

KUVEYT TRK KATILIM BANKASI A..
Participation Bank Financial Report
Unconsolidated
2021 - 3. 3 Monthly Notification

General Information About Financial Statements

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

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 Eylül 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 2021 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz 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

8 Kasım 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 30.09.2021			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)		18.600.856	70.400.013	89.000.869	17.678.002	41.874.104	59.552.106
Cash and cash equivalents		2.415.454	51.803.082	54.218.536	1.170.297	29.286.305	30.456.602
Cash and Cash Balances at Central Bank	(5.1.1.)	2.354.169	40.515.643	42.869.812	1.144.427	23.503.483	24.647.910
Banks	(5.1.3.)	61.762	11.290.744	11.352.506	26.317	5.783.150	5.809.467
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-477	-3.305	-3.782	-447	-328	-775
Financial assets at fair value through profit or loss		208.102	7.147.955	7.356.057	996.392	6.843.055	7.839.447
Public Debt Securities		118.549	6.920.203	7.038.752	315.651	6.735.347	7.050.998
Equity instruments		0	0	0	0	0	0
Other Financial Assets		89.553	227.752	317.305	680.741	107.708	788.449
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4.)	15.657.381	11.175.975	26.833.356	15.382.767	5.412.306	20.795.073
Public Debt Securities		15.522.390	10.704.494	26.226.884	15.299.606	5.190.032	20.489.638
Equity instruments		7.667	51.868	59.535	8.056	40.405	48.461
Other Financial Assets		127.324	419.613	546.937	75.105	181.869	256.974
Derivative financial assets		319.919	273.001	592.920	128.546	332.438	460.984
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.2.)	319.919	273.001	592.920	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.)	48.498.202	41.983.037	90.481.239	50.885.111	28.668.356	79.553.467
Loans		50.659.461	35.952.953	86.612.414	52.228.515	21.814.537	74.043.052
Receivables From Leasing Transactions	(5.1.10.)	2.696.281	5.577.630	8.273.911	2.360.266	2.650.730	5.010.996
Other Financial Assets Measured at Amortised Cost	(5.1.6.)	0	2.818.285	2.818.285	0	5.931.297	5.931.297
Public Debt Securities		0	2.818.285	2.818.285	0	5.931.297	5.931.297
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-4.857.540	-2.365.831	-7.223.371	-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.)	320.470	0	320.470	519.087	0	519.087
Held for Sale		320.470	0	320.470	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.)	1.152.539	1.163	1.153.702	1.161.631	1.173	1.162.804
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.1.13.)	224.812	10	224.822	190.532	0	190.532
Goodwill		0	0	0	0	0	0
Other		224.812	10	224.822	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.)	1.159.962	0	1.159.962	748.336	0	748.336
OTHER ASSETS	(5.1.17.)	1.487.776	1.593.590	3.081.366	790.979	8.267.002	9.057.981
TOTAL ASSETS		72.925.632	113.977.813	186.903.445	73.479.680	78.810.635	152.290.315
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(5.2.1.)	46.699.402	104.491.635	151.191.037	33.499.285	88.673.699	122.172.984
LOANS RECEIVED	(5.2.3.)	5.169.945	7.371.370	12.541.315	2.868.946	8.719.946	11.588.892
MONEY MARKET FUNDS		2.344.455	0	2.344.455	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		13.476	662.859	676.335	1.390.486	286.320	1.676.806
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.2.2.)	13.476	662.859	676.335	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.)	343.433	630	344.063	340.115	3.910	344.025
PROVISIONS	(5.2.7.)	979.560	470.513	1.450.073	1.170.443	400.358	1.570.801
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		394.337	915	395.252	418.183	659	418.842
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		585.223	469.598	1.054.821	752.260	399.699	1.151.959
CURRENT TAX LIABILITIES	(5.2.8.1.)	314.320	0	314.320	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	5.373.933	5.373.933	0	4.590.265	4.590.265
Loans		0	0	0	0	0	0
Other Debt Instruments		0	5.373.933	5.373.933	0	4.590.265	4.590.265
OTHER LIABILITIES	(5.2.4.)	1.903.526	1.416.123	3.319.649	1.289.708	528.460	1.818.168
EQUITY	(5.2.11.)	9.256.084	92.181	9.348.265	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		-133.359	92.181	-41.178	-87.218	90.443	3.225
Profit Reserves		3.360.217	0	3.360.217	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		67.497	0	67.497	68.068	0	68.068
Profit or Loss		1.460.229	0	1.460.229	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		1.407.781	0	1.407.781	1.400.281	0	1.400.281
Non-controlling Interests	(5.2.12.)	0	0	0	0	0	0
Total equity and liabilities		67.024.201	119.879.244	186.903.445	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 30.09.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		71.288.443	78.733.338	150.021.781	86.652.466	78.342.083	164.994.549
GUARANTIES AND WARRANTIES	(5.3.1.)	8.260.931	5.550.578	13.811.509	7.470.036	4.393.458	11.863.494
Letters of Guarantee		7.491.434	2.618.039	10.109.473	6.997.497	2.593.297	9.590.794
Guarantees Subject to State Tender Law		212.031	31.670	243.701	210.252	41.900	252.152
Guarantees Given for Foreign Trade Operations		437.274	35.366	472.640	408.225	60.079	468.304
Other Letters of Guarantee		6.842.129	2.551.003	9.393.132	6.379.020	2.491.318	8.870.338
Bank Acceptances		8.908	54.128	63.036	5.503	35.493	40.996
Import Letter of Acceptance		8.908	54.128	63.036	5.503	35.493	40.996
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		15.710	2.823.261	2.838.971	14.424	1.670.598	1.685.022
Documentary Letters of Credit		0	1.263.650	1.263.650	0	756.822	756.822
Other Letters of Credit		15.710	1.559.611	1.575.321	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		744.879	55.150	800.029	452.612	94.070	546.682
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.3.1.)	57.401.551	4.628.073	62.029.624	54.000.945	2.301.565	56.302.510
Irrevocable Commitments		8.341.930	4.628.073	12.970.003	6.228.351	2.301.565	8.529.916
Forward Asset Purchase Commitments		1.057.164	4.628.073	5.685.237	776.146	2.301.565	3.077.711
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		882.093	0	882.093	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		1.732.215	0	1.732.215	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		4.649.698	0	4.649.698	3.503.366	0	3.503.366
Commitments for Credit Cards and Banking Services Promotions		3.003	0	3.003	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	0	17.757	17.757	0	17.757
Revocable Commitments		49.059.621	0	49.059.621	47.772.594	0	47.772.594

