

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

Participation Bank Financial Report

Consolidated

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

Ara Dönem Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

Türkiye Emlak Katılım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

Türkiye Emlak Katılım Bankası Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi bağlı ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2021 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide 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 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 gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu konsolide 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 finansal bilgilerin, Grup'un 30 Eylül 2021 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin, konsolide finansal performansının ve konsolide 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.

Sınırlı denetimimiz sonucunda, ilişikte yedinci 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 rastlanılmamıştır.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Emre Çelik, SMMM

Sorumlu Denetçi

5 Kasım, 2021

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)		2.398.009	5.733.502	8.131.511	1.400.487	3.465.407	4.865.894
Cash and cash equivalents		598.660	4.228.252	4.826.912	259.407	2.917.315	3.176.722
Cash and Cash Balances at Central Bank	1	592.278	3.289.942	3.882.220	255.369	2.011.728	2.267.097
Banks	2	6.489	939.166	945.655	4.130	906.712	910.842
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-107	-856	-963	-92	-1.125	-1.217
Financial assets at fair value through profit or loss	3	51.165	559.699	610.864	216.844	306.207	523.051
Public Debt Securities		51.165	559.699	610.864	216.844	306.207	523.051
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	4	1.745.430	942.098	2.687.528	922.824	241.566	1.164.390
Public Debt Securities		1.735.362	942.098	2.677.460	915.165	241.566	1.156.731
Equity instruments		7.659	0	7.659	7.659	0	7.659
Other Financial Assets		2.409	0	2.409	0	0	0
Derivative financial assets	5	2.754	3.453	6.207	1.412	319	1.731
Derivative Financial Assets At Fair Value Through Profit Or Loss		2.754	3.453	6.207	1.412	319	1.731
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		10.145.537	6.578.406	16.723.943	9.939.118	4.963.488	14.902.606
Loans	6	10.041.165	4.756.176	14.797.341	10.148.747	3.421.877	13.570.624
Receivables From Leasing Transactions	8	338.885	19.975	358.860	25.623	2.786	28.409
Other Financial Assets Measured at Amortised Cost	7	0	1.837.547	1.837.547	0	1.568.929	1.568.929
Public Debt Securities		0	1.837.547	1.837.547	0	1.568.929	1.568.929
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	6	-234.513	-35.292	-269.805	-235.252	-30.104	-265.356
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	9	9.865	0	9.865	23.797	0	23.797
Held for Sale		9.865	0	9.865	23.797	0	23.797
Non-Current Assets From Discontinued Operations					0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	10	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)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	11	325.217	0	325.217	251.229	0	251.229
INTANGIBLE ASSETS AND GOODWILL (Net)	12	26.566	0	26.566	34.559	0	34.559
Goodwill		0	0	0	0	0	0
Other		26.566	0	26.566	34.559	0	34.559
INVESTMENT PROPERTY (Net)	13	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	14	68.988	0	68.988	73.853	0	73.853
OTHER ASSETS	15	225.276	357	225.633	142.437	73	142.510
TOTAL ASSETS		13.199.458	12.312.265	25.511.723	11.865.480	8.428.968	20.294.448
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	1	6.517.162	9.936.603	16.453.765	5.332.642	6.344.661	11.677.303
LOANS RECEIVED	2	106.458	621.425	727.883	21.889	926.868	948.757
MONEY MARKET FUNDS		18.890	0	18.890	1.069.349	0	1.069.349
MARKETABLE SECURITIES (Net)		4.264.269	0	4.264.269	3.028.652	0	3.028.652
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		147	13	160	43.279	7	43.286
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	3	147	13	160	43.279	7	43.286
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	5	0	0	0	0	0	0
LEASE PAYABLES (Net)	4	176.778	0	176.778	119.338	0	119.338
PROVISIONS	6	32.818	31.023	63.841	48.188	46.035	94.223
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		10.786	0	10.786	14.482	0	14.482
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		22.032	31.023	53.055	33.706	46.035	79.741
CURRENT TAX LIABILITIES	7	27.217	0	27.217	20.900	0	20.900
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	8	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	9	0	1.814.896	1.814.896	0	1.545.981	1.545.981
Loans		0	1.814.896	1.814.896	0	1.545.981	1.545.981
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	10	339.398	25.993	365.391	205.779	1.585	207.364
EQUITY	11	1.595.892	2.741	1.598.633	1.538.186	1.109	1.539.295
Issued capital		1.026.915	0	1.026.915	1.026.915	0	1.026.915
Capital Reserves		23.088	0	23.088	27.450	1.141	28.591
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		23.088	0	23.088	27.450	1.141	28.591

