

ZİRAAT KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2021 - 1. 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") 31 Mart 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu 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, 31 Mart 2021 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, tamamı geçmiş dönemlerde ayrılmış olan toplam 45.000 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, Ziraat Katılım Bankası Anonim Şirketi'nin 31 Mart 2021 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Haluk Yalçın, SMMM

Sorumlu Denetçi

İstanbul, 10 Mayıs 2021

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		6.121.325	11.085.106	17.206.431	5.195.516	11.233.289	16.428.805
Cash and cash equivalents		1.298.736	9.707.381	11.006.117	419.033	9.854.915	10.273.948
Cash and Cash Balances at Central Bank	(1)	1.292.132	5.876.792	7.168.924	409.579	5.067.541	5.477.120
Banks	(2)	9.055	3.830.589	3.839.644	12.394	4.787.374	4.799.768
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-2.451	0	-2.451	-2.940	0	-2.940
Financial assets at fair value through profit or loss	(3)	983.021	0	983.021	980.872	0	980.872
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		983.021	0	983.021	980.872	0	980.872
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	3.822.748	1.373.265	5.196.013	3.767.367	1.378.365	5.145.732
Public Debt Securities		0	0	0	0	0	0
Equity instruments		10.412	0	10.412	10.412	0	10.412
Other Financial Assets		3.812.336	1.373.265	5.185.601	3.756.955	1.378.365	5.135.320
Derivative financial assets	(5)	16.820	4.460	21.280	28.244	9	28.253
Derivative Financial Assets At Fair Value Through Profit Or Loss		16.820	4.460	21.280	28.244	9	28.253
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		29.157.797	16.170.870	45.328.667	29.455.349	13.530.498	42.985.847
Loans	(6)	27.057.432	12.417.663	39.475.095	27.553.401	10.670.016	38.223.417
Receivables From Leasing Transactions	(6)	3.105.940	3.133.585	6.239.525	2.851.377	2.284.842	5.136.219
Other Financial Assets Measured at Amortised Cost	(7)	0	843.237	843.237	0	779.437	779.437
Public Debt Securities		0	843.237	843.237	0	779.437	779.437
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-1.005.575	-223.615	-1.229.190	-949.429	-203.797	-1.153.226
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(8)	91.417	0	91.417	75.240	0	75.240
Held for Sale		91.417	0	91.417	75.240	0	75.240
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)	181.198	83	181.281	177.601	363	177.964
INTANGIBLE ASSETS AND GOODWILL (Net)	(11)	170.740	0	170.740	161.257	0	161.257
Goodwill		0	0	0	0	0	0
Other		170.740	0	170.740	161.257	0	161.257
INVESTMENT PROPERTY (Net)	(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		17.801	7	17.808	0	0	0
DEFERRED TAX ASSET	(13)	72.684	0	72.684	108.597	0	108.597
OTHER ASSETS	(14)	242.946	26.324	269.270	213.728	35.458	249.186
TOTAL ASSETS		36.056.008	27.282.390	63.338.398	35.387.388	24.799.608	60.186.996
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(1)	24.050.784	24.178.540	48.229.324	24.902.562	21.483.588	46.386.150
LOANS RECEIVED	(2)	3.712.674	1.238.820	4.951.494	4.397.336	1.046.528	5.443.864
MONEY MARKET FUNDS	(3)	3.403.126	0	3.403.126	2.101.073	0	2.101.073
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)	89	1.816	1.905	0	19.440	19.440
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		89	1.816	1.905	0	19.440	19.440
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	131.807	2.339	134.146	111.946	15.688	127.634
PROVISIONS	(8)	239.134	231.815	470.949	211.628	197.616	409.244
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		60.611	0	60.611	56.070	0	56.070
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		178.523	231.815	410.338	155.558	197.616	353.174
CURRENT TAX LIABILITIES	(9)	46.425	62	46.487	96.490	142	96.632
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)	300.391	831.815	1.132.206	312.489	768.037	1.080.526
Loans		300.391	831.815	1.132.206	312.489	768.037	1.080.526
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(13)	647.841	473.678	1.121.519	571.531	216.629	788.160
EQUITY	(14)	3.847.117	125	3.847.242	3.734.357	-84	3.734.273
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		-7.068	0	-7.068	-7.068	0	-7.068
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-21.251	125	-21.126	-9.259	-84	-9.343
Profit Reserves		1.739.171	0	1.739.171	1.098.041	0	1.098.041
Legal Reserves		92.316	0	92.316	60.388	0	60.388
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		1.600.788	0	1.600.788	991.586	0	991.586
Other Profit Reserves		46.067	0	46.067	46.067	0	46.067
Profit or Loss		124.752	0	124.752	641.130	0	641.130
Prior Years' Profit or Loss		0	0	0	2.568	0	2.568
Current Period Net Profit Or Loss		124.752	0	124.752	638.562	0	638.562
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		36.379.388	26.959.010	63.338.398	36.439.412	23.747.584	60.186.996

