

**KUVEYT TRK KATILIM BANKASI A..**  
**Participation Bank Financial Report**  
**Unconsolidated**  
**2021 - 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 FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

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

#### Giriş

Kuveyt Türk Katılım Bankası A.Ş'nin ("Banka") 30 Haziran 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan 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 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 olmayan finansal bilgilerin, Banka'nın 30 Haziran 2021 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı 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 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

*A Member Firm of Ernst&Young Global Limited*

Emre Çelik, SMMM

Sorumlu Denetçi

6 Ağustos 2021

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2021			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)		18.254.034	63.098.559	81.352.593	17.678.002	41.874.104	59.552.106
Cash and cash equivalents		2.132.827	44.192.340	46.325.167	1.170.297	29.286.305	30.456.602
Cash and Cash Balances at Central Bank	(5.1.1.)	2.096.763	36.511.978	38.608.741	1.144.427	23.503.483	24.647.910
Banks	(5.1.3.)	36.389	7.681.968	7.718.357	26.317	5.783.150	5.809.467
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses ( - )		-325	-1.606	-1.931	-447	-328	-775
Financial assets at fair value through profit or loss		226.218	7.286.225	7.512.443	996.392	6.843.055	7.839.447
Public Debt Securities		117.692	7.026.627	7.144.319	315.651	6.735.347	7.050.998
Equity instruments		0	0	0	0	0	0
Other Financial Assets		108.526	259.598	368.124	680.741	107.708	788.449
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4.)	15.614.614	11.310.017	26.924.631	15.382.767	5.412.306	20.795.073
Public Debt Securities		15.541.709	10.673.128	26.214.837	15.299.606	5.190.032	20.489.638
Equity instruments		7.667	53.147	60.814	8.056	40.405	48.461
Other Financial Assets		65.238	583.742	648.980	75.105	181.869	256.974
Derivative financial assets		280.375	309.977	590.352	128.546	332.438	460.984
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.2.)	280.375	309.977	590.352	128.546	332.438	460.984
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.11.)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(5.1.5.)	47.707.099	41.218.983	88.926.082	50.885.111	28.668.356	79.553.467
Loans		49.779.137	35.598.834	85.377.971	52.228.515	21.814.537	74.043.052
Receivables From Leasing Transactions	(5.1.10.)	2.582.559	5.043.008	7.625.567	2.360.266	2.650.730	5.010.996
Other Financial Assets Measured at Amortised Cost	(5.1.6.)	0	2.644.466	2.644.466	0	5.931.297	5.931.297
Public Debt Securities		0	2.644.466	2.644.466	0	5.931.297	5.931.297
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-4.654.597	-2.067.325	-6.721.922	-3.703.670	-1.728.208	-5.431.878
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(5.1.16.)	397.150	0	397.150	519.087	0	519.087