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-1.255	0	-1.255	-1.255	0	-1.255
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		4.776	2.741	7.517	-952	-32	-984
Profit Reserves		485.999	0	485.999	396.085	0	396.085
Legal Reserves		280.353	0	280.353	275.857	0	275.857
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		205.646	0	205.646	120.228	0	120.228
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		56.369	0	56.369	89.943	0	89.943
Prior Years' Profit or Loss		5.424	0	5.424	9.317	0	9.317
Current Period Net Profit Or Loss		50.945	0	50.945	80.626	0	80.626
Total equity and liabilities		13.079.029	12.432.694	25.511.723	11.428.202	8.866.246	20.294.448

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		3.567.679	4.700.273	8.267.952	2.523.491	2.774.656	5.298.147
GUARANTIES AND WARRANTIES	1	2.363.492	2.486.311	4.849.803	1.402.281	1.759.081	3.161.362
Letters of Guarantee		2.355.654	1.146.234	3.501.888	1.298.020	889.899	2.187.919
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		2.355.654	1.146.234	3.501.888	1.298.020	889.899	2.187.919
Bank Acceptances		0	1.202.488	1.202.488	31.000	819.386	850.386
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	1.202.488	1.202.488	31.000	819.386	850.386
Letters of Credit		7.838	137.589	145.427	73.261	49.796	123.057
Documentary Letters of Credit		7.838	137.589	145.427	73.261	49.796	123.057
Other Letters of Credit		0	0	0	0	0	0
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		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	1.004.907	1.260.573	2.265.480	419.983	242.514	662.497
Irrevocable Commitments		1.004.907	1.260.573	2.265.480	419.983	242.514	662.497
Forward Asset Purchase Commitments		79.673	1.102.642	1.182.315	64.799	110.655	175.454
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		836.946	0	836.946	323.542	0	323.542
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		88.288	0	88.288	31.642	0	31.642
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		0	157.931	157.931	0	131.859	131.859
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		199.280	953.389	1.152.669	701.227	773.061	1.474.288
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		199.280	953.389	1.152.669	701.227	773.061	1.474.288
Forward Buy or Sell Transactions		33.244	37.560	70.804	107.624	106.721	214.345
Forward Foreign Currency Buying Transactions		16.446	18.967	35.413	91.612	15.356	106.968
Forward Foreign Currency Sale Transactions		16.798	18.593	35.391	16.012	91.365	107.377
Other Forward Buy or Sell Transactions		166.036	915.829	1.081.865	593.603	666.340	1.259.943
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		120.752.638	8.871.757	129.624.395	67.873.182	6.078.363	73.951.545
ITEMS HELD IN CUSTODY		6.701.912	3.819.266	10.521.178	4.600.441	2.112.045	6.712.486
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		3.415.916	461.741	3.877.657	2.593.321	0	2.593.321
Cheques Received for Collection		1.559.266	168.065	1.727.331	803.612	72.891	876.503
Commercial Notes Received for Collection		50.969	0	50.969	23.422	0	23.422
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		844	0	844	894	0	894
Custodians		1.674.917	3.189.460	4.864.377	1.179.192	2.039.154	3.218.346
PLEDGED ITEMS		114.050.726	5.052.491	119.103.217	63.272.741	3.966.318	67.239.059
Securities		140.118	0	140.118	61.650	0	61.650
Guarantee Notes		0	0	0	0	0	0
Commodity		1.835.317	15.497	1.850.814	760.269	0	760.269
Warrant		0	0	0	0	0	0
Real Estate		7.875.738	0	7.875.738	4.366.808	0	4.366.808
Other Pledged Items		104.199.553	5.036.994	109.236.547	58.084.014	3.966.318	62.050.332
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		124.320.317	13.572.030	137.892.347	70.396.673	8.853.019	79.249.692

