KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2021 - 3. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ALBARAKA TÜRK KATILIM BANKASI ANONİM ŞİRKETİ

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi

Yönetim Kurulu'na

Giriş

Albaraka Türk Katılım Bankası A.Ş.'nin ("Banka") 30 Eylül 2021 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 2021 tarihi itibarıyla konsolide olmayan finansal durumunun, 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 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

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)		6.037.780	23.025.820	29.063.600	5.126.972	18.067.080	23.194.052
Cash and cash equivalents	Beşinci Bölüm -I (1)	3.638.051	18.253.519	21.891.570	2.115.516	14.497.412	16.612.928
Cash and Cash Balances at Central Bank		2.418.817	16.119.578	18.538.395	1.371.053	11.863.955	13.235.008
Banks		1.249.398	2.138.750	3.388.148	779.426	2.633.920	3.413.346
Receivables From Money Markets				0			0
Allowance for Expected Losses (-)		-30.164	-4.809	-34.973	-34.963	-463	-35.426
Financial assets at fair value through profit or loss	(Beşinci Bölüm -I)(2)	2.049.349	4.523.858	6.573.207	2.149.588	3.254.404	5.403.992
Public Debt Securities		622.671	4.497.112	5.119.783	536.142	3.232.685	3.768.827
Equity instruments			13.193	13.193		10.774	10.774
Other Financial Assets		1.426.678	13.553	1.440.231	1.613.446	10.945	1.624.391
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm -I)(3)	325.326	244.582	569.908	848.184	315.264	1.163.448
Public Debt Securities		317.659	233.171	550.830	745.044	306.067	1.051.111
Equity instruments		7.667	11.411	19.078	7.667	9.197	16.864
Other Financial Assets				0	95.473		95.473
Derivative financial assets	(Beşinci Bölüm -I) (5)	25.054	3.861	28.915	13.684	0	13.684
Derivative Financial Assets At Fair Value Through Profit Or Loss		25.054	3.861	28.915	13.684		13.684
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		23.731.260	28.333.930	52.065.190	23.290.703	20.517.445	43.808.148
Loans	(Beşinci Bölüm -I)(6)	24.097.079	24.202.196	48.299.275	23.254.475	18.801.331	42.055.806
Receivables From Leasing Transactions	(Beşinci Bölüm -I)(7)	318.530	249.497	568.027	291.476	68.673	360.149
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm -I)(4)	551.776	4.680.025	5.231.801	832.051	2.392.749	3.224.800
Public Debt Securities		551.776	4.680.025	5.231.801	832.051	2.392.749	3.224.800
Other Financial Assets				0			0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm -I)(6)	-1.236.125	-797.788	-2.033.913	-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)	140.154	139	140.293	130.757	293	131.050
Held for Sale		140.154	139	140.293	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)	1.303.597	16.833	1.320.430	1.371.033	17.226	1.388.259
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm -I) (11)	69.287	0	69.287	40.533	0	40.533
Goodwill				0			0
Other		69.287		69.287	40.533		40.533
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm -I) (12)			0			0
CURRENT TAX ASSETS		3.037		3.037	3.672		3.672
DEFERRED TAX ASSET	(Beşinci Bölüm -I) (13)	317.236		317.236	191.314		191.314
OTHER ASSETS	(Beşinci Bölüm -I) (14)	668.932	40.850	709.782	488.305	27.055	515.360
TOTAL ASSETS		**32.296.383**	**51.435.883**	**83.732.266**	**30.668.389**	**38.647.410**	**69.315.799**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(Beşinci Bölüm -II)(1)	19.102.511	47.635.229	66.737.740	15.465.033	36.148.091	51.613.124
LOANS RECEIVED	(Beşinci Bölüm -II) (2)	5.702.668	1.795.936	7.498.604	4.314.758	2.987.107	7.301.865
MONEY MARKET FUNDS		36.983		36.983	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)	7.079	0	7.079	142.596	0	142.596
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		7.079		7.079	142.596		142.596
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
LEASE PAYABLES (Net)	(Beşinci Bölüm -II) (4)	320.148	13.599	333.747	314.684	13.711	328.395
PROVISIONS	(Beşinci Bölüm -II) (5)	202.766	3.133	205.899	198.842	2.401	201.243
Provision for Restructuring				0			0
Reserves for Employee Benefits		156.766		156.766	144.641		144.641
Insurance Technical Reserves (Net)				0			0
Other provisions		46.000	3.133	49.133	54.201	2.401	56.602
CURRENT TAX LIABILITIES	(Beşinci Bölüm -II) (6)	67.239	763	68.002	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	2.135.430	2.135.430	0	1.732.562	1.732.562
Loans			2.135.430	2.135.430		1.732.562	1.732.562
Other Debt Instruments				0			0
OTHER LIABILITIES	(Beşinci Bölüm -II)(9)	2.104.918	543.157	2.648.075	1.404.812	187.554	1.592.366
EQUITY	(Beşinci Bölüm -II) (10)	4.056.556	4.151	4.060.707	4.038.919	5.308	4.044.227
Issued capital		1.350.000		1.350.000	1.350.000		1.350.000
Capital Reserves		1.028.858	0	1.028.858	960.566	0	960.566
Equity Share Premiums		14.855		14.855	14.855		14.855
Share Cancellation Profits				0			0
Other Capital Reserves		1.014.003		1.014.003	945.711		945.711