Held for Sale		397.150	0	397.150	519.087	0	519.087
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.481.015	0	1.481.015	1.481.015	0	1.481.015
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.)	1.461.015	0	1.461.015	1.461.015	0	1.461.015
Unconsolidated Financial Subsidiaries		1.437.335	0	1.437.335	1.437.335	0	1.437.335
Unconsolidated Non-Financial Subsidiaries		23.680	0	23.680	23.680	0	23.680
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.9.)	20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method		20.000	0	20.000	20.000	0	20.000
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5.1.12.)	1.171.177	1.221	1.172.398	1.161.631	1.173	1.162.804
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.1.13.)	212.279	10	212.289	190.532	0	190.532
Goodwill		0	0	0	0	0	0
Other		212.279	10	212.289	190.532	0	190.532
INVESTMENT PROPERTY (Net)	(5.1.14.)	0	0	0	24.987	0	24.987
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.1.15.)	1.014.429	0	1.014.429	748.336	0	748.336
OTHER ASSETS	(5.1.17.)	1.487.652	1.582.732	3.070.384	790.979	8.267.002	9.057.981
<b>TOTAL ASSETS</b>		<b>71.724.835</b>	<b>105.901.505</b>	<b>177.626.340</b>	<b>73.479.680</b>	<b>78.810.635</b>	<b>152.290.315</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
FUNDS COLLECTED	(5.2.1.)	43.928.496	100.539.511	144.468.007	33.499.285	88.673.699	122.172.984
LOANS RECEIVED	(5.2.3.)	4.812.079	9.122.857	13.934.936	2.868.946	8.719.946	11.588.892
MONEY MARKET FUNDS		2.245.281	0	2.245.281	185.225	0	185.225
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		204.847	280.353	485.200	1.390.486	286.320	1.676.806
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.2.2.)	204.847	280.353	485.200	1.390.486	286.320	1.676.806
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.2.6.)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.2.5.)	349.479	608	350.087	340.115	3.910	344.025
PROVISIONS	(5.2.7.)	973.884	407.883	1.381.767	1.170.443	400.358	1.570.801
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		387.682	773	388.455	418.183	659	418.842
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		586.202	407.110	993.312	752.260	399.699	1.151.959
CURRENT TAX LIABILITIES	(5.2.8.1.)	172.116	0	172.116	348.052	0	348.052
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.2.9.)	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	(5.2.10.)	0	2.254.714	2.254.714	0	4.590.265	4.590.265
Loans		0	0	0	0	0	0
Other Debt Instruments		0	2.254.714	2.254.714	0	4.590.265	4.590.265
OTHER LIABILITIES	(5.2.4.)	1.914.571	1.521.408	3.435.979	1.289.708	528.460	1.818.168
EQUITY	(5.2.11.)	8.791.739	106.514	8.898.253	7.904.654	90.443	7.995.097
Issued capital		4.595.131	0	4.595.131	4.595.131	0	4.595.131
Capital Reserves		25.124	0	25.124	25.124	0	25.124
Equity Share Premiums		23.250	0	23.250	23.250	0	23.250
Share Cancellation Profits		1.874	0	1.874	1.874	0	1.874
Other Capital Reserves		0	0	0	0	0	0