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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	1	1.591.715	624.716	614.352	242.137
Profit Share on Loans		1.259.611	488.545	470.250	189.639
Income Received From Reserve Deposits		36.521	6.097	15.656	2.168
Income Received From Banks		119	0	28	0
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		267.986	128.720	108.981	49.676
Financial Assets At Fair Value Through Profit Loss		45.383	42.441	12.585	12.111
Financial Assets At Fair Value Through Other Comprehensive Income		164.519	42.421	76.160	20.860
Financial Assets Measured at Amortised Cost		58.084	43.858	20.236	16.705
Finance Lease Income		25.642	679	18.443	469
Other Profit Share Income		1.836	675	994	185
PROFIT SHARE EXPENSES (-)	2	-1.309.620	-355.628	-489.233	-144.051
Expenses on Profit Sharing Accounts		-745.171	-248.289	-266.282	-84.855
Profit Share Expense on Funds Borrowed		-75.464	-53.381	-26.520	-21.821
Profit Share Expense on Money Market Borrowings		-22.021	-21.518	-3.881	-11.061
Expense on Securities Issued		-447.399	-26.320	-185.028	-23.087
Profit Share Expense on Leases		-19.565	-6.120	-7.522	-3.227
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		282.095	269.088	125.119	98.086
NET FEE AND COMMISSION INCOME OR EXPENSES		50.585	12.362	21.994	5.842
Fees and Commissions Received		62.724	20.659	25.203	9.296
From Noncash Loans		20.885	5.357	8.344	2.398
Other	3	41.839	15.302	16.859	6.898
Fees and Commissions Paid (-)		-12.139	-8.297	-3.209	-3.454
Paid for Noncash Loans		-49	-39	-20	-10
Other	3	-12.090	-8.258	-3.189	-3.444
DIVIDEND INCOME	4	0	0	0	0
TRADING INCOME OR LOSS (Net)	5	-8.585	30.133	1.693	5.656
Gains (Losses) Arising from Capital Markets Transactions		1.833	3.062	-932	-5.278
Gains (Losses) Arising From Derivative Financial Transactions		-146.055	-86.235	-5.136	2.651
Foreign Exchange Gains or Losses		135.637	113.306	7.761	8.283
OTHER OPERATING INCOME	6	128.701	80.985	17.989	27.279
GROSS PROFIT FROM OPERATING ACTIVITIES		452.796	392.568	166.795	136.863
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	7	-46.113	-103.570	-8.372	-14.822
OTHER ALLOWANCE EXPENSES (-)	7	-7.898	-51.169	-2.798	-13.757
PERSONNEL EXPENSES (-)		-188.562	-94.766	-65.773	-37.218
OTHER OPERATING EXPENSES (-)	8	-146.973	-79.681	-50.924	-28.051
NET OPERATING INCOME (LOSS)		63.250	63.382	38.928	43.015
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		63.250	63.382	38.928	43.015
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	10	-12.305	-14.989	-7.764	-4.341
Current Tax Provision		-36	0	8	0
Expense Effect of Deferred Tax		-52.193	-63.579	-15.487	-32.607
Income Effect of Deferred Tax		39.924	48.590	7.715	28.266
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	9	50.945	48.393	31.164	38.674
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 (+/-)	9	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		50.945	48.393	31.164	38.674
Profit (Loss) Attributable to Group		50.945	48.393	31.164	38.674
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar/Zarar		0,00050000	0,00065000	0,00030000	0,00052000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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)		50.945	48.393		
OTHER COMPREHENSIVE INCOME		2.998	-12.978		
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		2.998	-12.978		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		3.379	-16.569		
Income (Loss) Related with Cash Flow Hedges		0	0		
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		-381	3.591		
TOTAL COMPREHENSIVE INCOME (LOSS)		53.943	35.415		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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		584.400	-158.330
Profit Share Income Received		1.448.632	459.427
Profit Share Expense Paid		-1.236.878	-289.088
Dividends received		0	0
Fees and Commissions Received		62.724	20.659
Other Gains		104.475	69.192
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-240.430	-94.615
Taxes Paid		-18.621	-18.224
Other		464.498	-305.681
Changes in Operating Assets and Liabilities Subject to Banking Operations		527.615	93.467
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-92.322	479.837
Net (Increase) Decrease in Due From Banks		-1.188.482	-610.681
Net (Increase) Decrease in Loans		-956.372	-3.340.411
Net (Increase) Decrease in Other Assets		-61.732	13.254
Net (Increase) Decrease in Funds Collected From Banks		122.101	332.329
Net Increase (Decrease) in Other Funds Collected		3.527.861	2.846.700
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-823.439	372.439
Net Cash Provided From Banking Operations		1.112.015	-64.863
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.196.943	-1.258.428
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		-9.723	-79.737
Cash Obtained from Tangible and Intangible Asset Sales		16.443	749
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.242.398	-1.190.086
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		28.918	15.056
Cash Paid for Purchase of Financial Assets At Amortised Cost		1.824	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		7.993	-4.410
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.417.731	1.661.236
Cash Obtained from Loans and Securities Issued		32.543.647	35.812.310
Cash Outflow Arised From Loans and Securities Issued		-31.075.390	-34.141.484
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-50.526	-9.590
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		131.706	349.097
Net Increase (Decrease) in Cash and Cash Equivalents		464.509	687.042
Cash and Cash Equivalents at Beginning of the Period		1.723.008	251.608
Cash and Cash Equivalents at End of the Period		2.187.517	938.650