Revocable Loan Granting Commitments		49.059.621	0	49.059.621	47.772.594	0	47.772.594
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5.3.2.)	5.625.961	68.554.687	74.180.648	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		5.625.961	68.554.687	74.180.648	25.181.485	71.647.060	96.828.545
Forward Buy or Sell Transactions		1.486.166	2.623.909	4.110.075	1.083.945	2.130.485	3.214.430
Forward Foreign Currency Buying Transactions		363.234	1.728.837	2.092.071	785.976	843.754	1.629.730
Forward Foreign Currency Sale Transactions		1.122.932	895.072	2.018.004	297.969	1.286.731	1.584.700
Other Forward Buy or Sell Transactions		4.139.795	65.930.778	70.070.573	24.097.540	69.516.575	93.614.115
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		584.845.152	236.110.255	820.955.407	478.587.067	203.218.899	681.805.966
ITEMS HELD IN CUSTODY		19.678.564	24.032.969	43.711.533	13.171.821	20.387.564	33.559.385
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		6.746.154	4.318.825	11.064.979	3.145.487	7.054.819	10.200.306
Cheques Received for Collection		11.128.810	1.731.543	12.860.353	8.485.888	1.082.506	9.568.394
Commercial Notes Received for Collection		1.803.600	390.472	2.194.072	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	17.592.129	17.592.129	0	11.937.388	11.937.388
PLEDGED ITEMS		565.154.949	211.972.883	777.127.832	465.403.607	182.743.974	648.147.581
Securities		334.602	0	334.602	149.465	0	149.465
Guarantee Notes		101.097	3.592.432	3.693.529	101.128	2.996.008	3.097.136
Commodity		19.378.141	1.221.936	20.600.077	14.297.126	913.904	15.211.030
Warrant		0	0	0	0	0	0
Real Estate		155.146.159	4.330.794	159.476.953	147.051.571	3.715.371	150.766.942
Other Pledged Items		390.194.950	202.827.721	593.022.671	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	104.403	116.042	11.639	87.361	99.000
TOTAL OFF-BALANCE SHEET ACCOUNTS		656.133.595	314.843.593	970.977.188	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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(5.4.1.)	9.025.603	6.666.024	3.237.464	2.607.796
Profit Share on Loans		5.920.583	4.475.304	2.144.162	1.598.310
Income Received From Reserve Deposits		151.069	24.703	67.104	12.659
Income Received From Banks		65.957	92.509	17.880	6.217
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		2.452.365	1.792.316	856.836	886.346
Financial Assets At Fair Value Through Profit Loss		170.390	237.433	55.517	101.258
Financial Assets At Fair Value Through Other Comprehensive Income		2.207.415	1.430.713	774.430	732.401
Financial Assets Measured at Amortised Cost		74.560	124.170	26.889	52.687
Finance Lease Income		385.464	244.690	148.213	93.015
Other Profit Share Income		50.165	36.502	3.269	11.249
PROFIT SHARE EXPENSES (-)		-3.834.151	-2.250.396	-1.490.786	-810.414
Expenses on Profit Sharing Accounts	(5.4.4.)	-2.378.703	-1.399.602	-936.832	-420.475
Profit Share Expense on Funds Borrowed	(5.4.2.)	-977.960	-549.213	-369.086	-202.007
Profit Share Expense on Money Market Borrowings		-440.901	-254.205	-172.996	-173.786
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-36.587	-47.376	-11.872	-14.146
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		5.191.452	4.415.628	1.746.678	1.797.382
NET FEE AND COMMISSION INCOME OR EXPENSES		403.469	255.629	147.694	81.787
Fees and Commissions Received		758.364	584.547	285.009	204.152
From Noncash Loans		104.036	102.828	35.904	33.358
Other	(5.4.13.)	654.328	481.719	249.105	170.794
Fees and Commissions Paid (-)		-354.895	-328.918	-137.315	-122.365
Paid for Noncash Loans		-15	-22	-5	-6
Other	(5.4.13.)	-354.880	-328.896	-137.310	-122.359
DIVIDEND INCOME	(5.4.3.)	5.843	68	0	60
TRADING INCOME OR LOSS (Net)	(5.4.5.)	6.717	844.334	-428	72.892
Gains (Losses) Arising from Capital Markets Transactions		42.594	50.070	-12.650	-1.913
Gains (Losses) Arising From Derivative Financial Transactions		1.074.562	307.362	94.336	771.607
Foreign Exchange Gains or Losses		-1.110.439	486.902	-82.114	-696.802
OTHER OPERATING INCOME	(5.4.6.)	833.357	400.258	95.728	138.769
GROSS PROFIT FROM OPERATING ACTIVITIES		6.440.838	5.915.917	1.989.672	2.090.890
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.4.7.)	-2.482.047	-2.649.124	-772.905	-1.072.255
OTHER ALLOWANCE EXPENSES (-)	(5.4.7.)	-36.607	-227.390	24	-94.612
PERSONNEL EXPENSES (-)	(5.4.8.)	-1.029.980	-886.644	-332.699	-276.304
OTHER OPERATING EXPENSES (-)	(5.4.8.)	-1.032.691	-833.215	-353.556	-283.720
NET OPERATING INCOME (LOSS)		1.859.513	1.319.544	530.536	363.999
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.)	1.859.513	1.319.544	530.536	363.999
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.4.10)	-451.732	-283.488	-152.574	-82.002
Current Tax Provision		-842.412	-432.927	-314.108	-130.626
Expense Effect of Deferred Tax		-20.366	-134.484	0	0
Income Effect of Deferred Tax		411.046	283.923	161.534	48.624
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.4.11.)	1.407.781	1.036.056	377.962	281.997
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.)	1.407.781	1.036.056	377.962	281.997
Profit (Loss) Attributable to Group		1.407.781	1.036.056	377.962	281.997
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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020	Current Period 3 Months 01.07.2021 - 30.09.2021	Previous Period 3 Months 01.07.2020 - 30.09.2020
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		1.407.781	1.036.056		
OTHER COMPREHENSIVE INCOME		-44.403	-316.945		
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		-44.403	-316.945		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-65.349	-415.680		
Income (Loss) Related with Cash Flow Hedges		0	11.512		
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		20.946	87.223		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.363.378	719.111		

