-644.854	-494.049
Changes in Operating Assets and Liabilities Subject to Banking Operations		-2.797.891	4.916.942
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-3.298.754	-353.886
Net (Increase) Decrease in Due From Banks		-509.495	-477.354
Net (Increase) Decrease in Loans		-10.675.906	-1.287.768
Net (Increase) Decrease in Other Assets		-620.055	198.261
Net (Increase) Decrease in Funds Collected From Banks		-1.006.416	418.280
Net Increase (Decrease) in Other Funds Collected		13.013.231	5.932.192
Net Increase (Decrease) Other Liabilities		299.504	487.217
Net Cash Provided From Banking Operations		-1.429.275	5.591.097
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.174.022	-2.592.018
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-708	-155.221
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		18.000	
Cash Paid For Tangible And Intangible Asset Purchases		-112.474	-302.723
Cash Obtained from Tangible and Intangible Asset Sales		227.099	83.038
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-406.249	-1.692.848
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		157.974	440.551
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.884.206	-1.096.815
Cash Obtained from Sale of Financial Assets At Amortised Cost		826.542	132.000
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.377.824	-3.806.659
Cash Obtained from Loans and Securities Issued		20.422.501	16.739.292
Cash Outflow Arised From Loans and Securities Issued		-18.841.316	-20.374.656
Payments of lease liabilities		-65.121	-59.010
Other		-138.240	-112.285
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		735.470	-44.212
Net Increase (Decrease) in Cash and Cash Equivalents		-490.003	-851.792
Cash and Cash Equivalents at Beginning of the Period		7.189.681	7.109.859
Cash and Cash Equivalents at End of the Period		6.699.678	6.258.067

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	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 - 30.09.2019	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**														
	CHANGES IN EQUITY ITEMS														
	Equity at beginning of period		**900.000**		**845.976**	**251.889**	**-17.181**	**56.714**	**-28.781**	**1.301.198**	**-178.311**	**158.014**	**3.289.518**	**262.064**	**3.551.582**
	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	56.714	-28.781	1.301.198	-195.615	158.014	3.272.214	262.064	3.534.278
	Total Comprehensive Income (Loss)					-4.563	374	8.799	39.855			25.545	70.010	4.914	74.924
	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				18.226					478	-88.845		-70.141	-82.312	-152.453
	Profit Distributions									129.771	28.243	-158.014			0
	Dividends Paid														0
	Transfers To Reserves									129.771	-129.771				0
	Other										158.014	-158.014			0
	Equity at end of period		**900.000**		**864.202**	**247.326**	**-16.807**	**65.513**	**11.074**	**1.431.447**	**-256.217**	**25.545**	**3.272.083**	**184.666**	**3.456.749**
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		**900.000**		**1.344.905**	**270.910**	**-27.506**	**73.496**	**39.532**	**1.430.839**	**-248.391**	**90.045**	**3.873.830**	**157.436**	**4.031.266**
	Adjustments Related to TMS 8								-8.999		8.999				0
	Effect Of Corrections								-8.999		8.999				0
	Effect Of Changes In Accounting Policy														0
	Adjusted Beginning Balance		900.000		1.344.905	270.910	-27.506	73.496	30.533	1.430.839	-239.392	90.045	3.873.830	157.436	4.031.266
	Total Comprehensive Income (Loss)					-5.105		54.245	-22.922			157.160	183.378	2.076	185.454
	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				98.652				-3.590	18	-120.942		-25.862	-6.993	-32.855
	Profit Distributions									63.017	27.028	-90.045			0
	Dividends Paid														0
	Transfers To Reserves									63.017	-63.017				0
	Other										90.045	-90.045			0
	Equity at end of period		**1.350.000**	**14.855**	**978.702**	**265.805**	**-27.506**	**127.741**	**4.021**	**1.493.874**	**-333.306**	**157.160**	**4.031.346**	**152.519**	**4.183.865**