KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2021 - 2. 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") 30 Haziran 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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 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 olmayan 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 olmayan finansal bilgilerin, Albaraka Türk Katılım Bankası A.Ş.'nin 30 Haziran 2021 tarihi itibarıyla konsolide olmayan finansal durumunun, 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 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 olmayan 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

9 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)		3.834.117	21.341.173	25.175.290	5.126.972	18.067.080	23.194.052
Cash and cash equivalents	Beşinci Bölüm -I (1)	2.301.312	16.363.133	18.664.445	2.115.516	14.497.412	16.612.928
Cash and Cash Balances at Central Bank		1.215.864	14.088.703	15.304.567	1.371.053	11.863.955	13.235.008
Banks		1.116.258	2.280.165	3.396.423	779.426	2.633.920	3.413.346
Receivables From Money Markets				0			0
Allowance for Expected Losses (-)		-30.810	-5.735	-36.545	-34.963	-463	-35.426
Financial assets at fair value through profit or loss	(Beşinci Bölüm -I)(2)	846.303	4.712.917	5.559.220	2.149.588	3.254.404	5.403.992
Public Debt Securities		624.521	4.685.591	5.310.112	536.142	3.232.685	3.768.827
Equity instruments			13.540	13.540		10.774	10.774
Other Financial Assets		221.782	13.786	235.568	1.613.446	10.945	1.624.391
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm -I)(3)	635.303	243.837	879.140	848.184	315.264	1.163.448
Public Debt Securities		627.410	232.674	860.084	745.044	306.067	1.051.111
Equity instruments		7.667	11.163	18.830	7.667	9.197	16.864
Other Financial Assets		226		226	95.473		95.473
Derivative financial assets	(Beşinci Bölüm -I) (5)	51.199	21.286	72.485	13.684	0	13.684
Derivative Financial Assets At Fair Value Through Profit Or Loss		51.199	21.286	72.485	13.684		13.684
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		24.214.775	26.981.446	51.196.221	23.290.703	20.517.445	43.808.148
Loans	(Beşinci Bölüm -I)(6)	24.042.000	23.516.904	47.558.904	23.254.475	18.801.331	42.055.806
Receivables From Leasing Transactions	(Beşinci Bölüm -I)(7)	315.025	179.770	494.795	291.476	68.673	360.149
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm -I)(4)	884.246	4.230.658	5.114.904	832.051	2.392.749	3.224.800
Public Debt Securities		884.246	4.230.658	5.114.904	832.051	2.392.749	3.224.800
Other Financial Assets				0			0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm -I)(6)	-1.026.496	-945.886	-1.972.382	-1.087.299	-745.308	-1.832.607
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -I)(8)	155.969	135	156.104	130.757	293	131.050
Held for Sale		155.969	135	156.104	130.757	293	131.050
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm -I) (9)	25.100	18.311	43.411	25.100	18.311	43.411
Investments in Associates (Net)		0	0	0	0	0	0
Associates Accounted for Using Equity Method				0			0

Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)		5.100	18.311	23.411	5.100	18.311	23.411
Unconsolidated Financial Subsidiaries		5.100	18.311	23.411	5.100	18.311	23.411
Unconsolidated Non-Financial Subsidiaries				0			0
Jointly Controlled Partnerships (JointVentures) (Net)		20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships		20.000		20.000	20.000		20.000
TANGIBLE ASSETS (Net)	(Beşinci Bölüm -I)(10)	1.329.931	17.780	1.347.711	1.371.033	17.226	1.388.259
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm -I) (11)	68.920	0	68.920	40.533	0	40.533
Goodwill				0			0
Other		68.920		68.920	40.533		40.533
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm -I) (12)			0			0
CURRENT TAX ASSETS		3.069		3.069	3.672		3.672
DEFERRED TAX ASSET	(Beşinci Bölüm -I) (13)	305.405		305.405	191.314		191.314
OTHER ASSETS	(Beşinci Bölüm -I) (14)	648.519	104.489	753.008	488.305	27.055	515.360
TOTAL ASSETS		**30.585.805**	**48.463.334**	**79.049.139**	**30.668.389**	**38.647.410**	**69.315.799**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm -II)(1)	17.645.498	44.060.078	61.705.576	15.465.033	36.148.091	51.613.124
LOANS RECEIVED	(Beşinci Bölüm -II) (2)	5.186.670	3.169.508	8.356.178	4.314.758	2.987.107	7.301.865
MONEY MARKET FUNDS		67.328	8.697	76.025	1.246.687	1.029.766	2.276.453
MARKETABLE SECURITIES (Net)				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	(Beşinci Bölüm -II) (3)	3.316	0	3.316	142.596	0	142.596
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		3.316		3.316	142.596		142.596
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
LEASE PAYABLES (Net)	(Beşinci Bölüm -II) (4)	317.150	15.980	333.130	314.684	13.711	328.395
PROVISIONS	(Beşinci Bölüm -II) (5)	205.435	2.437	207.872	198.842	2.401	201.243
Provision for Restructuring				0			0
Reserves for Employee Benefits		155.881		155.881	144.641		144.641
Insurance Technical Reserves (Net)				0			0
Other provisions		49.554	2.437	51.991	54.201	2.401	56.602
CURRENT TAX LIABILITIES	(Beşinci Bölüm -II) (6)	62.956	215	63.171	71.950	11.018	82.968
DEFERRED TAX LIABILITY				0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -II) (7)	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	(Beşinci Bölüm -II) (8)	0	2.039.052	2.039.052	0	1.732.562	1.732.562
Loans			2.039.052	2.039.052		1.732.562	1.732.562
Other Debt Instruments				0			0
OTHER LIABILITIES	(Beşinci Bölüm -II)(9)	1.917.154	257.112	2.174.266	1.404.812	187.554	1.592.366
EQUITY	(Beşinci Bölüm -II) (10)	4.084.863	5.690	4.090.553	4.038.919	5.308	4.044.227
Issued capital		1.350.000		1.350.000	1.350.000		1.350.000
Capital Reserves		1.020.790	0	1.020.790	960.566	0	960.566
Equity Share Premiums		14.855		14.855	14.855		14.855
Share Cancellation Profits				0			0
Other Capital Reserves		1.005.935		1.005.935	945.711		945.711

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		250.223		250.223	254.045		254.045
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		123.095	5.690	128.785	90.833	5.308	96.141
Profit Reserves		1.743.696	0	1.743.696	1.492.590	0	1.492.590
Legal Reserves		143.156		143.156	130.419		130.419
Statutory Reserves				0			0
Extraordinary Reserves		1.600.540		1.600.540	1.362.171		1.362.171
Other Profit Reserves				0			0
Profit or Loss		-402.941	0	-402.941	-109.115	0	-109.115
Prior Years' Profit or Loss		-416.012		-416.012	-363.852		-363.852
Current Period Net Profit Or Loss		13.071		13.071	254.737		254.737
Non-controlling Interests				0			0
Total equity and liabilities		**29.490.370**	**49.558.769**	**79.049.139**	**27.198.281**	**42.117.518**	**69.315.799**

