

# KUVEYT TRK KATILIM BANKASI A.Ş. Participation Bank Financial Report Unconsolidated 2020 - 1. 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") 31 Mart 2020 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç 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, Kuveyt Türk Katılım Bankası A.Ş.'nin 31 Mart 2020 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

## ***Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor***

Sınırlı denetimimiz sonucunda, ilişikte 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

20 Mayıs 2020

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 31.03.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		4.882.877	37.507.163	42.390.040	4.803.455	37.903.612	42.707.067
Cash and cash equivalents		1.268.162	20.229.162	21.497.324	1.781.590	24.099.321	25.880.911
Cash and Cash Balances at Central Bank	(5.1.1.)	1.200.236	15.977.788	17.178.024	1.768.747	17.124.339	18.893.086
Banks	(5.1.3.)	68.054	4.254.089	4.322.143	12.983	6.977.847	6.990.830
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses ( - )		-128	-2.715	-2.843	-140	-2.865	-3.005
Financial assets at fair value through profit or loss	(5.1.2.)	149.418	5.751.214	5.900.632	104.688	3.907.054	4.011.742
Public Debt Securities		107.685	5.655.418	5.763.103	77.977	3.863.617	3.941.594
Equity instruments		0	0	0	0	0	0
Other Financial Assets		41.733	95.796	137.529	26.711	43.437	70.148
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4.)	3.436.448	11.048.796	14.485.244	2.898.407	9.732.060	12.630.467
Public Debt Securities		3.325.621	10.570.833	13.896.454	2.792.631	9.313.887	12.106.518
Equity instruments		13.992	25.918	39.910	11.237	27.346	38.583
Other Financial Assets		96.835	452.045	548.880	94.539	390.827	485.366
Derivative financial assets		28.849	477.991	506.840	18.770	165.177	183.947
Derivative Financial Assets At Fair Value Through Profit Or Loss		28.849	477.991	506.840	18.770	165.177	183.947
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(5.1.5.)	40.296.757	30.977.888	71.274.645	32.535.710	25.009.784	57.545.494
Loans		41.468.505	25.004.817	66.473.322	33.532.383	21.686.066	55.218.449
Receivables From Leasing Transactions	(5.1.10.)	1.656.804	1.865.795	3.522.599	1.406.165	1.301.355	2.707.520
Other Financial Assets Measured at Amortised Cost	(5.1.6.)	0	4.875.419	4.875.419	0	2.630.914	2.630.914
Public Debt Securities		0	4.875.419	4.875.419	0	2.630.914	2.630.914
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-2.828.552	-768.143	-3.596.695	-2.402.838	-608.551	-3.011.389
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )		465.520	0	465.520	473.326	0	473.326
Held for Sale		465.520	0	465.520	473.326	0	473.326
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		729.219	0	729.219	564.853	0	564.853
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.)	709.219	0	709.219	544.853	0	544.853
Unconsolidated Financial Subsidiaries		685.539	0	685.539	521.173	0	521.173
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)		1.058.644	988	1.059.632	1.033.995	957	1.034.952
INTANGIBLE ASSETS AND GOODWILL (Net)		135.349	19	135.368	133.955	25	133.980
Goodwill		0	0	0	0	0	0
Other		135.349	19	135.368	133.955	25	133.980
INVESTMENT PROPERTY (Net)		25.107	0	25.107	25.146	0	25.146
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.1.15.)	460.059	0	460.059	358.097	0	358.097
OTHER ASSETS	(5.1.17.)	717.122	1.048.938	1.766.060	658.556	937.874	1.596.430
<b>TOTAL ASSETS</b>		<b>48.770.654</b>	<b>69.534.996</b>	<b>118.305.650</b>	<b>40.587.093</b>	<b>63.852.252</b>	<b>104.439.345</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
FUNDS COLLECTED	(5.2.1.)	40.705.171	58.116.927	98.822.098	35.410.329	50.084.058	85.494.387
LOANS RECEIVED	(5.2.3.)	1.262.565	4.273.636	5.536.201	923.177	4.468.500	5.391.677
MONEY MARKET FUNDS		0	0	0	0	0	0
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		288.107	212.798	500.905	129.690	294.447	424.137
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.2.2.)	288.107	83.461	371.568	129.690	164.719	294.409
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.2.6.)	0	129.337	129.337	0	129.728	129.728
LEASE PAYABLES (Net)	(5.2.5.)	329.209	9.027	338.236	315.732	10.446	326.178
PROVISIONS	(5.2.7.)	882.714	276.163	1.158.877	850.649	240.346	1.090.995
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		245.618	493	246.111	301.593	446	302.039
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		637.096	275.670	912.766	549.056	239.900	788.956
CURRENT TAX LIABILITIES	(5.2.8.1.)	105.143	0	105.143	224.425	0	224.425
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	3.661.344	3.661.344	0	3.380.983	3.380.983
Loans		0	0	0	0	0	0
Other Debt Instruments		0	3.661.344	3.661.344	0	3.380.983	3.380.983
OTHER LIABILITIES	(5.2.4.)	1.029.730	327.987	1.357.717	1.023.193	262.080	1.285.273
EQUITY	(5.2.11.)	7.000.255	-175.126	6.825.129	6.742.813	78.477	6.821.290
Issued capital		4.595.131	0	4.595.131	3.995.766	0	3.995.766
Capital Reserves		25.124	0	25.124	24.489	0	24.489
Equity Share Premiums		23.250	0	23.250	23.250	0	23.250
Share Cancellation Profits		1.874	0	1.874	1.239	0	1.239
Other Capital Reserves		0	0	0	0	0	0