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		9.367.141	13.403.603	22.770.744	9.924.766	13.934.400	23.859.166
GUARANTIES AND WARRANTIES	(1)	7.137.440	11.225.559	18.362.999	6.839.282	9.076.488	15.915.770
Letters of Guarantee		6.995.993	7.371.263	14.367.256	6.691.971	5.882.397	12.574.368
Guarantees Subject to State Tender Law		219.735	2.306.027	2.525.762	190.927	1.696.645	1.887.572
Guarantees Given for Foreign Trade Operations		6.457.111	0	6.457.111	6.156.513	0	6.156.513
Other Letters of Guarantee		319.147	5.065.236	5.384.383	344.531	4.185.752	4.530.283
Bank Acceptances		0	16.756	16.756	0	7.687	7.687
Import Letter of Acceptance		0	16.756	16.756	0	7.687	7.687
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		37.472	1.941.780	1.979.252	40.077	1.340.566	1.380.643
Documentary Letters of Credit		37.472	1.941.780	1.979.252	40.077	1.340.566	1.380.643
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		97.813	1.892.293	1.990.106	98.155	1.841.367	1.939.522
Other Collaterals		6.162	3.467	9.629	9.079	4.471	13.550
COMMITMENTS	(1)	704.174	175.148	879.322	564.143	97.454	661.597
Irrevocable Commitments		704.174	175.148	879.322	564.143	97.454	661.597
Forward Asset Purchase Commitments		102.646	175.148	277.794	57.678	97.454	155.132
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		355.454	0	355.454	268.625	0	268.625
Tax and Fund Liabilities Arised from Export Commitments		19.069	0	19.069	16.428	0	16.428
Commitments for Credit Card Limits		65.018	0	65.018	48.071	0	48.071
Commitments for Credit Cards and Banking Services Promotions		34	0	34	1	0	1
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		161.953	0	161.953	173.340	0	173.340
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		1.525.527	2.002.896	3.528.423	2.521.341	4.760.458	7.281.799
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		1.525.527	2.002.896	3.528.423	2.521.341	4.760.458	7.281.799
Forward Buy or Sell Transactions		17.916	507.334	525.250	15.631	2.168.006	2.183.637
Forward Foreign Currency Buying Transactions		8.631	256.727	265.358	14.299	1.068.995	1.083.294
Forward Foreign Currency Sale Transactions		9.285	250.607	259.892	1.332	1.099.011	1.100.343
Other Forward Buy or Sell Transactions		1.507.611	1.495.562	3.003.173	2.505.710	2.592.452	5.098.162
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		55.097.468	11.726.947	66.824.415	49.071.158	9.620.414	58.691.572
ITEMS HELD IN CUSTODY		4.302.368	3.741.286	8.043.654	4.288.838	3.663.765	7.952.603
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		3.301.423	0	3.301.423	3.456.809	0	3.456.809
Cheques Received for Collection		905.755	159.830	1.065.585	763.292	105.777	869.069
Commercial Notes Received for Collection		94.915	43.037	137.952	66.130	47.052	113.182
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		275	618.796	619.071	2.607	611.077	613.684
Custodians		0	2.919.623	2.919.623	0	2.899.859	2.899.859
PLEDGED ITEMS		50.795.100	7.985.661	58.780.761	44.782.320	5.956.649	50.738.969
Securities		4.215.670	71.906	4.287.576	4.625.008	81.855	4.706.863
Guarantee Notes		2.052.235	244.420	2.296.655	1.730.425	202.551	1.932.976
Commodity		2.389.051	1.019.762	3.408.813	2.190.421	803.351	2.993.772
Warrant		0	0	0	0	0	0
Real Estate		34.103.107	5.266.840	39.369.947	30.944.489	3.734.417	34.678.906
Other Pledged Items		8.035.037	1.382.733	9.417.770	5.291.977	1.134.475	6.426.452
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		64.464.609	25.130.550	89.595.159	58.995.924	23.554.814	82.550.738