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
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		10.469.798	10.240.921	20.710.719	11.377.799	9.281.131	20.658.930
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	6.499.872	6.957.281	13.457.153	5.710.137	5.411.694	11.121.831
Letters of Guarantee		6.379.379	3.804.387	10.183.766	5.647.191	3.555.738	9.202.929
Guarantees Subject to State Tender Law		954.335	89.978	1.044.313	876.326	77.888	954.214
Guarantees Given for Foreign Trade Operations		15	1.220.725	1.220.740	15	1.043.724	1.043.739
Other Letters of Guarantee		5.425.029	2.493.684	7.918.713	4.770.850	2.434.126	7.204.976
Bank Acceptances		0	86.215	86.215	0	49.363	49.363
Import Letter of Acceptance			86.215	86.215		49.363	49.363
Other Bank Acceptances				0			0
Letters of Credit		57.088	3.053.594	3.110.682	39.522	1.731.270	1.770.792
Documentary Letters of Credit				0			0
Other Letters of Credit		57.088	3.053.594	3.110.682	39.522	1.731.270	1.770.792
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			13.085	13.085		75.323	75.323
Other Collaterals		63.405		63.405	23.424		23.424
COMMITMENTS	(Beşinci Bölüm-III) (1)	2.570.285	235.123	2.805.408	2.395.012	850.025	3.245.037
Irrevocable Commitments		2.544.785	235.123	2.779.908	2.391.012	850.025	3.241.037
Forward Asset Purchase Commitments		138.787	235.123	373.910	359.047	850.025	1.209.072
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		604.315		604.315	429.887		429.887
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		819.317		819.317	667.621		667.621
Tax and Fund Liabilities Arised from Export Commitments		14.015		14.015	13.538		13.538
Commitments for Credit Card Limits		967.290		967.290	919.974		919.974
Commitments for Credit Cards and Banking Services Promotions		509		509	398		398
Receivables from Short Sale Commitments of Marketable Securities				0			0
Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments		552		552	547		547
Revocable Commitments		25.500	0	25.500	4.000	0	4.000

Revocable Loan Granting Commitments				0			0
Other Revocable Commitments		25.500		25.500	4.000		4.000
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	1.399.641	3.048.517	4.448.158	3.272.650	3.019.412	6.292.062
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		1.399.641	3.048.517	4.448.158	3.272.650	3.019.412	6.292.062
Forward Buy or Sell Transactions		125.941	124.864	250.805	128.188	114.937	243.125
Forward Foreign Currency Buying Transactions		91.428	34.325	125.753	83.763	39.298	123.061
Forward Foreign Currency Sale Transactions		34.513	90.539	125.052	44.425	75.639	120.064
Other Forward Buy or Sell Transactions		1.273.700	2.923.653	4.197.353	3.144.462	2.904.475	6.048.937
Other				0			0
CUSTODY AND PLEDGES RECEIVED		97.264.467	32.217.309	129.481.776	87.262.122	24.652.412	111.914.534
ITEMS HELD IN CUSTODY		6.744.243	8.769.574	15.513.817	5.519.997	8.677.435	14.197.432
Customer Fund and Portfolio Balances		3.782.372		3.782.372	2.911.168		2.911.168
Securities Held in Custody		13.372	347.042	360.414	137.652	344.021	481.673
Cheques Received for Collection		2.060.356	431.521	2.491.877	1.696.146	275.497	1.971.643
Commercial Notes Received for Collection		627.086	108.020	735.106	526.549	83.168	609.717
Other Assets Received for Collection		103		103	103		103
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody		227.829	817.954	1.045.783	215.254	1.519.560	1.734.814
Custodians		33.125	7.065.037	7.098.162	33.125	6.455.189	6.488.314
PLEDGED ITEMS		90.520.224	23.447.735	113.967.959	81.742.125	15.974.977	97.717.102
Securities		11.108.963	5.368.226	16.477.189	11.668.013	4.659.421	16.327.434
Guarantee Notes		1.998.732	331.285	2.330.017	1.438.998	219.572	1.658.570
Commodity		9.490.542	2.308.462	11.799.004	6.545.244	1.758.326	8.303.570
Warrant				0			0
Real Estate		62.371.444	12.555.335	74.926.779	56.903.781	6.988.385	63.892.166
Other Pledged Items		5.272.390	2.875.260	8.147.650	4.924.606	2.341.372	7.265.978
Depositories Receiving Pledged Items		278.153	9.167	287.320	261.483	7.901	269.384
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**107.734.265**	**42.458.230**	**150.192.495**	**98.639.921**	**33.933.543**	**132.573.464**