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		248.312		248.312	254.045		254.045
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		124.022	4.151	128.173	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		-438.332	0	-438.332	-109.115	0	-109.115
Prior Years' Profit or Loss		-489.759		-489.759	-363.852		-363.852
Current Period Net Profit Or Loss		51.427		51.427	254.737		254.737
Non-controlling Interests				0			0
Total equity and liabilities		**31.600.868**	**52.131.398**	**83.732.266**	**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 30.09.2021			Previous Period 31.12.2020		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		11.107.189	10.214.010	21.321.199	11.377.799	9.281.131	20.658.930
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	6.841.271	7.243.040	14.084.311	5.710.137	5.411.694	11.121.831
Letters of Guarantee		6.766.712	3.814.906	10.581.618	5.647.191	3.555.738	9.202.929
Guarantees Subject to State Tender Law		1.243.712	349.321	1.593.033	876.326	77.888	954.214
Guarantees Given for Foreign Trade Operations		15	1.286.701	1.286.716	15	1.043.724	1.043.739
Other Letters of Guarantee		5.522.985	2.178.884	7.701.869	4.770.850	2.434.126	7.204.976
Bank Acceptances		0	85.826	85.826	0	49.363	49.363
Import Letter of Acceptance			85.826	85.826		49.363	49.363
Other Bank Acceptances				0			0
Letters of Credit		14.235	3.329.627	3.343.862	39.522	1.731.270	1.770.792
Documentary Letters of Credit				0			0
Other Letters of Credit		14.235	3.329.627	3.343.862	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			12.681	12.681		75.323	75.323
Other Collaterals		60.324		60.324	23.424		23.424
COMMITMENTS	(Beşinci Bölüm-III) (1)	2.778.304	580.076	3.358.380	2.395.012	850.025	3.245.037
Irrevocable Commitments		2.752.804	580.076	3.332.880	2.391.012	850.025	3.241.037
Forward Asset Purchase Commitments		329.848	580.076	909.924	359.047	850.025	1.209.072
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments		587.597		587.597	429.887		429.887
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		814.030		814.030	667.621		667.621
Tax and Fund Liabilities Arised from Export Commitments		15.258		15.258	13.538		13.538
Commitments for Credit Card Limits		1.005.175		1.005.175	919.974		919.974
Commitments for Credit Cards and Banking Services Promotions		350		350	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		546		546	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)	1.487.614	2.390.894	3.878.508	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		1.487.614	2.390.894	3.878.508	3.272.650	3.019.412	6.292.062
Forward Buy or Sell Transactions		76.263	74.049	150.312	128.188	114.937	243.125
Forward Foreign Currency Buying Transactions		53.746	20.620	74.366	83.763	39.298	123.061
Forward Foreign Currency Sale Transactions		22.517	53.429	75.946	44.425	75.639	120.064
Other Forward Buy or Sell Transactions		1.411.351	2.316.845	3.728.196	3.144.462	2.904.475	6.048.937
Other				0			0
CUSTODY AND PLEDGES RECEIVED		102.242.742	32.680.036	134.922.778	87.262.122	24.652.412	111.914.534
ITEMS HELD IN CUSTODY		7.318.501	8.841.179	16.159.680	5.519.997	8.677.435	14.197.432
Customer Fund and Portfolio Balances		4.310.933		4.310.933	2.911.168		2.911.168
Securities Held in Custody		14.533	365.118	379.651	137.652	344.021	481.673
Cheques Received for Collection		2.070.849	406.260	2.477.109	1.696.146	275.497	1.971.643
Commercial Notes Received for Collection		664.094	112.695	776.789	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		224.864	703.576	928.440	215.254	1.519.560	1.734.814
Custodians		33.125	7.253.530	7.286.655	33.125	6.455.189	6.488.314
PLEDGED ITEMS		94.924.241	23.838.857	118.763.098	81.742.125	15.974.977	97.717.102
Securities		11.192.116	5.404.207	16.596.323	11.668.013	4.659.421	16.327.434