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
PROFIT SHARE INCOME	(1)	1.279.952	901.896
Profit Share on Loans		964.909	713.921
Income Received From Reserve Deposits		27.200	4.000
Income Received From Banks		505	0
Income Received from Money Market Placements		0	0
Income Received From Marketable Securities Portfolio		170.102	86.199
Financial Assets At Fair Value Through Profit Loss		2.784	10.575
Financial Assets At Fair Value Through Other Comprehensive Income		154.003	75.624
Financial Assets Measured at Amortised Cost		13.315	0
Finance Lease Income		107.470	94.256
Other Profit Share Income		9.766	3.520
PROFIT SHARE EXPENSES (-)	(2)	-1.037.981	-424.095
Expenses on Profit Sharing Accounts		-730.211	-288.772
Profit Share Expense on Funds Borrowed		-196.586	-128.110
Profit Share Expense on Money Market Borrowings		-104.346	-1.467
Expense on Securities Issued		0	0
Profit Share Expense on Leases		-6.133	-5.746
Other Profit Share Expense		-705	0
NET PROFIT SHARE INCOME (LOSS)		241.971	477.801
NET FEE AND COMMISSION INCOME OR EXPENSES		30.866	16.936
Fees and Commissions Received		45.738	36.232
From Noncash Loans		36.119	27.357
Other		9.619	8.875
Fees and Commissions Paid (-)		-14.872	-19.296
Paid for Noncash Loans		0	0
Other		-14.872	-19.296
DIVIDEND INCOME	(3)	0	0
TRADING INCOME OR LOSS (Net)	(4)	89.255	29.226
Gains (Losses) Arising from Capital Markets Transactions		-1.742	39.068
Gains (Losses) Arising From Derivative Financial Transactions		-40.072	24.858
Foreign Exchange Gains or Losses		131.069	-34.700
OTHER OPERATING INCOME	(5)	226.990	71.524
GROSS PROFIT FROM OPERATING ACTIVITIES		589.082	595.487
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-272.800	-311.748
OTHER ALLOWANCE EXPENSES (-)		-21.494	-16.016
PERSONNEL EXPENSES (-)		-72.566	-53.976
OTHER OPERATING EXPENSES (-)	(7)	-69.455	-67.708
NET OPERATING INCOME (LOSS)		152.767	146.039
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)	152.767	146.039
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-28.015	-32.472
Current Tax Provision		-15.250	-32.280
Expense Effect of Deferred Tax		-22.111	-5.738
Income Effect of Deferred Tax		9.346	5.546
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	124.752	113.567
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)	124.752	113.567
Profit (Loss) Attributable to Group		124.752	113.567
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,07130000	0,06490000

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 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		124.752	113.567
OTHER COMPREHENSIVE INCOME		-11.783	-31.106
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	
Gains (Losses) on Revaluation of Intangible Assets		0	
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-11.783	-31.106
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-14.719	-39.903
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.936	8.797
TOTAL COMPREHENSIVE INCOME (LOSS)		112.969	82.461

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 31.03.2021	Previous Period 01.01.2020 - 31.03.2020
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		-32.867	-16.461
Profit Share Income Received	(1)	1.168.662	838.986
Profit Share Expense Paid	(1)	-1.124.058	-490.691
Dividends received		0	0
Fees and Commissions Received		45.738	25.918
Other Gains		316.245	100.751
Collections from Previously Written Off Loans and Other Receivables		44.720	24.248
Cash Payments to Personnel and Service Suppliers		-72.566	-53.976
Taxes Paid		-46.487	-38.777
Other		-365.121	-422.920
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.602.937	1.107.066
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		54.757	-374.292
Net (Increase) Decrease in Due From Banks		-386.083	477.986
Net (Increase) Decrease in Loans		-1.251.678	-1.841.500
Net (Increase) Decrease in Other Assets		-1.171.672	-205.382
Net (Increase) Decrease in Funds Collected From Banks		1.275.331	5.675
Net Increase (Decrease) in Other Funds Collected		567.843	2.913.808
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		-17.535	-11.985
Net Increase (Decrease) in Funds Borrowed		-505.482	279.123
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		4.037.456	-136.367
Net Cash Provided From Banking Operations		2.570.070	1.090.605
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-83.240	-542.798
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		-26.144	-15.659
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		11.076	-471.316
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		-63.800	-52.741
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-4.372	-3.082
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-2.057.494	777.737
Cash Obtained from Loans and Securities Issued		1.151.680	2.182.301
Cash Outflow Arised From Loans and Securities Issued		-3.402.000	-1.850.000
Equity Instruments Issued		201.052	448.743
Dividends paid		0	0
Payments of lease liabilities		-8.226	-3.307
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(1)	7.709	40.409
Net Increase (Decrease) in Cash and Cash Equivalents		437.045	1.365.953
Cash and Cash Equivalents at Beginning of the Period	(1)	4.686.157	1.063.929
Cash and Cash Equivalents at End of the Period	(1)	5.123.202	2.429.882



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 01.01.2020 - 31.03.2020	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	0	0	57.071	0	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	0	0	57.071	0	555.646	544.963	0	3.166.828	0	3.166.828	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	-31.106	0	0	0	113.567	82.461	0	82.461
	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		0	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	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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Dividends Paid		0	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	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity at end of period		1.750.000	0	0	261.513		-2.365		0	0	25.965	0	555.646	544.963	113.567	3.249.289		0	3.249.289
Current Period 01.01.2021 - 31.03.2021	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	-7.068	0	0	-9.343	0	1.098.041	641.130	0	3.734.273	0	3.734.273	
	Adjustments Related to TMS 8		0	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	0
	Effect Of Changes In Accounting Policy		0	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	-7.068	0	0	-9.343	0	1.098.041	641.130	0	3.734.273	0	3.734.273	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	-11.783	0	0	0	124.752	112.969	0	112.969
	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		0	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	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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	641.130	-	641.130	0	0	0
	Dividends Paid		0	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	0	638.562	-	638.562	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	2.568	-2.568	0	0	0	0	
Equity at end of period		1.750.000	0	0	261.513	0	-7.068		0	0	-21.126	0	1.739.171	0	124.752	3.847.242		0	3.847.242