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
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(Beşinci Bölüm-IV) (1)	2.185.738	1.625.495	1.145.834	816.909
Profit Share on Loans		1.841.839	1.408.884	960.152	694.761
Income Received From Reserve Deposits		53.901	3.508	33.534	2.644
Income Received From Banks		182	506	82	156
Income Received From Marketable Securities Portfolio		273.687	203.320	143.654	114.660
Financial Assets At Fair Value Through Profit Loss		83.794	34.089	45.612	22.997
Financial Assets At Fair Value Through Other Comprehensive Income		75.053	81.838	38.814	44.945
Financial Assets Measured at Amortised Cost		114.840	87.393	59.228	46.718
Finance Lease Income		15.432	7.790	8.288	3.799
Other Profit Share Income		697	1.487	124	889
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV)(2)	-1.592.075	-857.856	-811.271	-421.949
Expenses on Profit Sharing Accounts		-872.447	-561.543	-458.460	-273.190
Profit Share Expense on Funds Borrowed		-608.192	-249.450	-320.318	-126.675
Profit Share Expense on Money Market Borrowings		-54.198	-7.167	-11.455	-4.772
Profit Share Expense on Leases		-25.099	-29.788	-12.357	-14.965
Other Profit Share Expense		-32.139	-9.908	-8.681	-2.347
NET PROFIT SHARE INCOME (LOSS)		593.663	767.639	334.563	394.960
NET FEE AND COMMISSION INCOME OR EXPENSES		170.462	100.139	92.564	38.847
Fees and Commissions Received		252.791	177.229	134.017	78.976
From Noncash Loans		71.686	64.391	38.504	32.757
Other	(Beşinci Bölüm-IV)(3)	181.105	112.838	95.513	46.219
Fees and Commissions Paid (-)		-82.329	-77.090	-41.453	-40.129
Paid for Noncash Loans		-174	-106	-106	-54
Other	(Beşinci Bölüm-IV)(3)	-82.155	-76.984	-41.347	-40.075
DIVIDEND INCOME	(Beşinci Bölüm-IV)(4)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV)(5)	-16.642	69.187	-21.974	43.272
Gains (Losses) Arising from Capital Markets Transactions		-18.948	20.115	-51.659	12.504
Gains (Losses) Arising From Derivative Financial Transactions		-24.169	25.255	-140.149	16.658
Foreign Exchange Gains or Losses		26.475	23.817	169.834	14.110
OTHER OPERATING INCOME	(Beşinci Bölüm-IV)(6)	480.787	142.158	180.254	36.102
GROSS PROFIT FROM OPERATING ACTIVITIES		1.228.270	1.079.123	585.407	513.181
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV)(7)	-504.133	-361.256	-278.076	-121.945
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV)(7)	-16.162	-22.355	-9.347	-18.719
PERSONNEL EXPENSES (-)		-375.425	-349.715	-187.681	-170.658
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV)(8)	-353.179	-258.854	-203.781	-129.954
NET OPERATING INCOME (LOSS)		-20.629	86.943	-93.478	71.905
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	(Beşinci Bölüm-IV)(9)	-20.629	86.943	-93.478	71.905
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV)(10)	33.700	-24.043	51.195	-21.055
Expense Effect of Deferred Tax		-184.443	-101.818	-57.790	-48.755
Income Effect of Deferred Tax		218.143	77.775	108.985	27.700
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV)(11)	13.071	62.900	-42.283	50.850
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)	13.071	62.900	-42.283	50.850
Profit (Loss) Attributable to Group		13.071	62.900	-42.283	50.850

Profit (loss), attributable to non-controlling interests		0			
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kâr/Zarar		0,01000000	0,05000000	-0,03000000	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	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
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		13.071	62.900		
OTHER COMPREHENSIVE INCOME		28.822	24.294		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-3.822	-3.403		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-3.822	-3.403		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		32.644	27.697		
Exchange Differences on Translation		43.936	26.565		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.697	1.451		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-7.595	-319		
TOTAL COMPREHENSIVE INCOME (LOSS)		41.893	87.194		