Guarantee Notes		1.978.969	322.700	2.301.669	1.438.998	219.572	1.658.570
Commodity		10.703.399	2.427.789	13.131.188	6.545.244	1.758.326	8.303.570
Warrant				0			0
Real Estate		64.528.380	12.729.443	77.257.823	56.903.781	6.988.385	63.892.166
Other Pledged Items		6.234.915	2.945.398	9.180.313	4.924.606	2.341.372	7.265.978
Depositories Receiving Pledged Items		286.462	9.320	295.782	261.483	7.901	269.384
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**113.349.931**	**42.894.046**	**156.243.977**	**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 - 30.09.2021	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	(Beşinci Bölüm-IV) (1)	3.401.984	2.553.540	1.216.246	928.045
Profit Share on Loans		2.841.586	2.194.190	999.747	785.306
Income Received From Reserve Deposits		92.845	6.813	38.944	3.305
Income Received From Banks		256	585	74	79
Income Received From Marketable Securities Portfolio		440.904	338.113	167.217	134.793
Financial Assets At Fair Value Through Profit Loss		146.837	68.223	63.043	34.134
Financial Assets At Fair Value Through Other Comprehensive Income		103.401	125.691	28.348	43.853
Financial Assets Measured at Amortised Cost		190.666	144.199	75.826	56.806
Finance Lease Income		25.359	11.802	9.927	4.012
Other Profit Share Income		1.034	2.037	337	550
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV)(2)	-2.457.718	-1.317.645	-865.643	-459.789
Expenses on Profit Sharing Accounts		-1.389.534	-808.107	-517.087	-246.564
Profit Share Expense on Funds Borrowed		-916.235	-385.743	-308.043	-136.293
Profit Share Expense on Money Market Borrowings		-74.154	-35.056	-19.956	-27.889
Profit Share Expense on Leases		-37.492	-43.784	-12.393	-13.996
Other Profit Share Expense		-40.303	-44.955	-8.164	-35.047
NET PROFIT SHARE INCOME (LOSS)		944.266	1.235.895	350.603	468.256
NET FEE AND COMMISSION INCOME OR EXPENSES		273.875	162.576	103.413	62.437
Fees and Commissions Received		398.619	281.002	145.828	103.773
From Noncash Loans		114.497	97.403	42.811	33.012
Other	(Beşinci Bölüm-IV)(3)	284.122	183.599	103.017	70.761
Fees and Commissions Paid (-)		-124.744	-118.426	-42.415	-41.336
Paid for Noncash Loans		-397	-156	-223	-50
Other	(Beşinci Bölüm-IV)(3)	-124.347	-118.270	-42.192	-41.286
DIVIDEND INCOME	(Beşinci Bölüm-IV)(4)	52		52	
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV)(5)	-194.944	173.318	-178.302	104.131
Gains (Losses) Arising from Capital Markets Transactions		-110.765	26.661	-91.817	6.546
Gains (Losses) Arising From Derivative Financial Transactions		-84.593	87.721	-60.424	62.466
Foreign Exchange Gains or Losses		414	58.936	-26.061	35.119
OTHER OPERATING INCOME	(Beşinci Bölüm-IV)(6)	817.673	471.175	336.886	329.017
GROSS PROFIT FROM OPERATING ACTIVITIES		1.840.922	2.042.964	612.652	963.841
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV)(7)	-725.088	-913.989	-220.955	-552.733
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV)(7)	-13.019	-5.211	3.143	17.144
PERSONNEL EXPENSES (-)		-576.372	-540.375	-200.947	-190.660
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV)(8)	-500.977	-405.038	-147.798	-146.184
NET OPERATING INCOME (LOSS)		25.466	178.351	46.095	91.408
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)	25.466	178.351	46.095	91.408
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV)(10)	25.961	-40.635	-7.739	-16.592
Expense Effect of Deferred Tax		-260.890	-254.890	-76.447	-153.072
Income Effect of Deferred Tax		286.851	214.255	68.708	136.480
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV)(11)	51.427	137.716	38.356	74.816
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)	51.427	137.716	38.356	74.816
Profit (Loss) Attributable to Group		51.427	137.716	38.356	74.816