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-19.082	0	-19.082	-19.082	0	-19.082
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		76.481	-175.126	-98.645	127.237	78.477	205.714
Profit Reserves		1.971.224	0	1.971.224	1.469.025	0	1.469.025
Legal Reserves		284.943	0	284.943	228.723	0	228.723
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		1.617.135	0	1.617.135	1.170.797	0	1.170.797
Other Profit Reserves		69.146	0	69.146	69.505	0	69.505
Profit or Loss		351.377	0	351.377	1.145.378	0	1.145.378
Prior Years' Profit or Loss		35.540	0	35.540	35.540	0	35.540
Current Period Net Profit Or Loss		315.837	0	315.837	1.109.838	0	1.109.838
Non-controlling Interests	(5.2.12.)	0	0	0	0	0	0
Total equity and liabilities		51.602.894	66.702.756	118.305.650	45.620.008	58.819.337	104.439.345

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		67.396.140	62.822.087	130.218.227	67.365.973	56.289.772	123.655.745
GUARANTIES AND WARRANTIES	(5.3.1.)	6.966.530	5.705.288	12.671.818	6.938.439	4.962.863	11.901.302
Letters of Guarantee		6.531.012	3.921.079	10.452.091	6.592.042	3.414.624	10.006.666
Guarantees Subject to State Tender Law		205.218	53.177	258.395	218.286	62.740	281.026
Guarantees Given for Foreign Trade Operations		376.009	56.267	432.276	375.091	79.315	454.406
Other Letters of Guarantee		5.949.785	3.811.635	9.761.420	5.998.665	3.272.569	9.271.234
Bank Acceptances		30.477	49.999	80.476	8.546	46.489	55.035
Import Letter of Acceptance		30.477	49.999	80.476	8.546	46.489	55.035
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		16.790	1.642.570	1.659.360	10.567	1.363.442	1.374.009
Documentary Letters of Credit		86	557.139	557.225	86	371.829	371.915
Other Letters of Credit		16.704	1.085.431	1.102.135	10.481	991.613	1.002.094
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		388.251	91.640	479.891	327.284	138.308	465.592
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.3.1.)	53.507.995	5.741.848	59.249.843	52.151.025	1.894.212	54.045.237
Irrevocable Commitments		5.897.341	5.741.848	11.639.189	4.795.885	1.894.212	6.690.097
Forward Asset Purchase Commitments		814.698	5.716.329	6.531.027	455.887	1.891.166	2.347.053
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		435.045	0	435.045	358.094	0	358.094
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		1.437.496	0	1.437.496	1.305.235	0	1.305.235
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		3.189.532	0	3.189.532	2.656.398	0	2.656.398
Commitments for Credit Cards and Banking Services Promotions		2.813	0	2.813	2.514	0	2.514
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	25.519	43.276	17.757	3.046	20.803
Revocable Commitments		47.610.654	0	47.610.654	47.355.140	0	47.355.140