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-51.258	0	-51.258	-51.258	0	-51.258
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-220.101	106.514	-113.587	-87.218	90.443	3.225
Profit Reserves		3.360.576	0	3.360.576	1.970.146	0	1.970.146
Legal Reserves		355.870	0	355.870	284.943	0	284.943
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		2.936.850	0	2.936.850	1.617.135	0	1.617.135
Other Profit Reserves		67.856	0	67.856	68.068	0	68.068
Profit or Loss		1.082.267	0	1.082.267	1.452.729	0	1.452.729
Prior Years' Profit or Loss		52.448	0	52.448	52.448	0	52.448
Current Period Net Profit Or Loss		1.029.819	0	1.029.819	1.400.281	0	1.400.281
Non-controlling Interests	(5.2.12.)	0	0	0	0	0	0
Total equity and liabilities		63.392.492	114.233.848	177.626.340	48.996.914	103.293.401	152.290.315

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		71.502.725	68.203.640	139.706.365	86.652.466	78.342.083	164.994.549
GUARANTIES AND WARRANTIES	(5.3.1.)	7.856.676	5.392.562	13.249.238	7.470.036	4.393.458	11.863.494
Letters of Guarantee		7.191.788	2.533.026	9.724.814	6.997.497	2.593.297	9.590.794
Guarantees Subject to State Tender Law		211.189	35.561	246.750	210.252	41.900	252.152
Guarantees Given for Foreign Trade Operations		404.287	31.586	435.873	408.225	60.079	468.304
Other Letters of Guarantee		6.576.312	2.465.879	9.042.191	6.379.020	2.491.318	8.870.338
Bank Acceptances		10.589	51.397	61.986	5.503	35.493	40.996
Import Letter of Acceptance		10.589	51.397	61.986	5.503	35.493	40.996
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		21.903	2.710.607	2.732.510	14.424	1.670.598	1.685.022
Documentary Letters of Credit		0	1.259.638	1.259.638	0	756.822	756.822
Other Letters of Credit		21.903	1.450.969	1.472.872	14.424	913.776	928.200
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		632.396	97.532	729.928	452.612	94.070	546.682
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.3.1.)	56.164.788	3.423.425	59.588.213	54.000.945	2.301.565	56.302.510
Irrevocable Commitments		7.377.423	3.423.425	10.800.848	6.228.351	2.301.565	8.529.916
Forward Asset Purchase Commitments		656.936	3.415.158	4.072.094	776.146	2.301.565	3.077.711
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		703.190	0	703.190	555.059	0	555.059
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		1.738.216	0	1.738.216	1.372.786	0	1.372.786
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		4.258.261	0	4.258.261	3.503.366	0	3.503.366
Commitments for Credit Cards and Banking Services Promotions		3.063	0	3.063	3.237	0	3.237
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	8.267	26.024	17.757	0	17.757
Revocable Commitments		48.787.365	0	48.787.365	47.772.594	0	47.772.594

Revocable Loan Granting Commitments		48.787.365	0	48.787.365	47.772.594	0	47.772.594
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5.3.2.)	7.481.261	59.387.653	66.868.914	25.181.485	71.647.060	96.828.545
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		7.481.261	59.387.653	66.868.914	25.181.485	71.647.060	96.828.545
Forward Buy or Sell Transactions		1.685.223	2.764.266	4.449.489	1.083.945	2.130.485	3.214.430
Forward Foreign Currency Buying Transactions		280.568	1.969.162	2.249.730	785.976	843.754	1.629.730
Forward Foreign Currency Sale Transactions		1.404.655	795.104	2.199.759	297.969	1.286.731	1.584.700
Other Forward Buy or Sell Transactions		5.796.038	56.623.387	62.419.425	24.097.540	69.516.575	93.614.115
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		551.481.355	232.666.700	784.148.055	478.587.067	203.218.899	681.805.966
ITEMS HELD IN CUSTODY		17.691.364	24.530.163	42.221.527	13.171.821	20.387.564	33.559.385
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		5.427.004	4.956.966	10.383.970	3.145.487	7.054.819	10.200.306
Cheques Received for Collection		10.577.753	1.559.458	12.137.211	8.485.888	1.082.506	9.568.394
Commercial Notes Received for Collection		1.686.607	367.430	2.054.037	1.540.446	312.851	1.853.297
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	17.646.309	17.646.309	0	11.937.388	11.937.388
PLEDGED ITEMS		533.778.352	208.034.335	741.812.687	465.403.607	182.743.974	648.147.581
Securities		246.445	0	246.445	149.465	0	149.465
Guarantee Notes		101.097	3.511.675	3.612.772	101.128	2.996.008	3.097.136
Commodity		17.634.903	1.100.700	18.735.603	14.297.126	913.904	15.211.030
Warrant		0	0	0	0	0	0
Real Estate		153.545.437	4.333.970	157.879.407	147.051.571	3.715.371	150.766.942
Other Pledged Items		362.250.470	199.087.990	561.338.460	303.804.317	175.118.691	478.923.008
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		11.639	102.202	113.841	11.639	87.361	99.000
TOTAL OFF-BALANCE SHEET ACCOUNTS		622.984.080	300.870.340	923.854.420	565.239.533	281.560.982	846.800.515