Profit (loss), attributable to non-controlling interests		0			
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kâr/Zarar		0,04000000	0,10000000	0,03000000	0,05000000

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)		51.427	137.716		
OTHER COMPREHENSIVE INCOME		26.299	22.612		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-5.733	-5.105		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-5.733	-5.105		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		32.032	27.717		
Exchange Differences on Translation		51.793	51.455		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-27.760	-30.433		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		7.999	6.695		
TOTAL COMPREHENSIVE INCOME (LOSS)		77.726	160.328		

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		1.100.868	754.635
Profit Share Income Received		3.391.882	2.445.586
Profit Share Expense Paid		-2.319.889	-756.222
Dividends received		52	
Fees and Commissions Received		277.267	183.599
Other Gains		421.927	442.493
Collections from Previously Written Off Loans and Other Receivables		348.949	342.964
Cash Payments to Personnel and Service Suppliers		-708.243	-676.931
Taxes Paid		-36.779	-42.547
Other		-274.298	-1.184.307
Changes in Operating Assets and Liabilities Subject to Banking Operations		4.306.435	-2.314.924
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.428.948	-3.333.415
Net (Increase) Decrease in Due From Banks		-3.462.488	-515.440
Net (Increase) Decrease in Loans		-5.454.015	-7.855.042
Net (Increase) Decrease in Other Assets		-138.428	-609.666
Net (Increase) Decrease in Funds Collected From Banks		875.752	-1.198.387
Net Increase (Decrease) in Other Funds Collected		12.065.246	9.891.256
Net Increase (Decrease) Other Liabilities		1.849.316	1.305.770
Net Cash Provided From Banking Operations		5.407.303	-1.560.289
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.016.239	-1.232.928
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			18.350
Cash Paid For Tangible And Intangible Asset Purchases		-107.747	-102.141
Cash Obtained from Tangible and Intangible Asset Sales		205.274	156.802
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.550.158	-406.249
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.103.601	157.974
Cash Paid for Purchase of Financial Assets At Amortised Cost		-3.151.694	-1.884.206
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.484.485	826.542
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-2.762.735	1.573.689
Cash Obtained from Loans and Securities Issued		33.775.399	22.241.140
Cash Outflow Arised From Loans and Securities Issued		-36.317.319	-20.464.090
Payments of lease liabilities		-62.802	-65.121
Other		-158.013	-138.240
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		377.804	735.470
Net Increase (Decrease) in Cash and Cash Equivalents		2.006.133	-484.058
Cash and Cash Equivalents at Beginning of the Period		8.055.277	7.182.466
Cash and Cash Equivalents at End of the Period		10.061.410	6.698.408

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	Footnote Reference	Issued Capital	Share Premium	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: Tangible and Intangible Assets Revaluation Reserve	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Exchange Differences on Translation	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
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		**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								-8.999		8.999				
	Effect Of Corrections								-8.999		8.999				
	Effect Of Changes In Accounting Policy														
	Adjusted Beginning Balance		900.000		1.345.134	270.910	-27.506	72.638	31.057	1.430.225	-263.958	63.429	3.821.929		3.821.929
	Total Comprehensive Income (Loss)					-5.105		51.455	-23.738			137.716	160.328		160.328
	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				98.423				-3.590	18	-104.907		-10.056		-10.056
	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**	**978.702**	**265.805**	**-27.506**	**124.093**	**3.729**	**1.492.590**	**-367.783**	**137.716**	**3.972.201**		**3.972.201**
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		**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)					-5.733		51.793	-19.761			51.427	77.726		77.726
	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				68.292					8.030	-137.568		-61.246		-61.246
	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**	**1.014.003**	**294.637**	**-46.325**	**144.126**	**-15.953**	**1.743.696**	**-489.759**	**51.427**	**4.060.707**		**4.060.707**