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
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		762.245	-395.036
Profit Share Income Received		2.107.203	1.549.812
Profit Share Expense Paid		-1.520.257	-562.839
Fees and Commissions Received		175.544	112.838
Other Gains		305.438	114.574
Collections from Previously Written Off Loans and Other Receivables		190.234	195.296
Cash Payments to Personnel and Service Suppliers		-461.534	-432.714
Taxes Paid		-12.919	-28.161
Other		-21.464	-1.343.842
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.786.481	-602.855
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-346.766	-2.699.313
Net (Increase) Decrease in Due From Banks		-2.319.891	2.234.758
Net (Increase) Decrease in Loans		-4.306.242	-5.032.980
Net (Increase) Decrease in Other Assets		83.724	-157.249
Net (Increase) Decrease in Funds Collected From Banks		398.450	-1.230.235
Net Increase (Decrease) in Other Funds Collected		7.495.379	5.508.083
Net Increase (Decrease) Other Liabilities		781.827	774.081
Net Cash Provided From Banking Operations		2.548.726	-997.891
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.201.434	-760.676
Cash Paid For Tangible And Intangible Asset Purchases		-88.218	-52.539
Cash Obtained from Tangible and Intangible Asset Sales		148.774	94.688
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.550.006	-91.914
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		1.901.018	101.075
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.805.047	-1.620.567
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.192.045	808.581
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.574.295	760.934
Cash Obtained from Loans and Securities Issued		23.497.475	13.090.795
Cash Outflow Arised From Loans and Securities Issued		-24.959.907	-12.224.728
Payments of lease liabilities		-40.598	-42.414
Other		-71.265	-62.719
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		418.502	281.688
Net Increase (Decrease) in Cash and Cash Equivalents		191.499	-715.945
Cash and Cash Equivalents at Beginning of the Period		8.055.277	7.182.466
Cash and Cash Equivalents at End of the Period		8.246.776	6.466.521

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	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 01.01.2020 - 30.06.2020	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**														
	CHANGES IN EQUITY ITEMS														
	Equity at beginning of period		**900.000**		**1.345.134**	**270.910**	**-27.506**	**72.638**	**40.056**	**1.430.225**	**-272.957**	**63.429**	**3.821.929**		**3.821.929**
	Adjustments Related to TMS 8														
	Effect Of Corrections														
	Effect Of Changes In Accounting Policy														
	Adjusted Beginning Balance		900.000		1.345.134	270.910	-27.506	72.638	40.056	1.430.225	-272.957	63.429	3.821.929		3.821.929
	Total Comprehensive Income (Loss)					-3.403		26.565	1.132			62.900	87.194		87.194
	Capital Increase in Cash		450.000	14.855	-464.855										
	Capital Increase Through Internal Reserves														
	Issued Capital Inflation Adjustment Difference														
	Convertible Bonds														
	Subordinated Debt														
	Increase (decrease) through other changes, equity				56.269					18	-44.768		11.519		11.519
	Profit Distributions									62.347	1.082	-63.429			
	Dividends Paid														
	Transfers To Reserves									62.347	-62.347				
	Other										63.429	-63.429			
	Equity at end of period		**1.350.000**	**14.855**	**936.548**	**267.507**	**-27.506**	**99.203**	**41.188**	**1.492.590**	**-316.643**	**62.900**	**3.920.642**		**3.920.642**
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		**1.350.000**	**14.855**	**945.711**	**300.370**	**-46.325**	**92.333**	**3.808**	**1.492.590**	**-363.852**	**254.737**	**4.044.227**		**4.044.227**
	Adjustments Related to TMS 8														0
	Effect Of Corrections														0
	Effect Of Changes In Accounting Policy														0
	Adjusted Beginning Balance		1.350.000	14.855	945.711	300.370	-46.325	92.333	3.808	1.492.590	-363.852	254.737	4.044.227		4.044.227
	Total Comprehensive Income (Loss)					-3.822		43.936	-11.292			13.071	41.893		41.893
	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				60.224					8.030	-63.821		4.433		4.433
	Profit Distributions									243.076	11.661	-254.737			0
	Dividends Paid														0
	Transfers To Reserves									243.076	-243.076				0
	Other										254.737	-254.737			0
	Equity at end of period		**1.350.000**	**14.855**	**1.005.935**	**296.548**	**-46.325**	**136.269**	**-7.484**	**1.743.696**	**-416.012**	**13.071**	**4.090.553**		**4.090.553**