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		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			750.000	0	0	23.088	0	0	0	0	0	351.106	0	44.979			1.169.173	
	Adjustments Related to TMS 8			0	0	0	0	0	0	0	0	0	0	9.317	0			9.317	
	Effect Of Corrections			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	9.317	0			9.317	
	Adjusted Beginning Balance			750.000	0	0	23.088	0	0	0	0	0	351.106	9.317	44.979			1.178.490	
	Total Comprehensive Income (Loss)			0	0	0	0	0	0	0	0	-12.978	0	0	0	48.393		35.415	
	Capital Increase in Cash			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	
	Issued Capital Inflation Adjustment Difference			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	
	Subordinated Debt			0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Increase (decrease) through other changes, equity			0	0	0	5.803	0	0	0	0	0	0	0	0	0		5.803	
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	44.979	0	-44.979		0	
	Dividends Paid			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	44.979	-44.979	0		0	
	Other			0	0	0	0	0	0	0	0	0	0	0	44.979	-44.979		0	
	Equity at end of period			750.000	0	0	28.891	0	0	0	0	-12.978	0	396.085	9.317	48.393		1.219.708	
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			1.026.915	0	0	28.591	0	-1.255	0	0	-984	0	396.085	9.317	80.626	1.539.295		1.539.295
	Adjustments Related to TMS 8			0	0	0	-5.503	0	0	0	0	5.503	0	0	5.395	0	5.395		5.395
	Effect Of Corrections			0	0	0	0	0	0	0	0	0	0	0	5.395	0	5.395		5.395
	Effect Of Changes In Accounting Policy			0	0	0	-5.503	0	0	0	0	5.503	0	0	0	0	0		0
	Adjusted Beginning Balance			1.026.915	0	0	23.088	0	-1.255	0	0	4.519	0	396.085	14.712	80.626	1.544.690		1.544.690
	Total Comprehensive Income (Loss)			0	0	0	0	0	0	0	0	2.998	0	0	0	50.945	53.943		53.943
	Capital Increase in Cash			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
	Issued Capital Inflation Adjustment Difference			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
	Subordinated Debt			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	0	0		0
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	89.914	-9.288	-80.626	0		0
	Dividends Paid			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	89.914	-89.914	0	0		0
	Other			0	0	0	0	0	0	0	0	0	0	0	80.626	-80.626	0		0
	Equity at end of period			1.026.915	0	0	23.088	0	-1.255	0	0	7.517	0	485.999	5.424	50.945	1.598.633		1.598.633