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 - 30.09.2021	Previous Period 01.01.2020 - 30.09.2020
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		2.984.170	3.330.914
Profit Share Income Received		7.551.770	5.382.686
Profit Share Expense Paid		-3.832.976	-2.301.527
Dividends received		5.843	68
Fees and Commissions Received		758.364	584.547
Other Gains		880.335	1.963.604
Collections from Previously Written Off Loans and Other Receivables		498.163	193.288
Cash Payments to Personnel and Service Suppliers		-1.007.786	-890.614
Taxes Paid		-627.921	-703.562
Other		-1.241.622	-897.576
Changes in Operating Assets and Liabilities Subject to Banking Operations		11.687.615	4.548.211
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.160.127	-3.067.896
Net (Increase) Decrease in Due From Banks		-4.669.372	-9.945.432
Net (Increase) Decrease in Loans		-12.944.950	-17.688.353
Net (Increase) Decrease in Other Assets		5.246.033	-83.835
Net (Increase) Decrease in Funds Collected From Banks		73.580	314.714
Net Increase (Decrease) in Other Funds Collected		19.060.027	22.589.142
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-262.958	1.989.443
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		4.025.128	10.440.428
Net Cash Provided From Banking Operations		14.671.785	7.879.125
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.593.723	-21.927.486
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		-167.141	-40.298
Cash Obtained from Tangible and Intangible Asset Sales		46.161	317
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-8.745.538	-22.824.279
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.001.354	3.905.991
Cash Paid for Purchase of Financial Assets At Amortised Cost		-136.484	-2.035.983
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.479.510	0
Other		-71.585	-187.374
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		468.235	333.989
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		513.954	388.645
Dividends paid		-9.132	-7.280
Payments of lease liabilities		-36.587	-47.376
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		3.798.196	3.845.560
Net Increase (Decrease) in Cash and Cash Equivalents		17.344.493	-9.868.812
Cash and Cash Equivalents at Beginning of the Period		11.971.283	18.893.086
Cash and Cash Equivalents at End of the Period		29.315.776	9.024.274