Revocable Loan Granting Commitments		47.610.654	0	47.610.654	47.355.140	0	47.355.140
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(5.3.2.)	6.921.615	51.374.951	58.296.566	8.276.509	49.432.697	57.709.206
Derivative Financial Instruments Held For Hedging		0	1.648.322	1.648.322	0	2.451.906	2.451.906
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	1.648.322	1.648.322	0	2.451.906	2.451.906
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		6.921.615	49.726.629	56.648.244	8.276.509	46.980.791	55.257.300
Forward Buy or Sell Transactions		688.433	2.140.892	2.829.325	512.110	1.242.703	1.754.813
Forward Foreign Currency Buying Transactions		361.021	1.061.974	1.422.995	276.131	603.627	879.758
Forward Foreign Currency Sale Transactions		327.412	1.078.918	1.406.330	235.979	639.076	875.055
Other Forward Buy or Sell Transactions		6.233.182	47.585.737	53.818.919	7.764.399	45.738.088	53.502.487
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		408.993.220	181.660.638	590.653.858	381.449.255	165.631.022	547.080.277
ITEMS HELD IN CUSTODY		11.339.607	18.489.757	29.829.364	11.299.056	14.947.964	26.247.020
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		2.205.703	282.111	2.487.814	2.891.875	424.980	3.316.855
Cheques Received for Collection		7.539.331	990.354	8.529.685	6.828.688	869.224	7.697.912
Commercial Notes Received for Collection		1.594.573	320.379	1.914.952	1.578.493	280.131	1.858.624
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	16.896.913	16.896.913	0	13.373.629	13.373.629
PLEDGED ITEMS		397.641.974	163.093.946	560.735.920	370.138.560	150.613.354	520.751.914
Securities		78.959	0	78.959	194.245	111.336	305.581
Guarantee Notes		101.727	2.655.172	2.756.899	101.727	2.402.814	2.504.541
Commodity		9.907.577	777.951	10.685.528	8.938.138	701.641	9.639.779
Warrant		0	0	0	0	0	0
Real Estate		131.823.717	3.271.284	135.095.001	124.206.037	2.983.314	127.189.351
Other Pledged Items		255.729.994	156.389.539	412.119.533	236.698.413	144.414.249	381.112.662
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		11.639	76.935	88.574	11.639	69.704	81.343
TOTAL OFF-BALANCE SHEET ACCOUNTS		476.389.360	244.482.725	720.872.085	448.815.228	221.920.794	670.736.022



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
PROFIT SHARE INCOME	(5.4.1.)	1.841.555	1.763.288
Profit Share on Loans		1.444.063	1.465.499
Income Received From Reserve Deposits		782	26.967
Income Received From Banks		39.434	57.482
Income Received from Money Market Placements		0	0
Income Received From Marketable Securities Portfolio		270.835	131.783
Financial Assets At Fair Value Through Profit Loss		30.650	6.867
Financial Assets At Fair Value Through Other Comprehensive Income		211.213	113.517
Financial Assets Measured at Amortised Cost		28.972	11.399
Finance Lease Income		74.916	61.654
Other Profit Share Income		11.525	19.903
PROFIT SHARE EXPENSES (-)		-707.120	-982.674
Expenses on Profit Sharing Accounts	(5.4.4.)	-524.298	-728.634
Profit Share Expense on Funds Borrowed	(5.4.2.)	-163.354	-237.159
Profit Share Expense on Money Market Borrowings		-2.800	-2.514
Expense on Securities Issued		0	0
Profit Share Expense on Leases		-16.668	-14.367
Other Profit Share Expense		0	0
NET PROFIT SHARE INCOME (LOSS)		1.134.435	780.614
NET FEE AND COMMISSION INCOME OR EXPENSES		84.205	112.398
Fees and Commissions Received		194.378	184.044
From Noncash Loans		35.880	35.741
Other		158.498	148.303
Fees and Commissions Paid (-)		-110.173	-71.646
Paid for Noncash Loans		-6	-6
Other	(5.4.13.)	-110.167	-71.640
DIVIDEND INCOME	(5.4.3.)	0	803
TRADING INCOME OR LOSS (Net)	(5.4.5.)	551.891	235.622
Gains (Losses) Arising from Capital Markets Transactions		23.670	13.013
Gains (Losses) Arising From Derivative Financial Transactions		4.168	212.097
Foreign Exchange Gains or Losses		524.053	10.512
OTHER OPERATING INCOME	(5.4.6.)	221.324	361.344
GROSS PROFIT FROM OPERATING ACTIVITIES		1.991.855	1.490.781
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	(5.4.7.)	-836.476	-648.135
OTHER ALLOWANCE EXPENSES ( - )	(5.4.8.)	-152.508	-47.139
PERSONNEL EXPENSES (-)		-327.946	-282.575
OTHER OPERATING EXPENSES (-)		-270.097	-194.304
NET OPERATING INCOME (LOSS)		404.828	318.628
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.4.9.)	404.828	318.628
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.4.10)	-88.991	-64.625
Current Tax Provision		-105.129	-45.410
Expense Effect of Deferred Tax		-134.484	-194.309
Income Effect of Deferred Tax		150.622	175.094
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.4.11.)	315.837	254.003
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(5.4.12.)	315.837	254.003
Profit (Loss) Attributable to Group		315.837	254.003
Profit (loss), attributable to non-controlling interests		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 01.01.2020 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>			
PROFIT (LOSS)		315.837	254.003
OTHER COMPREHENSIVE INCOME		-304.359	-9.093
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		-304.359	-9.093
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-390.597	-6.424
Income (Loss) Related with Cash Flow Hedges		414	-7.897
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		85.824	5.228
TOTAL COMPREHENSIVE INCOME (LOSS)		11.478	244.910

# Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2020 - 31.03.2020	Previous Period 01.01.2019 - 31.03.2019
<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		-10.999	1.012.693
Profit Share Income Received		1.756.366	2.269.960
Profit Share Expense Paid		-809.251	-897.362
Dividends received		0	0
Fees and Commissions Received		194.378	187.268
Other Gains		527.090	103.294
Collections from Previously Written Off Loans and Other Receivables		115.245	178.108
Cash Payments to Personnel and Service Suppliers		-272.108	-379.049
Taxes Paid		-78.955	-175.659
Other		-1.443.764	-273.867
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.250.301	3.589.710
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.900.719	-1.361.058
Net (Increase) Decrease in Due From Banks		2.675.967	-780.388
Net (Increase) Decrease in Loans		-12.273.967	-3.980.507
Net (Increase) Decrease in Other Assets		-777.605	1.033.931
Net (Increase) Decrease in Funds Collected From Banks		703.538	-235.612
Net Increase (Decrease) in Other Funds Collected		12.637.662	9.708.849
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		169.051	122.531
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		16.374	-918.036
Net Cash Provided From Banking Operations		1.239.302	4.602.403
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-4.160.786	-5.963.121
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-24.641	-481.661
Cash Obtained from Tangible and Intangible Asset Sales		92	1.392
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.238.902	-3.073.103
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		139.964	58.984
Cash Paid for Purchase of Financial Assets At Amortised Cost		-2.035.983	-2.469.786
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-1.316	1.053
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-23.948	-29.979
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		-7.280	-15.612
Payments of lease liabilities		-16.668	-14.367
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(5.5.4)	1.230.370	301.732
Net Increase (Decrease) in Cash and Cash Equivalents		-1.715.062	-1.088.965
Cash and Cash Equivalents at Beginning of the Period	(5.5.1)	18.893.086	6.680.124
Cash and Cash Equivalents at End of the Period	(5.5.1)	17.178.024	5.591.159



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 01.01.2019 - 31.03.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		3.497.322	22.933	0	0	0	-13.296	0 0	0	-117.150	36.196 0	1.107.196	905.352	0	5.438.553	0	5.438.553	
	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		3.497.322	22.933	0	0	0	-13.296	0 0	0	-117.150	36.196 0	1.107.196	905.352	0	5.438.553	0	5.438.553	
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0 0	0	-2.933	-6.160 0	0	0	254.003	244.910	0	244.910	
	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		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	
	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		0	0	0	0	0	0	0 0	0	0	0 0	-360	0	0	-360	0	-360	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	
	Equity at end of period		(5.2.11.)	3.497.322	22.933	0	0	0	-13.296	0 0	0	-120.083	30.036 0	1.106.836	905.352	254.003	5.683.103	0	5.683.103
Current Period 01.01.2020 - 31.03.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		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	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		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	-304.681	322 0	0	0	315.837	11.478	0	11.478	
	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	0	0 0	-359	0	0	-359	0	-359	
	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	0	-7.280	-7.280	0	-7.280	
	Transfers To Reserves		0	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	0	
	Equity at end of period		(5.2.11.)	4.595.131	23.250	1.874	0	0	-19.082	0 0	0	-89.986	-8.659 0	1.971.224	35.540	315.837	6.825.129	0	6.825.129