# 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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020	Current Period 3 Months 01.04.2021 - 30.06.2021	Previous Period 3 Months 01.04.2020 - 30.06.2020
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
PROFIT SHARE INCOME	(5.4.1.)	5.788.139	4.058.228	2.963.783	2.216.673
Profit Share on Loans		3.776.421	2.876.994	1.979.911	1.432.931
Income Received From Reserve Deposits		83.965	12.044	55.385	11.262
Income Received From Banks		48.077	86.292	28.608	46.858
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		1.595.529	905.970	728.765	635.135
Financial Assets At Fair Value Through Profit Loss		114.873	136.175	46.772	105.525
Financial Assets At Fair Value Through Other Comprehensive Income		1.432.985	698.312	653.748	487.099
Financial Assets Measured at Amortised Cost		47.671	71.483	28.245	42.511
Finance Lease Income		237.251	151.675	130.447	76.759
Other Profit Share Income		46.896	25.253	40.667	13.728
PROFIT SHARE EXPENSES (-)		-2.343.365	-1.439.982	-1.272.060	-732.862
Expenses on Profit Sharing Accounts	(5.4.4.)	-1.441.871	-979.127	-821.537	-454.829
Profit Share Expense on Funds Borrowed	(5.4.2.)	-608.874	-347.206	-333.368	-183.852
Profit Share Expense on Money Market Borrowings		-267.905	-80.419	-104.703	-77.619
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-24.715	-33.230	-12.452	-16.562
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		3.444.774	2.618.246	1.691.723	1.483.811
NET FEE AND COMMISSION INCOME OR EXPENSES		255.775	173.842	131.541	89.637
Fees and Commissions Received		473.355	380.395	249.100	186.017
From Noncash Loans		68.132	69.470	34.290	33.590
Other	(5.4.13.)	405.223	310.925	214.810	152.427
Fees and Commissions Paid (-)		-217.580	-206.553	-117.559	-96.380
Paid for Noncash Loans		-10	-16	-5	-10
Other	(5.4.13.)	-217.570	-206.537	-117.554	-96.370
DIVIDEND INCOME	(5.4.3.)	5.843	8	5.087	8
TRADING INCOME OR LOSS (Net)	(5.4.5.)	7.145	771.442	-40.233	219.551
Gains (Losses) Arising from Capital Markets Transactions		55.244	51.983	25.800	28.313
Gains (Losses) Arising From Derivative Financial Transactions		980.226	-464.245	-291.537	-468.413
Foreign Exchange Gains or Losses		-1.028.325	1.183.704	225.504	659.651
OTHER OPERATING INCOME	(5.4.6.)	737.629	261.489	289.594	40.165
GROSS PROFIT FROM OPERATING ACTIVITIES		4.451.166	3.825.027	2.077.712	1.833.172
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(5.4.7.)	-1.709.142	-1.576.869	-659.533	-740.393
OTHER ALLOWANCE EXPENSES ( - )	(5.4.7.)	-36.631	-132.778	13.628	19.730
PERSONNEL EXPENSES (-)	(5.4.8.)	-697.281	-610.340	-327.110	-282.394
OTHER OPERATING EXPENSES (-)	(5.4.8.)	-679.135	-549.495	-350.816	-279.398
NET OPERATING INCOME (LOSS)		1.328.977	955.545	753.881	550.717
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	(5.4.9.)	1.328.977	955.545	753.881	550.717
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.4.10)	-299.158	-201.486	-183.309	-112.495
Current Tax Provision		-528.304	-302.301	-172.645	-197.172
Expense Effect of Deferred Tax		-20.366	-134.484	0	0
Income Effect of Deferred Tax		249.512	235.299	-10.664	84.677
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.4.11.)	1.029.819	754.059	570.572	438.222
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.)	1.029.819	754.059	570.572	438.222
Profit (Loss) Attributable to Group		1.029.819	754.059	570.572	438.222
Profit (loss), attributable to non-controlling interests		0	0	0	0
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	Unconsolidated

	Footnote Reference	Current Period 01.01.2021 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020	Current Period 3 Months 01.04.2021 - 30.06.2021	Previous Period 3 Months 01.04.2020 - 30.06.2020
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		1.029.819	754.059		
OTHER COMPREHENSIVE INCOME		-116.812	-51.368		
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		-116.812	-51.368		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-153.759	-68.764		
Income (Loss) Related with Cash Flow Hedges		0	8.368		
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		36.947	9.028		
TOTAL COMPREHENSIVE INCOME (LOSS)		913.007	702.691		