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 - 30.09.2020	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	-16.092	0 0	0	16.092	0	0	0	0		
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	-16.092	0 0	0	16.092	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	0		
	Adjusted Beginning Balance		3.995.766	23.250	1.239	0	0	-19.082	0 0	0	198.603	-8.981 0	1.469.025	51.632	1.109.838	6.821.290	0	6.821.290		
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	-325.926	8.981 0	0	0	1.036.056	719.111	0	719.111		
	Capital Increase in Cash		0	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 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	0		
	Convertible Bonds		0	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	0		
	Increase (decrease) through other changes, equity		-635	0	635	0	0	0	0 0	0	-6.566	0 0	-1.078	6.566	0	-1.078	0	-1.078		
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	1.102.558	0	-	1.109.838	-7.280	0	-7.280	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-7.280	0	-7.280	0	-7.280		
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	1.102.558	-	1.102.558	0	0	0	0	
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	1.109.838	-	1.109.838	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	-133.889	0 0	1.970.505	58.198	1.036.056	7.532.043	0	7.532.043		
Current Period 01.01.2021 - 30.09.2021	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	52.448	1.400.281	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	0		
	Effect Of Corrections		0	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	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	52.448	1.400.281	7.995.097	0	7.995.097		
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	-44.403	0 0	0	0	0	1.407.781	1.363.378	0	1.363.378	
	Capital Increase in Cash		0	0	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	0	0	
	Issued Capital Inflation Adjustment Difference		0	0	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	0	0	
	Subordinated Debt		0	0	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	-1.078	0	0	-1.078	0	-1.078		
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	1.391.149	0	-	1.400.281	-9.132	0	-9.132	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	-9.132	0	0	-9.132	0	-9.132		
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	1.400.281	-	1.400.281	0	0	0	0	
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	1.400.281	-	1.400.281	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	-41.178	0 0	3.360.217	52.448	1.407.781	9.348.265	0	9.348.265		