# 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 - 30.06.2021	Previous Period 01.01.2020 - 30.06.2020
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		1.818.240	-1.461.113
Profit Share Income Received		4.755.879	3.561.183
Profit Share Expense Paid		-2.309.659	-1.400.572
Dividends received		5.843	8
Fees and Commissions Received		473.355	380.395
Other Gains		428.611	625.744
Collections from Previously Written Off Loans and Other Receivables		271.062	165.360
Cash Payments to Personnel and Service Suppliers		-668.290	-586.155
Taxes Paid		-426.704	-318.951
Other		-711.857	-3.888.125
Changes in Operating Assets and Liabilities Subject to Banking Operations		11.942.133	14.280.928
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		962.970	-3.165.576
Net (Increase) Decrease in Due From Banks		-2.255.211	2.786.733
Net (Increase) Decrease in Loans		-10.890.877	-12.545.814
Net (Increase) Decrease in Other Assets		5.884.156	-1.420.078
Net (Increase) Decrease in Funds Collected From Banks		152.918	313.241
Net Increase (Decrease) in Other Funds Collected		13.262.878	18.639.050
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.323.498	1.360.343
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		3.501.801	8.313.029
Net Cash Provided From Banking Operations		13.760.373	12.819.815
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-1.820.306	-22.480.449
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-745.860
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-125.311	-21.805
Cash Obtained from Tangible and Intangible Asset Sales		46.674	200
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-8.746.185	-21.545.166
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.374.014	2.053.527
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-2.035.983
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.675.988	0
Other		-45.486	-185.362
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-2.484.649	-40.510
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		-2.450.802	0
Dividends paid		-9.132	-7.280
Payments of lease liabilities		-24.715	-33.230
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		3.029.387	3.108.741
Net Increase (Decrease) in Cash and Cash Equivalents		12.484.805	-6.592.403
Cash and Cash Equivalents at Beginning of the Period		11.971.283	18.893.086
Cash and Cash Equivalents at End of the Period		24.456.088	12.300.683



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 Other Accumulated 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 - 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	23.250	1.239	0	0	-19.082	0 0	0	214.695	-8.981 0	1.469.025	35.540	1.109.838	6.821.290	0	6.821.290		
	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		3.995.766	23.250	1.239	0	0	-19.082	0 0	0	214.695	-8.981 0	1.469.025	35.540	1.109.838	6.821.290	0	6.821.290		
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	-57.894	6.526 0	0	0	754.059	702.691	0	702.691		
	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	-718	0	0	-718	0	-718		
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0	1.102.558	0	-	1.109.838	-7.280	0		
	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		
	Other		0	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0	0		
	Equity at end of period		(5.2.11.)	4.595.131	23.250	1.874	0	0	-19.082	0 0	0	156.801	-2.455 0	1.970.865	35.540	754.059	7.515.983	0	7.515.983	
Current Period 01.01.2021 - 30.06.2021	Statement of changes in equity (TFRS 9 Impairment Model Applied)																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		4.595.131	23.250	1.874	0	0	-51.258	0 0	0	3.225	0 0	1.970.146	1.452.729	0	7.995.097	0	7.995.097		
	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		4.595.131	23.250	1.874	0	0	-51.258	0 0	0	3.225	0 0	1.970.146	1.452.729	0	7.995.097	0	7.995.097		
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	-116.812	0 0	0	0	1.029.819	913.007	0	913.007		
	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	-719	0	0	-719	0	-719		
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0	1.391.149	-	0	1.400.281	-9.132	0		
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0	0	0	-9.132	-9.132	0	-9.132		
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0	1.391.149	-	0	1.391.149	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		(5.2.11.)	4.595.131	23.250	1.874	0	0	-51.258	0 0	0	-113.587	0 0	3.360.576	52.448	1.029.819	8.898.253	0	8.898.253	